

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	FOR THE QUARTER	UP TO THE QUARTER	For the corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	20314	34424	21146	33049
2	Travel, conveyance and vehicle running expenses	1229	2101	1469	2675
3	Training expenses	49	49	170	175
4	Rents, rates & taxes	5644	11264	7159	10935
5	Repairs	593	1277	525	647
6	Printing & stationery	114	156	94	136
7	Communication	729	1024	352	608
8	Legal & professional charges	983	1753	680	1312
9	Auditors' fees, expenses etc				
	(a) as auditor	-175	-175	100	100
	(b) as adviser or in any other capacity, in respect of	0	0	0	0
	(i) Taxation matters	115	115	0	0
	(ii) Insurance matters	0	0	0	0
	(iii) Management services; and	0	0	0	0
	(c) in any other capacity	60	60	0	0
10	Advertisement and publicity	79	220	849	1000
11	Interest & Bank Charges	-9	0	19	27
12	Others (to be specified)	0		0	
	a) Office maintenance expenses	1166	1827	1346	1862
	b) Subscriptions and membership fees	278	408	-156	348
	c) Miscellaneous expenses	407	519	673	1628
	d) Entertainment Expenses	364	489	224	406
13	Depreciation	1414	3346	2442	4844
	TOTAL	33355	58859	37093	59752