

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

	Particulars	FOR THE QUARTER ENDED JUNE 30, 2013	UP TO THE QUARTER ENDED JUNE 30, 2013	For the corresponding quarter of the preceding year year ended June 30, 2012	Up to the Quarter of the preceding year year ended June 30, 2012
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	20928	20928	14110	14110
2	Travel, conveyance and vehicle running expenses	887	887	873	873
3	Training expenses	0	0	0	0
4	Rents, rates & taxes	5558	5558	5620	5620
5	Repairs	267	267	684	684
6	Printing & stationery	81	81	42	42
7	Communication	452	452	295	295
8	Legal & professional charges	1540	1540	769	769
9	Auditors' fees, expenses etc				
	(a) as auditor	-185	-185	0	0
	(b) as adviser or in any other capacity, in respect of	0		0	
	(i) Taxation matters	125	125	0	0
	(ii) Insurance matters	0	0		
	(iii) Management services; and	0	0		
	(c) in any other capacity	60	60	0	0
10	Advertisement and publicity	91	91	141	141
11	Interest & Bank Charges	7	7	10	10
12	Others (to be specified)				
	a) Office maintenance expenses	570	570	661	661
	b) Subscriptions and membership fees	663	663	130	130
	c) Miscellaneous expenses	315	315	112	112
	d) Entertainment Expenses	203	203	125	125
13	Depreciation	1445	1445	1932	1932
	TOTAL	33005	33005	25504	25504

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.