

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

CIN No. U66030MH2007PLC173129

	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	9194	31876	19926	40854
2	Travel, conveyance and vehicle running expenses	1892	3112	741	1627
3	Training expenses	2032	2032	1	1
4	Rents, rates & taxes	6078	12048	5713	11270
5	Repairs	1103	1908	988	1255
6	Printing & stationery	124	148	96	176
7	Communication	777	1001	-568	-116
8	Legal & professional charges	2107	3673	1500	3040
9	Auditors' fees, expenses etc				
	(a) as auditor	112	112	0	0
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	33	33	0	0
	(iii) Management services; and	0	0	0	0
	(c) in any other capacity	15	15	0	0
10	Advertisement and publicity	51	149	196	287
11	Interest & Bank Charges	43	59	15	22
12	Others (to be specified)				
	a) Office maintenance expenses	1719	2890	1235	1804
	b) Subscriptions and membership fees	404	863	758	1420
	c) Miscellaneous expenses	507	1294	427	742
	d) Entertainment Expenses	189	384	162	365
13	Depreciation	1168	2378	1208	2653
	TOTAL	27547	63975	32395	65400

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.