

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	FOR THE QUARTER ENDED 31.03.2015	FOR THE YEAR ENDED 31.03.2015	For the corresponding quarter of the preceeding year	up to the Quarter of the prceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	11,223	66,233	15,908	75,437
2	Travel, conveyance and vehicle running expenses	1,862	6,654	2,212	5,699
3	Training expenses	1,119	3,151	64	84
4	Rents, rates & taxes	6,027	24,341	5,343	22,293
5	Repairs	1,463	4,040	1,258	2,693
6	Printing & stationery	146	428	243	521
7	Communication	914	2,702	1,416	1,897
8	Legal & professional charges	2,325	8,078	3,087	7,595
9	Auditors' fees, expenses etc				
	(a) as auditor	521	633	580	580
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	176	176	160	160
	(ii) Insurance matters	105	138	130	130
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-15	-	-	-
10	Advertisement and publicity	80	405	115	459
11	Interest & Bank Charges	17	102	-0	48
12	Others (to be specified)				
	a) Office maintenance expenses	2,273	6,765	2,814	5,687
	b) Subscriptions and membership fees	874	2,538	991	2,589
	c) Miscellaneous expenses	3,520	5,548	1,745	2,670
	d) Entertainment Expenses	173	830	274	881
13	Depreciation	1,208	4,687	1,253	5,121
	TOTAL	34,009	1,37,447	37,592	1,34,543

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.