

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

**CIN No. U66030MH2007PLC173129**

	<b>Particulars</b>	<b>FOR THE QUARTER</b>	<b>UP TO THE QUARTER</b>	<b>For the corresponding quarter of the preceeding year</b>	<b>up to the Quarter of the pceeding year</b>
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	20,619	42,824	9,194	31,876
2	Travel, conveyance and vehicle running expenses	1,627	2,616	1,892	3,112
3	Training expenses	519	519	2,032	2,032
4	Rents, rates & taxes	6,037	12,036	6,078	12,048
5	Repairs	825	1,697	1,103	1,908
6	Printing & stationery	151	216	124	148
7	Communication	756	1,073	777	1,001
8	Legal & professional charges	3,921	8,261	2,107	3,673
9	Auditors' fees, expenses etc				
	(a) as auditor	110	110	112	112
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	103	108	33	33
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	6	6	15	15
10	Advertisement and publicity	-	252	51	149
11	Interest & Bank Charges	20	59	43	59
12	Others (to be specified)	-	-	-	-
	a) Office maintenance expenses	1,901	3,076	1,719	2,890
	b) Subscriptions and membership fees	(92)	1,174	404	863
	c) Miscellaneous expenses	125	2,058	507	1,294
	d) Entertainment Expenses	169	397	189	384
13	Depreciation	1,024	1,969	1,168	2,378
	<b>TOTAL</b>	<b>37,821</b>	<b>78,451</b>	<b>27,547</b>	<b>63,975</b>

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.