

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	23,962	66,786	23,134	55,010
2	Travel, conveyance and vehicle running expenses	1,739	4,355	1,680	4,792
3	Training expenses	65	584	1	2,033
4	Rents, rates & taxes	6,191	18,227	6,266	18,314
5	Repairs	1,084	2,781	670	2,578
6	Printing & stationery	113	329	134	282
7	Communication	735	1,808	786	1,788
8	Legal & professional charges	2,928	11,189	2,080	5,753
9	Auditors' fees, expenses etc				
	(a) as auditor	0	110	-	112
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	108	-	33
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	5	11	-	15
10	Advertisement and publicity	389	641	175	325
11	Interest & Bank Charges	31	89	26	85
12	Others (to be specified)	-	-	-	-
	a) Office maintenance expenses	1,861	4,937	1,602	4,491
	b) Subscriptions and membership fees	688	1,862	800	1,664
	c) Miscellaneous expenses	4,295	6,353	734	2,028
	d) Entertainment Expenses	239	636	273	657
13	Depreciation	997	2,967	1,101	3,479
	TOTAL	45,322	1,23,773	39,463	1,03,438

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.