

**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	16694	83480	11223	66233
2	Travel, conveyance and vehicle running expenses	2008	6363	1862	6654
3	Training expenses	376	961	1119	3151
4	Rents, rates & taxes	5002	23229	6027	24341
5	Repairs	808	3589	1463	4040
6	Printing & stationery	144	473	146	428
7	Communication	1165	2974	914	2702
8	Legal & professional charges	21088	32277	2325	8078
9	Auditors' fees, expenses etc				
	(a) as auditor	592	702	521	633
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	194	194	176	176
	(ii) Insurance matters	41	149	105	138
	(iii) Management services; and	0	0	0	0
	(c) in any other capacity	0	11	-15	0
10	Advertisement and publicity	0	641	80	405
11	Interest & Bank Charges	-2	87	17	102
12	Others (to be specified)	0		0	
	a) Office maintenance expenses	2287	7224	2273	6765
	b) Subscriptions and membership fees	666	2528	874	2538
	c) Miscellaneous expenses	-1930	4423	2020	4048
	d) Entertainment Expenses	490	1126	173	830
13	Depreciation	678	3644	1208	4687
	TOTAL	50302	174076	32509	135947

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.