

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

Sl. No.	Particulars	For the quarter ending 31.12.2011 (Rs.'000)	Upto the quarter ending 31.12.2011 (Rs.'000)	For the quarter ending 31.12.2010 (Rs.'000)	Upto the quarter ending 31.12.2010 (Rs.'000)
1	Employees' remuneration & welfare benefits	3109279	9070897	4450386	10870548
2	Travel, conveyance and vehicle running expenses	85355	245148	91750	233116
3	Training expenses	13737	34179	12596	30009
4	Rents, rates & taxes	241460	645197	204387	581531
5	Repairs	19583	62066	18263	57246
6	Printing & stationery	42102	120359	37925	114352
7	Communication	37536	97808	33773	94443
8	Legal & professional charges	18771	50737	18072	49154
9	Auditors' fees, expenses etc				
	(a) as auditor	2033	3424	1073	2624
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	90	161	0	0
	(iii) Management services; and	5	14	4	5
	(c) in any other capacity	28	101	0	0
10	Advertisement and publicity	21993	79487	34487	61756
11	Interest & Bank Charges	4448	14394	6071	14897
12	Others (to be specified)	134471	365006	105244	312266
13	Depreciation	108044	177638	78691	194092
	TOTAL	3838934	10966617	5092721	12616038

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.