

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sl. No.	Particulars	For the quarter ending 30.09.2013 (Rs.'000)	Upto the quarter ending 30.09.2013 (Rs.'000)	For the quarter ending 30.09.2012 (Rs.'000)	Upto the quarter ending 30.09.2012 (Rs.'000)
1	Employees' remuneration & welfare benefits	3276340	7093375	3227587	5878831
2	Travel, conveyance and vehicle running expenses	96753	181047	82710	155986
3	Training expenses	14455	24008	17951	25019
4	Rents, rates & taxes	263562	591341	371466	502332
5	Repairs	25791	50607	23584	44682
6	Printing & stationery	44358	78184	43964	74195
7	Communication	38251	69893	41576	68991
8	Legal & professional charges	19554	29171	22437	36638
9	Auditors' fees, expenses etc				
	(a) as auditor	5269	6502	-1617	1100
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	1	46	158	0
	(iii) Management services; and	0	3	0	53
	(c) in any other capacity	36	150	5	15
10	Advertisement and publicity	32452	50928	27255	48824
11	Interest & Bank Charges	3118	5873	3167	6468
12	Others (to be specified)	146046	321597	-6966	376472
13	Depreciation	66635	126077	68110	129298
	TOTAL	4032620	8628804	3921387	7348905

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.