

**FORM NL-7-OPERATING EXPENSES SCHEDULE**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

Sl. No.	Particulars	For the quarter ending 31.12.2013 (Rs.'000)	Upto the quarter ending 31.12.2013 (Rs.'000)	For the quarter ending 31.12.2012 (Rs.'000)	Upto the quarter ending 31.12.2012 (Rs.'000)
1	Employees' remuneration & welfare benefits	3278603	10371979	4354524	10233355
2	Travel, conveyance and vehicle running expenses	104137	285184	95376	251362
3	Training expenses	10892	34900	16882	41901
4	Rents, rates & taxes	427630	1018971	133255	635587
5	Repairs	29801	80409	23080	67762
6	Printing & stationery	45683	123867	39424	113619
7	Communication	46698	116592	42673	111664
8	Legal & professional charges	17926	47097	15353	51991
9	Auditors' fees, expenses etc				
	(a) as auditor	5140	11642	3433	4533
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	61	106	0	0
	(iii) Management services; and	0	3	0	53
	(c) in any other capacity	52	201	11	26
10	Advertisement and publicity	67641	118569	-33011	15814
11	Interest & Bank Charges	5038	10911	5999	12467
12	Others (to be specified)	189298	510895	219493	595966
13	Depreciation	73826	199902	55766	185063
	<b>TOTAL</b>	<b>4302425</b>	<b>12931229</b>	<b>4972257</b>	<b>12321163</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.