

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

	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	173,197	173,197	183,053	183,053
2	Travel, conveyance and vehicle running expenses	11,240	11,240	12,228	12,228
3	Training expenses	704	704	226	226
4	Rents, rates & taxes	24,969	24,969	25,618	25,618
5	Repairs	5,455	5,455	5,359	5,359
6	Printing & stationery	11,131	11,131	8,115	8,115
7	Communication	11,937	11,937	12,109	12,109
8	Legal & professional charges	1,618	1,618	5,212	5,212
9	Auditors' fees, expenses etc		-		-
	(a) as auditor	400	400	400	400
	(b) as adviser or in any other capacity, in respect of		-		-
	(i) Taxation matters		-		-
	(ii) Insurance matters		-		-
	(iii) Management services; and		-		-
	(c) in any other capacity	11	11	64	64
10	Advertisement and publicity	1,220	1,220	20,302	20,302
11	Interest & Bank Charges	5,230	5,230	4,740	4,740
12	Others (to be specified)		-		-
	Data processing and outsourcing	260,082	260,082	144,868	144,868
	marketing related expenses	128,322	128,322	97,037	97,037
	Software and hardware maintainance	26,739	26,739	28,855	28,855
	Miscellaneous Expenses	12,490	12,490	15,696	15,696
13	Depreciation	24,211	24,211	21,522	21,522
	TOTAL	698,955	698,955	585,406	585,406

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.