

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

Insurer: Royal Sundaram Alliance Insurance Co Ltd

Date: 31-Dec-13

	Particulars	FOR THE QUARTER	UP TO THE QUARTER	For the corresponding quarter of the preceeding year	Upto the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	199,344	608,116	255,506	654,444
2	Travel, conveyance and vehicle running expenses	22,199	52,470	14,667	40,432
3	Training expenses	727	7,249	25,255	53,480
4	Rents, rates & taxes	24,046	85,253	38,819	102,781
5	Repairs	8,752	19,667	7,569	19,362
6	Printing & stationery	5,589	25,755	9,127	26,397
7	Communication	17,269	44,591	15,329	41,460
8	Legal & professional charges	733	50,168	3,075	8,773
9	Auditors' fees, expenses etc				
	(a) as auditor	1,200	1,950	375	1,125
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	100	50	150
	(ii) Insurance matters	-		-	-
	(iii) Management services; and	-		-	-
	(c) in any other capacity	(150)	136	125	225
	(d) out of pocket expenses	6	22	-	17
10	Advertisement and publicity	10,533	19,557	6,641	16,234
11	Interest & Bank Charges	4,388	13,982	5,151	14,099
12	Others (to be specified)				
	Data processing and outsourcing	401,078	1,241,840	387,676	1,292,207
	marketing related expenses	98,213	250,833	100,079	280,432
	Software and hardware maintainance	43,677	124,097	42,944	123,078
	Policy Stamp expenses	235	841	127	501
	Directors' sitting fees	160	550	200	660
	Miscellaneous Expenses	17,329	39,062	7,545	34,863
13	Depreciation	23,789	63,788	17,063	49,926
14	Service tax on premium	4,455	27,881	-	-
	TOTAL	883,572	2,677,908	937,323	2,760,646

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.