

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

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

Sl. No.	Particulars	For the quarter ending 31.03.2015 (Rs.'000)	Upto the quarter ending 31.03.2015 (Rs.'000)	For the quarter ending 31.03.2014 (Rs.'000)	Upto the quarter ending 31.03.2014 (Rs.'000)
1	Employees' remuneration & welfare benefits	6653552	19261243	3600940	13972919
2	Travel, conveyance and vehicle running expenses	121249	383448	141332	426516
3	Training expenses	17717	50883	18919	53819
4	Rents, rates & taxes	193329	637807	229466	630569
5	Repairs	40181	119625	34608	115017
6	Printing & stationery	64662	176251	67007	190875
7	Communication	55488	159902	67360	183951
8	Legal & professional charges	20181	55685	29085	76181
9	Auditors' fees, expenses etc				
	(a) as auditor	29768	38440	24052	35694
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	119	119	68	174
	(iii) Management services; and	159	159	23	27
	(c) in any other capacity	118	466	-124	78
10	Advertisement and publicity	108153	123885	-50341	68229
11	Interest & Bank Charges	7500	17882	5315	16226
12	Others (to be specified)	431420	922073	312491	823386
13	Depreciation	-62691	187309	87678	287581
14	Service Tax A/c	31560	88493	101507	101507
15	Outsourcing Expenses	473149	1256095	153693	771561
	<b>TOTAL</b>	<b>8185613</b>	<b>23479765</b>	<b>4823081</b>	<b>17754310</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.