

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

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

Sl. No.	Particulars	For the quarter ending 31.12.2014 (Rs.'000)	Upto the quarter ending 31.12.2014 (Rs.'000)	For the quarter ending 31.12.2013 (Rs.'000)	Upto the quarter ending 31.12.2013 (Rs.'000)
1	Employees' remuneration & welfare benefits	4032164	12607691	3278603	10371979
2	Travel, conveyance and vehicle running expenses	95624	262199	104137	285184
3	Training expenses	9804	33166	10892	34900
4	Rents, rates & taxes	43557	444478	155383	401103
5	Repairs	27660	79444	29801	80409
6	Printing & stationery	37756	111590	45683	123867
7	Communication	38524	104414	46698	116592
8	Legal & professional charges	11704	35504	17926	47097
9	Auditors' fees, expenses etc				
	(a) as auditor	4500	8671	5140	11642
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	-6	0	61	106
	(iii) Management services; and	-55	0	0	3
	(c) in any other capacity	201	348	52	201
10	Advertisement and publicity	-24023	15732	67641	118569
11	Interest & Bank Charges	3377	10382	5038	10911
12	Others (to be specified)	194181	490653	189298	510895
13	Depreciation	98923	250000	73826	199902
14	Service Tax A/c	17811	56934	0	0
15	Outsourcing Expenses	66316	782946	272247	617868
	<b>TOTAL</b>	<b>4658018</b>	<b>15294152</b>	<b>4302425</b>	<b>12931229</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.