

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

Sl. No.	Particulars	For the quarter ending 31.12.2012 (Rs.'000)	Upto the quarter ending 31.12.2012 (Rs.'000)	For the quarter ending 31.12.2011 (Rs.'000)	Upto the quarter ending 31.12.2011 (Rs.'000)
1	Employees' remuneration & welfare benefits	4354524	10233355	3109279	9070897
2	Travel, conveyance and vehicle running expenses	95376	251362	85355	245148
3	Training expenses	16882	41901	13737	34179
4	Rents, rates & taxes	133255	635587	241460	645197
5	Repairs	23080	67762	19583	62066
6	Printing & stationery	39424	113619	42102	120359
7	Communication	42673	111664	37536	97808
8	Legal & professional charges	15353	51991	18771	50737
9	Auditors' fees, expenses etc				
	(a) as auditor	3433	4533	2033	3424
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	0	0	90	161
	(iii) Management services; and	0	53	5	14
	(c) in any other capacity	11	26	28	101
10	Advertisement and publicity	-33011	15814	21993	79487
11	Interest & Bank Charges	5999	12467	4448	14394
12	Others (to be specified)	219493	595966	134471	365006
13	Depreciation	55766	185063	108044	177638
	<b>TOTAL</b>	<b>4972257</b>	<b>12321163</b>	<b>3838934</b>	<b>10966617</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.