

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

Sl. No.	Particulars	For the half year ending 30.09.2011 (Rs.'000)	Upto the half year ending 30.09.2011 (Rs.'000)	For the half year ending 30.09.2010 (Rs.'000)	Upto the half year ending 30.09.2010 (Rs.'000)
1	Employees' remuneration & welfare benefits	3012411	5961618	3864846	6420163
2	Travel, conveyance and vehicle running expenses	91440	159793	78198	141366
3	Training expenses	16168	20442	10847	17413
4	Rents, rates & taxes	217972	403738	200138	377144
5	Repairs	23202	42483	20615	38983
6	Printing & stationery	46635	78256	45709	76427
7	Communication	34379	60272	34762	60669
8	Legal & professional charges	18276	31966	18064	31082
9	Auditors' fees, expenses etc				
	(a) as auditor	90	1391	-1401	1552
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	10	71	0	0
	(iii) Management services; and	-1	9	0	1
	(c) in any other capacity	73	73	0	0
10	Advertisement and publicity	37736	57494	11667	27269
11	Interest & Bank Charges	6509	9946	5620	8826
12	Others (to be specified)	325851	230535	112671	207022
13	Depreciation	30090	69595	61489	115402
	TOTAL	3860842	7127683	4463226	7523317

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.