



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

**United India Insurance Co. Ltd.**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

in thousands

For 2nd Quarter 2011-12

Particulars		Fire				Marine			
		30.09.2011		30.09.2010		30.09.2011		30.09.2010	
		For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.	For the Qr.	Upto the Qr.
1	Employees' remuneration & welfare benefits	336712	714451	526212	932118	131330	284987	191122	397146
2	Travel, conveyance and vehicle running expenses	13570	24885	14523	25326	5323	9926	5308	10791
3	Training expenses	2732	3310	1573	1975	1085	1320	637	841
4	Rents, rates & taxes	12203	24247	13713	25769	4773	9672	4860	10979
5	Repairs	4812	9043	4942	8393	1886	3607	1824	3576
6	Printing & stationery	4707	9206	5143	9463	1842	3672	1839	4032
7	Communication	4866	10052	5061	9367	1900	4010	1805	3991
8	Legal & professional charges	1914	5343	1408	2585	736	2131	504	1101
9	Auditors' fees, expenses etc								
	(a) as auditor	2	117	40	198	0	47	4	84
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0
	(i) Taxation matters	0	0	0	0	0	0	0	0
	(ii) Insurance matters	0	0	0	0	0	0	0	0
	(iii) Management services; and	0	0	0	0	0	0	0	0
	(c) in any other capacity	30	143	8	111	11	57	-4	48
10	Advertisement and publicity	4869	10678	6382	10805	1896	4259	2359	4604
11	Interest & Bank Charges	588	1470	1106	2041	228	587	395	870
12	Others (to be specified)	45163	74818	56080	72061	15532	31782	13681	29299
13	Depreciation	10246	17605	9723	20782	4029	7023	3241	8854
	<b>TOTAL</b>	<b>442414</b>	<b>905368</b>	<b>645914</b>	<b>1120994</b>	<b>170571</b>	<b>363080</b>	<b>227575</b>	<b>476216</b>

Particulars		Miscellaneous				GRAND TOTAL			
		30.09.2011		30.09.2010		30.09.2011		30.09.2010	
		For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
1	Employees' remuneration & welfare benefits	2414071	4666311	3023035	5202753	2882113	5665749	3740369	6532017
2	Travel, conveyance and vehicle running expenses	95065	162530	83351	141362	113958	197341	103182	177479
3	Training expenses	18169	21618	8867	11025	21986	26248	11077	13841
4	Rents, rates & taxes	86555	158366	79091	143833	103531	192285	97664	180581
5	Repairs	33839	59065	28316	46849	40537	71715	35082	58818
6	Printing & stationery	33304	60128	29620	52818	39853	73006	36602	66313
7	Communication	34729	65652	29162	52285	41495	79714	36028	65643
8	Legal & professional charges	14459	34901	8110	14429	17109	42375	10022	18115
9	Auditors' fees, expenses etc					0	0	0	0
	(a) as auditor	74	762	255	1103	76	926	299	1385
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0
	(i) Taxation matters	0	0	0	0	0	0	0	0
	(ii) Insurance matters	0	0	0	0	0	0	0	0
	(iii) Management services; and	0	0	0	0	0	0	0	0
	(c) in any other capacity	260	935	69	622	301	1135	73	781
10	Advertisement and publicity	35107	69742	36562	60312	41872	84679	45303	75721
11	Interest & Bank Charges	4343	9601	6366	11389	5159	11658	7867	14300
12	Others (to be specified)	291278	540015	236787	421337	351973	646615	306548	522697
13	Depreciation	71109	114988	56612	115997	85384	139616	69576	145633
	<b>TOTAL</b>	<b>3132362</b>	<b>5964614</b>	<b>3626203</b>	<b>6276114</b>	<b>3745347</b>	<b>7233062</b>	<b>4499692</b>	<b>7873324</b>