

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

Particulars	Fire		Marine		Miscellaneous		Grand Total	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1 Employees' remuneration & welfare benefits	1065702	1081301	533281	439278	7002324	6524813	8601307	8045392
2 Travel, conveyance and vehicle running expenses	47626	45216	23832	18369	312935	272845	384393	336430
3 Training expenses	2765	2030	1383	825	18168	12248	22316	15103
4 Rents, rates & taxes	42394	38413	21215	15605	278556	231794	342165	285812
5 Repairs	12980	14119	6495	5736	85286	85199	104761	105054
6 Printing & stationery	17424	17934	8719	7286	114487	108220	140630	133440
7 Communication	24604	23006	12313	9346	161667	138822	198584	171174
8 Legal & professional charges	2986	2691	1494	1093	19619	16237	24099	20021
9 Auditors' fees, expenses etc								
(a) as auditor	2570	2583	1286	1050	16887	15589	20743	19222
(b) as adviser or in any other capacity, in respect of								
(i) Taxation matters								
(ii) Insurance matters								
(iii) Management services; and								
(c) in any other capacity	159	187	80	76	1045	1129	1284	1392
10 Advertisement and publicity	17646	16069	8830	6528	115943	96961	142419	119558
11 Interest & Bank Charges	4583	5274	2294	2142	30116	31823	36993	39239
12 Others (to be specified)	114139	99280	63945	38647	936709	603497	1114793	741424
13 Depreciation	53953	37726	26998	15326	354508	227649	435459	280701
<b>TOTAL</b>	<b>1409531</b>	<b>1385829</b>	<b>712165</b>	<b>561307</b>	<b>9448250</b>	<b>8366826</b>	<b>11569946</b>	<b>10313962</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