

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

in thousands

Particulars	Fire				Marine				Miscellaneous			
	30.06.2010		30.06.2009		30.06.2010		30.06.2009		30.06.2010		30.06.2009	
	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	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	405906	405906	335528	335528	206024	206024	158878	158878	2179718	2179718	1646808	1646808
2 Travel, conveyance and vehicle running expenses	10803	10803	12329	12329	5483	5483	5838	5838	58011	58011	60510	60510
3 Training expenses	402	402	914	914	204	204	433	433	2158	2158	4487	4487
4 Rents, rates & taxes	12056	12056	10628	10628	6119	6119	5033	5033	64742	64742	52165	52165
5 Repairs	3451	3451	2157	2157	1752	1752	1021	1021	18533	18533	10585	10585
6 Printing & stationery	4320	4320	4882	4882	2193	2193	2312	2312	23198	23198	23963	23963
7 Communication	4306	4306	4526	4526	2186	2186	2143	2143	23123	23123	22214	22214
8 Legal & professional charges	1177	1177	712	712	597	597	337	337	6319	6319	3494	3494
9 Auditors' fees, expenses etc	0	0	0	0	0	0	0	0	0	0	0	0
(a) as auditor	158	158	98	98	80	80	47	47	848	848	482	482
(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0
(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0
(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0
(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0
(c) in any other capacity	103	103	87	87	52	52	41	41	553	553	426	426
10 Advertisement and publicity	4423	4423	2030	2030	2245	2245	961	961	23750	23750	9965	9965
11 Interest & Bank Charges	935	935	1102	1102	475	475	522	522	5023	5023	5411	5411
12 Others (to be specified)	15982	15982	14829	14829	15618	15618	11923	11923	184549	184549	152103	152103
13 Depreciation	11059	11059	9127	9127	5613	5613	4322	4322	59385	59385	44795	44795
TOTAL	475080	475080	398950	398950	248641	248641	193810	193810	2649911	2649911	2037409	2037409

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.