

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

(₹ '000)

	Particulars	For the Quarter ended Mar 2012	Up to the period ended Mar 2012	For the Quarter ended Mar 2011	Up to the period ended Mar 2011
1	Employees' Remuneration and Welfare benefits	26,90,44.16	70,71,54.32	23,57,71.84	99,52,95.93
2	Travel, Conveyance and Vehicle running expenses	1,25,77.70	6,42,52.68	1,97,96.49	6,06,38.86
3	Training expenses	48,21.70	94,20.94	42,61.20	79,62.88
4	Rent, Rates & Taxes	79,37.72	7,36,13.97	2,43,72.33	7,60,68.04
5	Repairs	2,23,82.51	8,55,18.40	2,05,67.41	7,79,19.16
6	Printing & Stationery	88,79.98	1,48,36.82	63,99.85	1,39,93.18
7	Communication expenses	55,33.99	1,56,41.99	36,69.58	1,48,58.40
8	Legal & Professional charges	45,14.07	79,83.37	23,00.30	78,92.31
9	Auditors' fees , expenses etc- Statutory Audit Fee	27,36.09	38,87.81	21,44.29	34,06.62
	- Tax Audit Fee	8,38.87	8,56.49	7,23.68	7,42.25
	- Others	5,78.20	13,09.70	16,82.41	22,36.48
10	Advertisement and Publicity	1,94,30.69	4,52,69.74	41,15.00	5,08,74.49
11	Interest and Bank Charges	2,67.88	8,74.68	2,31.49	7,60.05
12	Concurrent Audit Fee	10,31.40	25,38.21	10,23.44	25,55.17
13	Consultancy Charges	(15,95.17)	40,47.85	24,41.59	49,86.23
14	Electricity Charges	61,44.87	2,16,37.02	49,30.25	2,09,92.73
15	Insurance Premium	(3,15.74)	37,47.11	4,09.61	34,10.48
16	Loss on Sale of Asset (net) & Asset written off	34.80	5,47.37	8,37.13	19,93.40
17	Status Enquiry Expenses(net)	1,72,46.60	4,84,32.32	77,78.25	4,28,82.50
18	Exchange Fluctuation Loss (net)	-	-	(1.87)	12.35
19	Berne Union Expenses	,18.22	3,71.44	66.19	1,83.06
20	Membership and other fees	38,91.92	1,57,83.36	60,68.47	1,56,58.79
21	Operating expenses towards Investments	26,14.92	97,83.65	22,91.81	84,71.41
22	Wealth Tax	(60,36.75)	89,63.25	89,53.24	89,53.24
23	Business Promotion Expenses	37,92.54	1,34,87.64	44,02.21	1,61,70.88
24	Miscellaneous Expenses	1,35,56.43	3,81,65.70	118,46.41	3,09,95.46
25	Depreciation	3,58,30.73	6,88,20.24	118,97.89	4,48,39.82
26	Impairment Loss of Fixed Assets	-	-	-	-
	TOTAL	43,57,58.33	126,69,46.07	38,89,80.49	151,47,54.17