FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS   Figures in (₹ '000)

	Particulars	For the Quarter ended September 2011	Upto half year ended September 2011	For the Quarter ended September 2010	Upto half year ended September 2010
1	Employees' Remuneration and Welfare benefits	114,471.57	298,164.03	403,002.27	563,236.13
2	Travel, Conveyance and Vehicle running expenses	14,240.10	27,508.85	15,029.87	27,188.73
3	Training expenses	538.57	614.19	1,356.51	1,629.61
4	Rent, Rates & Taxes	30,650.24	47,930.47	10,258.76	32,744.86
5	Repairs	21,143.55	44,829.54	18,980.77	42,333.59
6	Printing & Stationery	2,421.96	4,283.32	2,457.12	4,702.76
7	Communication expenses	5,599.50	9,763.93	6,099.85	8,784.49
8	Legal & Professional charges	2,048.15	2,396.51	1,635.67	3,608.18
9	Auditors' fees , expenses etc- Statutory Audit Fee	1,115.51	1,132.28	1,090.58	1,183.50
	- Tax Audit Fee	8.80	13.62	10.85	10.85
	- Others	(1,105.89)	246.41	81.49	150.32
10	Advertisement and Publicity	12,983.27	15,192.63	14,979.33	27,685.86
11	Interest and Bank Charges	248.11	426.22	175.60	359.01
12	Concurrent Audit Fee	695.61	1,017.46	670.65	1,010.15
13	Consultancy Charges	2,048.70	3,975.14	2,162.69	2,313.62
14	Electricity Charges	6,428.53	10,978.32	5,426.07	10,730.00
15	Insurance Premium	2,318.17	3,084.66	2,307.09	2,793.43
16	Loss on Sale of Asset (net) & Asset written off	309.24	311.00	545.11	857.71
17	Status Enquiry Expenses(net)	17,791.43	25,110.30	20,100.76	24,278.38
18	Exchange Fluctuation Loss (net)	-	-	(635.31)	8.69
19	Berne Union Expenses	-	78.49	-	66.79
20	Membership and other fees	4,836.85	8,665.03	1,624.06	7,251.40
21	Operating expenses towards Investments	2,450.25	4,703.84	4,036.52	4,125.94
22	Wealth Tax	9,835.00	9,835.00	9,172.00	9,172.00
23	Business Promotion Expenses	2,390.11	5,902.18	2,758.99	7,614.36
24	Miscellaneous Expenses	10,819.29	16,144.00	7,138.03	12,433.23
25	Depreciation	10,936.47	22,802.65	12,817.48	22,400.03
26	Impairment Loss of Fixed Assets	-	-	-	
	TOTAL	**275,223.10**	**565,110.08**	**543,282.81**	**818,673.62**