

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

	Particulars	For the Quarter ended December 2011	Upto the Quarter ended December 2011	For the Quarter ended December 2010	Upto the Quarter ended December 2010
1	Employees' Remuneration and Welfare benefits	139,946.13	438,110.16	196,287.96	759,524.09
2	Travel, Conveyance and Vehicle running expenses	24,166.13	51,674.98	13,653.64	40,842.37
3	Training expenses	3,985.05	4,599.24	2,072.07	3,701.68
4	Rent, Rates & Taxes	17,745.78	65,676.25	18,950.85	51,695.71
5	Repairs	18,306.35	63,135.89	15,018.16	57,351.75
6	Printing & Stationery	1,673.52	5,956.84	2,890.57	7,593.33
7	Communication expenses	344.07	10,108.00	2,404.33	11,188.82
8	Legal & Professional charges	1,072.79	3,469.30	1,983.83	5,592.01
9	Auditors' fees , expenses etc- Statutory Audit Fee	19.44	1,151.72	78.83	1,262.33
	- Tax Audit Fee	4.00	17.62	7.72	18.57
	- Others	485.09	731.50	403.75	554.07
10	Advertisement and Publicity	10,646.42	25,839.05	19,073.63	46,759.49
11	Interest and Bank Charges	180.58	606.80	169.55	528.56
12	Concurrent Audit Fee	489.35	1,506.81	521.58	1,531.73
13	Consultancy Charges	1,667.88	5,643.02	231.02	2,544.64
14	Electricity Charges	4,513.83	15,492.15	5,332.48	16,062.48
15	Insurance Premium	978.19	4,062.85	207.44	3,000.87
16	Loss on Sale of Asset (net) & Asset written off	201.57	512.57	298.56	1,156.27
17	Status Enquiry Expenses(net)	6,075.42	31,185.72	10,825.87	35,104.25
18	Exchange Fluctuation Loss (net)	-	-	5.53	14.22
19	Berne Union Expenses	274.73	353.22	50.08	116.87
20	Membership and other fees	3,226.41	11,891.44	2,338.92	9,590.32
21	Operating expenses towards Investments	2,464.89	7,168.73	2,053.66	6,179.60
22	Wealth Tax	5,165.00	15,000.00	(9,172.00)	-
23	Business Promotion Expenses	3,792.92	9,695.10	4,154.31	11,768.67
24	Miscellaneous Expenses	8,465.27	24,609.27	6,715.82	19,149.05
25	Depreciation	10,186.86	32,989.51	10,541.90	32,941.93
26	Impairment Loss of Fixed Assets	-	-	-	-
	TOTAL	266,077.66	831,187.73	307,100.08	1,125,773.70