

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

(₹ '000)

Particulars		For the Quarter ended March 2014	Up to the period ended March 2014	For the Quarter ended March 2013	Up to the period ended March 2013
1	Employees' Remuneration and Welfare benefits	30,03,53.31	93,22,50.87	24,99,83.48	76,32,78.74
2	Travel, Conveyance and Vehicle running expenses	2,16,97.28	7,88,24.67	2,27,17.63	7,31,32.45
3	Training expenses	31,07.49	1,56,33.89	48,94.75	95,57.79
4	Rent, Rates & Taxes	2,54,97.22	10,89,87.18	3,09,75.00	8,95,21.85
5	Repairs	3,29,86.63	11,59,14.46	2,60,92.73	9,76,23.40
6	Printing & Stationery	34,13.65	1,04,44.61	27,81.10	88,14.92
7	Communication expenses	29,79.86	1,06,71.32	(5,59.98)	1,14,06.79
8	Legal & Professional charges	1,50,78.06	3,34,65.58	44,55.68	1,16,36.10
9	Auditors' fees , expenses etc- Statutory Audit Fee	46,88.69	61,49.86	38,93.44	50,48.19
	- Tax Audit Fee	8,62.49	9,10.57	9,55.31	9,58.84
	- Others	3,62.46	4,50.68	5,11.47	8,78.64
10	Advertisement and Publicity	1,19,60.22	5,09,44.92	1,69,29.00	5,68,45.13
11	Interest and Bank Charges	2,29.71	7,02.33	1,74.46	6,88.42
12	Concurrent Audit Fee	9,21.23	27,07.03	8,86.11	28,14.47
13	Consultancy Charges	28,28.76	65,93.28	28,64.78	65,41.46
14	Service Tax	40,34.10	60,02.51	87,80.59	1,05,72.31
15	Electricity Charges	56,83.44	2,76,02.16	63,15.45	2,59,39.83
16	Insurance Premium	7,27.18	25,32.22	6,55.32	24,13.48
17	Loss on Sale of Asset (net ) & Asset written off	22,79.98	23,58.63	5,68.21	28,48.71
18	Status Enquiry Expenses(net)	64,05.92	4,29,51.68	1,02,93.41	4,16,23.18
19	Exchange Fluctuation Loss (net)	(36.09)	-	(93.07)	-
20	Berne Union Expenses	3,21.17	7,68.32	2,81.08	5,06.05
21	Membership and other fees	42,36.82	1,74,14.49	(49,53.67)	1,64,50.81
22	Operating expenses towards Investments	48,32.85	1,56,15.68	27,66.31	1,04,51.37
23	Wealth Tax	1,32.91	76,32.91	(30,08.31)	81,91.79
24	Business Promotion Expenses	37,91.06	1,33,28.35	32,71.19	1,08,63.84
25	NEIA Guarantee Fee	14,03.13	16,43.80	22,68.89	1,03,68.55
26	Miscellaneous Expenses	(23,72.48)	2,45,88.48	1,26,64.56	4,14,04.76
27	Depreciation	86,33.32	3,63,46.77	1,50,90.37	6,21,07.43
28	Impairment Loss of Fixed Assets	-	-	-	-
	<b>TOTAL</b>	<b>46,70,40.37</b>	<b>157,34,37.25</b>	<b>42,24,55.29</b>	<b>138,24,89.30</b>