

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

(₹ '000)

Particulars		For the Quarter ended December 2013	Up to the period ended December 2013	For the Quarter ended December 2012	Up to the period ended December 2012
1	Employees' Remuneration and Welfare benefits	21,39,01.13	63,18,97.56	13,68,06.32	51,32,95.26
2	Travel, Conveyance and Vehicle running expenses	2,13,66.73	5,71,27.39	2,01,60.27	5,04,14.82
3	Training expenses	37,25.47	1,25,26.40	20,20.08	46,63.04
4	Rent, Rates & Taxes	3,04,83.71	8,34,89.96	1,97,11.40	5,85,46.85
5	Repairs	3,37,79.20	8,29,27.83	2,26,99.10	7,15,30.67
6	Printing & Stationery	27,67.52	70,30.96	21,26.60	60,33.82
7	Communication expenses	(2,38.04)	76,91.46	27,42.53	1,19,66.77
8	Legal & Professional charges	20,25.93	1,83,87.52	12,77.01	71,80.42
9	Auditors' fees , expenses etc- Statutory Audit Fee	-	14,61.17	0.07	11,54.75
	- Tax Audit Fee	10.03	48.08	2.99	3.53
	- Others	10.82	88.22	10.72	3,67.17
10	Advertisement and Publicity	2,16,34.85	3,89,84.70	1,79,52.58	3,99,16.13
11	Interest and Bank Charges	1,76.18	4,72.62	1,41.69	5,13.96
12	Concurrent Audit Fee	5,04.35	17,85.80	6,24.00	19,28.36
13	Consultancy Charges	5,35.99	37,64.52	9,99.62	36,76.68
14	Service Tax	(4,23.74)	19,68.41	6,07.87	17,91.72
15	Electricity Charges	80,45.93	2,19,18.72	68,61.33	1,96,24.38
16	Insurance Premium	2,46.87	18,05.04	8,27.46	17,58.16
17	Loss on Sale of Asset (net ) & Asset written off	24.20	78.65	(1,43.69)	22,80.50
18	Status Enquiry Expenses(net)	1,70,93.78	3,65,45.76	97,45.21	3,13,29.77
19	Exchange Fluctuation Loss (net)	36.09	36.09	0.22	93.07
20	Berne Union Expenses	2,01.80	4,47.15	84.29	2,24.97
21	Membership and other fees	49,40.35	1,31,77.67	1,32,26.32	2,14,04.48
22	Operating expenses towards Investments	48,80.23	1,07,82.83	26,43.77	76,85.06
23	Wealth Tax	-	75,00.00	37,00.00	1,12,00.10
24	Business Promotion Expenses	33,33.78	95,37.29	25,93.99	75,92.65
25	NEIA Guarantee Fee	2,40.67	2,40.67	-	80,99.66
26	Miscellaneous Expenses	65,24.03	2,69,60.96	95,02.47	2,87,40.20
27	Depreciation	82,23.36	2,77,13.45	1,47,24.61	4,70,17.06
28	Impairment Loss of Fixed Assets	-	-	-	-
	<b>TOTAL</b>	<b>38,40,51.22</b>	<b>110,63,96.88</b>	<b>29,16,48.83</b>	<b>96,00,34.01</b>