

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

FOR THE QUARTER Ended June 30, 2010	FIRE	MARINE	MISCELLANEOUS										FOR THE QUARTER Ended June 30, 2010
			Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	Grand Total
Employees' remuneration and welfare benefits	13,108	2,111	31,063	11,610	171	1,565	7,609	258	2,213	-	7,610	62,099	77,318
Travel, conveyance and vehicle running expenses	1,277	206	3,027	1,131	17	152	741	25	216	-	742	6,051	7,534
Training expenses	86	14	204	76	1	10	50	2	15	-	50	408	508
Rents, rates and taxes	4,531	730	10,739	4,014	59	541	2,630	89	765	-	2,632	21,469	26,730
Repairs	1,411	227	3,344	1,250	18	168	819	28	238	-	821	6,686	8,324
Printing and stationery	932	150	2,209	826	12	111	541	18	157	-	542	4,416	5,498
Communication	825	133	1,954	730	11	98	479	16	139	-	479	3,906	4,864
Legal and Professional charges	15,856	2,553	37,577	14,044	207	1,893	9,204	312	2,677	-	9,207	75,121	93,530
Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	78	13	186	69	1	9	46	2	13	-	46	372	463
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	2	-	5	2	-	-	1	-	-	-	3	11	13
d) out of pocket expenses	51	8	122	45	1	6	30	1	9	-	30	244	303
Advertisement and publicity	928	149	2,198	822	12	111	538	18	157	-	539	4,395	5,472
Interest and Bank Charges	275	44	652	244	4	33	160	5	46	-	160	1,304	1,623
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	5	1	12	4	-	1	3	-	1	-	3	24	30
Recruitment Expenses	16	3	39	14	-	2	9	-	3	-	10	77	96
Foreign Exchange (Gain) / Loss	-	-	1	-	-	-	-	-	-	-	2	3	3
Information Technology Expenses	1,120	180	2,655	992	15	134	650	22	189	-	650	5,307	6,607
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & Subscription	78	13	185	69	1	9	45	2	13	-	45	369	460
Miscellaneous Expenses	56	9	133	50	1	7	33	1	9	-	33	267	332
Depreciation	4,583	738	10,860	4,059	60	547	2,660	90	774	-	2,661	21,711	27,032
Total	45,218	7,282	107,165	40,051	591	5,397	26,248	889	7,634	-	26,265	214,240	266,740

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the corresponding quarter of the preceeding Year Ended June 30, 2009	FIRE	MARINE	MISCELLANEOUS										For the corresponding quarter of the preceeding Year Ended June 30, 2009
			Motor OD	Motor TP	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Aviation	Others	Total	Grand Total
Employees' remuneration and welfare benefits	12,130	1,465	7,712	-	9,158	7,535	325	2,058	-	-	8,335	35,123	48,718
Travel, conveyance and vehicle running expenses	971	117	617	-	733	603	26	165	-	-	667	2,811	3,899
Training expenses	111	13	70	-	83	69	3	19	-	-	76	320	444
Rents, rates and taxes	6,087	735	3,870	-	4,596	3,781	163	1,033	-	-	4,183	17,626	24,448
Repairs	1,089	132	693	-	822	677	29	185	-	-	748	3,154	4,375
Printing and Stationery	725	88	461	-	548	450	19	123	-	-	498	2,099	2,912
Communication	632	76	402	-	477	393	17	107	-	-	434	1,830	2,538
Legal and Professional charges	613	74	390	-	463	381	16	104	-	-	422	1,776	2,463
Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-
a) as auditors	-	-	-	-	-	-	-	-	-	-	-	-	-
b) as advisor or in any other capacity, in respect of :	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-
c) in any other capacity and	-	-	-	-	-	-	-	-	-	-	-	-	-
d) out of pocket expenses	51	6	32	-	38	32	1	9	-	-	35	147	204
Advertisement and publicity	72	9	46	-	54	45	2	12	-	-	50	209	290
Interest and Bank Charges	209	25	133	-	157	130	6	35	-	-	143	604	838
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	47	6	30	-	35	29	1	8	-	-	32	135	188
Recruitment Expenses	12	2	8	-	9	8	-	2	-	-	9	36	50
Foreign Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Technology Expenses	159	19	101	-	120	98	4	27	-	-	109	459	637
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	129	16	82	-	97	80	3	22	-	-	89	373	518
Miscellaneous Expenses	82	10	52	-	62	51	2	14	-	-	56	237	329
Depreciation	3,838	464	2,440	-	2,898	2,384	103	651	-	-	2,637	11,113	15,415
Total	26,957	3,257	17,139	-	20,350	16,746	720	4,574	-	-	18,523	78,052	108,266

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.