

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Rs.'000)

Up to the Quarter of the preceding Year Ended Sept 30,2009	FIRE	MARINE	MISCELLANEOUS										Up to the Quarter of the preceding Year Ended Sept 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	28,852	3,128	26,820	-	-	11,213	12,207	622	4,602	-	21,237	76,701	108,681
Travel, conveyance and vehicle running expenses	2,482	269	2,307	-	-	965	1,050	54	396	-	1,827	6,599	9,350
Training expenses	209	23	195	-	-	81	89	5	33	-	154	557	789
Rents, rates and taxes	12,852	1,393	11,947	-	-	4,995	5,438	277	2,050	-	9,460	34,167	48,412
Repairs	2,865	311	2,663	-	-	1,113	1,212	62	457	-	2,109	7,616	10,792
Printing and Stationery	1,302	141	1,210	-	-	506	551	28	208	-	958	3,461	4,904
Communication	1,689	183	1,570	-	-	656	714	36	269	-	1,243	4,488	6,360
Legal and Professional charges	5,983	649	5,561	-	-	2,325	2,531	129	954	-	4,404	15,904	22,536
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	50	5	47	-	-	19	21	1	8	-	37	133	188
Advertisement and publicity	4,239	459	3,940	-	-	1,647	1,793	91	676	-	3,120	11,267	15,965
Interest and Bank Charges	611	66	568	-	-	237	258	13	97	-	450	1,623	2,300
Others:	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents Training	117	13	109	-	-	45	49	3	19	-	86	311	441
Recruitment Expenses	68	7	63	-	-	26	29	1	11	-	50	180	255
Foreign Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Technology Expenses	807	88	751	-	-	314	342	17	129	-	594	2,147	3,042
Stamp Duty	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership & subscription	138	15	128	-	-	54	58	3	22	-	102	367	520
Miscellaneous Expenses	310	34	288	-	-	121	131	7	49	-	228	824	1,168
Depreciation	8,793	953	8,174	-	-	3,417	3,720	190	1,403	-	6,472	23,376	33,122
Total	71,367	7,737	66,341	-	-	27,734	30,193	1,539	11,383	-	52,531	189,721	268,825