

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

	<b>Particulars</b>	<b>31.3.2008</b>	<b>31.3.2007</b>
		(Rs. '000)	(Rs. '000)
1	Employees' remuneration & welfare benefits	423596	313077
2	Travel, conveyance and vehicle running expenses	41775	35640
3	Training expenses	10515	12462
4	Rents, rates & taxes	86413	69577
5	Repairs	17917	14645
6	Printing & stationery	41571	31351
7	Communication	51791	39336
8	Legal & professional charges	10972	6975
9	Auditors' fees, expenses etc		
	(a) as auditor	800	800
	(b) as adviser or in any other capacity, in respect of		
	(i) Taxation matters	200	200
	(ii) Insurance matters		
	(iii) Management services; and	310	300
	(c) in any other capacity	100	150
10	Advertisement and publicity	87122	129807
11	Interest & Bank Charges	13186	13795
12	Others (to be specified)		
	Data processing and outsourcing	380520	262720
	marketing and related expenses	379948	291649
	software and hardware maintainance	76596	72391
	policy stamp expenses	538	250
	Directors sitting fees	585	240
	miscellaneous expenses	37453	24416
13	Depreciation	76708	41535
14	Service tax on premium	4901	2661
	<b>TOTAL</b>	<b>1743517</b>	<b>1363977</b>

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.