

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Insurer: Royal Sundaram Alliance Insurance Co. Ltd

Date:

31-Mar-12

	Particulars	FOR THE QUARTER	UP TO THE QUARTER	For the corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	224,627	806,984	194,000	720,868
2	Travel, conveyance and vehicle running expenses	12,274	52,535	18,142	57,250
3	Training expenses	(33,399)	3,594	(24)	4,486
4	Rents, rates & taxes	26,665	104,726	19,103	101,033
5	Repairs	7,087	23,343	8,945	23,659
6	Printing & stationery	13,453	42,444	13,885	45,458
7	Communication	13,737	56,772	12,578	56,610
8	Legal & professional charges	15,576	34,673	468	7,087
9	Auditors' fees, expenses etc				
	(a) as auditor	625	1,250	575	1,250
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	100	200	50	200
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	100	200	(135)	210
	(d) out of pocket expenses	47	168	303	309
10	Advertisement and publicity	27,935	42,267	(117,738)	15,240
11	Interest & Bank Charges	5,728	21,065	5,743	15,064
12	Others (to be specified)				
	Data processing and outsourcing	390,149	1,670,863	723,841	1,380,699
	marketing related expenses	73,976	369,374	(263,093)	282,609
	Software and hardware maintainance	31,825	134,526	40,780	126,156
	Policy Stamp expenses	(642)	866	682	1,278
	Directors' sitting fees	250	950	410	870
	Miscellaneous Expenses	30,179	91,034	82,759	119,906
13	Depreciation	20,708	66,999	13,965	79,448
14	Service tax on premium	6,931	6,931	5,653	7,453
	TOTAL	867,931	3,531,764	760,891	3,047,143

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.