

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

Particulars	Fire	Marine			Miscellaneous											Total
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Miscellaneous	
		2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	2008-09	
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1 Employees' remuneration & welfare benefits	302,031	92,313	138,695	231,008	933,434	476,596	1,410,030	10,478	15,053	193,166	55,362	120,075	1,039,203	254,104	3,097,471	3,630,510
2 Travel, conveyance and vehicle running expenses	31,567	9,648	14,496	24,144	97,560	49,812	147,372	1,095	1,573	20,189	5,786	12,550	108,614	26,558	323,737	379,448
3 Training expenses	3,736	1,142	1,715	2,857	11,545	5,895	17,440	130	186	2,389	685	1,485	12,853	3,143	38,311	44,904
4 Rents, rates & taxes	38,249	11,691	17,564	29,255	118,210	60,356	178,566	1,327	1,906	24,463	7,011	15,206	131,605	32,180	392,264	459,768
5 Repairs	27,653	8,452	12,698	21,150	85,462	43,636	129,098	959	1,378	17,686	5,069	10,994	95,146	23,264	283,594	332,397
6 Printing & stationery	11,446	3,498	5,256	8,754	35,374	18,062	53,436	397	570	7,320	2,098	4,551	39,383	9,632	117,387	137,587
7 Communication	41,351	12,639	18,989	31,628	127,798	65,251	193,049	1,435	2,061	26,447	7,580	16,440	142,279	34,790	424,081	497,060
8 Legal & professional charges	114,036	9,497	14,268	23,765	96,025	49,029	145,054	1,078	1,549	19,872	5,695	12,352	106,906	26,141	318,647	456,448
9 Auditors' fees, expenses etc																
(a) as auditor	266	81	122	203	823	420	1,243	10	13	170	49	106	916	224	2,731	3,200
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	12,754	3,898	5,857	9,755	39,417	20,125	59,542	442	636	8,157	2,338	5,070	43,883	10,732	130,800	153,309
11 Interest & Bank Charges	6,614	2,022	3,037	5,059	20,442	10,438	30,880	229	330	4,230	1,212	2,630	22,759	5,565	67,835	79,508
12 Others																
(a) Miscellaneous expenses	14,183	4,335	6,513	10,848	43,832	22,380	66,212	492	707	9,071	2,600	5,639	48,799	7,539	141,059	166,090
(b) Business & Sales Promotion	15,074	4,607	6,922	11,529	46,588	23,787	70,375	523	751	9,641	2,763	5,993	51,867	12,683	154,596	181,199
13 Depreciation	21,994	6,722	10,100	16,822	67,972	34,705	102,677	763	1,096	14,066	4,031	8,744	75,674	18,504	225,555	264,371
<b>TOTAL</b>	<b>640,954</b>	<b>170,545</b>	<b>256,232</b>	<b>426,777</b>	<b>1,724,482</b>	<b>880,492</b>	<b>2,604,974</b>	<b>19,358</b>	<b>27,809</b>	<b>356,867</b>	<b>102,279</b>	<b>221,835</b>	<b>1,919,887</b>	<b>465,059</b>	<b>5,718,068</b>	<b>6,785,799</b>

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		2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	2007-08	
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1 Employees' remuneration & welfare benefits	381,313	61,058	136,947	198,005	827,570	341,061	1,168,631	9,215	9,828	156,929	37,739	98,841	745,440	215,623	2,442,246	3,021,564
2 Travel, conveyance and vehicle running expenses	44,707	7,159	16,056	23,215	97,028	39,987	137,015	1,080	1,152	18,399	4,425	11,589	87,398	25,280	286,338	354,260
3 Training expenses	2,272	364	816	1,180	4,932	2,032	6,964	55	59	935	225	589	4,442	1,285	14,554	18,006
4 Rents, rates & taxes	61,764	9,890	22,182	32,072	134,047	55,244	189,291	1,493	1,592	25,419	6,113	16,010	120,744	34,926	395,588	489,424
5 Repairs	35,096	5,620	12,605	18,225	76,170	31,391	107,561	848	905	14,444	3,474	9,097	68,611	19,846	224,786	278,107
6 Printing & stationery	17,397	2,786	6,248	9,034	37,757	15,560	53,317	420	448	7,160	1,722	4,510	34,010	9,838	111,425	137,856
7 Communication	50,703	8,119	18,210	26,329	110,041	45,351	155,392	1,225	1,307	20,867	5,018	13,143	99,121	28,671	324,744	401,776
8 Legal & professional charges	99,294	4,663	10,458	15,121	63,201	26,046	89,247	704	751	11,984	2,882	7,548	56,929	16,467	186,512	300,927
9 Auditors' fees, expenses etc																
(a) as auditor	290	46	104	150	630	260	890	7	7	120	29	75	568	164	1,860	2,300
(b) as adviser or in any other capacity, in respect of																
(i) Taxation matters	25	4	9	13	55	22	77	1	1	10	2	7	50	14	162	200
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	33	5	12	17	72	30	102	1	1	14	3	9	65	19	214	264
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	12,896	2,065	4,631	6,696	27,988	11,534	39,522	312	332	5,307	1,276	3,343	25,210	7,292	82,594	102,186
11 Interest & Bank Charges	9,464	1,515	3,399	4,914	20,540	8,465	29,005	229	244	3,895	937	2,453	18,502	5,352	60,617	74,995
12 Others																
(a) Miscellaneous expenses	10,824	1,733	3,887	5,620	23,491	9,681	33,172	262	279	4,454	1,071	2,806	21,159	6,120	69,323	85,767
(b) Business & Sales Promotion	16,767	2,685	6,022	8,707	36,391	14,997	51,388	405	432	6,901	1,660	4,346	32,779	9,481	107,392	132,866
13 Depreciation	26,639	4,266	9,567	13,833	57,816	23,827	81,643	643	687	10,963	2,637	6,905	52,078	15,064	170,620	211,092
<b>TOTAL</b>	<b>769,484</b>	<b>111,978</b>	<b>251,153</b>	<b>363,131</b>	<b>1,517,729</b>	<b>625,488</b>	<b>2,143,217</b>	<b>16,900</b>	<b>18,025</b>	<b>287,801</b>	<b>69,213</b>	<b>181,271</b>	<b>1,367,106</b>	<b>395,442</b>	<b>4,478,975</b>	<b>5,611,590</b>