

SCHEDULE - 3 OPERATING EXPENSES RELATED TO Insurance BUSINESS

S. No	Particulars	2006 - 2007 (Rs. '000)			2005 - 2006 (Rs. '000)
		Non Linked	Linked	Total	
1	Employee's remuneration & welfare benefits	5 34 09	7 00 51	12 34 60	1 18 41
2	Travel, conveyance and vehicle running expenses	53 55	1 09 33	1 62 87	46 70
3	Training & Development -Agents/BDEs	76 31	1 00 14	1 76 45	2 58 12
4	Rents, rates & taxes	48 80	64 04	1 12 84	9 03
5	Repairs	76	1 63	2 39	41
6	Printing and Stationery	32 41	42 53	74 95	53 02
7	Communication expenses	14 99	19 67	34 66	16 35
8	Legal & professional charges	14 65	19 22	33 88	33 68
	Fund Management Expenses	1 56	16 42	17 98	
9	Medical Fees	9 75	12 79	22 53	1 16
10	Auditor's Fees,expenses,etc. (a) as auditor (b) as adviser or in any other capacity, in respect of (i) Taxation Matters (ii) Insurance Matters (c) in any other capacity	1 43	3 06	4 49	
11	Advertisement and publicity	37 20	79 98	1 17 18	92 76
12	Interest & Bank Charges	4 07	16 90	20 97	1 59
13	Others	37 14	48 73	85 86	5 11
	Directors Sitting Fee	17	22	39	
	Policy Issue Cost	88 30	1 15 87	2 04 17	
	Policy servicing	3 51	4 61	8 12	
14	Depreciation	49 55	65 02	1 14 58	17 95
15	Service Tax	6 47	26 83	33 30	4 29
	Total	10 14 71	14 47 50	24 62 20	6 58 57