

FORM L-6-OPERATING EXPENSES SCHEDULE**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS****(Rs.'000)**

	Particulars	For the quarter 31.12.13	Up to the Period 31.12.13	For the quarter 31.12.12	Up to the period 31.12.12
1	Employees' remuneration & welfare benefits	26 88 82	74 85 91	22 18 01	57 07 33
2	Travel, conveyance and vehicle running expenses	2 00 51	4 94 22	1 43 76	3 58 59
3	Training expenses	4 04 32	14 27 82	8 72 68	15 66 14
4	Rents, rates & taxes	2 75 22	8 26 11	2 82 11	8 74 88
5	Repairs	6 91	36 85	10 35	18 82
6	Printing & stationery	90 80	1 74 27	68 02	1 59 26
7	Communication expenses	42 55	1 19 75	29 12	83 56
8	Legal & professional charges	1 95 72	3 62 27	72 17	2 27 70
9	Medical fees	14 94	42 26	6 51	17 37
10	Auditors' fees, expenses etc				
	a) as auditor	3 48	10 17	3 25	9 85
	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				
11	Advertisement and publicity	1 04 81	6 90 73	2 68 86	7 41 78
12	Interest & Bank Charges	9 12	24 51	12 84	37 28
13	Service Tax	52 08	1 96 41	1 86 92	4 56 88
14	Depreciation	1 07 56	2 93 94	55 16	1 94 94
15	Others	4 04 20	13 75 59	4 87 54	13 12 31
	TOTAL	46 01 04	135 60 82	47 17 30	117 66 69