

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

	<b>Particulars</b>	<b>For the quarter 31.03.14</b>	<b>Year Ended 31.03.14</b>	<b>For the quarter 31.03.13</b>	<b>Year Ended 31.03.13</b>
1	Employees' remuneration & welfare benefits	29 26 15	104 12 06	24 06 27	81 13 60
2	Travel, conveyance and vehicle running expenses	2 46 02	7 40 23	1 93 90	5 52 49
3	Training expenses	5 45 55	19 73 37	6 46 86	22 13 00
4	Rents, rates & taxes	3 19 92	11 46 03	2 99 50	11 74 38
5	Repairs	13 45	50 29	10 77	29 59
6	Printing & stationery	2 03 46	3 77 73	1 11 00	2 70 26
7	Communication expenses	53 62	1 73 37	40 50	1 24 06
8	Legal & professional charges	2 01 78	5 64 05	90 91	3 18 61
9	Medical fees	43	42 69	7 72	25 09
10	Auditors' fees, expenses etc				
	a) as auditor	( 1 07)	9 10	2 29	12 14
	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	45 88	7 36 61	1 95 18	9 36 96
12	Interest & Bank Charges	10 17	34 68	14 21	51 49
13	Service Tax	77 52	2 73 93	1 44 73	6 01 61
14	Depreciation	45 37	3 39 31	87 72	2 82 66
15	Others	4 28 43	18 04 03	4 70 10	17 82 41
	<b>TOTAL</b>	<b>51 16 66</b>	<b>186 77 48</b>	<b>47 21 66</b>	<b>164 88 35</b>