

SCHEDULE -3
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

S.No	Particulars	Current Year (Rs. '000)	Previous Year (Rs. '000)
1	Employee's remuneration & welfare benefits	11,841	-
2	Travel, conveyance and vehicle running expenses	4,670	-
3	Training & Development -Agents/BDEs	25,812	-
4	Rents, rates & taxes	903	-
5	Repairs	41	-
6	Printing and Stationery	5,302	-
7	Communication expenses	1,635	-
8	Legal & professional charges	3,368	-
9	Medical Fees	116	-
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	-	-
	(iii) Management Services	-	-
	(c) in any other capacity	-	-
11	Advertisement and publicity	9,276	-
12	Interest & Bank Charges	159	-
13	Others		
	(a) General Office & Other expenses	511	-
14	Depreciation	1,795	-
15	Service Tax	429	-
	TOTAL	65,857	-