

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

	Particulars	For the quarter 31.03.16	Year Ended 31st March '16	For the quarter 31.03.15	Year Ended 31st March '15
1	Employees' remuneration & welfare benefits	66 29 70	232 02 18	63 10 97	173 35 57
2	Travel, conveyance and vehicle running expenses	5 16 16	14 97 70	3 79 99	11 90 06
3	Training expenses	11 49 25	70 54 80	5 99 27	37 29 27
4	Rents, rates & taxes	7 49 43	19 76 60	3 97 14	13 00 54
5	Repairs	25 95	70 53	19 64	55 27
6	Printing & stationery	3 10 06	8 61 82	2 51 35	5 44 22
7	Communication expenses	1 04 15	2 93 83	92 85	2 67 07
8	Legal & professional charges	3 30 61	7 16 90	2 50 57	8 33 70
9	Medical fees	25 12	71 05	23 22	57 85
10	Auditors' fees, expenses etc				
	a) as auditor	75	11 00	385	13 75
	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	24 55 74	56 12 73	16 00 00	21 73 35
12	Interest & Bank Charges	22 51	85 00	13 71	39 24
13	Service Tax	81 13	2 32 18	67 21	1 84 37
14	Depreciation	1 06 91	3 73 11	1 27 81	4 37 29
15	Others				
	(a) Insurance Stamps	4 08 78	10 62 86	1 51 80	5 76 73
	(b) Other expenses	9 32 35	24 94 40	4 07 30	16 44 32
TOTAL		138 48 59	456 16 69	106 96 68	303 82 59