

**Form L-06-OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

<b>Particulars</b>	<b>Year ended March 2011</b>	<b>Period ended March 2010</b>
1. Employees' remuneration & welfare benefits	512,125.17	216,531.05
2. Travel, conveyance and vehicle running expenses	76,155.30	39,018.41
3. Recruitment, Training and Seminar expenses	25,489.74	15,475.63
4. Advertisement, Publicity and Sales Promotion	243,865.79	212,842.31
5. Rents, rates & taxes	29,332.28	13,973.56
6. Repairs and maintenance	8,152.87	2,862.83
7. Printing & stationery	33,373.40	12,582.49
8. Communication expenses	35,531.53	15,185.29
9. Legal & professional charges	17,712.29	38,815.53
10. Medical fees	3,997.16	3,994.58
11. Auditors' fees, expenses etc		
a) as auditor (includes out of pocket expenses)	1,210.01	500.00
b) as adviser or in any other capacity, in respect of:		
(i) Taxation matters	-	-
(ii) Insurance matters	-	-
(iii) Management services	14.65	15.00
c) in any other capacity	-	-
12. Interest & bank charges	31,499.51	13,143.67
13. Others		
1. Service tax on premium	20,234.94	30,977.85
2. Administrative support expenses	10,241.06	2,002.72
3. Information technology expenses	85,987.37	22,162.15
4. Outsourcing Expenses	18,577.85	10,182.01
5. Policy stamps	21,885.86	4,811.04
6 Miscellaneous Expenses	2,996.36	12.05
14. Depreciation	127,906.44	27,148.01
<b>Total</b>	<b>1,306,289.57</b>	<b>682,236.19</b>