



FORM NL-7-OPERATING EXPENSES SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

in thousands																	
	Particulars	Fire				Marine				Miscellaneous				GRAND TOTAL			
		31.12.2014		31.12.2013		31.12.2014		31.12.2013		31.12.2014		31.12.2013		31.12.2014		31.12.2013	
		For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr	For the Qr.	Upto the Qr
1	Employees' remuneration & welfare benefits	614406	1854185	348102	1202326	171003	516060	165672	437411	3511134	10596082	3976392	9462071	4296543	12966327	4490166	11101808
2	Travel, conveyance and vehicle running expenses	21277	59161	11687	45168	5922	16466	5781	16432	121592	338088	140452	355463	148791	413715	157920	417063
3	Training expenses	10962	12353	955	4181	3051	3438	495	1521	62644	70593	12187	32903	76657	86384	13637	38605
4	Rents, rates & taxes	26166	69900	12168	40154	7282	19454	5705	14608	149530	399455	136282	316003	182978	488809	154155	370765
5	Repairs	4551	15794	3193	13558	1267	4396	1634	4932	26002	90256	40135	106697	31820	110446	44962	125187
6	Printing & stationery	8776	23139	3691	14778	2442	6440	1850	5377	50154	132234	45102	116303	61372	161813	50643	136458
7	Communication	11201	18015	3245	14908	3117	5014	1714	5424	64009	102948	42426	117323	78327	125977	47385	137655
8	Legal & professional charges	6629	13198	1231	7043	1845	3673	715	2563	37886	75423	18110	55431	46360	92294	20056	65037
9	Auditors' fees, expenses etc													0	0	0	0
	(a) as auditor	222	447	-27	143	63	125	-2	52	1270	2555	34	1129	1555	3127	5	1324
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(c) in any other capacity	34	230	-14	142	9	64	1	51	196	1315	113	1115	239	1609	100	1308
10	Advertisement and publicity	10811	34418	3907	17878	3009	9579	2059	6504	61781	196690	50980	140698	75601	240687	56946	165080
11	Interest & Bank Charges	1512	4402	509	2401	420	1225	272	874	8639	25156	6744	18895	10571	30783	7525	22170
12	Service Tax on Premium A/c	-30027	4	-22745	0	-8357	1	-7236	0	-171598	21	-146067	0	-209982	26	-176048	0
13	Others (to be specified)	85491	209220	-194460	-89577	24863	62270	8405	36802	518803	1316014	239181	853024	629157	1587504	53126	800249
14	Outsourcing Expenses	81062	165440	-128	89140	22561	46045	4032	32430	463249	945441	128257	701519	566872	1156926	132162	823090
15	Depreciation	43603	43607	29279	29279	12136	12137	10650	10650	249179	249200	230419	230419	304918	304944	270348	270348
	TOTAL	896676	2523513	200592	1391521	250633	706387	201747	575631	5154470	14541471	4920745	12508991	6301779	17771371	5323084	14476143
Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.																	

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