


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			
		30.06.2016		30.06.2015		30.06.2016		30.06.2015		30.06.2016		30.06.2015		30.06.2016		30.06.2015	
		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	653027	653027	571179	571179	147032	147032	156005	156005	4270025	4270025	3466495	3466495	5070084	5070084	4193679	4193679
2	Travel, conveyance and vehicle running expenses	15805	15805	14639	14639	3559	3559	3998	3998	103348	103348	88846	88846	122712	122712	107483	107483
3	Training expenses	1279	1279	934	934	288	288	255	255	8361	8361	5669	5669	9928	9928	6858	6858
4	Rents, rates & taxes	18384	18384	19225	19225	4140	4140	5251	5251	120212	120212	116679	116679	142736	142736	141155	141155
5	Repairs	7008	7008	7023	7023	1578	1578	1918	1918	45823	45823	42623	42623	54409	54409	51564	51564
6	Printing & stationery	6668	6668	6694	6694	1501	1501	1828	1828	43601	43601	40627	40627	51770	51770	49149	49149
7	Communication	14534	14534	6255	6255	3272	3272	1709	1709	95037	95037	37960	37960	112843	112843	45924	45924
8	Legal & professional charges	2982	2982	2891	2891	671	671	790	790	19499	19499	17548	17548	23152	23152	21229	21229
9	Auditors' fees, expenses etc	0	0			0	0			0	0			0	0	0	0
10	(a) as auditor	458	458	236	236	104	104	64	64	2997	2997	1435	1435	3559	3559	1735	1735
11	(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
12	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	(c) in any other capacity	142	142	136	136	31	31	37	37	925	925	825	825	1098	1098	998	998
16	Advertisement and publicity	10478	10478	5407	5407	2359	2359	1477	1477	68512	68512	32814	32814	81349	81349	39698	39698
17	Interest & Bank Charges	2502	2502	1604	1604	564	564	438	438	16363	16363	9735	9735	19429	19429	11777	11777
18	Service Tax on Premium	0	0	0	0			0	0	0	0	0	0	0	0	0	0
19	Depreciation	14123	14123	14915	14915	3179	3179	4074	4074	92344	92344	90522	90522	109646	109646	109511	109511
20	Outsourcing Expenses	32137	32137	29402	29402	7236	7236	8031	8031	210135	210135	178439	178439	249508	249508	215872	215872
21	UMEX Expenses	56840	56840			12798	12798			371666	371666			441304	441304		
22	Others (to be specified)	22257	22257	53779	53779	7206	7206	18740	18740	213705	213705	422148	422148	243168	243168	494667	494667
	TOTAL	858624	858624	734319	734319	195518	195518	204615	204615	5682553	5682553	4552365	4552365	6736695	6736695	5491299	5491299

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.