

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.06.11

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE, 2011	UP TO THE QUARTER ENDED ON 30th JUNE, 2010
1	Employees' remuneration & welfare benefits	13917941	9946043
2	Travel, conveyance and vehicle running expenses	464749	391879
3	Training expenses	37236	31709
4	Rents, rates & taxes	543423	496694
5	Repairs	159351	222400
6	Printing & stationery	565932	558080
7	Communication expenses	554154	644799
8	Legal & professional charges	10333	16420
9	Medical fees	162808	177520
10	Auditors' fees, expenses etc		
	a) as auditor	18998	18791
	b) as adviser or in any other capacity, in respect		
	(i) Taxation matters	146	1817
	(ii) Insurance matters		0
	(iii) Management services; and		0
	c) in any other capacity		0
11	Advertisement and publicity	953268	803317
12	Interest & Bank Charges	217023	85581
13	Others		
	(a) Allowances and commission (other than commission to insurance agents)	5024258	5183301
	(b) Expenses on Investment Property	140459	83162
	(c) Policy Stamps	523805	508106
	(d) Receipt Stamps	32486	27459
	(e) Electricity charges	442643	431669
	(f) Cash in transit and other insurance premia	22462	39258
	(g) Miscellaneous expenses	679954	958532
	(h) Head Office expenses	0	0
14	Depreciation	1128665	17
	TOTAL	25600094	20626554

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.06.11

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE, 2011	UP TO THE QUARTER ENDED ON 30th JUNE, 2010
1	Insurance Claims		
	(a) Claims by Death	18394477	17768925
	(b) Claims by Maturity	106341411	76465992
	(c) Annuities/Pension payment	10859709	12953601
	(d) Periodical Benefit	0	0
	(e) Health	0	0
	(f) Others		
	(i) Surrenders	113651216	105470875
	(ii) Bonuses in cash	1644	3395
	(iii) Hospitalization Benefits	6386	3643
	(iv) Major Surgical Benefits	18714	14057
	(v) Other claims cost	18401	19090
	(vi) Other benefits (DTB)	565	0
2	(Amount ceded in reinsurance):		
	(a) Claims by Death	0	(86863)
	(b) Claims by Maturity	0	0
	(c) Annuities/Pension payment	0	0
	(d) Periodical Benefit	0	0
	(e) Health	0	0
	(f) Others	(10698)	(8277)
3	Amount accepted in reinsurance:		
	(a) Claims by Death	0	0
	(b) Claims by Maturity	0	0
	(c) Annuities/Pension payment	0	0
	(d) Periodical Benefit	0	0
	(e) Health	0	0
	(f) Others	0	0
	TOTAL	249281825	212604438