

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.06.12

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE, 2012	UP TO THE QUARTER ENDED ON 30th JUNE, 2011
1	Employees' remuneration & welfare benefits	15331346	13917941
2	Travel, conveyance and vehicle running expenses	499037	464749
3	Training expenses	15157	37236
4	Rents, rates & taxes	601351	543423
5	Repairs	138417	159351
6	Printing & stationery	538028	565932
7	Communication expenses	508862	554154
8	Legal & professional charges	12851	10333
9	Medical fees	148677	162808
10	Auditors' fees, expenses etc		
	a) as auditor	21255	18998
	b) as adviser or in any other capacity, in respect		
	(i) Taxation matters	0	146
	(ii) Insurance matters	2150	0
	(iii) Management services; and	0	0
	c) in any other capacity	0	0
11	Advertisement and publicity	926699	953268
12	Interest & Bank Charges	248383	217023
13	Others		
	(a) Allowances and commission (other than commission to insurance agents)	4691289	5024258
	(b) Expenses on Investment Property	114541	140459
	(c) Policy Stamps	517143	523805
	(d) Receipt Stamps	41642	32486
	(e) Electricity charges	515306	442643
	(f) Cash in transit and other insurance premia	33334	22462
	(g) Miscellaneous expenses	602234	679954
	(h) Head Office expenses		0
14	Depreciation	317086	1128665
	TOTAL	25824788	25600094

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.06.12

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE, 2012	UP TO THE QUARTER ENDED ON 30th JUNE, 2011
1	Insurance Claims (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others (i) Surrenders (ii) Bonuses in cash (iii) Hospitalization Benefits (iv) Major Surgical Benefits (v) Other claims cost (vi) Other benefits (DTB)	18852057 104310410 13110440 0 0 89950732 829 2753 4942 14558 1663	18394477 106341411 10859709 0 0 113651216 1644 6386 18714 18401 565
2	(Amount ceded in reinsurance): (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others	0 0 0 0 0 (13363)	0 0 0 0 0 (10698)
3	Amount accepted in reinsurance: (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others	0 0 0 0 0 0	0 0 0 0 0 0
	TOTAL	226235021	249281825