

**FORM L-6-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(Amount in Rs. Crore)

	<b>PARTICULARS</b>	<b>For the Quarter ended March 31, 2024</b>	<b>Upto the Quarter ended March 31, 2024</b>	<b>For the Quarter ended March 31, 2023</b>	<b>Upto the Quarter ended March 31, 2023</b>
1	Employees' remuneration & welfare benefits	13,749.89	39,583.59	10,380.51	40,093.90
2	Travel, conveyance and vehicle running expenses	94.22	367.11	80.24	331.81
3	Training expenses	12.16	38.96	10.51	39.97
4	Rents, rates & taxes	250.56	791.83	219.35	720.37
5	Repairs	50.17	171.64	48.15	147.72
6	Printing & stationery	33.88	218.11	19.27	202.57
7	Communication expenses	103.82	285.23	96.64	297.20
8	Legal & professional charges	5.55	25.07	18.47	43.80
9	Medical fees	25.38	73.52	25.09	68.95
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	3.41	19.82	6.87	12.29
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	0.01	0.01	0.04	0.04
11	Advertisement and publicity	150.01	553.50	277.40	709.83
12	Interest & Bank Charges	61.45	126.17	28.53	75.99
13	Depreciation	117.75	464.51	122.74	464.93
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	98.48	284.37	70.49	290.26
17	Information Technology Expenses	-	-	-	-
18	Goods and Services Tax (GST)	765.96	2,190.61	848.70	2,411.76
19	Others	-	-	-	-
	a Allowances	680.77	1,942.99	643.16	1,753.96
	b Expense on Investment Property	36.47	143.41	15.85	128.50
	c Receipt stamps	4.64	17.19	(2.29)	9.63
	d Electricity charges	48.26	223.76	50.18	224.22
	e Cash in transit and other insurance premia	1.59	3.28	1.54	12.31
	f Miscellaneous expenses	167.44	598.40	192.36	592.88
	g Exchange	0.49	(2.38)	(1.87)	(1.40)
	h Head Office Exp.	0.98	0.98	0.92	0.92
	<b>TOTAL</b>	<b>16,463.34</b>	<b>48,121.68</b>	<b>13,152.85</b>	<b>48,632.41</b>
	In India	16,436.26	48,062.61	13,134.25	48,583.91
	Outside India	27.08	59.07	18.60	48.50