

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

(Amount in Rs. Crore)

	<b>PARTICULARS</b>	<b>For the Quarter ended June 30, 2024</b>	<b>Upto the Quarter ended June 30, 2024</b>	<b>For the Quarter ended June 30, 2023</b>	<b>Upto the Quarter ended June 30, 2023</b>
1	Employees' remuneration & welfare benefits	6,536.64	6,536.64	5,730.30	5,730.30
2	Travel, conveyance and vehicle running expenses	153.59	153.59	82.29	82.29
3	Training expenses	5.24	5.24	3.91	3.91
4	Rents, rates & taxes	180.26	180.26	158.71	158.71
5	Repairs	31.13	31.13	25.16	25.16
6	Printing & stationery	94.47	94.47	81.83	81.83
7	Communication expenses	56.99	56.99	49.82	49.82
8	Legal & professional charges	3.26	3.26	4.95	4.95
9	Medical fees	13.98	13.98	13.55	13.55
10	Auditors' fees, expenses etc				
	a) as auditor	0.92	0.92	11.31	11.31
	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	-	-
11	Advertisement and publicity	65.46	65.46	181.15	181.15
12	Interest & Bank Charges	25.46	25.46	11.98	11.98
13	Depreciation	113.01	113.01	114.18	114.18
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	65.79	65.79	63.52	63.52
17	Information Technology Expenses	-	-	-	-
18	Goods and Services Tax (GST)	385.78	385.78	443.48	443.48
19	Others:				
a	Allowances	488.98	488.98	560.55	560.55
b	Expense on Investment Property	33.87	33.87	79.13	79.13
c	Receipt stamps	4.33	4.33	8.75	8.75
d	Electricity charges	57.32	57.32	53.65	53.65
e	Cash in transit and other insurance premia	1.70	1.70	1.09	1.09
f	Miscellaneous expenses	113.03	113.03	119.17	119.17
g	Exchange	0.01	0.01	(1.88)	(1.88)
h	Head Office Exp.	-	-	-	-
	<b>TOTAL</b>	<b>8,431.23</b>	<b>8,431.23</b>	<b>7,796.60</b>	<b>7,796.60</b>
	In India	8,418.05	8,418.05	7,787.26	7,787.26
	Outside India	13.18	13.18	9.34	9.34