

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

(Amount in Rs. Crore)

	<b>PARTICULARS</b>	<b>For the Quarter ended Dec. 31, 2024</b>	<b>Upto the Quarter ended Dec. 31, 2024</b>	<b>For the Quarter ended Dec. 31, 2023</b>	<b>Upto the Quarter ended Dec. 31, 2023</b>
1	Employees' remuneration & welfare benefits	6,691.23	20,967.52	9,543.69	25,833.70
2	Travel, conveyance and vehicle running expenses	103.71	379.91	92.43	272.89
3	Training expenses	9.92	24.79	10.85	26.80
4	Rents, rates & taxes	203.91	577.83	197.50	541.27
5	Repairs	37.96	115.38	78.69	121.47
6	Printing & stationery	33.53	181.68	45.66	184.23
7	Communication expenses	55.09	164.46	62.57	181.41
8	Legal & professional charges	32.64	44.84	6.25	19.52
9	Medical fees	10.08	37.97	16.63	48.14
10	Auditors' fees, expenses etc				
	a) as auditor	6.77	8.10	2.23	16.41
	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	0.02	-	-
11	Advertisement and publicity	118.08	334.79	116.46	403.49
12	Interest & Bank Charges	19.66	85.83	25.20	64.72
13	Depreciation	111.48	343.79	117.57	346.76
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	6.08	6.10	-	-
16	Stamp duty on policies	49.82	177.35	63.73	185.89
17	Information Technology Expenses	6.06	6.06	-	-
18	Goods and Services Tax (GST)	450.74	1,284.79	467.84	1,424.65
19	Others:				
a	Allowances	261.02	1,169.73	266.98	1,262.22
b	Expense on Investment Property	44.19	113.77	6.35	106.94
c	Receipt stamps	4.11	10.59	0.72	12.55
d	Electricity charges	51.11	173.54	57.13	175.50
e	Cash in transit and other insurance premia	0.47	1.85	0.23	1.69
f	Miscellaneous expenses	137.86	421.08	144.78	430.96
g	Exchange	3.58	(1.21)	(3.22)	(2.87)
h	Head Office Exp.	1.03	1.03	(0.96)	-
	<b>TOTAL</b>	<b>8,450.14</b>	<b>26,631.59</b>	<b>11,319.31</b>	<b>31,658.34</b>
	In India	8,428.61	26,588.42	11,311.28	31,626.35
	Outside India	21.53	43.17	8.03	31.99