

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

(Amount in Rs. Crore)

	PARTICULARS	For the Quarter ended June 30, 2025	Upto the Quarter ended June 30, 2025	For the Quarter ended June 30, 2024	Upto the Quarter ended June 30, 2024
1	Employees' remuneration & welfare benefits	5,673.09	5,673.09	6,536.64	6,536.64
2	Travel, conveyance and vehicle running expenses	119.96	119.96	153.59	153.59
3	Training expenses	5.28	5.28	5.24	5.24
4	Rents, rates & taxes	193.17	193.17	180.26	180.26
5	Repairs	32.42	32.42	31.13	31.13
6	Printing & stationery	92.44	92.44	94.47	94.47
7	Communication expenses	40.63	40.63	56.99	56.99
8	Legal & professional charges	10.19	10.19	3.26	3.26
9	Medical fees	19.44	19.44	13.98	13.98
10	Auditors' fees, expenses etc				
	a) as auditor	2.86	2.86	0.92	0.92
	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	73.80	73.80	65.46	65.46
12	Interest & Bank Charges	17.54	17.54	25.46	25.46
13	Depreciation	156.11	156.11	113.01	113.01
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	44.45	44.45	65.79	65.79
17	Information Technology Expenses	-	-	-	-
18	Goods and Services Tax (GST)	387.29	387.29	385.78	385.78
19	Others:				
a	Allowances	457.21	457.21	488.98	488.98
b	Expense on Investment Property	40.35	40.35	33.87	33.87
c	Receipt stamps	3.06	3.06	4.33	4.33
d	Electricity charges	56.56	56.56	57.32	57.32
e	Cash in transit and other insurance premia	0.84	0.84	1.70	1.70
f	Miscellaneous expenses	125.99	125.99	113.03	113.03
g	Exchange	(4.72)	(4.72)	0.01	0.01
h	Head Office Exp.	1.04	1.04	-	-
	TOTAL	7,549.00	7,549.00	8,431.23	8,431.23
	In India	7,539.71	7,539.71	8,418.05	8,418.05
	Outside India	9.29	9.29	13.18	13.18