

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

(Amount in Rs. Crore)

	PARTICULARS	For the Quarter ended March 31, 2026	Upto the Quarter ended March 31, 2026	For the Quarter ended March 31, 2025	Upto the Quarter ended March 31, 2025
1	Employees' remuneration & welfare benefits	8,879.26	27,889.41	5,928.48	26,896.00
2	Travel, conveyance and vehicle running expenses	86.94	416.11	95.95	475.86
3	Training expenses	10.65	36.61	8.31	33.10
4	Rents, rates & taxes	247.84	840.87	230.78	808.61
5	Repairs	157.54	290.84	83.37	198.75
6	Printing & stationery	32.13	245.17	33.35	215.03
7	Communication expenses	104.34	266.64	103.11	267.57
8	Legal & professional charges	4.78	78.48	11.03	55.87
9	Medical fees	28.62	71.77	25.99	63.96
10	Auditors' fees, expenses etc				
	a) as auditor	5.31	14.31	5.02	13.14
	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	-	-	-	-
11	Advertisement and publicity	296.65	683.41	216.99	551.78
12	Interest & Bank Charges	49.21	130.79	54.24	140.07
13	Depreciation	205.76	704.21	160.16	503.95
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	30.03	50.21	50.17	56.27
16	Stamp duty on policies	106.79	284.85	84.93	262.28
17	Information Technology Expenses	31.15	55.03	54.06	60.12
18	Goods and Services Tax (GST)	2,072.58	4,624.85	780.45	2,065.24
19	Others:				
a	Allowances	478.86	1,648.18	570.27	1,740.00
b	Expense on Investment Property	41.86	159.80	41.41	155.18
c	Receipt stamps	3.84	13.79	3.12	13.71
d	Electricity charges	44.41	215.37	47.64	221.18
e	Cash in transit and other insurance premia	2.21	4.51	1.61	3.46
f	Miscellaneous expenses	15.35	793.65	194.68	615.76
q	Exchange	(2.95)	(10.18)	(1.51)	(2.72)
h	Head Office Exp.	0.10	1.10	-	1.03
	TOTAL	12,933.26	39,509.78	8,783.61	35,415.20
	In India	12,919.64	39,457.52	8,771.64	35,360.06
	Outside India	13.62	52.26	11.97	55.14