

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

(Amount in Rs. Lakhs)

	<b>PARTICULARS</b>	<b>For the Quarter ended 31.12.2021</b>	<b>Up to the Quarter ended 31.12.2021</b>	<b>For the Corresponding Quarter of the Previous Year</b>	<b>Up to the Corresponding Quarter of the Previous Year</b>
1	Employees' remuneration & welfare benefits	6,39,710.69	21,74,742.66	8,14,001.83	20,38,651.16
2	Travel, conveyance and vehicle running expenses	6,691.34	24,307.58	5,078.80	12,840.13
3	Training expenses	486.25	857.99	214.96	558.06
4	Rents, rates & taxes	16,657.66	47,628.48	15,038.99	42,446.47
5	Repairs	3,846.26	8,487.25	4,719.52	10,459.43
6	Printing & stationery	305.57	9,701.77	3,834.85	16,436.21
7	Communication expenses	6,460.59	16,129.29	5,468.79	14,788.34
8	Legal & professional charges	1,240.93	2,113.13	291.90	593.41
9	Medical fees	1,871.75	4,279.74	1,415.98	3,125.74
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	204.83	663.62	178.12	410.76
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	0.07	0.05	0.19
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	2.34	6.29	-	-
11	Advertisement and publicity	15,063.95	30,528.12	9,412.14	18,081.06
12	Interest & Bank Charges	1,054.59	4,881.14	3,764.79	6,263.28
13	Depreciation	12,699.73	34,039.61	9,217.01	29,841.27
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	6,726.15	19,295.94	2,838.35	13,511.06
17	Information Technology Expenses	-	-	-	-
18	Goods and Services Tax (GST)	56,746.74	1,77,056.08	68,519.39	1,90,878.88
19	Others (to be specified)	-	-	-	-
a	Allowances and commission (other than commission to insurance agents)	-	-	-	-
		37,121.92	96,849.59	50,419.89	1,23,767.37
b	Expense on Investment Property	7,396.13	10,692.74	6,682.27	9,660.65
c	Receipt stamps	326.53	855.43	148.10	1,310.44
d	Electricity charges	5,464.49	16,817.06	5,808.51	16,538.53
e	Cash in transit and other insurance premia	45.70	181.28	36.25	212.86
f	Miscellaneous expenses -	14,044.23	35,365.09	11,581.46	31,377.43
g	Head Office expenses	-	-	-	-
	<b>TOTAL</b>	<b>8,34,168.37</b>	<b>27,15,479.95</b>	<b>10,18,671.94</b>	<b>25,81,752.73</b>
	In India	8,33,207.75	27,12,624.08	10,17,749.74	25,79,086.37
	Outside India	960.62	2,855.87	922.20	2,666.36

Note:

a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

b) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expenses"