

FORM L-6-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.12.2020

(₹ '000)

	Particulars	FOR THE QUARTER ENDED ON 31st DECEMBER, 2020	UP TO THE QUARTER ENDED ON 31st DECEMBER, 2020	FOR THE QUARTER ENDED ON 31st DECEMBER, 2019	UP TO THE QUARTER ENDED ON 31st DECEMBER, 2019
1	Employees' remuneration & welfare benefits	81400183	203865116	50227994	162002634
2	Travel, conveyance and vehicle running expenses	507880	1284013	760232	2319500
3	Training expenses	21496	55806	138067	239923
4	Rents, rates & taxes	1503899	4244647	1388606	3957598
5	Repairs	471952	1045943	535887	948656
6	Printing & stationery	383485	1643621	343343	1603013
7	Communication expenses	546879	1478834	591664	1654775
8	Legal & professional charges	29190	59341	50552	106057
9	Medical fees	141598	312574	146635	387843
10	Auditors' fees, expenses etc				
	a) as auditor	17812	41076	36123	84250
	b) as adviser or in any other capacity, in respect	0	0	0	0
	(i) Taxation matters	5	19	0	0
	(ii) Insurance matters	0	0	0	0
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	941214	1808106	1162924	2267835
12	Interest & Bank Charges	376479	626328	53144	223111
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	5582705	14570127	5420009	14954159
	(b) Expenses on Investment Property	668227	966065	641760	960514
	(c) Policy Stamps	283835	1351106	596482	2018071
	(d) Receipt Stamps	14810	131044	15509	109263
	(e) Electricity charges	580851	1653853	618439	1935140
	(f) Cash in transit and other insurance premia	3625	21286	3833	19792
	(g) Miscellaneous expenses	1158146	3137743	1577093	4166971
	(h) Head Office expenses	0	0	0	0
14	Depreciation	921701	2984127	936619	2696217
15	GST on Premium Etc.	6851939	19087888	7401726	21890138
	TOTAL	102407911	260368663	72646641	224545460

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 31.12.2020

(₹ '000)

	Particulars	FOR THE QUARTER ENDED ON 31st DECEMBER, 2020	UP TO THE QUARTER ENDED ON 31st DECEMBER, 2020	FOR THE QUARTER ENDED ON 31st DECEMBER, 2019	UP TO THE QUARTER ENDED ON 31st DECEMBER, 2019
1	Insurance Claims				
	(a) Claims by Death	75461687	167056271	41699290	126405547
	(b) Claims by Maturity	382084859	998555340	368619014	948107318
	(c) Annuities/Pension payment	39118763	107828115	36513989	96398298
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others				
	(i) Surrenders	189683344	547941926	172726382	477648686
	(ii) Bonuses in cash	0	0	51	51
	(iii) Hospitalization Benefits	18618	59519	32779	81701
	(iv) Major Surgical Benefits	51698	97118	57300	148914
	(v) Domiciliary Treatment Benefits	32719	75435	31459	90142
	(vi) Day care benefits	4812	11712	6624	18223
	(vii) Lump sum Benefit / Income Benefit (by ins)	48385	89160	23528	42710
	(viii) Other claims cost				
	- Interest on Unclaimed Amount	2363003	6448376	6722522	10979449
	- Others	15405	39615	34301	76191
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(1827603)	(2577525)	(795737)	(1075462)
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others	(63742)	(155345)	(86136)	(186351)
3	Amount accepted in reinsurance:				
	(a) Claims by Death	0	0	0	0
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others	0	0	(4831)	(4831)
	TOTAL	686991948	1825469717	625580535	1658730586