

**FORM L-6-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.12.2018**

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2018	UP TO THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2018	FOR THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2017	UP TO THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2017
1	Employees' remuneration & welfare benefits	49586183	147343247	55102315	141040042
2	Travel, conveyance and vehicle running expenses	748615	2218928	753248	2177616
3	Training expenses	85452	190083	83208	175411
4	Rents, rates & taxes	1272955	3686468	1178643	3427927
5	Repairs	240927	649562	228719	638558
6	Printing & stationery	336752	1561162	318791	1517383
7	Communication expenses	588030	1932646	651992	2034517
8	Legal & professional charges	41229	124872	35698	95892
9	Medical fees	114113	368001	116443	321290
10	Auditors' fees, expenses etc				
	a) as auditor	20631	59647	20580	59018
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	31	113	42	64
	(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	1068491	2375259	894582	2130891
12	Interest & Bank Charges	42231	215738	41166	283200
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	7405613	19302173	6022406	13537931
	(b) Expenses on Investment Property	148163	1017096	660371	964054
	(c) Policy Stamps	366881	2059872	494356	1696078
	(d) Receipt Stamps	10148	99896	15437	94434
	(e) Electricity charges	614368	1910794	584669	1870391
	(f) Cash in transit and other insurance premia	3013	22268	4089	24767
	(g) Miscellaneous expenses	1113305	3070493	1003651	3022962
	(h) Head Office expenses	0	0	0	0
14	Depreciation	778766	2362007	784868	2199737
15	Service Tax/ GST on Premium Etc.	7085153	21137117	7563992	19931694
	<b>TOTAL</b>	<b>71671050</b>	<b>211707442</b>	<b>76559266</b>	<b>197243857</b>

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET] : 31.12.2018**

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2018	UP TO THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2018	FOR THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2017	UP TO THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2017
1	Insurance Claims				
	(a) Claims by Death	39420418	123585363	36426825	103898548
	(b) Claims by Maturity	372302811	929652258	269484890	689801864
	(c) Annuities/Pension payment	29869538	80012030	23831902	64722772
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others				
	(i) Surrenders	156494677	485626876	124139231	350215380
	(ii) Bonuses in cash	0	0	0	0
	(iii) Hospitalization Benefits	27633	56533	26300	69054
	(iv) Major Surgical Benefits	44422	103962	45108	117067
	(v) Domiciliary Treatment Benefits	30387	86818	29504	87703
	(vi) Day care benefits	7828	14366	5390	14771
	(vii) Lump sum Benefit / Income Benefit (by installment)	250	250	0	0
	(viii) Other claims cost	5305141	5514708	219726	752221
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(417056)	(654866)	(222554)	(559814)
	(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	(28427)	(78027)	(32440)	(100391)
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	0	0
	<b>TOTAL</b>	<b>603057622</b>	<b>1623920271</b>	<b>453953882</b>	<b>1209019175</b>