## FORM L-6-OPERATING EXPENSES SCHEDULE OPERATING EXPENSES RELATED TO INSURANCE BUSINESS: 30.06.2018

('₹ 000)

	(** 00)		
Particulars	UP TO THE	UP TO THE	
	QUARTER ENDED	QUARTER ENDED	
	ON 30th JUNE,	ON 30th JUNE,	
	2018	2017	
1 Employees' remuneration & welfare benefits	49104188	36138594	
2 Travel, conveyance and vehicle running expenses	619865	677774	
3 Training expenses	15943	40669	
4 Rents, rates & taxes	1173034	1156774	
5 Repairs	136611	187186	
6 Printing & stationery	873009	895122	
7 Communication expenses	520520	653737	
8 Legal & professional charges	43759	36793	
9 Medical fees	98492	143118	
10 Auditors' fees, expenses etc			
a) as auditor	8112	17735	
b) as adviser or in any other capacity, in respect	0	0	
(i) Taxation matters	50	12	
(ii) Insurance matters	0	0	
(iii) Management services; and	0	0	
c) in any other capacity	0	0	
11 Advertisement and publicity	575395	752004	
12 Interest & Bank Charges	80568	144265	
13 Others			
(a) Allowances and commission (other	5229703	2747628	
than commission to insurance agents)			
(b) Expenses on Investment Property	151080	147704	
(c) Policy Stamps	921026	721659	
(d) Receipt Stamps	69961	44752	
(e) Electricity charges	597573	622092	
(f) Cash in transit and other insurance premia	12452	18709	
(g) Miscellaneous expenses	933696	1071298	
(h) Head Office expenses	0		
14 Depreciation	798882	748097	
15 Service Tax /GST on Premium Etc.	6497479		
TOTAL	68461398	52640185	

## FORM L-7-BENEFITS PAID SCHEDULE BENEFITS PAID [NET]: 30.06.2018

('₹ 000)

Particulars		(°7 000			
Insurance Claims		Particulars			
1   Insurance Claims					
1			-	·	
(a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others (i) Surrenders (ii) Bonuses in cash (iv) Hospitalization Benefits (vi) Major Surgical Benefits (vii) Domicilliary Treatment Benefits (viii) Other claims cost (viiii) Other claims cost (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others (ii) Amount accepted in reinsurance: (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (d) Periodical Benefit (e) Health (f) Others (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others (a) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others			2018	2017	
(a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others (i) Surrenders (ii) Bonuses in cash (iv) Hospitalization Benefits (vi) Major Surgical Benefits (vii) Domicilliary Treatment Benefits (viii) Other claims cost (viiii) Other claims cost (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others (ii) Amount accepted in reinsurance: (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (d) Periodical Benefit (e) Health (f) Others (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others (a) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others					
(b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others (ii) Surrenders (iii) Bonuses in cash (iv) Hospitalization Benefits (vi) Domicilliary Treatment Benefits (vii) Other claims cost (viii) Other claims cost (viii) Other claims cost (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit  3 Amount accepted in reinsurance: (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (d) Periodical Benefit (e) Health (f) Others (d) Periodical Benefit (d) Periodical Benefit (d) Periodical Benefit (e) Health (f) Others (d) Periodical Benefit (d) Periodical Benefit (e) Health (f) Others (d) Periodical Benefit (d) Periodical Benefit (e) Health (f) Others (d) Periodical Benefit (d) Periodical Benefit (d) Periodical Benefit (e) Health (f) Others (d) Periodical Benefit (d) Periodical Benefit (d) Periodical Benefit (d) Periodical Benefit (e) Health (f) Others	1				
(c) Annuities/Pension payment (d) Periodical Benefit 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
(d) Periodical Benefit					
(e) Health (f) Others (i) Surrenders (ii) Bonuses in cash (iv) Hospitalization Benefits (v) Major Surgical Benefits (vi) Domicilliary Treatment Benefits (vii) Day care benefits (viii) Other claims cost (viii) Other claims cost (viii) Other claims cost (viii) Other claims cost (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (g) Health (g) Others (g) Claims by Maturity (g) Others (g) Claims by Death (g) Others (g		(c) Annuities/Pension payment	24310619	20378040	
(f) Others       (i) Surrenders       153620824       114764490         (ii) Bonuses in cash       0       0         (iv) Hospitalization Benefits       8513       18279         (v) Major Surgical Benefits       16948       31898         (vi) Domicilliary Treatment Benefits       27531       27399         (vii) Day care benefits       2114       4297         (viii) Other claims cost       64274       440620         2       (Amount ceded in reinsurance):       (a) Claims by Death       (99560)       (67709)         (b) Claims by Maturity       0       0       0         (c) Annuities/Pension payment       0       0       0         (d) Periodical Benefit       0       0       0         (a) Claims by Death       0       0       0         (b) Claims by Maturity       0       0       0         (c) Annuities/Pension payment       0       0       0         (d) Periodical Benefit       0       0       0         (d) Periodical Benefit       0       0       0         (e) Health       0       0       0         (f) Others       0       0       0		(d) Periodical Benefit	0	0	
(i) Surrenders       153620824       114764490         (ii) Bonuses in cash       0       0         (iv) Hospitalization Benefits       8513       18279         (v) Major Surgical Benefits       16948       31898         (vi) Domicilliary Treatment Benefits       27531       27399         (vii) Day care benefits       2114       4297         (viii) Other claims cost       64274       440620         2       (Amount ceded in reinsurance):       (a) Claims by Death       (99560)       (67709)         (b) Claims by Maturity       0       0       0         (c) Annuities/Pension payment       0       0       0         (d) Periodical Benefit       0       0       0         (e) Health       0       0       0         (f) Others       0       0       0         (c) Annuities/Pension payment       0       0       0         (b) Claims by Death       0       0       0         (c) Annuities/Pension payment       0       0       0         (c) Annuities/Pension payment       0       0       0         (d) Periodical Benefit       0       0       0         (e) Health       0       0       0		(e) Health	0	0	
(ii) Bonuses in cash         0         0           (iv) Hospitalization Benefits         8513         18279           (v) Major Surgical Benefits         16948         31898           (vi) Domicilliary Treatment Benefits         27531         27399           (vii) Day care benefits         2114         4297           (viii) Other claims cost         64274         440620           2         (Amount ceded in reinsurance):         (a) Claims by Death         (99560)         (67709)           (b) Claims by Maturity         0         0         0           (c) Annuities/Pension payment         0         0         0           (d) Periodical Benefit         0         0         (35654)           3         Amount accepted in reinsurance:         (a) Claims by Death         0         0           (b) Claims by Maturity         0         0         0           (c) Annuities/Pension payment         0         0           (d) Periodical Benefit         0         0           (e) Health         0         0           (f) Others         0         0		(f) Others			
(iv) Hospitalization Benefits       8513       18279         (v) Major Surgical Benefits       16948       31898         (vi) Domicilliary Treatment Benefits       27531       27399         (vii) Day care benefits       2114       4297         (viii) Other claims cost       64274       440620         2       (Amount ceded in reinsurance):       (99560)       (67709)         (a) Claims by Death       (99560)       (67709)         (b) Claims by Maturity       0       0         (e) Health       0       0         (f) Others       (16500)       (35654)         3       Amount accepted in reinsurance:       (a) Claims by Death       0       0         (b) Claims by Maturity       0       0       0         (c) Annuities/Pension payment       0       0       0         (d) Periodical Benefit       0       0       0         (e) Health       0       0       0         (f) Others       0       0       0		(i) Surrenders	153620824	114764490	
(iv) Hospitalization Benefits       8513       18279         (v) Major Surgical Benefits       16948       31898         (vi) Domicilliary Treatment Benefits       27531       27399         (vii) Day care benefits       2114       4297         (viii) Other claims cost       64274       440620         2       (Amount ceded in reinsurance):       (99560)       (67709)         (a) Claims by Death       (99560)       (67709)         (b) Claims by Maturity       0       0         (e) Health       0       0         (f) Others       (16500)       (35654)         3       Amount accepted in reinsurance:       (a) Claims by Death       0       0         (b) Claims by Maturity       0       0       0         (c) Annuities/Pension payment       0       0       0         (d) Periodical Benefit       0       0       0         (e) Health       0       0       0         (f) Others       0       0       0		. ,	0	0	
(v) Major Surgical Benefits       16948       31898         (vi) Domicilliary Treatment Benefits       27531       27399         (vii) Day care benefits       2114       4297         (viii) Other claims cost       64274       440620         2       (Amount ceded in reinsurance):       (99560)       (67709)         (a) Claims by Death       (99560)       (67709)         (b) Claims by Maturity       0       0         (c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (a) Claims by Death       0       0         (b) Claims by Maturity       0       0         (c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       0       0			8513	18279	
(vi) Domicilliary Treatment Benefits       27531       27399         (vii) Day care benefits       2114       4297         (viii) Other claims cost       64274       440620         2       (Amount ceded in reinsurance):       (a) Claims by Death       (99560)       (67709)         (b) Claims by Maturity       0       0       0         (c) Annuities/Pension payment       0       0       0         (d) Periodical Benefit       0       0       0         (e) Health       0       0       (35654)         3       Amount accepted in reinsurance:       (a) Claims by Death       0       0         (b) Claims by Maturity       0       0       0         (b) Claims by Maturity       0       0         (c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       0       0			16948	31898	
(vii) Day care benefits       2114       4297         (viii) Other claims cost       64274       440620         2       (Amount ceded in reinsurance):       (99560)       (67709)         (a) Claims by Death       (99560)       (67709)         (b) Claims by Maturity       0       0         (c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       (16500)       (35654)     Amount accepted in reinsurance:          (a) Claims by Death       0       0         (b) Claims by Maturity       0       0         (c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       0       0			27531	27399	
(viii) Other claims cost       64274       440620         2 (Amount ceded in reinsurance):       (a) Claims by Death       (99560)       (67709)         (b) Claims by Maturity       0       0         (c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       (16500)       (35654)         3 Amount accepted in reinsurance:       0       0         (a) Claims by Death       0       0         (b) Claims by Maturity       0       0         (c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       0       0					
2 (Amount ceded in reinsurance):     (a) Claims by Death     (b) Claims by Maturity     (c) Annuities/Pension payment     (d) Periodical Benefit     (e) Health     (f) Others     (a) Claims by Death     (b) Claims     (c) Anount accepted in reinsurance:     (a) Claims by Death     (b) Claims by Maturity     (c) Annuities/Pension payment     (d) Periodical Benefit     (e) Health     (f) Others     (f) Others     (graph of the payment of t				_	
(a) Claims by Death       (99560)       (67709)         (b) Claims by Maturity       0       0         (c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       (16500)       (35654)     3  Amount accepted in reinsurance:  (a) Claims by Death (b) Claims by Maturity 0       0       0         (c) Annuities/Pension payment       0       0       0         (d) Periodical Benefit       0       0       0         (e) Health       0       0       0         (f) Others       0       0       0		(viii) Carior diamino desc	J		
(b) Claims by Maturity       0       0         (c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       (16500)       (35654)         3 Amount accepted in reinsurance:       (a) Claims by Death       0       0         (b) Claims by Maturity       0       0         (c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       0       0	2				
(c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       (16500)       (35654)         3 Amount accepted in reinsurance:       0       0         (a) Claims by Death       0       0         (b) Claims by Maturity       0       0         (c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       0       0		(a) Claims by Death	(99560)	(67709)	
(d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       (16500)       (35654)         3 Amount accepted in reinsurance:       (a) Claims by Death       0       0         (b) Claims by Maturity       0       0         (c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       0       0		(b) Claims by Maturity	0	0	
(e) Health       0       0         (f) Others       (16500)       (35654)         3 Amount accepted in reinsurance:       (a) Claims by Death       0       0         (b) Claims by Maturity       0       0         (c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       0       0		(c) Annuities/Pension payment	0	0	
(f) Others       (16500)       (35654)         3 Amount accepted in reinsurance:       (a) Claims by Death       0       0         (b) Claims by Maturity       0       0         (c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       0       0		(d) Periodical Benefit	0	0	
3 Amount accepted in reinsurance:  (a) Claims by Death (b) Claims by Maturity 0 0 0 (c) Annuities/Pension payment 0 0 0 (d) Periodical Benefit 0 0 0 (e) Health 0 0 0 0 0		(e) Health	0	0	
(a) Claims by Death       0         (b) Claims by Maturity       0         (c) Annuities/Pension payment       0         (d) Periodical Benefit       0         (e) Health       0         (f) Others       0		(f) Others	(16500)	(35654)	
(a) Claims by Death       0         (b) Claims by Maturity       0         (c) Annuities/Pension payment       0         (d) Periodical Benefit       0         (e) Health       0         (f) Others       0					
(b) Claims by Maturity       0       0         (c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       0       0	3				
(c) Annuities/Pension payment       0       0         (d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       0       0		(a) Claims by Death	0	0	
(d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       0       0			0	0	
(d) Periodical Benefit       0       0         (e) Health       0       0         (f) Others       0       0		(c) Annuities/Pension payment	0	0	
(f) Others 0			0	0	
(f) Others 0		(e) Health	0	0	
TOTAL 512876426 356584094		. ,	0	0	
		TOTAL	512876426	356584094	