

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.2018

(₹000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2018	UP TO THE QUARTER ENDED ON 31st MARCH, 2018	FOR THE QUARTER ENDED ON 31st MARCH 2017	UP TO THE QUARTER ENDED ON 31st MARCH, 2017
1	Employees' remuneration & welfare benefits	69779723	210819765	53065339	206293688
2	Travel, conveyance and vehicle running expenses	738552	2916168	674529	2621084
3	Training expenses	107412	282823	82734	338734
4	Rents, rates & taxes	1292684	4720611	1287100	4751000
5	Repairs	304066	942624	449424	1127397
6	Printing & stationery	(223765)	1293618	(200125)	1280606
7	Communication expenses	662442	2696959	929302	3039612
8	Legal & professional charges	32515	128407	43514	137445
9	Medical fees	261476	582766	249979	674743
10	Auditors' fees, expenses etc				
	a) as auditor	(14051)	44967	(10590)	47109
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	184	248	(151)	25
	(ii) Insurance matters	0	0	338	338
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	80	80
11	Advertisement and publicity	2924307	5055198	2954863	5855333
12	Interest & Bank Charges	177001	460201	85078	470193
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	13935962	27473893	9202329	20699543
	(b) Expenses on Investment Property	341939	1305993	267897	1359132
	(c) Policy Stamps	412872	2108950	442662	1943842
	(d) Receipt Stamps	11993	106427	7840	99513
	(e) Electricity charges	658113	2528504	654643	2580900
	(f) Cash in transit and other insurance premia	15565	40332	11675	29496
	(g) Miscellaneous expenses	1297499	4320461	1081044	3708693
	(h) Head Office expenses	0	0	0	0
14	Depreciation	818620	3018357	706080	3260131
15	Service Tax on Premoum Etc	10644988	30576682	9362751	29127928
	TOTAL	104180097	301423954	81348335	289446565

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 31.03.2018

(₹000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH, 2018	UP TO THE QUARTER ENDED ON 31st MARCH, 2018	FOR THE QUARTER ENDED ON 31st MARCH, 2017	UP TO THE QUARTER ENDED ON 31st MARCH, 2017
1	Insurance Claims				
	(a) Claims by Death	39443576	143342124	36158207	134281696
	(b) Claims by Maturity	522992029	1212793893	394978184	1013158567
	(c) Annuities/Pension payment	22921757	87644529	18762150	68826935
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others	0	0	0	0
	(i) Surrenders	166563711	516779091	113990754	449245557
	(ii) Bonuses in cash	0	0	0	0
	(iii) Hospitalization Benefits	30477	99531	(31385)	108974
	(iv) Major Surgical Benefits	52694	169761	72161	193568
	(v) Domiciliary Treatment benefits	32579	120282	80867	103377
	(vi) Day Care Benefits	6429	21200	6448	21004
	(vii) Other claim costs	5457799	6210020	2768179	2829087
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(835027)	(1394841)	(1421836)	(1693793)
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Other benefits	(34803)	(135194)	(35401)	(127177)
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) Other benefits	0	0	0	0
	TOTAL	756631221	1965650396	565328328	1666947795