

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.2017

(₹000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2017	UP TO THE QUARTER ENDED ON 31st MARCH, 2017	FOR THE QUARTER ENDED ON 31st MARCH 2016	UP TO THE QUARTER ENDED ON 31st MARCH, 2016
1	Employees' remuneration & welfare benefits	53065339	206293688	52042117	146593431
2	Travel, conveyance and vehicle running expenses	674529	2621084	855835	2654599
3	Training expenses	82734	338734	114027	361823
4	Rents, rates & taxes	1287100	4751000	1194930	4191852
5	Repairs	449424	1127397	343374	1112539
6	Printing & stationery	(200125)	1280606	(149919)	1305711
7	Communication expenses	929302	3039612	1065243	3031503
8	Legal & professional charges	43514	137445	41294	129947
9	Medical fees	249979	674743	304989	691637
10	Auditors' fees, expenses etc				
	a) as auditor	(10590)	47109	(10153)	56583
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	(151)	25	0	0
	(ii) Insurance matters	338	338	207	432
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	80	80	0	0
11	Advertisement and publicity	2954863	5855333	2356881	4780390
12	Interest & Bank Charges	85078	470193	183791	545198
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	9202329	20699543	3875569	18853269
	(b) Expenses on Investment Property	267897	1359132	282532	1176641
	(c) Policy Stamps	442662	1943842	569099	2051352
	(d) Receipt Stamps	7840	99513	5543	98713
	(e) Electricity charges	654643	2580900	613597	2561114
	(f) Cash in transit and other insurance premia	11675	29496	9665	32671
	(g) Miscellaneous expenses	1081044	3708693	1841764	4627874
	(h) Head Office expenses	0	0	0	0
14	Depreciation	706080	3260131	688791	2431868
15	Service Tax on Premoum Etc	9362751	29127928	10028616	29638510
	TOTAL	81348335	289446565	76257792	226927657

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 31.03.2017

(₹000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH, 2017	UP TO THE QUARTER ENDED ON 31st MARCH, 2017	FOR THE QUARTER ENDED ON 31st MARCH, 2016	UP TO THE QUARTER ENDED ON 31st MARCH, 2016
1	Insurance Claims				
	(a) Claims by Death	36158207	134281696	32636481	120834528
	(b) Claims by Maturity	394978184	1013158567	344255257	876972464
	(c) Annuities/Pension payment	18762150	68826935	13704842	55698694
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others	0	0	0	0
	(i) Surrenders	113990754	449245557	107767410	375043264
	(ii) Bonuses in cash	0	0	(533)	0
	(iii) Hospitalization Benefits	(31385)	108974	33998	90939
	(iv) Major Surgical Benefits	72161	193568	57478	160541
	(v) Domiciliary Treatment benefits	80867	103377	24628	82878
	(vi) Day Care Benefits	6448	21004	6405	16787
	(vii) Other claim costs	2768179	2829087	26321	81215
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(1421836)	(1693793)	(509119)	(821162)
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Other benefits	(35401)	(127177)	(32893)	(90688)
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	565328328	1666947795	497970275	1428069460