

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.09.2015

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2015	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2015	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2014	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2014
1	Employees' remuneration & welfare benefits	31649415	62445071	38141063	75028237
2	Travel, conveyance and vehicle running expenses	649329	1207405	675252	1258834
3	Training expenses	65027	94042	66179	87276
4	Rents, rates & taxes	1064010	1974232	931040	1748869
5	Repairs	216160	340879	207653	376493
6	Printing & stationery	379152	1141747	452070	1082773
7	Communication expenses	696117	1292386	482000	1059638
8	Legal & professional charges	35784	56027	18356	33826
9	Medical fees	143903	261785	54253	199605
10	Auditors' fees, expenses etc				
	a) as auditor	37814	46591	(17884)	4315
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	0	0	34	45
	(ii) Insurance matters	100	100	50	50
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	647953	923327	(295178)	750275
12	Interest & Bank Charges	133492	264525	185524	332020
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	7498764	9817398	4430066	9681003
	(b) Expenses on Investment Property	595263	728728	96137	188956
	(c) Policy Stamps	384071	821790	295434	839282
	(d) Receipt Stamps	25710	64250	12895	47410
	(e) Electricity charges	741624	1316463	742180	1308565
	(f) Cash in transit and other insurance premia	5928	19171	(8659)	16076
	(g) Miscellaneous expenses	987129	1830343	799366	1539966
	(h) Head Office expenses	0	0	0	0
14	Depreciation	455912	1109011	948389	1488442
15	Service Tax on Premium Etc.	6691677	12517321	6838640	13138493
	TOTAL	53104334	98272592	55054860	110210449

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.09.2015

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2015	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2015	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2014	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2014
1	Insurance Claims				
	(a) Claims by Death	31102215	58540190	29674442	53821164
	(b) Claims by Maturity	182808058	341235728	174114656	311623539
	(c) Annuities/Pension payment	14077911	27422920	10914533	23085222
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others				
	(i) Surrenders	99758567	177315921	131852668	274253621
	(ii) Bonuses in cash	62	123	68	247
	(iii) Hospitalization Benefits	23317	33205	23357	40087
	(iv) Major Surgical Benefits	47337	60598	32874	54714
	(v) Domiciliary Treatment Benefits	19335	36448	14552	24530
	(vi) Day care benefits	4416	5988	2856	4875
	(vii) Other claims cost	21449	36367	11240	27369
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(111570)	(151571)	(70076)	(70076)
	(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	(23380)	(32314)	(4579)	(22198)
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
	TOTAL	327727717	604503603	346566591	662843094