

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.09.2016

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2016	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2016	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2015	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2015	UP TO THE YEAR ENDED ON 31st MARCH, 2016
1	Employees' remuneration & welfare benefits	74893687	114260606	31649415	62445071	146593431
2	Travel, conveyance and vehicle running expenses	623039	1295583	649329	1207405	2654599
3	Training expenses	53326	106009	65027	94042	361823
4	Rents, rates & taxes	1208985	2218240	1064010	1974232	4191852
5	Repairs	177077	368985	216160	340879	1112539
6	Printing & stationery	335804	1183760	379152	1141747	1305711
7	Communication expenses	687214	1285920	696117	1292386	3031503
8	Legal & professional charges	28612	61710	35784	56027	129947
9	Medical fees	171944	293270	143903	261785	691637
10	Auditors' fees, expenses etc					
	a) as auditor	21488	40942	37814	46591	56583
	b) as adviser or in any other capacity, in respect					
	(i) Taxation matters	(6)	36	0	0	0
	(ii) Insurance matters	0	0	100	100	432
	(iii) Management services; and	0	0	0	0	0
	c) in any other capacity	0	0	0	0	0
11	Advertisement and publicity	1209642	1456305	747953	1023327	4780390
12	Interest & Bank Charges	136795	278396	133492	264525	545198
13	Others					
	(a) Allowances and commission (other than commission to insurance agents)	4885406	7038063	7498764	9817398	18853269
	(b) Expenses on Investment Property	784463	922490	595263	728728	1176641
	(c) Policy Stamps	656022	1223920	384071	821790	2051352
	(d) Receipt Stamps	30786	76451	25710	64250	98713
	(e) Electricity charges	712826	1319030	741624	1316463	2561114
	(f) Cash in transit and other insurance premia	(356)	13172	5928	19171	32671
	(g) Miscellaneous expenses	846095	1791593	887129	1730343	4627874
	(h) Head Office expenses	0	0	0	0	0
14	Depreciation	487268	1268003	455912	1109011	2431868
15	Service Tax on Premium Etc.	6996352	13114841	6691677	12517321	29638510
	TOTAL	94946469	149617325	53104334	98272592	226927657

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.09.2016

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2016	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2016	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2015	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2015	UP TO THE YEAR ENDED ON 31st MARCH, 2016
1	Insurance Claims					
	(a) Claims by Death	34180364	65542743	31102215	58540190	120424990
	(b) Claims by Maturity	213240533	385529156	182808058	341235728	863443886
	(c) Annuities/Pension payment	16317550	32672796	14077911	27422920	55698694
	(d) Periodical Benefit	0	0	0	0	0
	(e) Health	0	0	0	0	0
	(f) Others					
	(i) Surrenders	125469602	239812377	99758567	177315921	372922416
	(ii) Bonuses in cash	0	0	62	123	0
	(iii) Hospitalization Benefits	24239	42739	23317	33205	90939
	(iv) Major Surgical Benefits	46461	80691	47337	60598	160541
	(v) Domiciliary Treatment Benefits	26597	48839	19335	36448	82878
	(vi) Day care benefits	5011	8859	4416	5988	16787
	(vii) Other claims cost	21712	38380	21449	36367	81215
2	(Amount ceded in reinsurance):					
	(a) Claims by Death	(27789)	(138647)	(111570)	(151571)	(821162)
	(b) Claims by Maturity	0	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0	0
	(d) Periodical Benefit	0	0	0	0	0
	(e) Health	0	0	0	0	0
	(f) Others	(29403)	(53622)	(23380)	(32314)	(90688)
3	Amount accepted in reinsurance:					
	(a) Claims by Death	0	0	0	0	0
	(b) Claims by Maturity	0	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0	0
	(d) Periodical Benefit	0	0	0	0	0
	(e) Health	0	0	0	0	0
	(f) Others	0	0	0	0	0
	TOTAL	389274877	723584311	327727717	604503603	1412010496