

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.09.12

(₹' 000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2012	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2012	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2011	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2011
1	Employees' remuneration & welfare benefits	33834415	49165761	40049894	53967835
2	Travel, conveyance and vehicle running expenses	585036	1084073	539049	1003798
3	Training expenses	47503	62660	45435	82671
4	Rents, rates & taxes	736214	1337565	697118	1240541
5	Repairs	326198	464615	251043	410394
6	Printing & stationery	375217	913245	329856	895788
7	Communication expenses	375303	884165	489149	1043303
8	Legal & professional charges	17305	30156	16435	26768
9	Medical fees	138042	286719	39386	202194
10	Auditors' fees, expenses etc				
	a) as auditor	(16976)	4279	(12840)	6158
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	12	12	(55)	91
	(ii) Insurance matters	(2072)	78	0	0
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	(495592)	431107	(193308)	759960
12	Interest & Bank Charges	187357	435740	179085	396108
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	2254257	6945546	2518096	7542354
	(b) Expenses on Investment Property	469651	584192	299268	439727
	(c) Policy Stamps	213062	730205	229177	752982
	(d) Receipt Stamps	16255	57897	13533	46019
	(e) Electricity charges	593302	1108608	465985	908628
	(f) Cash in transit and other insurance premia	(7661)	25673	23759	46221
	(g) Miscellaneous expenses	536980	1139214	561108	1241062
	(h) Head Office expenses	0	0	0	0
14	Depreciation	1196449	1513535	264942	1393607
	TOTAL	41380257	67205045	46806115	72406209

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.09.12

(₹' 000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2012	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2012	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2011	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2011
1	Insurance Claims				
	(a) Claims by Death	25683222	44535279	23334266	41728743
	(b) Claims by Maturity	141578539	245888949	131084033	237425444
	(c) Annuities/Pension payment	15939593	29050033	12540267	23399976
	(d) Periodical Benefit	0		0	0
	(e) Health	0		0	0
	(f) Others				
	(i) Surrenders	142813576	232764308	89822448	203473664
	(ii) Bonuses in cash	4612	5441	1071	2715
	(iii) Critical illness	250	250	203	203
	(iii) Hospitalization Benefits	15757	18510	9034	15420
	(iv) Major Surgical Benefits	21814	26756	24872	43586
	(v) Other claims cost	21755	36313	23854	42255
	(v) Other benefits (DTB)	2066	3729	963	1528
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(37900)	(37900)	(41000)	(41000)
	(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	8742	(4621)	10698	0
3	Amount accepted in reinsurance:				
	(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
	(e) Health	0		0	0
	(f) Others	0		0	0
	TOTAL	326052026	552287047	256810709	506092534