

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.06.10

(₹'000)

	Particulars	FOR THE QUARTER ENDED ON 30th JUNE, 2010	UP TO THE QUARTER ENDED ON 30th JUNE, 2010	FOR THE CORRESPONDING QUARTER ENDED ON 30th JUNE, 2009 OF THE PRECEDING YEAR	UP TO THE QUARTER ENDED ON 30th JUNE,2009 OF THE PRECEDING YEAR
1	Employees' remuneration & welfare benefits	9932974	9932974	8232713	8232713
2	Travel, conveyance and vehicle running expenses	391207	391207	359288	359288
3	Training expenses	31439	31439	11720	11720
4	Rents, rates & taxes	493286	493286	429753	429753
5	Repairs	222308	222308	102500	102500
6	Printing & stationery	557017	557017	494594	494594
7	Communication expenses	643474	643474	516316	516316
8	Legal & professional charges	16288	16288	14791	14791
9	Medical fees	177294	177294	136043	136043
10	Auditors' fees, expenses etc				
	a) as auditor	18434	18434	15228	15228
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	64	64	18	18
	(ii) Insurance matters	0	0	0	0
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	801460	801460	838272	838272
12	Interest & Bank Charges	85386	85386	94491	94491
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	5176850	5176850	3594103	3594103
	(b) Expenses on Investment Property	81243	81243	81067	81067
	(c) Policy Stamps	508087	508087	471467	471467
	(d) Receipt Stamps	27459	27459	21122	21122
	(e) Electricity charges	431247	431247	367272	367272
	(f) Cash in transit and other insurance premia	39152	39152	13304	13304
	(g) Miscellaneous expenses	953636	953636	553705	553705
	(h) Head Office expenses	0	0	0	0
14	Depreciation	17	17	(550)	(550)
	TOTAL	20588322	20588322	16347217	16347217

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.06.10

(₹'000)

	Particulars	FOR THE QUARTER ENDED ON 30th JUNE, 2010	UP TO THE QUARTER ENDED ON 30th JUNE, 2010	FOR THE CORRESPONDING QUARTER ENDED ON 30th JUNE, 2009 OF THE PRECEDING YEAR	UP TO THE QUARTER ENDED ON 30th JUNE,2009 OF THE PRECEDING YEAR
1	Insurance Claims (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others (i) Surrenders (ii) Bonuses in cash (iii) Hospitalization Benefits (iv) Major Surgical Benefits (v) Other claims cost	17749772 76240142 11885935 0 0 100204794 3394 3643 14057 6315311	17749772 76240142 11885935 0 0 100204794 3394 3643 14057 6315311	14680894 61392995 7516986 0 0 20067433 4684 2972 2824 903419	14680894 61392995 7516986 0 0 20067433 4684 2972 2824 903419
2	(Amount ceded in reinsurance): (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others	(86850) 0 0 0 0 0	(86850) 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3	Amount accepted in reinsurance: (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
	TOTAL	212330198	212330198	104572207	104572207