

**FORM L-6-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.09.2014**

(₹ 000)

|    | Particulars   | FOR THE<br>QUARTER ENDED<br>ON 30th<br>SEPTEMBER, 2014 | UP TO THE<br>QUARTER ENDED<br>ON 30th<br>SEPTEMBER, 2014 | FOR THE<br>QUARTER ENDED<br>ON 30th<br>SEPTEMBER, 2013 | UP TO THE<br>QUARTER ENDED<br>ON 30th<br>SEPTEMBER, 2013 |
|----|---|--|--|--|--|
| 1  | Employees' remuneration & welfare benefits                                | 38141063   | 75028237   | 42538561   | 64480883   |
| 2  | Travel, conveyance and vehicle running expenses                           | 675252   | 1258834  | 618153   | 1135241  |
| 3  | Training expenses   | 66179  | 87276  | 79818  | 106255   |
| 4  | Rents, rates & taxes  | 931040   | 1748869  | 688342   | 1486035  |
| 5  | Repairs   | 207653   | 376493   | 139705   | 297658   |
| 6  | Printing & stationery   | 452070   | 1082773  | 361435   | 992139   |
| 7  | Communication expenses  | 482000   | 1059638  | 812808   | 1388004  |
| 8  | Legal & professional charges  | 18356  | 33826  | 16872  | 32243  |
| 9  | Medical fees  | 54253  | 199605   | 34894  | 284000   |
| 10 | Auditors' fees, expenses etc  |  |  |  |  |
|    | a) as auditor   | (17884)  | 4315   | (17343)  | 3392   |
|    | b) as adviser or in any other capacity, in respect                        |  |  |  |  |
|    | (i) Taxation matters  | 34   | 45   | 26   | 26   |
|    | (ii) Insurance matters  | 50   | 50   | 423  | 423  |
|    | (iii) Management services; and  | 0  | 0  | 0  | 0  |
|    | c) in any other capacity  | 0  | 0  | 0  | 0  |
| 11 | Advertisement and publicity   | (295178)   | 750275   | (236188)   | 650578   |
| 12 | Interest & Bank Charges   | 185524   | 332020   | 212161   | 326128   |
| 13 | Others  |  |  |  |  |
|    | (a) Allowances and commission (other than commission to insurance agents) | 4430066  | 9681003  | 3363748  | 8074559  |
|    | (b) Expenses on Investment Property                                       | 96137  | 188956   | 20022  | 270663   |
|    | (c) Policy Stamps   | 295434   | 839282   | 223633   | 771959   |
|    | (d) Receipt Stamps  | 12895  | 47410  | 24560  | 57968  |
|    | (e) Electricity charges   | 742180   | 1308565  | 638046   | 1229614  |
|    | (f) Cash in transit and other insurance premia                            | (8659)   | 16076  | 19012  | 26133  |
|    | (g) Miscellaneous expenses  | 799366   | 1539966  | 669811   | 1556360  |
|    | (h) Head Office expenses  | 0  | 0  | 4697   | 4697   |
| 14 | Depreciation  | 948389   | 1488442  | 1169445  | 1468828  |
| 15 | Service Tax on Premium Etc.   | 6838640  | 13138493   | 8916024  | 15726188   |
|    | <b>TOTAL</b>  | <b>55054860</b>  | <b>110210449</b>   | <b>60298665</b>  | <b>100369974</b>   |

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET] : 30.09.2014**

(₹ 000)

|   | Particulars                        | FOR THE<br>QUARTER ENDED<br>ON 30th<br>SEPTEMBER, 2014 | UP TO THE<br>QUARTER ENDED<br>ON 30th<br>SEPTEMBER, 2014 | FOR THE<br>QUARTER ENDED<br>ON 30th<br>SEPTEMBER, 2013 | UP TO THE<br>QUARTER ENDED<br>ON 30th<br>SEPTEMBER, 2013 |
|---|------------------------------------|--|--|--|--|
| 1 | Insurance Claims                   |  |  |  |  |
|   | (a) Claims by Death                | 29674442   | 53821164   | 28117055   | 51112334   |
|   | (b) Claims by Maturity             | 174114656  | 311623539  | 152749600  | 268510349  |
|   | (c) Annuities/Pension payment      | 10914533   | 23085222   | 10599394   | 20567858   |
|   | (d) Periodical Benefit             | 0  | 0  | 0  | 0  |
|   | (e) Health                         | 0  | 0  | 0  | 0  |
|   | (f) Others                         |  |  |  |  |
|   | (i) Surrenders                     | 131852668  | 274253621  | 132105272  | 265865615  |
|   | (ii) Bonuses in cash               | 68   | 247  | 422  | 659  |
|   | (iii) Hospitalization Benefits     | 23357  | 40087  | 28032  | 34088  |
|   | (iv) Major Surgical Benefits       | 32874  | 54714  | 37916  | 56698  |
|   | (v) Domiciliary Treatment Benefits | 14552  | 24530  | 5853   | 10247  |
|   | (vi) Day care benefits             | 2856   | 4875   | 2355   | 2355   |
|   | (vii) Other claims cost            | 11240  | 27369  | 11988  | 39044  |
| 2 | (Amount ceded in reinsurance):     |  |  |  |  |
|   | (a) Claims by Death                | (70076)  | (70076)  | (146904)   | (146949)   |
|   | (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                         | (4579)   | (22198)  | (30410)  | (30410)  |
| 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  |
|   | <b>TOTAL</b>                       | <b>346566591</b>                                       | <b>662843094</b>   | <b>323480573</b>                                       | <b>606021888</b>   |