

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.12.2011

(₹' 000)

	Particulars	FOR THE QUARTER ENDED ON 31st DECEMBER 2011	UP TO THE QUARTER ENDED ON 31st DECEMBER 2011	FOR THE QUARTER ENDED ON 31st DECEMBER, 2010	UP TO THE QUARTER ENDED ON 31st DECEMBER ,2010
1	Employees' remuneration & welfare benefits	15063958	69031793	19909723	59721897
2	Travel, conveyance and vehicle running expenses	531416	1535214	555696	1426814
3	Training expenses	60283	142954	59326	155193
4	Rents, rates & taxes	643629	1884170	669239	1615463
5	Repairs	151199	561593	217630	440615
6	Printing & stationery	249786	1145574	268245	1182897
7	Communication expenses	784325	1827628	540458	1669423
8	Legal & professional charges	22425	49193	23180	72570
9	Medical fees	85898	288092	96057	299360
10	Auditors' fees, expenses etc				
	a) as auditor	957	7115	(2368)	3794
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	50	141	2649	6036
	(ii) Insurance matters	0		0	0
	(iii) Management services; and	0		0	0
	c) in any other capacity	0		0	0
11	Advertisement and publicity	700748	1460708	802324	1406339
12	Interest & Bank Charges	92621	488729	(147746)	51987
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	4811137	12353491	5586684	14121462
	(b) Expenses on Investment Property	252660	692387	366670	269030
	(c) Policy Stamps	194858	947840	250568	1037413
	(d) Receipt Stamps	12404	58423	9192	51498
	(e) Electricity charges	474449	1383077	467465	1325550
	(f) Cash in transit and other insurance premia	13530	59751	5253	52195
	(g) Miscellaneous expenses	757198	1998260	554113	2126656
	(h) Head Office expenses	0	0	0	0
14	Depreciation	421526	1815133	600616	1795211
	TOTAL	25325057	97731266	30834974	88831403

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 31.12.2011

(₹' 000)

	Particulars	FOR THE QUARTER ENDED ON 31st DECEMBER, 2011	UP TO THE QUARTER ENDED ON 31st DECEMBER, 2011	FOR THE QUARTER ENDED ON 31st DECEMBER, 2010	UP TO THE QUARTER ENDED ON 31st DECEMBER, 2010
1	Insurance Claims				
	(a) Claims by Death	19240635	60969378	19537606	57797902
	(b) Claims by Maturity	137333686	374759130	113806437	284073128
	(c) Annuities/Pension payment	11709306	35109282	10922420	34259434
	(d) Periodical Benefit	0		0	0
	(e) Health	0		0	0
	(f) Others				
	(i) Surrenders	80325606	283799270	128414241	399367311
	(ii) Bonuses in cash	876	3591	2696	8777
	(iii) Critical illness	0	203	0	0
	(iii) Hospitalization Benefits	7753	23173	7476	16839
	(iv) Major Surgical Benefits	19798	63384	14990	40458
	(v) Other claims cost	12256	54511	22895	57908
	(v) Other benefits (DTB)	918	2446	0	0
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(2151)	(43151)	(405)	(132705)
	(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	(42826)	(42826)	(21976)	(41577)
3	Amount accepted in reinsurance:				
	(a) Claims by Death	178	178	0	5538
	(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	248606035	754698569	272706380	775453013