## FORM L-6-OPERATING EXPENSES SCHEDULE OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

Employees' remuneration & welfare benefits   10,38,051.49   40,09,390.28   8,56,315.11   30,31,057.77   29,47   31,2022   31,2022   31,2022   31,2022   31,2022   31,2022   31,2022   31,2023   31,2022   31,2022   31,2023   31,2033   31			ı	1	(	
benefits		PARTICULARS				Quarter March
2 Travel, conveyance and vehicle running expenses         8,023.59         33,180.33         7,051.11         31,358.69 expenses           3 Training expenses         1,051.65         3,997.17         293.41         1,151.40           4 Rents, rates & taxes         21,932.85         72,035.04         19,034.00         66,662.48           5 Repairs         4,814.01         14,771.58         5,573.49         14,060.74           6 Printing & stationery         1,927.29         20,257.19         4,416.30         14,118.07           7 Communication expenses         9,663.64         29,719.56         10,833.51         26,962.80           8 Legal & professional charges         1,845.09         4,378.50         840.46         2,953.99           9 Medical fees         2,510.22         6,895.91         3,220.91         7,500.65           10 Auditors fees, expenses etc         3) as auditor         688.60         1,231.07         118.21         781.83           10 as auditor         688.60         1,231.07         118.21         781.83         781.83           10 as auditor         688.60         1,231.07         118.21         781.83         781.83           10 as auditor         688.60         1,231.07         118.21         781.83         781.83	1		10,38,051.49	40,09,390.28	8,56,315.11	30,31,057.77
Training expenses	2	Travel, conveyance and vehicle running	8,023.59	33,180.33	7,051.11	31,358.69
4 Rents, rates & taxes         21,932.85         72,035.04         19,034.00         66,662.48           5 Repairs         4,814.01         14,771.58         5,573.49         14,060.74           6 Printing & stationery         1,927.29         20,257.19         4,416.30         14,118.07           7 Communication expenses         9,663.64         29,719.56         10,833.51         26,962.80           8 Legal & professional charges         1,845.09         4,378.50         840.46         2,953.59           9 Medical fees         2,510.22         6,895.91         3,220.91         7,500.65           10 Auditors' fees, expenses etc         3         3 as auditor         688.60         1,231.07         118.21         781.83           b) as adviser or in any other capacity, in respect of         19,340.00         1,231.07         118.21         781.83           (ii) Insurance matters         -         -         -         -         -         -           (iii) Management services; and         -         -         -         -         -         -           (ii) Insurance matters         -         -         -         -         -         -         -         -         -         -         -         -         - <td< td=""><td>3</td><td></td><td>1,051.65</td><td>3,997.17</td><td>293.41</td><td>1,151,40</td></td<>	3		1,051.65	3,997.17	293.41	1,151,40
5 Repairs         4,814.01         14,771.58         5,573.49         14,060.74           6 Printing & stationery         1,927.29         20,257.19         4,416.30         14,118.07           7 Communication expenses         9,663.64         29,719.56         10,833.51         26,962.80           8 Legal & professional charges         1,845.09         4,378.50         840.46         2,953.79           9 Medical fees         2,510.22         6,895.91         3,220.91         7,500.65           10 Auditors' fees, expenses etc         3         3 as auditor         688.60         1,231.07         118.21         781.83           b) as adviser or in any other capacity, in respect of         60.39)         -         1.55         1.62           (ii) Taxation matters         -         -         -         -         -         -           (iii) Management services; and reproductive members of publicity         2,739.83         7,0982.15         43,986.25         74,514.37           12 Interest & Bank Charges         2,852.43         7,598.86         3,649.37         8,530.51           13 Depreciation         12,273.97         46,492.97         9,296.46         43,336.07           14 Brandy Trade Mark usage fee/charges         -         -         -         -<						
6 Printing & stationery         1,927.29         20,257.19         4,416.30         14,118.07           7 Communication expenses         9,663.64         29,719.56         10,833.51         26,962.80           8 Legal & professional charges         1,845.09         4,378.50         840.46         2,953.59           9 Medical fees         2,510.22         6,895.91         3,220.91         7,500.65           10 Auditors' fees, expenses etc         a) as auditor         688.60         1,231.07         118.21         781.83           a) as auditor         688.60         1,231.07         118.21         781.83           b) as adviser or in any other capacity, in respect of         7         1.55         1.62           (ii) Taxation matters         (0.39)         -         1.55         1.62           (iii) Insurance matters         -         <						
7 Communication expenses 9,663.64 29,719.56 10,833.51 26,962.80 8 Legal & professional charges 1,845.09 4,378.50 840.46 2,953.59 9 Medical fees 2,510.22 6,895.91 3,220.91 7,500.65 10 Auditors' fees, expenses etc a) as auditor 688.60 1,231.07 118.21 781.83 b) as adviser or in any other capacity, in respect of (i) Taxation matters (0.39) - 1.55 1.62 (ii) Insurance matters (iii) Management services; and (iii) Management services; and						
8         Legal & professional charges         1,845.09         4,378.50         840.46         2,953.59           9         Medical fees         2,510.22         6,895.91         3,220.91         7,500.65           10         Auditors' fees, expenses etc         3         3         3         118.21         781.83           10         a) as aduitor         688.60         1,231.07         118.21         781.83           10         b) as adviser or in any other capacity, in respect of         1         1         118.21         781.83           (ii) Insurance matters         -						
9         Medical fees         2,510.22         6,895.91         3,220.91         7,500.65           10         Auditors' fees, expenses etc         30 as auditor         688.60         1,231.07         118.21         781.83           b) as adviser or in any other capacity, in respect of (i) Taxation matters         (0.39)         -         1.55         1.62           (ii) Insurance matters         -         -         -         -         -         -           (iii) Management services; and ci iii Management and publicity         27,739.08         70,982.15         43,986.25         74,514.37           12         Interest & Bank Charges         2,852.43         7,598.86         3,649.37         8,530.51           13         Depreciation         12,273.97         46,492.97         9,296.46         43,336.07           14         Brand/Trade Mark usage fee/charges         -         -         -         -           15         Business Development and Sales         -         -         -         -           15         Business Development and Sales         -         -         -         -         -           15         Business Development and Sales						
Auditors' fees, expenses etc   a) as auditor   688.60   1,231.07   118.21   781.83						
a) as auditor b) as adviser or in any other capacity, in respect of (i) Taxation matters (ii) Insurance matters (iii) Management services; and c) in any other capacity 2,739.08 11. Advertisement and publicity 12. Advertisement and publicity 12. Advertisement and publicity 13. Brand/Trade Mark usage fee/charges 15. Business Development and Sales Promotion Expenses 16. Stamp duty on policies 17. Advertises 18. Goods and Services Tax (GST) 19. Others 19. Others 19. Advertisement Property 1.,585.42 1. La, 1,231.07 1. La, 2,41,175.60 1. La, 2,77,432.29 1. Depreciation 1. La, 2,77,432.29 1. La, 2,77,4				5,555.55	5/==5:5=	1,000.00
b) as adviser or in any other capacity, in respect of  (i) Taxation matters (ii) Insurance matters (iii) Management services; and (iii) Management services; ald (iii) Management services; and (iii) Management services; ald (iii) Management services; and (iii) Management services; ald (iii) Algestation			688.60	1,231,07	118.21	781.83
(iii) Insurance matters         -		b) as adviser or in any other capacity, in		2/202167		7 0 2 1 0 0
(iii) Management services; and c) in any other capacity 3.87 3.87 2.85 9.14  Advertisement and publicity 27,739.08 70,982.15 43,986.25 74,514.37  Interest & Bank Charges 2,852.43 7,598.86 3,649.37 8,530.51  Depreciation 12,273.97 46,492.97 9,296.46 43,336.07  Band/Trade Mark usage fee/charges		(i) Taxation matters	(0.39)	-	1.55	1.62
c) in any other capacity         3.87         3.87         2.85         9.14           11         Advertisement and publicity         27,739.08         70,982.15         43,986.25         74,514.37           12         Interest & Bank Charges         2,852.43         7,598.86         3,649.37         8,530.51           13         Depreciation         12,273.97         46,492.97         9,296.46         43,336.07           14         Brand/Trade Mark usage fee/charges         -         -         -         -         -           15         Business Development and Sales Promotion Expenses         - <td></td> <td>(ii) Insurance matters</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>		(ii) Insurance matters	-	-	-	-
c) in any other capacity         3.87         3.87         2.85         9.14           11         Advertisement and publicity         27,739.08         70,982.15         43,986.25         74,514.37           12         Interest & Bank Charges         2,852.43         7,598.86         3,649.37         8,530.51           13         Depreciation         12,273.97         46,492.97         9,296.46         43,336.07           14         Brand/Trade Mark usage fee/charges         -         -         -         -         -           15         Business Development and Sales Promotion Expenses         - <td></td> <td>(iii) Management services; and</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>		(iii) Management services; and	-	-	-	-
12         Interest & Bank Charges         2,852.43         7,598.86         3,649.37         8,530.51           13         Depreciation         12,273.97         46,492.97         9,296.46         43,336.07           14         Brand/Trade Mark usage fee/charges         -         -         -         -         -           15         Business Development and Sales Promotion Expenses         -         -         -         -         -         -           16         Stamp duty on policies         7,048.47         29,025.09         10,624.20         29,920.14           17         Information Technology Expenses         -         -         -         -         -           18         Goods and Services Tax (GST)         84,869.31         2,41,175.60         1,00,376.21         2,77,432.29           19         Others         3         Allowances         49,708.95         1,26,715.29         46,403.92         1,16,603.69           b Expense on Investment Property         1,585.42         12,850.58         1,569.08         12,261.82           c Receipt stamps         (226.55)         965.06         356.77         1,212.20           d Electricity charges         5,018.84         22,422.69         5,023.63         21,840.69 </td <td></td> <td></td> <td>3.87</td> <td>3.87</td> <td>2.85</td> <td>9.14</td>			3.87	3.87	2.85	9.14
12         Interest & Bank Charges         2,852.43         7,598.86         3,649.37         8,530.51           13         Depreciation         12,273.97         46,492.97         9,296.46         43,336.07           14         Brand/Trade Mark usage fee/charges         -         -         -         -         -           15         Business Development and Sales Promotion Expenses         -         -         -         -         -         -           16         Stamp duty on policies         7,048.47         29,025.09         10,624.20         29,920.14           17         Information Technology Expenses         -         -         -         -         -           18         Goods and Services Tax (GST)         84,869.31         2,41,175.60         1,00,376.21         2,77,432.29           19         Others         3         Allowances         49,708.95         1,26,715.29         46,403.92         1,16,603.69           b Expense on Investment Property         1,585.42         12,850.58         1,569.08         12,261.82           c Receipt stamps         (226.55)         965.06         356.77         1,212.20           d Electricity charges         5,018.84         22,422.69         5,023.63         21,840.69 </td <td>11</td> <td>Advertisement and publicity</td> <td>27,739.08</td> <td>70,982.15</td> <td>43,986.25</td> <td>74,514.37</td>	11	Advertisement and publicity	27,739.08	70,982.15	43,986.25	74,514.37
13         Depreciation         12,273.97         46,492.97         9,296.46         43,336.07           14         Brand/Trade Mark usage fee/charges         -         -         -         -           15         Business Development and Sales Promotion Expenses         -         -         -         -           16         Stamp duty on policies         7,048.47         29,025.09         10,624.20         29,920.14           17         Information Technology Expenses         -         -         -         -         -           18         Goods and Services Tax (GST)         84,869.31         2,41,175.60         1,00,376.21         2,77,432.29           19         Others         a         Allowances         49,708.95         1,26,715.29         46,403.92         1,16,603.69           b Expense on Investment Property         1,585.42         12,850.58         1,569.08         12,261.82           c Receipt stamps         (226.55)         965.06         356.77         1,212.20           d Electricity charges         5,018.84         22,422.69         5,023.63         21,840.69           e Cash in transit and other insurance premia         154.73         1,231.51         171.24         352.52           f Miscellaneous expenses	12	Interest & Bank Charges		7,598.86	3,649.37	8,530.51
14         Brand/Trade Mark usage fee/charges         -         -         -         -           15         Business Development and Sales Promotion Expenses         -<	13	Depreciation		46,492.97	9,296.46	43,336.07
Business Development and Sales	14	Brand/Trade Mark usage fee/charges	-	-	-	-
17       Information Technology Expenses       -       -       -       -         18       Goods and Services Tax (GST)       84,869.31       2,41,175.60       1,00,376.21       2,77,432.29         19       Others       -       -       -       -       -       -         a Allowances       49,708.95       1,26,715.29       46,403.92       1,16,603.69       -       1,16,603.69       -       -       -       -       -       -       -       -       -       -       -       -	15	Business Development and Sales Promotion Expenses	-	-	-	-
18         Goods and Services Tax (GST)         84,869.31         2,41,175.60         1,00,376.21         2,77,432.29           19         Others         49,708.95         1,26,715.29         46,403.92         1,16,603.69           a Allowances         49,708.95         1,26,715.29         46,403.92         1,16,603.69           b Expense on Investment Property         1,585.42         12,850.58         1,569.08         12,261.82           c Receipt stamps         (226.55)         965.06         356.77         1,212.20           d Electricity charges         5,018.84         22,422.69         5,023.63         21,840.69           e Cash in transit and other insurance premia         154.73         1,231.51         171.24         352.52           g Exchange         (187.35)         (140.16)         54.58         79.45           h Head Office Exp.         92.49         92.49         37.19         37.19           TOTAL         13,00,677.32         48,14,560.02         11,48,239.62         38,37,094.62           In India         12,98,817.24         48,09,710.15         11,46,117.03         38,32,096.98			7,048.47	29,025.09	10,624.20	29,920.14
18         Goods and Services Tax (GST)         84,869.31         2,41,175.60         1,00,376.21         2,77,432.29           19         Others         49,708.95         1,26,715.29         46,403.92         1,16,603.69           a Allowances         49,708.95         1,26,715.29         46,403.92         1,16,603.69           b Expense on Investment Property         1,585.42         12,850.58         1,569.08         12,261.82           c Receipt stamps         (226.55)         965.06         356.77         1,212.20           d Electricity charges         5,018.84         22,422.69         5,023.63         21,840.69           e Cash in transit and other insurance premia         154.73         1,231.51         171.24         352.52           g Exchange         (187.35)         (140.16)         54.58         79.45           h Head Office Exp.         92.49         92.49         37.19         37.19           TOTAL         13,00,677.32         48,14,560.02         11,48,239.62         38,37,094.62           In India         12,98,817.24         48,09,710.15         11,46,117.03         38,32,096.98	17	Information Technology Expenses	-	-	-	-
19 Others       49,708.95       1,26,715.29       46,403.92       1,16,603.69         b Expense on Investment Property       1,585.42       12,850.58       1,569.08       12,261.82         c Receipt stamps       (226.55)       965.06       356.77       1,212.20         d Electricity charges       5,018.84       22,422.69       5,023.63       21,840.69         e Cash in transit and other insurance premia       154.73       1,231.51       171.24       352.52         f Miscellaneous expenses       19,235.62       59,287.39       18,989.81       54,354.90         g Exchange       (187.35)       (140.16)       54.58       79.45         h Head Office Exp.       92.49       92.49       37.19       37.19         TOTAL       13,00,677.32       48,14,560.02       11,48,239.62       38,37,094.62         In India       12,98,817.24       48,09,710.15       11,46,117.03       38,32,096.98			84,869,31	2,41,175,60	1,00,376,21	2,77,432,29
a Allowances       49,708.95       1,26,715.29       46,403.92       1,16,603.69         b Expense on Investment Property       1,585.42       12,850.58       1,569.08       12,261.82         c Receipt stamps       (226.55)       965.06       356.77       1,212.20         d Electricity charges       5,018.84       22,422.69       5,023.63       21,840.69         e Cash in transit and other insurance premia       154.73       1,231.51       171.24       352.52         g Exchange       (187.35)       (140.16)       54.58       79.45         h Head Office Exp.       92.49       92.49       37.19       37.19         TOTAL       13,00,677.32       48,14,560.02       11,48,239.62       38,37,094.62         In India       12,98,817.24       48,09,710.15       11,46,117.03       38,32,096.98			,	, , ,	, ,	, ,
b Expense on Investment Property 1,585.42 12,850.58 1,569.08 12,261.82 c Receipt stamps (226.55) 965.06 356.77 1,212.20 d Electricity charges 5,018.84 22,422.69 5,023.63 21,840.69 e Cash in transit and other insurance premia f Miscellaneous expenses 19,235.62 59,287.39 18,989.81 54,354.90 g Exchange (187.35) (140.16) 54.58 79.45 h Head Office Exp. 92.49 92.49 37.19 37.19 TOTAL 13,00,677.32 48,14,560.02 11,48,239.62 38,37,094.62 In India 12,98,817.24 48,09,710.15 11,46,117.03 38,32,096.98			49,708.95	1,26,715.29	46,403.92	1,16,603.69
c Receipt stamps         (226.55)         965.06         356.77         1,212.20           d Electricity charges         5,018.84         22,422.69         5,023.63         21,840.69           e Cash in transit and other insurance premia         154.73         1,231.51         171.24         352.52           f Miscellaneous expenses         19,235.62         59,287.39         18,989.81         54,354.90           g Exchange         (187.35)         (140.16)         54.58         79.45           h Head Office Exp.         92.49         92.49         37.19         37.19           TOTAL         13,00,677.32         48,14,560.02         11,48,239.62         38,37,094.62           In India         12,98,817.24         48,09,710.15         11,46,117.03         38,32,096.98						
d Electricity charges         5,018.84         22,422.69         5,023.63         21,840.69           e Cash in transit and other insurance premia         154.73         1,231.51         171.24         352.52           f Miscellaneous expenses         19,235.62         59,287.39         18,989.81         54,354.90           g Exchange         (187.35)         (140.16)         54.58         79.45           h Head Office Exp.         92.49         92.49         37.19         37.19           TOTAL         13,00,677.32         48,14,560.02         11,48,239.62         38,37,094.62           In India         12,98,817.24         48,09,710.15         11,46,117.03         38,32,096.98						1,212.20
e Cash in transit and other insurance premia       154.73       1,231.51       171.24       352.52         f Miscellaneous expenses       19,235.62       59,287.39       18,989.81       54,354.90         g Exchange       (187.35)       (140.16)       54.58       79.45         h Head Office Exp.       92.49       92.49       37.19       37.19         TOTAL       13,00,677.32       48,14,560.02       11,48,239.62       38,37,094.62         In India       12,98,817.24       48,09,710.15       11,46,117.03       38,32,096.98						
f Miscellaneous expenses         19,235.62         59,287.39         18,989.81         54,354.90           g Exchange         (187.35)         (140.16)         54.58         79.45           h Head Office Exp.         92.49         92.49         37.19         37.19           TOTAL         13,00,677.32         48,14,560.02         11,48,239.62         38,37,094.62           In India         12,98,817.24         48,09,710.15         11,46,117.03         38,32,096.98		Cash in transit and other insurance				352.52
g Exchange     (187.35)     (140.16)     54.58     79.45       h Head Office Exp.     92.49     92.49     37.19     37.19       TOTAL     13,00,677.32     48,14,560.02     11,48,239.62     38,37,094.62       In India     12,98,817.24     48,09,710.15     11,46,117.03     38,32,096.98	f		19,235.62	59,287.39	18,989.81	54,354.90
h Head Office Exp.     92.49     92.49     37.19     37.19       TOTAL     13,00,677.32     48,14,560.02     11,48,239.62     38,37,094.62       In India     12,98,817.24     48,09,710.15     11,46,117.03     38,32,096.98						79.45
TOTAL       13,00,677.32       48,14,560.02       11,48,239.62       38,37,094.62         In India       12,98,817.24       48,09,710.15       11,46,117.03       38,32,096.98						
In India 12,98,817.24 48,09,710.15 11,46,117.03 38,32,096.98						
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		In India	12,98.817.24	48,09,710,15	11,46,117.03	38,32.096.98
						4,997.64