

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

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended Sept. 30, 2023	Upto the Quarter ended Sept. 30, 2023	For the Quarter ended Sept. 30, 2022	Upto the Quarter ended Sept. 30, 2022
1	Employees' remuneration & welfare benefits	10,55,971.41	16,29,001.24	16,46,278.22	24,13,384.03
2	Travel, conveyance and vehicle running expenses	9,817.38	18,045.65	8,932.32	17,416.30
3	Training expenses	1,204.27	1,595.42	1,180.55	1,384.07
4	Rents, rates & taxes	18,506.28	34,376.99	17,155.00	32,594.61
5	Repairs	1,761.63	4,277.84	5,190.45	7,057.59
6	Printing & stationery	5,673.35	13,856.59	2,577.46	9,348.10
7	Communication expenses	6,902.11	11,883.69	6,410.28	10,303.32
8	Legal & professional charges	833.03	1,327.36	893.34	1,210.37
9	Medical fees	1,796.51	3,151.06	1,600.25	2,825.91
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	287.25	1,417.98	204.79	344.08
	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	-	-	-	-
11	Advertisement and publicity	10,587.97	28,703.13	14,790.82	26,147.59
12	Interest & Bank Charges	2,753.35	3,951.73	1,826.74	3,018.31
13	Depreciation	11,500.23	22,918.64	11,082.02	22,093.18
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	5,864.05	12,216.43	9,837.43	18,135.85
17	Information Technology Expenses	-	-	-	-
18	Goods and Services Tax (GST)	51,332.75	95,680.78	53,499.26	1,01,821.91
19	Others	-	-	-	-
	a Allowances	32,942.03	64,045.26	28,633.02	54,190.57
	b Expense on Investment Property	2,145.64	10,058.74	2,037.45	3,542.54
	c Receipt stamps	307.97	1,182.81	270.62	692.26
	d Electricity charges	6,471.97	11,837.31	6,348.53	12,235.05
	e Cash in transit and other insurance premia	37.26	146.16	943.28	1,040.08
	f Miscellaneous expenses	16,701.17	28,618.42	14,997.60	26,428.74
	g Exchange	223.17	35.22	343.60	623.64
	h Head Office Exp.	95.96	95.96	-	-
	TOTAL	12,43,716.74	19,98,424.41	18,35,033.03	27,65,838.10
	In India	12,42,254.29	19,96,028.07	18,33,674.38	27,63,304.37
	Outside India	1,462.45	2,396.34	1,358.65	2,533.73