

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.12.2015

(₹' 000)

	Particulars	FOR THE QUARTER ENDED ON 31 st DECEMBER, 2015	UP TO THE QUARTER ENDED ON 31 st DECEMBER, 2015	FOR THE QUARTER ENDED ON 31 st DECEMBER, 2014	UP TO THE QUARTER ENDED ON 31 st DECEMBER, 2014
1	Employees' remuneration & welfare benefits	32106243	94551314	37664656	112692893
2	Travel, conveyance and vehicle running expenses	591359	1798764	642195	1901029
3	Training expenses	153754	247796	96072	183348
4	Rents, rates & taxes	1022690	2996922	998546	2747415
5	Repairs	428286	769165	384044	760537
6	Printing & stationery	313883	1455630	325698	1408471
7	Communication expenses	673874	1966260	855211	1914849
8	Legal & professional charges	32626	88653	23665	57491
9	Medical fees	124863	386648	100175	299780
10	Auditors' fees, expenses etc				
	a) as auditor	20145	66736	3308	7623
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	0	0	39	84
	(ii) Insurance matters	125	225	0	50
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	1500182	2423509	887850	1638125
12	Interest & Bank Charges	96882	361407	188441	520461
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	5160302	14977700	5327916	15008919
	(b) Expenses on Investment Property	165381	894109	549564	738520
	(c) Policy Stamps	660463	1482253	398197	1237479
	(d) Receipt Stamps	28920	93170	27375	74785
	(e) Electricity charges	631054	1947517	599472	1908037
	(f) Cash in transit and other insurance premia	3835	23006	4755	20831
	(g) Miscellaneous expenses	955767	2786110	777701	2317667
	(h) Head Office expenses	0	0	0	0
14	Depreciation	634066	1743077	500791	1989233
15	Service Tax on Premium Etc.	7092573	19609894	6823564	19962057
	TOTAL	52397273	150669865	57179235	167389684

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 31.12.2015

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 31 st DECEMBER, 2015	UP TO THE QUARTER ENDED ON 31 st DECEMBER, 2015	FOR THE QUARTER ENDED ON 31 st DECEMBER, 2014	UP TO THE QUARTER ENDED ON 31 st DECEMBER, 2014
1	Insurance Claims				
	(a) Claims by Death	29657857	88198047	27193654	81014818
	(b) Claims by Maturity	191481479	532717207	183651295	495274834
	(c) Annuities/Pension payment	14570932	41993852	12289982	35375204
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others				
	(i) Surrenders	89959933	267275854	90284713	364538334
	(ii) Bonuses in cash	410	533	0	247
	(iii) Hospitalization Benefits	23736	56941	23176	63263
	(iv) Major Surgical Benefits	42465	103063	27560	82274
	(v) Domiciliary Treatment Benefits	21802	58250	17359	41889
	(vi) Day care benefits	4394	10382	2511	7386
	(vii) Other claims cost	18527	54894	32221	59590
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(160472)	(312043)	(27707)	(97783)
	(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	(25481)	(57795)	(31548)	(53746)
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
	TOTAL	325595582	930099185	313463216	976306310