

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.06.2018

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE , 2018	UP TO THE QUARTER ENDED ON 30th JUNE , 2017
1	Employees' remuneration & welfare benefits	49104188	36138594
2	Travel, conveyance and vehicle running expenses	619865	677774
3	Training expenses	15943	40669
4	Rents, rates & taxes	1173034	1156774
5	Repairs	136611	187186
6	Printing & stationery	873009	895122
7	Communication expenses	520520	653737
8	Legal & professional charges	43759	36793
9	Medical fees	98492	143118
10	Auditors' fees, expenses etc		
	a) as auditor	8112	17735
	b) as adviser or in any other capacity, in respect	0	0
	(i) Taxation matters	50	12
	(ii) Insurance matters	0	0
	(iii) Management services; and	0	0
	c) in any other capacity	0	0
11	Advertisement and publicity	575395	752004
12	Interest & Bank Charges	80568	144265
13	Others		
	(a) Allowances and commission (other than commission to insurance agents)	5229703	2747628
	(b) Expenses on Investment Property	151080	147704
	(c) Policy Stamps	921026	721659
	(d) Receipt Stamps	69961	44752
	(e) Electricity charges	597573	622092
	(f) Cash in transit and other insurance premia	12452	18709
	(g) Miscellaneous expenses	933696	1071298
	(h) Head Office expenses	0	0
14	Depreciation	798882	748097
15	Service Tax /GST on Premium Etc.	6497479	5674465
	TOTAL	68461398	52640185

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.06.2018

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE , 2018	UP TO THE QUARTER ENDED ON 30th JUNE , 2017
1	Insurance Claims (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others (i) Surrenders (ii) Bonuses in cash (iv) Hospitalization Benefits (v) Major Surgical Benefits (vi) Domicilliary Treatment Benefits (vii) Day care benefits (viii) Other claims cost	35991664 298949999 24310619 0 0 153620824 0 8513 16948 27531 2114 64274	31668019 189354417 20378040 0 0 114764490 0 18279 31898 27399 4297 440620
2	(Amount ceded in reinsurance): (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others	(99560) 0 0 0 0 (16500)	(67709) 0 0 0 0 (35654)
3	Amount accepted in reinsurance: (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others	0 0 0 0 0 0	0 0 0 0 0 0
	TOTAL	512876426	356584094