

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.06.2019

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE , 2019	UP TO THE QUARTER ENDED ON 30th JUNE , 2018
1	Employees' remuneration & welfare benefits	50181493	49104188
2	Travel, conveyance and vehicle running expenses	747676	619865
3	Training expenses	21687	15943
4	Rents, rates & taxes	1223478	1173034
5	Repairs	124044	136611
6	Printing & stationery	937878	873009
7	Communication expenses	598884	520520
8	Legal & professional charges	33739	43759
9	Medical fees	93174	98492
10	Auditors' fees, expenses etc		
	a) as auditor	10164	8112
	b) as adviser or in any other capacity, in	0	0
	(i) Taxation matters	0	50
	(ii) Insurance matters	0	0
	(iii) Management services; and	0	0
	c) in any other capacity	0	0
11	Advertisement and publicity	392001	575395
12	Interest & Bank Charges	111272	80568
13	Others		
	(a) Allowances and commission (other than commission to insurance agents)	5488856	5229703
	(b) Expenses on Investment Property	177645	151080
	(c) Policy Stamps	866380	921026
	(d) Receipt Stamps	76239	69961
	(e) Electricity charges	636651	597573
	(f) Cash in transit and other insurance premia	9313	12452
	(g) Miscellaneous expenses	1110650	933696
	(h) Head Office expenses	0	0
14	Depreciation	872905	798882
15	GST on Premium Etc.	7365318	6497479
	TOTAL	71079447	68461398

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.06.2019

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE , 2019	UP TO THE QUARTER ENDED ON 30th JUNE , 2018
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 (iii) Hospitalization Benefits (iv) Major Surgical Benefits (v) Domiciliary Treatment Benefits (vi) Day care benefits (vii) Lump sum Benefit / Income Benefit (by ins (viii) Other claims cost	39423726 248632674 29534567 0 0 149049794 0 23273 41932 26788 5419 9966 1891571	35991664 298949999 24310619 0 0 153620824 0 8513 16948 27531 2114 0 64274
2	(Amount ceded in reinsurance): (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others	(126800) 0 0 0 0 (42415)	(99560) 0 0 0 0 (16500)
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	468470495	512876426