

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.2020

(₹ '000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2020	UP TO THE QUARTER ENDED ON 31st MARCH, 2020	FOR THE QUARTER ENDED ON 31st MARCH 2019	UP TO THE QUARTER ENDED ON 31st MARCH, 2019
1	Employees' remuneration & welfare benefits	88895108	250897742	51375597	198718844
2	Travel, conveyance and vehicle running expenses	685430	3004930	715483	2934411
3	Training expenses	251455	491378	97033	287116
4	Rents, rates & taxes	1469627	5427225	1427811	5114279
5	Repairs	381318	1329974	498518	1148080
6	Printing & stationery	(303262)	1299751	(293549)	1267613
7	Communication expenses	608373	2263148	792848	2725494
8	Legal & professional charges	30257	136314	16286	141158
9	Medical fees	407394	795237	280096	648097
10	Auditors' fees, expenses etc				
	a) as auditor	(9993)	74257	(11197)	48450
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	221	221	148	261
	(ii) Insurance matters	0	0	0	0
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	3257300	5525135	1647435	4022694
12	Interest & Bank Charges	352144	575255	176586	392324
13	Others				
(a)	Allowances and commission (other than commission to insurance agents)	9819139	24773298	7461133	22322312
(b)	Expenses on Investment Property	225887	1186401	235881	1252977
(c)	Policy Stamps	789258	2807329	563063	2622935
(d)	Receipt Stamps	4011	113274	8887	108783
(e)	Electricity charges	563263	2498403	604325	2515119
(f)	Cash in transit and other insurance premia	16398	36190	10521	32789
(g)	Miscellaneous expenses	1496157	5663128	1344606	4415099
(h)	Head Office expenses	(636)	(636)	0	0
14	Depreciation	1055861	3752078	972934	3334941
15	GST on Premium	11140196	33030334	9778600	30915717
	TOTAL	121134906	345680366	77703045	284969493

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 31.03.2020

(₹ '000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2020	UP TO THE QUARTER ENDED ON 31st MARCH, 2020	FOR THE QUARTER ENDED ON 31st MARCH 2019	UP TO THE QUARTER ENDED ON 31st MARCH, 2019
1	Insurance Claims				
	(a) Claims by Death	48648043	175053590	47165223	170750586
	(b) Claims by Maturity	563400410	1511596976	584808223	1514460481
	(c) Annuities/Pension payment	33754566	130152864	29130987	109143017
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others	0	0	0	0
	(i) Surrenders	223832473	701481159	206745793	692372669
	(ii) Bonuses in cash	(43)	8	0	0
	(iii) Hospitalization Benefits	72400	154101	44197	100730
	(iv) Major Surgical Benefits	13270	162184	76372	180334
	(v) Domiciliary Treatment benefits	44851	134993	32711	119529
	(vi) Day Care Benefits	6928	25151	8830	23196
	(vii) Lump sum Benefit / Income Benefit (by installment)	31841	74551	6168	6418
	(viii) Other claim costs	(2195731)	8770661	1945387	7460095
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(763481)	(1838943)	(962145)	(1617011)
	(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	(87340)	(273691)	(73400)	(151427)
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	173	(4658)	0	0
	TOTAL	866758360	2525488946	868928346	2492848617