

FORM L-6-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.06.2020

(₹' 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE , 2020	UP TO THE QUARTER ENDED ON 30th JUNE , 2019	FOR THE YEAR ENDED ON 31st MARCH, 2020
1	Employees' remuneration & welfare benefits	61570739	50181493	250897742
2	Travel, conveyance and vehicle running expenses	240904	747676	3004930
3	Training expenses	10404	21687	491378
4	Rents, rates & taxes	1281501	1223478	5427225
5	Repairs	332630	124044	1329974
6	Printing & stationery	849803	937878	1299751
7	Communication expenses	423926	598884	2263148
8	Legal & professional charges	10719	33739	136314
9	Medical fees	29813	93174	795237
10	Auditors' fees, expenses etc			
	a) as auditor	13731	10164	74257
	b) as adviser or in any other capacity, in respect	0	0	
	(i) Taxation matters	10	0	221
	(ii) Insurance matters	0	0	0
	(iii) Management services; and	0	0	0
	c) in any other capacity	0	0	0
11	Advertisement and publicity	403999	392001	5525135
12	Interest & Bank Charges	6806	111272	575255
13	Others			
	(a) Allowances and commission (other than commission to insurance agents)	4727065	4397337	24773298
	(b) Expenses on Investment Property	84214	177645	1186401
	(c) Policy Stamps	533798	866380	2807329
	(d) Receipt Stamps	52597	76239	113274
	(e) Electricity charges	410170	636651	2498403
	(f) Cash in transit and other insurance premia	12022	9313	36190
	(g) Miscellaneous expenses	865785	1110650	5663128
	(h) Head Office expenses	0	0	(636)
14	Depreciation	1055981	872905	3752078
15	GST on Premium Etc.	4961848	7365318	33030334
	TOTAL	77878465	69987928	345680366

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.06.2020

(₹' 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE , 2020	UP TO THE QUARTER ENDED ON 30th JUNE , 2019	FOR THE YEAR ENDED ON 31st MARCH, 2020
1	Insurance Claims			
	(a) Claims by Death	31518659	39423726	175053590
	(b) Claims by Maturity	271779404	248632674	1511596976
	(c) Annuities/Pension payment	33491863	29534567	130152864
	(d) Periodical Benefit	0	0	0
	(e) Health	0	0	0
	(f) Others			0
	(i) Surrenders	136832415	149049794	701481159
	(ii) Bonuses in cash	0	0	8
	(iii) Hospitalization Benefits	14694	23273	154101
	(iv) Major Surgical Benefits	15372	41932	162184
	(v) Domiciliary Treatment Benefits	14901	26788	134993
	(vi) Day care benefits	2354	5419	25151
	(vii) Lump sum Benefit / Income Benefit (by ins	9187	9966	74551
	(viii) Other claims cost			
	-Interest on Unclaimed Amount	1826385	1872729	8670727
	-Others	7937	18842	99934
2	(Amount ceded in reinsurance):			
	(a) Claims by Death	(291391)	(126800)	(1838943)
	(b) Claims by Maturity	0	0	0
	(c) Annuities/Pension payment	0	0	0
	(d) Periodical Benefit	0	0	0
	(e) Health	0	0	0
	(f) Others	(42600)	(42415)	(273691)
3	Amount accepted in reinsurance:			
	(a) Claims by Death	0	0	0
	(b) Claims by Maturity	0	0	0
	(c) Annuities/Pension payment	0	0	0
	(d) Periodical Benefit	0	0	0
	(e) Health	0	0	0
	(f) Others	0	0	(4658)
	TOTAL	475179180	468470495	2525488946