

**FORM L-6-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.06.2014**

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE , 2014	UP TO THE QUARTER ENDED ON 30th JUNE , 2013
1	Employees' remuneration & welfare benefits	36887174	21942322
2	Travel, conveyance and vehicle running expenses	583582	517088
3	Training expenses	21097	26437
4	Rents, rates & taxes	817829	797693
5	Repairs	168840	157953
6	Printing & stationery	630703	630704
7	Communication expenses	577638	575196
8	Legal & professional charges	15470	15371
9	Medical fees	145352	249106
10	Auditors' fees, expenses etc		
	a) as auditor	22199	20735
	b) as adviser or in any other capacity, in respect		
	(i) Taxation matters	11	0
	(ii) Insurance matters	0	0
	(iii) Management services; and	0	0
	c) in any other capacity	0	0
11	Advertisement and publicity	1045453	886766
12	Interest & Bank Charges	146496	113967
13	Others		
	(a) Allowances and commission (other than commission to insurance agents)	5250937	4710811
	(b) Expenses on Investment Property	92819	250641
	(c) Policy Stamps	543848	548326
	(d) Receipt Stamps	34515	33408
	(e) Electricity charges	566385	591568
	(f) Cash in transit and other insurance premia	24735	7121
	(g) Miscellaneous expenses	740600	886549
	(h) Head Office expenses	0	0
14	Depreciation	540053	299383
15	Service Tax on Premium Etc.	6299853	6810164
	<b>TOTAL</b>	<b>55155589</b>	<b>40071309</b>

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET] : 30.06.2014**

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE , 2014	UP TO THE QUARTER ENDED ON 30th JUNE , 2013
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	24146722 137508883 12170689 0 0 142400953 179 16730 21840 9978 2019 16129	22995279 110012244 15716969   133760343 237 6056 18782 4394 0 27056
2	(Amount ceded 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 (17619)	(45) 0 0 0 0 0
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
	<b>TOTAL</b>	<b>316276503</b>	<b>282541315</b>