

FORM L-6-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.06.2021

(₹ '000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE , 2021	UP TO THE QUARTER ENDED ON 30th JUNE , 2020
1	Employees' remuneration & welfare benefits	71462263	61570739
2	Travel, conveyance and vehicle running expenses	1022688	240904
3	Training expenses	11528	10404
4	Rents, rates & taxes	1445360	1281501
5	Repairs	200140	332630
6	Printing & stationery	928113	849803
7	Communication expenses	435309	423926
8	Legal & professional charges	32833	10719
9	Medical fees	60313	29813
10	Auditors' fees, expenses etc		
	a) as auditor	7650	13731
	b) as adviser or in any other capacity, in respect	0	0
	(i) Taxation matters	5	10
	(ii) Insurance matters	0	0
	(iii) Management services; and	0	0
	c) in any other capacity	0	0
11	Advertisement and publicity	518277	403999
12	Interest & Bank Charges	85327	6806
13	Others		
	(a) Allowances and commission (other than commission to insurance agents)	2716883	3679077
	(b) Expenses on Investment Property	135402	84214
	(c) Policy Stamps	823309	533798
	(d) Receipt Stamps	90117	52597
	(e) Electricity charges	487662	410170
	(f) Cash in transit and other insurance premia	10933	12022
	(g) Miscellaneous expenses	809321	865785
	(h) Head Office expenses	0	0
14	Depreciation	1080980	1055981
15	GST on Premium Etc.	5473030	4961848
	TOTAL	87837443	76830477

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.06.2021

(₹' 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE , 2021	UP TO THE QUARTER ENDED ON 30th JUNE , 2020
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 - Interest on Unclaimed Amount - Others	73554572 350462520 38263786 0 0 182986598 0 33327 20064 30068 3188 37345 1667659 7997	31518659 271779404 33491863 0 0 136832415 0 14694 15372 14901 2354 9187 1826385 7937
2	(Amount ceded in reinsurance): (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others	(2444524) 0 0 0 0 (80834)	(291391) 0 0 0 0 (42600)
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	644541766	475179180