

FORM L-6-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.09.2020

(₹ '000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2020	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2020	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2019	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2019	UP TO THE YEAR ENDED ON 31st MARCH, 2020
1	Employees' remuneration & welfare benefits	60894194	122464933	61593147	111774640	250897742
2	Travel, conveyance and vehicle running expenses	535229	776133	811592	1559268	3004930
3	Training expenses	23906	34310	80169	101856	491378
4	Rents, rates & taxes	1459247	2740748	1345514	2568992	5427225
5	Repairs	241361	573991	288725	412769	1329974
6	Printing & stationery	410333	1260136	321792	1259670	1299751
7	Communication expenses	508029	931955	464227	1063111	2263148
8	Legal & professional charges	19432	30151	21766	55505	136314
9	Medical fees	141163	170976	148034	241208	795237
10	Auditors' fees, expenses etc					
	a) as auditor	9533	23264	37963	48127	74257
	b) as adviser or in any other capacity, in respect	0	0	0	0	0
	(i) Taxation matters	4	14	0	0	221
	(ii) Insurance matters	0	0	0	0	0
	(iii) Management services; and	0	0	0	0	0
	c) in any other capacity	0	0	0	0	0
11	Advertisement and publicity	462893	866892	712910	1104911	5525135
12	Interest & Bank Charges	243043	249849	58695	169967	575255
13	Others					
	(a) Allowances and commission (other than commission to insurance agents)	4260357	8987422	5136813	9534150	24773298
	(b) Expenses on Investment Property	213624	297838	141109	318754	1186401
	(c) Policy Stamps	533473	1067271	555209	1421589	2807329
	(d) Receipt Stamps	63637	116234	17515	93754	113274
	(e) Electricity charges	662832	1073002	680050	1316701	2498403
	(f) Cash in transit and other insurance premia	5639	17661	6646	15959	36190
	(g) Miscellaneous expenses	1113812	1979597	1479228	2589878	5663128
	(h) Head Office expenses	0	0	0	0	(636)
14	Depreciation	1006445	2062426	886693	1759598	3752078
15	GST on Premium Etc.	7274101	12235949	7123094	14488412	33030334
	TOTAL	80082287	157960752	81910891	151898819	345680366

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.09.2020

(₹ '000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2020	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2020	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2019	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2019	UP TO THE YEAR ENDED ON 31st MARCH, 2020
1	Insurance Claims					
	(a) Claims by Death	60075925	91594584	45282531	84706257	175053590
	(b) Claims by Maturity	344718702	616470481	330885761	579488305	1511500471
	(c) Annuities/Pension payment	35217489	68709352	30349742	59884309	130152864
	(d) Periodical Benefit	0	0	0	0	0
	(e) Health	0	0	0	0	0
	(f) Others					
	(i) Surrenders	221426167	358258582	155872510	304922304	701481159
	(ii) Bonuses in cash	0	0	0	0	8
	(iii) Hospitalization Benefits	26207	40901	25649	48922	154101
	(iv) Major Surgical Benefits	30048	45420	49682	91614	162184
	(v) Domiciliary Treatment Benefits	27815	42716	31895	58683	134993
	(vi) Day care benefits	4546	6900	6180	11599	25151
	(vii) Lump sum Benefit / Income Benefit (by ins	31588	40775	9216	19182	74551
	(viii) Other claims cost					
	- Interest on Unclaimed Amount	2231363	4085373	2354068	4256927	8767232
	- Others	16273	24210	23047	41889	99934
2	(Amount ceded in reinsurance):					
	(a) Claims by Death	(458531)	(749922)	(152925)	(279725)	(1838943)
	(b) Claims by Maturity	0	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0	0
	(d) Periodical Benefit	0	0	0	0	0
	(e) Health	0	0	0	0	0
	(f) Others	(49003)	(91603)	(57800)	(100215)	(273691)
3	Amount accepted in reinsurance:					
	(a) Claims by Death	0	0	0	0	0
	(b) Claims by Maturity	0	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0	0
	(d) Periodical Benefit	0	0	0	0	0
	(e) Health	0	0	0	0	0
	(f) Others	0	0	0	0	(4658)
	TOTAL	663298589	1138477769	564679556	1033150051	2525488946