

**FORM L-6-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.09.2018**

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2018	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2018	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2017	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2017
1	Employees' remuneration & welfare benefits	48652876	97757064	49799133	85937727
2	Travel, conveyance and vehicle running expenses	850448	1470313	746594	1424368
3	Training expenses	88688	104631	51534	92203
4	Rents, rates & taxes	1240479	2413513	1092510	2249284
5	Repairs	272024	408635	222653	409839
6	Printing & stationery	351401	1224410	303470	1198592
7	Communication expenses	824096	1344616	728788	1382525
8	Legal & professional charges	39884	83643	23401	60194
9	Medical fees	155396	253888	61729	204847
10	Auditors' fees, expenses etc				
	a) as auditor	30904	39016	20703	38438
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	32	82	10	22
	(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	731373	1306768	484305	1236309
12	Interest & Bank Charges	92939	173507	97769	242034
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	6666857	11896560	4767897	7515525
	(b) Expenses on Investment Property	717853	868933	155979	303683
	(c) Policy Stamps	771965	1692991	480063	1201722
	(d) Receipt Stamps	19787	89748	34245	78997
	(e) Electricity charges	698853	1296426	663630	1285722
	(f) Cash in transit and other insurance premia	6803	19255	1969	20678
	(g) Miscellaneous expenses	1023492	1957188	948013	2019311
	(h) Head Office expenses	0	0	0	0
14	Depreciation	784359	1583241	666772	1414869
15	Service Tax/ GST on Premium Etc.	7554485	14051964	6693237	12367702
	<b>TOTAL</b>	<b>71574994</b>	<b>140036392</b>	<b>68044404</b>	<b>120684591</b>

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET] : 30.09.2018**

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2018	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2018	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2017	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2017
1	Insurance Claims				
	(a) Claims by Death	48173281	84164945	35803704	67471723
	(b) Claims by Maturity	258399448	557349447	230962557	420316974
	(c) Annuities/Pension payment	25831873	50142492	20512830	40890870
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others				
	(i) Surrenders	175511375	329132199	111311660	226076149
	(ii) Bonuses in cash	0	0	0	0
	(iii) Hospitalization Benefits	20387	28900	24475	42754
	(iv) Major Surgical Benefits	42592	59540	40061	71959
	(v) Domiciliary Treatment Benefits	28900	56431	30800	58199
	(vi) Day care benefits	4424	6538	5084	9381
	(vii) Other claims cost	145293	209567	91875	532495
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(138250)	(237810)	(269550)	(337260)
	(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	(33100)	(49600)	(32297)	(67951)
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	0	0	0	0
	<b>TOTAL</b>	<b>507986223</b>	<b>1020862649</b>	<b>398481199</b>	<b>755065293</b>