

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.06.2015

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE , 2015	UP TO THE QUARTER ENDED ON 30th JUNE , 2014
1	Employees' remuneration & welfare benefits	30795656	36887174
2	Travel, conveyance and vehicle running expenses	558076	583582
3	Training expenses	29015	21097
4	Rents, rates & taxes	910222	817829
5	Repairs	124719	168840
6	Printing & stationery	762595	630703
7	Communication expenses	596269	577638
8	Legal & professional charges	20243	15470
9	Medical fees	117882	145352
10	Auditors' fees, expenses etc		
	a) as auditor	8777	22199
	b) as adviser or in any other capacity, in respect		
	(i) Taxation matters	0	11
	(ii) Insurance matters	0	0
	(iii) Management services; and	0	0
	c) in any other capacity	0	0
11	Advertisement and publicity	275374	1045453
12	Interest & Bank Charges	131033	146496
13	Others		
	(a) Allowances and commission (other than commission to insurance agents)	2318634	5250937
	(b) Expenses on Investment Property	133465	92819
	(c) Policy Stamps	437719	543848
	(d) Receipt Stamps	38540	34515
	(e) Electricity charges	574839	566385
	(f) Cash in transit and other insurance premia	13243	24735
	(g) Miscellaneous expenses	843214	740600
	(h) Head Office expenses	0	0
14	Depreciation	653099	540053
15	Service Tax on Premium Etc.	5825644	6299853
	TOTAL	45168258	55155589

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.06.2015

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE , 2015	UP TO THE QUARTER ENDED ON 30th JUNE , 2014
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	27437975 158427670 13345009 0 0 77557354 61 9888 13261 17113 1572 14918	24146722 137508883 12170689 0 0 142400953 179 16730 21840 9978 2019 16129
2	(Amount ceded in reinsurance): (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others	(40001) 0 0 0 0 (8934)	0 0 0 0 0 (17619)
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	276775886	316276503