

**FORM L-6-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.2014**

(₹000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2014	UP TO THE QUARTER ENDED ON 31st MARCH, 2014	FOR THE QUARTER ENDED ON 31st MARCH, 2013	UP TO THE QUARTER ENDED ON 31st MARCH, 2013
1	Employees' remuneration & welfare benefits	49613572	147051095	52196001	118949149
2	Travel, conveyance and vehicle running expenses	652541	2343373	698837	2295758
3	Training expenses	116837	308533	84642	237256
4	Rents, rates & taxes	1033334	3348770	1061332	3066715
5	Repairs	538834	1123510	434183	1137131
6	Printing & stationery	39178	1288310	(8494)	1165034
7	Communication expenses	934638	2940819	725078	2183055
8	Legal & professional charges	33354	79429	27999	73868
9	Medical fees	479291	986679	394181	828690
10	Auditors' fees, expenses etc				
	a) as auditor	34875	42500	32687	39515
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	(15)	462	20	69
	(ii) Insurance matters	0		(4)	75
	(iii) Management services; and	0		0	0
	c) in any other capacity	0		0	0
11	Advertisement and publicity	2175365	3629842	1683816	2646010
12	Interest & Bank Charges	279982	722803	322300	974340
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	12879807	27717621	10063398	22924175
	(b) Expenses on Investment Property	484756	1056461	408195	1090476
	(c) Policy Stamps	315743	1382838	224544	1231533
	(d) Receipt Stamps	13441	86054	12965	78872
	(e) Electricity charges	770985	2517699	760734	2372550
	(f) Cash in transit and other insurance premia	(13129)	33594	(31279)	38492
	(g) Miscellaneous expenses	1109273	3536689	1237420	2990906
	(h) Head Office expenses	(32819)		0	0
14	Depreciation	731795	2581739	1195050	2752959
	<b>TOTAL</b>	<b>72191638</b>	<b>202778820</b>	<b>71523605</b>	<b>167076628</b>

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET] : 31.03.2014**

(₹000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH, 2014	UP TO THE QUARTER ENDED ON 31st MARCH, 2014	FOR THE QUARTER ENDED ON 31st MARCH, 2013	UP TO THE QUARTER ENDED ON 31st MARCH, 2013
1	Insurance Claims				
	(a) Claims by Death	25427993	101891722	25302202	93029821
	(b) Claims by Maturity	358517586	797685020	247762317	632712482
	(c) Annuities/Pension payment	27835620	84651815	19104254	63082625
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others				
	(i) Surrenders	123133306	596268284	162840446	560117338
	(ii) Bonuses in cash	1190	2091	1933	7448
	(iii) Hospitalization Benefits	20959	75551	44093	63024
	(iv) Major Surgical Benefits	28967	117215	62327	111813
	(v) Domicilliary Treatment benefits	10736	28011	4497	10924
	(vi) Day Care Benefits	1795	5976	2363	2363
	(vii) Other claim costs	24909	88420	1651	82070
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(392373)	(591727)	(278666)	(353266)
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Other benefits	(36148)	(66558)	6045	(53816)
3	Amount accepted in reinsurance:				
	(a) Claims by Death	(465)	(465)	0	0
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Other benefits	0	0	0	0
	<b>TOTAL</b>	<b>534574075</b>	<b>1580155355</b>	<b>454853462</b>	<b>1348812826</b>