

**FORM L-6-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.09.2017**

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2017	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2017	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2016	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2016	UP TO THE YEAR ENDED ON 31st MARCH, 2017
1	Employees' remuneration & welfare benefits	49799133	85937727	74893687	114260606	206293688
2	Travel, conveyance and vehicle running expenses	746594	1424368	623039	1295583	2621084
3	Training expenses	51534	92203	53326	106009	338734
4	Rents, rates & taxes	1092510	2249284	1208985	2218240	4751000
5	Repairs	222653	409839	177077	368985	1127397
6	Printing & stationery	303470	1198592	335804	1183760	1280606
7	Communication expenses	728788	1382525	687214	1285920	3039612
8	Legal & professional charges	23401	60194	28612	61710	137445
9	Medical fees	61729	204847	171944	293270	674743
10	Auditors' fees, expenses etc					
	a) as auditor	20703	38438	21488	40942	47109
	b) as adviser or in any other capacity, in respect					
	(i) Taxation matters	10	22	(6)	36	25
	(ii) Insurance matters	0	0	0	0	338
	(iii) Management services; and	0	0	0	0	0
	c) in any other capacity	0	0	0	0	80
11	Advertisement and publicity	484305	1236309	1209642	1456305	5855333
12	Interest & Bank Charges	97769	242034	136795	278396	470193
13	Others					
	(a) Allowances and commission (other than commission to insurance agents)	4767897	7515525	4885406	7038063	20699543
	(b) Expenses on Investment Property	155979	303683	784463	922490	1359132
	(c) Policy Stamps	480063	1201722	656022	1223920	1943842
	(d) Receipt Stamps	34245	78997	30786	76451	99513
	(e) Electricity charges	663630	1285722	712826	1319030	2580900
	(f) Cash in transit and other insurance premia	1969	20678	(356)	13172	29496
	(g) Miscellaneous expenses	948013	2019311	846095	1791593	3708693
	(h) Head Office expenses	0	0	0	0	0
14	Depreciation	666772	1414869	487268	1268003	3260131
15	Service Tax/GST on Premium Etc.	6693237	12367702	6997205	13115694	29128781
	<b>TOTAL</b>	<b>68044404</b>	<b>120684591</b>	<b>94947322</b>	<b>149618178</b>	<b>289447418</b>

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET] : 30.09.2017**

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2017	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2017	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2016	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2016	UP TO THE YEAR ENDED ON 31st MARCH, 2017
1	Insurance Claims					
	(a) Claims by Death	35803704	67471723	34399285	65761664	134281696
	(b) Claims by Maturity	230962557	420316974	219453981	391742604	1013158567
	(c) Annuities/Pension payment	20512830	40890870	16317550	32672796	68826935
	(d) Periodical Benefit	0	0	0	0	0
	(e) Health	0	0	0	0	0
	(f) Others					
	(i) Surrenders	111311660	226076149	125469495	239812270	449245557
	(ii) Bonuses in cash	0	0	0	0	0
	(iii) Hospitalization Benefits	24475	42754	24239	42739	108974
	(iv) Major Surgical Benefits	40061	71959	46461	80691	193568
	(v) Domiciliary Treatment Benefits	30800	58199	26597	48839	103377
	(vi) Day care benefits	5084	9381	5011	8859	21004
	(vii) Other claims cost	91875	532495	21712	38380	2829087
2	(Amount ceded in reinsurance):					
	(a) Claims by Death	(269550)	(337260)	(27789)	(138647)	(1693793)
	(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	(32297)	(67951)	(29403)	(53622)	(127177)
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	0
	<b>TOTAL</b>	<b>398481199</b>	<b>755065293</b>	<b>395707139</b>	<b>730016573</b>	<b>1666947795</b>