

**FORM L-6-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.06.2017**

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE , 2017	UP TO THE QUARTER ENDED ON 30th JUNE , 2016	UP TO THE YEAR ENDED ON 31st MARCH, 2017
1	Employees' remuneration & welfare benefits	36138594	39366919	206293688
2	Travel, conveyance and vehicle running expenses	677774	672544	2621084
3	Training expenses	40669	52683	338734
4	Rents, rates & taxes	1156774	1009255	4751000
5	Repairs	187186	191908	1127397
6	Printing & stationery	895122	847956	1280606
7	Communication expenses	653737	598706	3039612
8	Legal & professional charges	36793	33098	137445
9	Medical fees	143118	121326	674743
10	Auditors' fees, expenses etc			
	a) as auditor	17735	19454	47109
	b) as adviser or in any other capacity, in respect	0	0	
	(i) Taxation matters	12	42	25
	(ii) Insurance matters	0	0	338
	(iii) Management services; and	0	0	0
	c) in any other capacity	0	0	80
11	Advertisement and publicity	752004	246663	5855333
12	Interest & Bank Charges	144265	141601	470193
13	Others			
	(a) Allowances and commission (other than commission to insurance agents)	2747628	2152657	20699543
	(b) Expenses on Investment Property	147704	138027	1359132
	(c) Policy Stamps	721659	567898	1943842
	(d) Receipt Stamps	44752	45665	99513
	(e) Electricity charges	622092	606204	2580900
	(f) Cash in transit and other insurance premia	18709	13528	29496
	(g) Miscellaneous expenses	1071298	945498	3708693
	(h) Head Office expenses	0	0	0
14	Depreciation	748097	780735	3260131
15	Service Tax on Premium Etc.	5674465	6118489	29127928
	<b>TOTAL</b>	<b>52640185</b>	<b>54670856</b>	<b>289446565</b>

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET] : 30.06.2017**

(₹ 000)

	<b>Particulars</b>	<b>UP TO THE QUARTER ENDED ON 30th JUNE , 2017</b>	<b>UP TO THE QUARTER ENDED ON 30th JUNE , 2016</b>	<b>UP TO THE YEAR ENDED ON 31st MARCH, 2017</b>
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) Domiciliary Treatment Benefits (vii) Day care benefits (viii) Other claims cost	31668019 189354417 20378040 0 0 114764490 0 18279 31898 27399 4297 440620	31466412 174862685 16355246 0 0 114342673 0 18500 34230 22242 3848 16668	134281696 1013158567 68826935 0 0 449245557 0 108974 193568 103377 21004 2829087
2	(Amount ceded in reinsurance): (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others	(67709) 0 0 0 0 (35654)	(110858) 0 0 0 0 (24219)	(1693793) 0 0 0 0 (127177)
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	0 0 0 0 0 0
	<b>TOTAL</b>	<b>356584094</b>	<b>336987427</b>	<b>1666947795</b>