

**FORM L-6-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.2013**

(₹' 000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2013	UP TO THE QUARTER ENDED ON 31st MARCH, 2013	FOR THE QUARTER ENDED ON 31st MARCH, 2012	UP TO THE QUARTER ENDED ON 31st MARCH, 2012
1	Employees' remuneration & welfare benefits	52196001	118949149	31966844	100998637
2	Travel, conveyance and vehicle running expenses	698837	2295758	664853	2200067
3	Training expenses	84642	237256	84133	227087
4	Rents, rates & taxes	1061332	3066715	1081771	2965941
5	Repairs	434183	1137131	435053	996646
6	Printing & stationery	(8494)	1165034	5216	1150790
7	Communication expenses	725078	2183055	1142745	2970373
8	Legal & professional charges	27999	73868	15200	64393
9	Medical fees	394181	828690	285919	574011
10	Auditors' fees, expenses etc				
	a) as auditor	32687	39515	32883	39998
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	20	69	(12)	129
	(ii) Insurance matters	(4)	75	6489	6489
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	1683816	2646010	2031427	3492135
12	Interest & Bank Charges	322300	974340	440051	928780
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	10063398	22924175	9754924	22108415
	(b) Expenses on Investment Property	408195	1090476	392490	1084877
	(c) Policy Stamps	224544	1231533	221408	1169248
	(d) Receipt Stamps	12965	78872	15669	74092
	(e) Electricity charges	760734	2372550	665235	2048312
	(f) Cash in transit and other insurance premia	(31279)	38492	(12244)	47507
	(g) Miscellaneous expenses	1237420	2990906	1224443	3222844
	(h) Head Office expenses	0	0	0	0
14	Depreciation	1195050	2752959	958108	2773241
	<b>TOTAL</b>	<b>71523605</b>	<b>167076628</b>	<b>51412605</b>	<b>149144012</b>

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET] : 31.03.2013**

(₹' 000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH, 2013	UP TO THE QUARTER ENDED ON 31st MARCH, 2013	FOR THE QUARTER ENDED ON 31st MARCH, 2012	UP TO THE QUARTER ENDED ON 31st MARCH, 2012
1	Insurance Claims				
	(a) Claims by Death	25302202	93029821	23501780	84471158
	(b) Claims by Maturity	247762317	632712482	247361076	622120206
	(c) Annuities/Pension payment	19104254	63082625	17703431	52812713
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others				
	(i) Surrenders	162840446	560117338	131514350	415313620
	(ii) Bonuses in cash	1933	7448	40898	44489
	(iii) Critical illness	(575)	0	0	0
	(iv) Hospitalization Benefits	44093	63024	15373	38890
	(v) Major Surgical Benefits	62327	111813	29376	93100
	(vi) Domicilliary Treatment benefits	4497	10924	1379	3825
	(vii) Day Care Benefits	2363	2363	1380	1405
	(viii) Other claim costs	2226	82070	32859	86864
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	278666	353266	163314	206465
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Other benefits	(6045)	53816	9594	52420
3	Amount accepted in reinsurance:				
	(a) Claims by Death	0	0	(6115)	(5937)
	(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>454853462</b>	<b>1348812826</b>	<b>420022879</b>	<b>1174721448</b>