

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

(Amount in Rs. Lakhs)

	<b>PARTICULARS</b>	<b>For the Quarter March 31, 2023</b>	<b>Upto the Quarter March 31, 2023</b>	<b>For the Quarter March 31, 2022</b>	<b>Upto the Quarter March 31, 2022</b>
1	Employees' remuneration & welfare benefits	10,38,051.49	40,09,390.28	8,56,315.11	30,31,057.77
2	Travel, conveyance and vehicle running expenses	8,023.59	33,180.33	7,051.11	31,358.69
3	Training expenses	1,051.65	3,997.17	293.41	1,151.40
4	Rents, rates & taxes	21,932.85	72,035.04	19,034.00	66,662.48
5	Repairs	4,814.01	14,771.58	5,573.49	14,060.74
6	Printing & stationery	1,927.29	20,257.19	4,416.30	14,118.07
7	Communication expenses	9,663.64	29,719.56	10,833.51	26,962.80
8	Legal & professional charges	1,845.09	4,378.50	840.46	2,953.59
9	Medical fees	2,510.22	6,895.91	3,220.91	7,500.65
10	Auditors' fees, expenses etc				
	a) as auditor	688.60	1,231.07	118.21	781.83
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	(0.39)	-	1.55	1.62
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	3.87	3.87	2.85	9.14
11	Advertisement and publicity	27,739.08	70,982.15	43,986.25	74,514.37
12	Interest & Bank Charges	2,852.43	7,598.86	3,649.37	8,530.51
13	Depreciation	12,273.97	46,492.97	9,296.46	43,336.07
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	7,048.47	29,025.09	10,624.20	29,920.14
17	Information Technology Expenses	-	-	-	-
18	Goods and Services Tax (GST)	84,869.31	2,41,175.60	1,00,376.21	2,77,432.29
19	Others				
	a Allowances	49,708.95	1,26,715.29	46,403.92	1,16,603.69
	b Expense on Investment Property	1,585.42	12,850.58	1,569.08	12,261.82
	c Receipt stamps	(226.55)	965.06	356.77	1,212.20
	d Electricity charges	5,018.84	22,422.69	5,023.63	21,840.69
	e Cash in transit and other insurance premia	154.73	1,231.51	171.24	352.52
	f Miscellaneous expenses	19,235.62	59,287.39	18,989.81	54,354.90
	g Exchange	(187.35)	(140.16)	54.58	79.45
	h Head Office Exp.	92.49	92.49	37.19	37.19
	<b>TOTAL</b>	<b>13,00,677.32</b>	<b>48,14,560.02</b>	<b>11,48,239.62</b>	<b>38,37,094.62</b>
	In India	12,98,817.24	48,09,710.15	11,46,117.03	38,32,096.98
	Outside India	1,860.08	4,849.87	2,122.59	4,997.64