

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

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter December 31, 2022	Upto the Quarter December 31, 2022	For the Quarter December 31, 2021	Upto the Quarter December 31, 2021
1	Employees' remuneration & welfare benefits	5,57,954.76	29,71,338.79	6,39,710.69	21,74,742.66
2	Travel, conveyance and vehicle running expenses	7,740.44	25,156.74	6,691.34	24,307.58
3	Training expenses	1,561.45	2,945.52	486.25	857.99
4	Rents, rates & taxes	17,507.58	50,102.19	16,657.66	47,628.48
5	Repairs	2,899.98	9,957.57	3,846.26	8,487.25
6	Printing & stationery	8,981.80	18,329.90	305.57	9,701.77
7	Communication expenses	9,752.60	20,055.92	6,460.59	16,129.29
8	Legal & professional charges	1,323.04	2,533.41	1,240.93	2,113.13
9	Medical fees	1,559.78	4,385.69	1,871.75	4,279.74
10	Auditors' fees, expenses etc				
	a) as auditor	198.39	542.47	204.83	663.62
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0.39	0.39	-	0.07
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	-	-	2.34	6.29
11	Advertisement and publicity	17,095.48	43,243.07	15,063.95	30,528.12
12	Interest & Bank Charges	1,728.12	4,746.43	1,054.59	4,881.14
13	Depreciation	12,125.82	34,219.00	12,699.73	34,039.61
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	-	-	-	-
16	Stamp duty on policies	3,840.77	21,976.62	6,726.15	19,295.94
17	Information Technology Expenses	-	-	-	-
18	Goods and Services Tax (GST)	54,484.38	1,56,306.29	56,746.74	1,77,056.08
19	Others				
	a Allowances	22,815.77	77,006.34	20,118.39	70,199.77
	b Expense on Investment Property	7,722.62	11,265.16	7,396.13	10,692.74
	c Receipt stamps	499.35	1,191.61	326.53	855.43
	d Electricity charges	5,168.80	17,403.85	5,464.49	16,817.06
	e Cash in transit and other insurance premia	36.70	1,076.78	45.70	181.28
	f Miscellaneous expenses	13,623.03	40,051.77	14,044.23	35,365.09
	g Exchange	(576.45)	47.19	(43.10)	24.87
	TOTAL	7,48,044.60	35,13,882.70	8,17,121.74	26,88,855.00
	In India	7,47,588.54	35,10,892.91	8,16,203.40	26,85,979.95
	Outside India	456.06	2,989.79	918.34	2,875.05