

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

(Amount in Rs. Lakhs)

| | PARTICULARS | For the Quarter ended June 30, 2023 | Upto the Quarter ended June 30, 2023 | For the Quarter ended June 30, 2022 | Upto the Quarter ended June 30, 2022 |
|----|---|--|---|--|---|
| 1 | Employees' remuneration & welfare benefits | 5,73,029.83 | 5,73,029.83 | 7,67,105.81 | 7,67,105.81 |
| 2 | Travel, conveyance and vehicle running expenses | 8,228.27 | 8,228.27 | 8,483.98 | 8,483.98 |
| 3 | Training expenses | 391.15 | 391.15 | 203.52 | 203.52 |
| 4 | Rents, rates & taxes | 15,870.71 | 15,870.71 | 15,439.61 | 15,439.61 |
| 5 | Repairs | 2,516.21 | 2,516.21 | 1,867.14 | 1,867.14 |
| 6 | Printing & stationery | 8,183.24 | 8,183.24 | 6,770.64 | 6,770.64 |
| 7 | Communication expenses | 4,981.58 | 4,981.58 | 3,893.04 | 3,893.04 |
| 8 | Legal & professional charges | 494.33 | 494.33 | 317.03 | 317.03 |
| 9 | Medical fees | 1,354.55 | 1,354.55 | 1,225.66 | 1,225.66 |
| 10 | Auditors' fees, expenses etc | - | - | - | - |
| | a) as auditor | 1,130.73 | 1,130.73 | 139.29 | 139.29 |
| | b) as adviser or in any other capacity, in respect of | - | - | - | - |
| | (i) Taxation matters | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - |
| | (iii) Management services; and | - | - | - | - |
| | c) in any other capacity | - | - | - | - |
| 11 | Advertisement and publicity | 18,115.16 | 18,115.16 | 11,356.77 | 11,356.77 |
| 12 | Interest & Bank Charges | 1,198.38 | 1,198.38 | 1,191.57 | 1,191.57 |
| 13 | Depreciation | 11,418.41 | 11,418.41 | 11,011.16 | 11,011.16 |
| 14 | Brand/Trade Mark usage fee/charges | - | - | - | - |
| 15 | Business Development and Sales Promotion Expenses | - | - | - | - |
| 16 | Stamp duty on policies | 6,352.38 | 6,352.38 | 8,298.42 | 8,298.42 |
| 17 | Information Technology Expenses | - | - | - | - |
| 18 | Goods and Services Tax (GST) | 44,348.03 | 44,348.03 | 48,322.65 | 48,322.65 |
| 19 | Others | - | - | - | - |
| | a Allowances | 31,103.23 | 31,103.23 | 25,557.55 | 25,557.55 |
| | b Expense on Investment Property | 7,913.10 | 7,913.10 | 1,505.09 | 1,505.09 |
| | c Receipt stamps | 874.84 | 874.84 | 421.64 | 421.64 |
| | d Electricity charges | 5,365.34 | 5,365.34 | 5,886.52 | 5,886.52 |
| | e Cash in transit and other insurance premia | 108.90 | 108.90 | 96.80 | 96.80 |
| | f Miscellaneous expenses | 11,917.25 | 11,917.25 | 11,431.14 | 11,431.14 |
| | g Exchange | (187.95) | (187.95) | 280.04 | 280.04 |
| | h Head Office Exp. | - | - | - | - |
| | TOTAL | 7,54,707.67 | 7,54,707.67 | 9,30,805.07 | 9,30,805.07 |
| | In India | 7,53,773.78 | 7,53,773.78 | 9,29,629.99 | 9,29,629.99 |
| | Outside India | 933.89 | 933.89 | 1,175.08 | 1,175.08 |