

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

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter ended September 30, 2022	Upto the Quarter ended September 30, 2022	For the Quarter ended September 30, 2021	Up to the Quarter ended September 30, 2021
1	Employees' remuneration & welfare benefits	16,46,278.22	24,13,384.03	8,20,409.34	15,35,031.97
2	Travel, conveyance and vehicle running expenses	8,932.32	17,416.30	7,389.36	17,616.24
3	Training expenses	1,180.55	1,384.07	256.46	371.74
4	Rents, rates & taxes	17,155.00	32,594.61	16,517.22	30,970.82
5	Repairs	5,190.45	7,057.59	2,639.59	4,640.99
6	Printing & stationery	2,577.46	9,348.10	115.07	9,396.20
7	Communication expenses	6,410.28	10,303.32	5,315.61	9,668.70
8	Legal & professional charges	893.34	1,210.37	543.87	872.20
9	Medical fees	1,600.25	2,825.91	1,804.86	2,407.99
10	Auditors' fees, expenses etc				
	a) as auditor	204.79	344.08	382.29	458.79
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	0.02	0.07
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	-	-	3.95	3.95
11	Advertisement and publicity	14,790.82	26,147.59	10,281.40	15,464.17
12	Interest & Bank Charges	1,826.74	3,018.31	2,973.28	3,826.55
13	Depreciation	11,082.02	22,093.18	10,530.08	21,339.88
14	Stamp duty on policies	9,837.43	18,135.85	4,336.70	12,569.79
15	Information Technology Expenses	-	-	-	-
16	Goods and Services Tax (GST)	53,499.26	1,01,821.91	65,579.04	1,20,309.34
17	Others				
	a Allowances	28,633.02	54,190.57	25,828.77	50,081.38
	b Expense on Investment Property	2,037.45	3,542.54	1,942.59	3,296.61
	c Receipt stamps	270.62	692.26	(372.27)	528.90
	d Electricity charges	6,348.53	12,235.05	6,475.95	11,352.57
	e Cash in transit and other insurance premia	943.28	1,040.08	26.25	135.58
	f Miscellaneous expenses	14,997.60	26,428.74	13,227.65	21,320.86
	g Head Office expenses	-	-	-	-
	h Exchange	343.60	623.64	205.26	67.97
	TOTAL	18,35,033.03	27,65,838.10	9,96,412.34	18,71,733.26
	In India	18,33,674.38	27,63,304.37	9,95,453.86	18,69,776.55
	Outside India	1,358.65	2,533.73	958.48	1,956.71