

**FORM L-6-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.2021**

(₹ '000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2021	UP TO THE QUARTER ENDED ON 31st MARCH, 2021	FOR THE QUARTER ENDED ON 31st MARCH 2020	UP TO THE QUARTER ENDED ON 31st MARCH, 2020
1	Employees' remuneration & welfare benefits	63686674	267551790	88895108	250897742
2	Travel, conveyance and vehicle running expenses	646235	1930248	685430	3004930
3	Training expenses	34918	90724	251455	491378
4	Rents, rates & taxes	1782624	6027271	1469627	5427225
5	Repairs	609261	1655204	381318	1329974
6	Printing & stationery	(301661)	1341960	(303262)	1299751
7	Communication expenses	961971	2440805	608373	2263148
8	Legal & professional charges	34622	93963	30257	136314
9	Medical fees	267352	579926	407394	795237
10	Auditors' fees, expenses etc				
	a) as auditor	16381	57457	(9993)	74257
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	95	114	221	221
	(ii) Insurance matters	0		0	0
	(iii) Management services; and	0		0	0
	c) in any other capacity	0		0	0
11	Advertisement and publicity	2981461	4789567	3257300	5525135
12	Interest & Bank Charges	498562	1124890	352144	575255
13	Others				
(a)	Allowances and commission (other than commission to insurance agents)	6200926	18579227	8981589	21661264
(b)	Expenses on Investment Property	338975	1305040	225887	1186401
(c)	Policy Stamps	521306	1872412	789258	2807328
(d)	Receipt Stamps	(12249)	118795	4011	113274
(e)	Electricity charges	529205	2183058	563263	2498403
(f)	Cash in transit and other insurance premia	19004	40290	16398	36190
(g)	Miscellaneous expenses	1606715	4744458	1496157	5663128
(h)	Head Office expenses	13729	13729	(636)	(636)
14	Depreciation	1144860	4128987	1055861	3752078
15	GST on Premium	10137426	29225314	11140196	33030334
	<b>TOTAL</b>	<b>91718392</b>	<b>349895229</b>	<b>120297356</b>	<b>342568331</b>

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET] : 31.03.2021**

(₹ '000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2021	UP TO THE QUARTER ENDED ON 31st MARCH, 2021	FOR THE QUARTER ENDED ON 31st MARCH 2020	UP TO THE QUARTER ENDED ON 31st MARCH, 2020
1	Insurance Claims				
	(a) Claims by Death	71729926	238786197	48648043	175053590
	(b) Claims by Maturity	658036704	1656592044	563393153	1511500471
	(c) Annuities/Pension payment	37885487	145713602	33754566	130152863
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others	0	0	0	0
	(i) Surrenders	253068064	801009990	223832473	701481159
	(ii) Bonuses in cash	(1)	(1)	(43)	8
	(iii) Hospitalization Benefits	65158	124677	72400	154101
	(iv) Major Surgical Benefits	57868	154986	13270	162184
	(v) Domiciliary Treatment benefits	40726	116161	44851	134993
	(vi) Day Care Benefits	7064	18776	6928	25151
	(vii) Lump sum Benefit / Income Benefit (by installment)	46627	135787	31841	74551
	(viii) Other claim costs				
	- Interest on Unclaimed Amount	2057261	8505637	(2212217)	8767232
	- Others	20651	60266	23743	99934
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(1828225)	(4405750)	(763481)	(1838943)
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others	(109695)	(265040)	(87340)	(273691)
3	Amount accepted in reinsurance:				
	(a) Claims by Death	0	0	0	0
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others	0	0	173	(4658)
	<b>TOTAL</b>	<b>1021077615</b>	<b>2846547332</b>	<b>866758360</b>	<b>2525488945</b>