

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.09.2019

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2019	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2019	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2018	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2018
1	Employees' remuneration & welfare benefits	61593147	111774640	48652876	97757064
2	Travel, conveyance and vehicle running expenses	811592	1559268	850448	1470313
3	Training expenses	80169	101856	88688	104631
4	Rents, rates & taxes	1345514	2568992	1240479	2413513
5	Repairs	288725	412769	272024	408635
6	Printing & stationery	321792	1259670	351401	1224410
7	Communication expenses	464227	1063111	824096	1344616
8	Legal & professional charges	21766	55505	39884	83643
9	Medical fees	148034	241208	155396	253888
10	Auditors' fees, expenses etc				
	a) as auditor	37963	48127	30904	39016
	b) as adviser or in any other capacity, in respect	0	0		
	(i) Taxation matters	0	0	32	82
	(ii) Insurance matters	0	0	0	0
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	712910	1104911	731373	1306768
12	Interest & Bank Charges	58695	169967	92939	173507
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	6860487	12349343	6666857	11896560
	(b) Expenses on Investment Property	141109	318754	717853	868933
	(c) Policy Stamps	555209	1421589	771965	1692991
	(d) Receipt Stamps	17515	93754	19787	89748
	(e) Electricity charges	680050	1316701	698853	1296426
	(f) Cash in transit and other insurance premia	6646	15959	6803	19255
	(g) Miscellaneous expenses	1479228	2589878	1023492	1957188
	(h) Head Office expenses	0	0	0	0
14	Depreciation	886693	1759598	784359	1583241
15	GST on Premium Etc.	7123094	14488412	7554485	14051964
	TOTAL	83634565	154714012	71574994	140036392

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.09.2019

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2019	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2019	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2018	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2018
1	Insurance Claims				
	(a) Claims by Death	45282531	84706257	48173281	84164945
	(b) Claims by Maturity	330917011	579549685	258399448	557349447
	(c) Annuities/Pension payment	30349742	59884309	25831873	50142492
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others				
	(i) Surrenders	155872510	304922304	175511375	329132199
	(ii) Bonuses in cash	0	0	0	0
	(iii) Hospitalization Benefits	25649	48922	20387	28900
	(iv) Major Surgical Benefits	49682	91614	42592	59540
	(v) Domiciliary Treatment Benefits	31895	58683	28900	56431
	(vi) Day care benefits	6180	11599	4424	6538
	(vii) Lump sum Benefit / Income Benefit (by inst)	9216	19182	0	0
	(viii) Other claims cost	2345865	4237436	145293	209567
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(152925)	(279725)	(138250)	(237810)
	(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	(57800)	(100215)	(33100)	(49600)
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	0	0
	TOTAL	564679556	1033150051	507986223	1020862649