

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.12.2016

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 31 ST DECEMBER, 2016	UP TO THE QUARTER ENDED ON 31 ST DECEMBER,, 2016	FOR THE QUARTER ENDED ON 31 ST DECEMBER, 2015	UP TO THE QUARTER ENDED ON 31 ST DECEMBER, 2015	UP TO THE YEAR ENDED ON 31 ST MARCH, 2016
1	Employees' remuneration & welfare benefits	38967743	153228349	32106243	94551314	146593431
2	Travel, conveyance and vehicle running expenses	650972	1946555	591359	1798764	2654599
3	Training expenses	149991	256000	153754	247796	361823
4	Rents, rates & taxes	1245660	3463900	1022690	2996922	4191852
5	Repairs	308988	677973	428286	769165	1112539
6	Printing & stationery	296971	1480731	313883	1455630	1305711
7	Communication expenses	824390	2110310	673874	1966260	3031503
8	Legal & professional charges	32221	93931	32626	88653	129947
9	Medical fees	131494	424764	124863	386648	691637
10	Auditors' fees, expenses etc					
	a) as auditor	16757	57699	20145	66736	56583
	b) as adviser or in any other capacity, in respect					
	(i) Taxation matters	140	176	0	0	0
	(ii) Insurance matters	0	0	125	225	432
	(iii) Management services; and	0	0	0	0	0
	c) in any other capacity	0	0	0	0	0
11	Advertisement and publicity	1444165	2900470	1500182	2423509	4780390
12	Interest & Bank Charges	106719	385115	96882	361407	545198
13	Others					
	(a) Allowances and commission (other than commission to insurance agents)	4459151	11497214	5160302	14977700	18853269
	(b) Expenses on Investment Property	168745	1091235	165381	894109	1176641
	(c) Policy Stamps	277260	1501180	660463	1482253	2051352
	(d) Receipt Stamps	15222	91673	28920	93170	98713
	(e) Electricity charges	607227	1926257	631054	1947517	2561114
	(f) Cash in transit and other insurance premia	4649	17821	3835	23006	32671
	(g) Miscellaneous expenses	836056	2627649	955767	2786110	4627874
	(h) Head Office expenses	0	0	0	0	0
14	Depreciation	1286048	2554051	634066	1743077	2431868
15	Service Tax on Premium Etc.	6650336	19765177	7092573	19609894	29638510
	TOTAL	58480905	208098230	52397273	150669865	226927657

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 31.12.2016

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 31 ST DECEMBER, 2016	UP TO THE QUARTER ENDED ON 31 ST DECEMBER,, 2016	FOR THE QUARTER ENDED ON 31 ST DECEMBER, 2015	UP TO THE QUARTER ENDED ON 31 ST DECEMBER, 2015	UP TO THE YEAR ENDED ON 31st MARCH, 2016
1	Insurance Claims					
	(a) Claims by Death	32580746	98123489	29657857	88198047	120424990
	(b) Claims by Maturity	232651227	618180383	191481479	532717207	863443886
	(c) Annuities/Pension payment	17391989	50064785	14570932	41993852	55698694
	(d) Periodical Benefit	0	0	0	0	0
	(e) Health	0	0	0	0	0
	(f) Others					
	(i) Surrenders	95442426	335254803	89959933	267275854	372922416
	(ii) Bonuses in cash	0	0	410	533	0
	(iii) Hospitalization Benefits	97620	140359	23736	56941	90939
	(iv) Major Surgical Benefits	40716	121407	42465	103063	160541
	(v) Domiciliary Treatment Benefits	(26329)	22510	21802	58250	82878
	(vi) Day care benefits	5697	14556	4394	10382	16787
	(vii) Other claims cost	22528	60908	18527	54894	81215
2	(Amount ceded in reinsurance):					
	(a) Claims by Death	(133310)	(271957)	(160472)	(312043)	(821162)
	(b) Claims by Maturity	0	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0	0
	(d) Periodical Benefit	0	0	0	0	0
	(e) Health	0	0	0	0	0
	(f) Others	(38154)	(91776)	(25481)	(57795)	(90688)
3	Amount accepted in reinsurance:					
	(a) Claims by Death	0	0	0	0	0
	(b) Claims by Maturity	0	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0	0
	(d) Periodical Benefit	0	0	0	0	0
	(e) Health	0	0	0	0	0
	(f) Others	0	0	0	0	0
	TOTAL	378035156	1101619467	325595582	930099185	1412010496