

**FORM L-6-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.06.2016**

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE , 2016	UP TO THE QUARTER ENDED ON 30th JUNE , 2015	UP TO THE YEAR ENDED ON 31st MARCH, 2016
1	Employees' remuneration & welfare benefits	39366919	30795656	146593431
2	Travel, conveyance and vehicle running expenses	672544	558076	2654599
3	Training expenses	52683	29015	361823
4	Rents, rates & taxes	1009255	910222	4191852
5	Repairs	191908	124719	1112539
6	Printing & stationery	847956	762595	1305711
7	Communication expenses	598706	596269	3031503
8	Legal & professional charges	33098	20243	129947
9	Medical fees	121326	117882	691637
10	Auditors' fees, expenses etc			
	a) as auditor	19454	8777	56583
	b) as adviser or in any other capacity, in respect	0		
	(i) Taxation matters	42	0	0
	(ii) Insurance matters	0	0	432
	(iii) Management services; and	0	0	0
	c) in any other capacity	0	0	0
11	Advertisement and publicity	246663	275374	4780390
12	Interest & Bank Charges	141601	131033	545198
13	Others			
	(a) Allowances and commission (other than commission to insurance agents)	2152657	2318634	18853269
	(b) Expenses on Investment Property	138027	133465	1176641
	(c) Policy Stamps	567898	437719	2051352
	(d) Receipt Stamps	45665	38540	98713
	(e) Electricity charges	606204	574839	2561114
	(f) Cash in transit and other insurance premia	13528	13243	32671
	(g) Miscellaneous expenses	945498	843214	4627874
	(h) Head Office expenses	0	0	0
14	Depreciation	780735	653099	2431868
15	Service Tax on Premium Etc.	6118489	5825644	29638510
	<b>TOTAL</b>	<b>54670856</b>	<b>45168258</b>	<b>226927657</b>

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET] : 30.06.2016**

(₹ 000)

	<b>Particulars</b>	<b>UP TO THE QUARTER ENDED ON 30th JUNE , 2016</b>	<b>UP TO THE QUARTER ENDED ON 30th JUNE , 2015</b>	<b>UP TO THE YEAR ENDED ON 31st MARCH, 2016</b>
1	Insurance Claims (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others (i) Surrenders (ii) Bonuses in cash (iv) Hospitalization Benefits (v) Major Surgical Benefits (vi) Domiciliary Treatment Benefits (vii) Day care benefits (viii) Other claims cost	31362379 172288623 16355246 0 0 114342775 0 18500 34230 22242 3848 16668	27437975 158427670 13345009 0 0 77557354 61 9888 13261 17113 1572 14918	120424990 863443886 55698694 0 0 372922416 0 90939 160541 82878 16787 81215
2	(Amount ceded in reinsurance): (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others	(110858) 0 0 0 0 (24219)	(40001) 0 0 0 0 (8934)	(821162) 0 0 0 0 (90688)
3	Amount accepted in reinsurance: (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
	<b>TOTAL</b>	<b>334309434</b>	<b>276775886</b>	<b>1412010496</b>