

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.2016

(₹000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2016	UP TO THE QUARTER ENDED ON 31st MARCH, 2016	FOR THE QUARTER ENDED ON 31st MARCH 2015	UP TO THE QUARTER ENDED ON 31st MARCH, 2015
1	Employees' remuneration & welfare benefits	52042117	146593431	32541491	145234384
2	Travel, conveyance and vehicle running expenses	855835	2654599	599603	2500632
3	Training expenses	114027	361823	135661	319009
4	Rents, rates & taxes	1194930	4191852	1060946	3808361
5	Repairs	343374	1112539	436316	1196853
6	Printing & stationery	(149919)	1305711	(104617)	1303854
7	Communication expenses	1065243	3031503	764493	2679342
8	Legal & professional charges	41294	129947	32160	89651
9	Medical fees	304989	691637	268756	568536
10	Auditors' fees, expenses etc				
	a) as auditor	(10153)	56583	37061	44684
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	0	0	(33)	51
	(ii) Insurance matters	207	432	0	50
	(iii) Management services; and	0	0	0	
	c) in any other capacity	0	0	0	
11	Advertisement and publicity	2356881	4780390	2029018	3667143
12	Interest & Bank Charges	183791	545198	215208	735669
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	3875569	18853269	8178673	23187592
	(b) Expenses on Investment Property	282532	1176641	308628	1047148
	(c) Policy Stamps	569099	2051352	455228	1692707
	(d) Receipt Stamps	5543	98713	12829	87614
	(e) Electricity charges	613597	2561114	611361	2519398
	(f) Cash in transit and other insurance premia	9665	32671	10957	31788
	(g) Miscellaneous expenses	1841764	4627874	1115425	3433092
	(h) Head Office expenses	0	0	0	0
14	Depreciation	688791	2431868	374856	2364089
15	Service Tax on Premoum Etc	10028616	29638510	7453252	27415309
	TOTAL	76257792	226927657	56537272	223926956

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 31.03.2016

(₹000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH, 2016	UP TO THE QUARTER ENDED ON 31st MARCH, 2016	FOR THE QUARTER ENDED ON 31st MARCH, 2015	UP TO THE QUARTER ENDED ON 31st MARCH, 2015
1	Insurance Claims				
	(a) Claims by Death	32226943	120424990	28176156	109190974
	(b) Claims by Maturity	330726679	863443886	321203222	816478056
	(c) Annuities/Pension payment	13704842	55698694	15224311	50599515
	(d) Periodical Benefit	0		0	0
	(e) Health	0		0	0
	(f) Others	0			
	(i) Surrenders	105646562	372922416	100837748	465376082
	(ii) Bonuses in cash	(533)	0	(247)	0
	(iii) Hospitalization Benefits	33998	90939	21796	85059
	(iv) Major Surgical Benefits	57478	160541	32642	114916
	(v) Domicilliary Treatment benefits	24628	82878	19646	61535
	(vi) Day Care Benefits	6405	16787	3236	10622
	(vii) Other claim costs	26321	81215	23911	83501
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(509119)	(821162)	(551420)	(649203)
	(b) Claims by Maturity	0		0	0
	(c) Annuities/Pension payment	0		0	0
	(d) Other benefits	(32893)	(90688)	(39824)	(93570)
3	Amount accepted in reinsurance:				
	(a) Claims by Death	0		0	0
	(b) Claims by Maturity	0		0	0
	(c) Annuities/Pension payment	0		0	0
	(d) Other benefits	0		0	0
	TOTAL	481911311	1412010496	464951177	1441257487