

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.06.2013

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE, 2013	UP TO THE QUARTER ENDED ON 30th JUNE, 2012
1	Employees' remuneration & welfare benefits	21942322	15331346
2	Travel, conveyance and vehicle running expenses	517088	499037
3	Training expenses	26437	15157
4	Rents, rates & taxes	797693	601351
5	Repairs	157953	138417
6	Printing & stationery	630704	538028
7	Communication expenses	575196	508862
8	Legal & professional charges	15371	12851
9	Medical fees	249106	148677
10	Auditors' fees, expenses etc		
	a) as auditor	20735	21255
	b) as adviser or in any other capacity, in respect		
	(i) Taxation matters	0	0
	(ii) Insurance matters	0	2150
	(iii) Management services; and	0	0
	c) in any other capacity	0	0
11	Advertisement and publicity	886766	926699
12	Interest & Bank Charges	113967	248383
13	Others		
	(a) Allowances and commission (other than commission to insurance agents)	4710811	4691289
	(b) Expenses on Investment Property	250641	114541
	(c) Policy Stamps	548326	517143
	(d) Receipt Stamps	33408	41642
	(e) Electricity charges	591568	515306
	(f) Cash in transit and other insurance premia	7121	33334
	(g) Miscellaneous expenses	886549	602234
	(h) Head Office expenses	0	0
14	Depreciation	299383	317086
	TOTAL	33261145	25824788

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.06.2013

(₹ 000)

	Particulars	UP TO THE QUARTER ENDED ON 30th JUNE, 2013	UP TO THE QUARTER ENDED ON 30th JUNE, 2012
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 (iii) Hospitalization Benefits (iv) Major Surgical Benefits (v) Other claims cost (vi) Other benefits (DTB & DAY CARE)	22995279 110012244 15716969 0 0 133760343 237 4394 6056 18782 27056	18852057 104310410 13110440 0 0 89950732 829 2753 4942 14558 1663
2	(Amount ceded in reinsurance): (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Periodical Benefit (e) Health (f) Others	(45) 0 0 0 0 0	0 0 0 0 0 (13363)
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
	TOTAL	282541315	226235021