

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 30.09.13

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2013	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2013	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2012	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2012
1	Employees' remuneration & welfare benefits	42538561	64480883	33834415	49165761
2	Travel, conveyance and vehicle running expenses	618153	1135241	585036	1084073
3	Training expenses	79818	106255	47503	62660
4	Rents, rates & taxes	688342	1486035	736214	1337565
5	Repairs	139705	297658	326198	464615
6	Printing & stationery	361435	992139	375217	913245
7	Communication expenses	812808	1388004	375303	884165
8	Legal & professional charges	16872	32243	17305	30156
9	Medical fees	34894	284000	138042	286719
10	Auditors' fees, expenses etc				
	a) as auditor	(17343)	3392	(16976)	4279
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	26	26	12	12
	(ii) Insurance matters	423	423	(2072)	78
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	(236188)	650578	(495592)	431107
12	Interest & Bank Charges	212161	326128	187357	435740
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	3363748	8074559	2254257	6945546
	(b) Expenses on Investment Property	20022	270663	469651	584192
	(c) Policy Stamps	223633	771959	213062	730205
	(d) Receipt Stamps	24560	57968	16255	57897
	(e) Electricity charges	638046	1229614	593302	1108608
	(f) Cash in transit and other insurance premia	19012	26133	(7661)	25673
	(g) Miscellaneous expenses	669811	1556360	536980	1139214
	(h) Head Office expenses	4697	4697	0	0
14	Depreciation	1169445	1468828	1196449	1513535
	TOTAL	51382641	84643786	41380257	67205045

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 30.09.13

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2013	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2013	FOR THE QUARTER ENDED ON 30th SEPTEMBER, 2012	UP TO THE QUARTER ENDED ON 30th SEPTEMBER, 2012
1	Insurance Claims				
	(a) Claims by Death	28117055	51112334	25683222	44535279
	(b) Claims by Maturity	140626988	250639232	141578539	245888949
	(c) Annuities/Pension payment	22722006	38438975	15939593	29050033
	(d) Periodical Benefit	0	0	0	
	(e) Health	0	0	0	
	(f) Others				
	(i) Surrenders	132105272	265865615	142813576	232764308
	(ii) Bonuses in cash	422	659	4612	5441
	(iv) Hospitalization Benefits	28032	34088	15757	18510
	(v) Major Surgical Benefits	37916	56698	21814	26756
	(vi) Domiciliary Treatment Benefits	5853	10247		
	(vii) Day care benefits	2355	2355	21755	36313
	(viii) Other claims cost	11988	39044	2316	3979
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(146904)	(146949)	(37900)	(37900)
	(b) Claims by Maturity	0	0	0	
	(c) Annuities/Pension payment	0	0	0	
	(d) Periodical Benefit	0	0	0	
	(e) Health	0	0	0	
	(f) Others	(30410)	(30410)	8742	(4621)
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	323480573	606021888	326052026	552287047