

**FORM L-6-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.12.2017**

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2017	UP TO THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2017	FOR THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2016	UP TO THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2016
1	Employees' remuneration & welfare benefits	55102315	141040042	38967743	153228349
2	Travel, conveyance and vehicle running expenses	753248	2177616	650972	1946555
3	Training expenses	83208	175411	149991	256000
4	Rents, rates & taxes	1178643	3427927	1245660	3463900
5	Repairs	228719	638558	308988	677973
6	Printing & stationery	318791	1517383	296971	1480731
7	Communication expenses	651992	2034517	824390	2110310
8	Legal & professional charges	35698	95892	32221	93931
9	Medical fees	116443	321290	131494	424764
10	Auditors' fees, expenses etc				
	a) as auditor	20580	59018	16757	57699
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	42	64	140	176
	(ii) Insurance matters	0	0	0	0
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	894582	2130891	1444165	2900470
12	Interest & Bank Charges	41166	283200	106719	385115
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	6022406	13537931	4459151	11497214
	(b) Expenses on Investment Property	660371	964054	168745	1091235
	(c) Policy Stamps	494356	1696078	277260	1501180
	(d) Receipt Stamps	15437	94434	15222	91673
	(e) Electricity charges	584669	1870391	607227	1926257
	(f) Cash in transit and other insurance premia	4089	24767	4649	17821
	(g) Miscellaneous expenses	1003651	3022962	836056	2627649
	(h) Head Office expenses	0	0	0	0
14	Depreciation	784868	2199737	1286048	2554051
15	Service Tax /GST on Premium Etc.	7563992	19931694	6650336	19766030
	<b>TOTAL</b>	<b>76559266</b>	<b>197243857</b>	<b>58480905</b>	<b>208099083</b>

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET] : 31.12.2017**

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2017	UP TO THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2017	FOR THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2016	UP TO THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2016
1	Insurance Claims				
	(a) Claims by Death	36426825	103898548	32694856	98456520
	(b) Claims by Maturity	269484890	689801864	237761017	629503621
	(c) Annuities/Pension payment	23831902	64722772	17391989	50064785
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others				
	(i) Surrenders	124139231	350215380	95442423	335254693
	(ii) Bonuses in cash	0	0	0	0
	(iii) Hospitalization Benefits	26300	69054	97620	140359
	(iv) Major Surgical Benefits	45108	117067	40716	121407
	(v) Domiciliary Treatment Benefits	29504	87703	(26329)	22510
	(vi) Day care benefits	5390	14771	5697	14556
	(vii) Other claims cost	219726	752221	22528	60908
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(222554)	(559814)	(133310)	(271957)
	(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	(32440)	(100391)	(38154)	(91776)
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
	<b>TOTAL</b>	<b>453953882</b>	<b>1209019175</b>	<b>383259053</b>	<b>1113275626</b>