

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.12.13

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 31st DECEMBER, 2013	UP TO THE QUARTER ENDED ON 31st DECEMBER, 2013	FOR THE QUARTER ENDED ON 31st DECEMBER 2012	UP TO THE QUARTER ENDED ON 31st DECEMBER 2012
1	Employees' remuneration & welfare benefits	32956640	97437523	17587387	66753148
2	Travel, conveyance and vehicle running expenses	555591	1690832	512848	1596921
3	Training expenses	85441	191696	89954	152614
4	Rents, rates & taxes	829401	2315436	667818	2005383
5	Repairs	287018	584676	238333	702948
6	Printing & stationery	256993	1249132	260283	1173528
7	Communication expenses	618177	2006181	573812	1457977
8	Legal & professional charges	13832	46075	15713	45869
9	Medical fees	223388	507388	147790	434509
10	Auditors' fees, expenses etc				
	a) as auditor	4233	7625	2549	6828
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	451	477	37	49
	(ii) Insurance matters	(423)	0	1	79
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	803899	1454477	531087	962194
12	Interest & Bank Charges	116693	442821	216300	652040
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	6763255	14837814	5915231	12860777
	(b) Expenses on Investment Property	301042	571705	98089	682281
	(c) Policy Stamps	295136	1067095	276784	1006989
	(d) Receipt Stamps	14645	72613	8010	65907
	(e) Electricity charges	517100	1746714	503208	1611816
	(f) Cash in transit and other insurance premia	20590	46723	44098	69771
	(g) Miscellaneous expenses	871056	2427416	614272	1753486
	(h) Head Office expenses	28122	32819	0	0
14	Depreciation	381116	1849944	44374	1557909
	TOTAL	45943396	130587182	28347978	95553023

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 31.12.13

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 31st DECEMBER, 2013	UP TO THE QUARTER ENDED ON 31st DECEMBER, 2013	FOR THE QUARTER ENDED ON 31st DECEMBER, 2012	UP TO THE QUARTER ENDED ON 31st DECEMBER, 2012
1	Insurance Claims				
	(a) Claims by Death	25351395	76463729	23192340	67727619
	(b) Claims by Maturity	188528202	439167434	139061216	384950165
	(c) Annuities/Pension payment	18377220	56816195	14928338	43978371
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others				
	(i) Surrenders	207269363	473134978	164512584	397276892
	(ii) Bonuses in cash	242	901	74	5515
	(iv) Hospitalization Benefits	20504	54592	16178	34688
	(v) Major Surgical Benefits	31550	88248	29419	56175
	(vi) Domiciliary Treatment Benefits	7028	17275	2698	6427
	(vii) Day care benefits	1826	4181	798	980
	(viii) Other claims cost	24467	63511	20612	56993
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(52405)	(199354)	(36700)	(74600)
	(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	0	(30410)	(55240)	(59861)
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	439559392	1045581280	341672317	893959364