

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.12.2012

(₹' 000)

	Particulars	FOR THE QUARTER ENDED ON 31st DECEMBER 2012	UP TO THE QUARTER ENDED ON 31st DECEMBER 2012	FOR THE QUARTER ENDED ON 31st DECEMBER, 2011	UP TO THE QUARTER ENDED ON 31st DECEMBER ,2011
1	Employees' remuneration & welfare benefits	17587387	66753148	15063958	69031793
2	Travel, conveyance and vehicle running expenses	512848	1596921	531416	1535214
3	Training expenses	89954	152614	60283	142954
4	Rents, rates & taxes	667818	2005383	643629	1884170
5	Repairs	238333	702948	151199	561593
6	Printing & stationery	260283	1173528	249786	1145574
7	Communication expenses	573812	1457977	784325	1827628
8	Legal & professional charges	15713	45869	22425	49193
9	Medical fees	147790	434509	85898	288092
10	Auditors' fees, expenses etc				
	a) as auditor	2549	6828	957	7115
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	37	49	50	141
	(ii) Insurance matters	1	79	0	0
	(iii) Management services; and	0		0	
	c) in any other capacity	0		0	
11	Advertisement and publicity	531087	962194	700748	1460708
12	Interest & Bank Charges	216300	652040	92621	488729
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	5915231	12860777	4811137	12353491
	(b) Expenses on Investment Property	98089	682281	252660	692387
	(c) Policy Stamps	276784	1006989	194858	947840
	(d) Receipt Stamps	8010	65907	12404	58423
	(e) Electricity charges	503208	1611816	474449	1383077
	(f) Cash in transit and other insurance premia	44098	69771	13530	59751
	(g) Miscellaneous expenses	614272	1753486	757198	1998260
	(h) Head Office expenses	0		0	0
14	Depreciation	44374	1557909	421526	1815133
	TOTAL	28347978	95553023	25325057	97731266

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 31.12.2012

(₹' 000)

	Particulars	FOR THE QUARTER ENDED ON 31st DECEMBER, 2012	UP TO THE QUARTER ENDED ON 31st DECEMBER, 2012	FOR THE QUARTER ENDED ON 31st DECEMBER, 2011	UP TO THE QUARTER ENDED ON 31st DECEMBER, 2011
1	Insurance Claims				
	(a) Claims by Death	23192340	67727619	19240635	60969378
	(b) Claims by Maturity	139061216	384950165	137333686	374759130
	(c) Annuities/Pensions in payment	14928338	43978371	11709306	35109282
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others Benefits				
	(i) Surrenders	164512584	397276892	80325606	283799270
	(ii) Bonuses in cash	74	5515	876	3591
	(iii) Critical illness	325	575	0	203
	(iv) Hospitalization Benefits	421	18931	7753	23173
	(v) Major Surgical Benefits	22730	49486	19798	63384
	(vi) Domicilliary Treatment Benefits	2698	6427	918	2446
	(vii) Other Claims Cost	43531	79844	12256	54511
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(36700)	(74600)	(2151)	(43151)
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pensions in payment	0	0	0	0
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others Benefits	(55240)	(59861)	(42826)	(42826)
3	Amount accepted in reinsurance:				
	(a) Claims by Death	0	0	178	178
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pensions in payment	0	0	0	0
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others Benefits	0	0	0	0
	TOTAL	341672317	893959364	248606035	754698569