

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.2011

(₹' 000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2011	UP TO THE QUARTER ENDED ON 31st MARCH, 2011	FOR THE QUARTER ENDED ON 31st MARCH, 2010	UP TO THE QUARTER ENDED ON 31st MARCH, 2010
1	Employees' remuneration & welfare benefits	60804719	120552810	53216840	80524572
2	Travel, conveyance and vehicle running expenses	603224	2030038	497308	1753392
3	Training expenses	88323	243516	60957	158697
4	Rents, rates & taxes	901858	2517321	811844	2233472
5	Repairs	366118	806733	556700	991834
6	Printing & stationery	75371	1258268	46694	1190151
7	Communication expenses	724906	2394329	861211	2500874
8	Legal & professional charges	13305	85875	12597	40503
9	Medical fees	272736	572096	271543	522144
10	Auditors' fees, expenses etc				
	a) as auditor	29063	32857	27779	30657
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	60	60	4176	4204
	(ii) Insurance matters	(674)	5362	330	330
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	13	13
11	Advertisement and publicity	1839596	3245935	1797582	3049626
12	Interest & Bank Charges	1049807	1101794	732198	1087983
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	10666241	24787703	9032536	18721234
	(b) Expenses on Investment Property	373084	642114	396771	592786
	(c) Policy Stamps	203781	1241194	266955	1071018
	(d) Receipt Stamps	17826	69324	11837	70416
	(e) Electricity charges	618905	1944455	525936	1668695
	(f) Cash in transit and other insurance premia	16350	42351	130472	168518
	(g) Miscellaneous expenses	1491709	3616496	2118762	4099817
	(h) Head Office expenses	(1869)	0	(4227)	(4111)
14	Depreciation	816969	2612180	1980487	1981417
	TOTAL	80971408	169802811	73357301	122458242

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET] : 31.03.2011

(₹' 000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH, 2011	UP TO THE QUARTER ENDED ON 31st MARCH, 2011	FOR THE QUARTER ENDED ON 31st MARCH, 2010	UP TO THE QUARTER ENDED ON 31st MARCH, 2010
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) Domicilliary Treatment benefits (vi) Other claims cost	21251836 201725127 15709783 98371056 2231 8578 20806 559 24117	79049738 485798255 49960475 497738367 11008 25417 61264 559 90767	18024688 227063678 11497692 95434728 3149 5183 7766 20821	69311882 460506178 37705350 223949025 13563 17932 22424 0 88873
2	(Amount ceded in reinsurance): (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Other benefits	195602 0 0 (36311)	328307 0 0 5266	288187 0 0 4364	308018 0 0 4364
3	Amount accepted in reinsurance: (a) Claims by Death (b) Claims by Maturity (c) Annuities/Pension payment (d) Other benefits	4084 0 0 0	9622 0 0 0	3739 0 0 0	3739 0 0 0
	TOTAL	336958886	1112411899	351768893	791306584