

**FORM L-6-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.2012**

(₹' 000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2012	UP TO THE QUARTER ENDED ON 31st MARCH, 2012	FOR THE QUARTER ENDED ON 31st MARCH, 2011	UP TO THE QUARTER ENDED ON 31st MARCH, 2011
1	Employees' remuneration & welfare benefits	31966844	100998637	60804719	120552810
2	Travel, conveyance and vehicle running expenses	664853	2200067	603224	2030038
3	Training expenses	84133	227087	88323	243516
4	Rents, rates & taxes	1081771	2965941	901858	2517321
5	Repairs	435053	996646	366118	806733
6	Printing & stationery	5216	1150790	75371	1258268
7	Communication expenses	1142745	2970373	724906	2394329
8	Legal & professional charges	15200	64393	13305	85875
9	Medical fees	285919	574011	272736	572096
10	Auditors' fees, expenses etc				
	a) as auditor	32883	39998	29063	32857
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	(12)	129	60	60
	(ii) Insurance matters	6489	6489	(674)	5362
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	2031427	3492135	1839596	3245935
12	Interest & Bank Charges	440051	928780	1049807	1101794
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	9754924	22108415	10666241	24787703
	(b) Expenses on Investment Property	392490	1084877	373084	642114
	(c) Policy Stamps	221408	1169248	203781	1241194
	(d) Receipt Stamps	15669	74092	17826	69324
	(e) Electricity charges	665235	2048312	618905	1944455
	(f) Cash in transit and other insurance premia	(12244)	47507	16350	42351
	(g) Miscellaneous expenses	1224725	3222985	1491709	3616496
	(h) Head Office expenses	(141)	(141)	(1869)	0
14	Depreciation	958108	2773241	816969	2612180
	<b>TOTAL</b>	<b>51412746</b>	<b>149144012</b>	<b>80971408</b>	<b>169802811</b>

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET] : 31.03.2012**

(₹' 000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH, 2012	UP TO THE QUARTER ENDED ON 31st MARCH, 2012	FOR THE QUARTER ENDED ON 31st MARCH, 2011	UP TO THE QUARTER ENDED ON 31st MARCH, 2011
1	Insurance Claims				
	(a) Claims by Death	23501780	84471158	21251836	79049738
	(b) Claims by Maturity	247361076	622120206	201725127	485798255
	(c) Annuities/Pension payment	17703431	52812713	15709783	49960475
	(d) Periodical Benefit	0	0		
	(e) Health	0	0		
	(f) Others				
	(i) Surrenders	131514350	415313620	98371056	497738367
	(ii) Bonuses in cash	40898	44489	2231	11008
	(iii) Hospitalization Benefits	15373	38890	8578	25417
	(iv) Major Surgical Benefits	29376	93100	20806	61264
	(v) Domicilliary Treatment benefits	1379	3825	559	559
	(vi) Other claims cost	32859	86864	24117	90767
	(vii) Day Care Benefits	1380	1405	0	0
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	163314	206465	195602	328307
	(b) Claims by Maturity			0	0
	(c) Annuities/Pension payment			0	0
	(d) Other benefits	9594	52420	(36311)	5266
3	Amount accepted in reinsurance:				
	(a) Claims by Death	(6115)	(5937)	4084	9622
	(b) Claims by Maturity			0	0
	(c) Annuities/Pension payment			0	0
	(d) Other benefits			0	0
	<b>TOTAL</b>	<b>420022879</b>	<b>1174721448</b>	<b>336958886</b>	<b>1112411899</b>