

**FORM L-6-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.03.2015**

(₹000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH 2015	UP TO THE QUARTER ENDED ON 31st MARCH, 2015	FOR THE QUARTER ENDED ON 31st MARCH 2014	UP TO THE QUARTER ENDED ON 31st MARCH, 2014
1	Employees' remuneration & welfare benefits	32541491	145234384	49613572	147051095
2	Travel, conveyance and vehicle running expenses	599603	2500632	652541	2343373
3	Training expenses	135661	319009	116837	308533
4	Rents, rates & taxes	1060946	3808361	1033334	3348770
5	Repairs	436316	1196853	538834	1123510
6	Printing & stationery	(104617)	1303854	39178	1288310
7	Communication expenses	764493	2679342	934638	2940819
8	Legal & professional charges	32160	89651	33354	79429
9	Medical fees	268756	568536	479291	986679
10	Auditors' fees, expenses etc				
	a) as auditor	37061	44684	34875	42500
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	(33)	51	(15)	462
	(ii) Insurance matters	0	50	0	
	(iii) Management services; and	0		0	
	c) in any other capacity	0		0	
11	Advertisement and publicity	2029018	3667143	2175365	3629842
12	Interest & Bank Charges	215208	735669	279982	722803
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	8178673	23187592	12879807	27717621
	(b) Expenses on Investment Property	308628	1047148	484756	1056461
	(c) Policy Stamps	455228	1692707	315743	1382838
	(d) Receipt Stamps	12829	87614	13441	86054
	(e) Electricity charges	611361	2519398	770985	2517699
	(f) Cash in transit and other insurance premia	10957	31788	(13129)	33594
	(g) Miscellaneous expenses	1115425	3433092	1109273	3536689
	(h) Head Office expenses	0	0	(32819)	0
14	Depreciation	374856	2364089	731795	2581739
15	Service Tax on Premoum Etc	7453252	27415309	9615288	34880130
	<b>TOTAL</b>	<b>56537272</b>	<b>223926956</b>	<b>81806926</b>	<b>237658950</b>

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET] : 31.03.2015**

(₹000)

	Particulars	FOR THE QUARTER ENDED ON 31st MARCH, 2015	UP TO THE QUARTER ENDED ON 31st MARCH, 2015	FOR THE QUARTER ENDED ON 31st MARCH, 2014	UP TO THE QUARTER ENDED ON 31st MARCH, 2014
1	Insurance Claims				
	(a) Claims by Death	28176156	109190974	25427993	101891722
	(b) Claims by Maturity	321203083	816477917	373812914	838171788
	(c) Annuities/Pension payment	15224311	50599515	12540292	44165047
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others				
	(i) Surrenders	100837748	465376082	123133306	596268284
	(ii) Bonuses in cash	(108)	139	1190	2091
	(iii) Hospitalization Benefits	21796	85059	20959	75551
	(iv) Major Surgical Benefits	32642	114916	28967	117215
	(v) Domicilliary Treatment benefits	19646	61535	10736	28011
	(vi) Day Care Benefits	3236	10622	1795	5976
	(vii) Other claim costs	23911	83501	24909	88420
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(551420)	(649203)	(392373)	(591727)
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Other benefits	(39824)	(93570)	(36148)	(66558)
3	Amount accepted in reinsurance:				
	(a) Claims by Death	0	0	(465)	(465)
	(b) Claims by Maturity	0	0	0	0
	(c) Annuities/Pension payment	0	0	0	0
	(d) Other benefits	0	0	0	0
	<b>TOTAL</b>	<b>464951177</b>	<b>1441257487</b>	<b>534574075</b>	<b>1580155355</b>