

**FORM L-6-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS : 31.12.2014**

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2014	UP TO THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2014	FOR THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2013	UP TO THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2013
1	Employees' remuneration & welfare benefits	37664656	112692893	32956640	97437523
2	Travel, conveyance and vehicle running expenses	642195	1901029	555591	1690832
3	Training expenses	96072	183348	85441	191696
4	Rents, rates & taxes	998546	2747415	829401	2315436
5	Repairs	384044	760537	287018	584676
6	Printing & stationery	325698	1408471	256993	1249132
7	Communication expenses	855211	1914849	618177	2006181
8	Legal & professional charges	23665	57491	13832	46075
9	Medical fees	100175	299780	223388	507388
10	Auditors' fees, expenses etc				
	a) as auditor	3308	7623	4233	7625
	b) as adviser or in any other capacity, in respect				
	(i) Taxation matters	39	84	451	477
	(ii) Insurance matters	0	50	(423)	0
	(iii) Management services; and	0	0	0	0
	c) in any other capacity	0	0	0	0
11	Advertisement and publicity	887850	1638125	803899	1454477
12	Interest & Bank Charges	188441	520461	116693	442821
13	Others				
	(a) Allowances and commission (other than commission to insurance agents)	5327916	15008919	6763255	14837814
	(b) Expenses on Investment Property	549564	738520	301042	571705
	(c) Policy Stamps	398197	1237479	295136	1067095
	(d) Receipt Stamps	27375	74785	14645	72613
	(e) Electricity charges	599472	1908037	517100	1746714
	(f) Cash in transit and other insurance premia	4755	20831	20590	46723
	(g) Miscellaneous expenses	777701	2317667	871056	2427416
	(h) Head Office expenses	0	0	28122	32819
14	Depreciation	500791	1989233	381116	1849944
15	Service Tax on Premium Etc.	6823564	19962057	9538654	25264842
	<b>TOTAL</b>	<b>57179235</b>	<b>167389684</b>	<b>55482050</b>	<b>155852024</b>

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET] : 31.12.2014**

(₹ 000)

	Particulars	FOR THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2014	UP TO THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2014	FOR THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2013	UP TO THE QUARTER ENDED ON 31 <sup>st</sup> DECEMBER, 2013
1	Insurance Claims				
	(a) Claims by Death	27193654	81014818	25351395	76463729
	(b) Claims by Maturity	183651295	495274834	195848525	464358874
	(c) Annuities/Pension payment	12289982	35375204	11056897	31624755
	(d) Periodical Benefit	0	0	0	0
	(e) Health	0	0	0	0
	(f) Others				
	(i) Surrenders	90284713	364538334	207269363	473134978
	(ii) Bonuses in cash	0	247	242	901
	(iii) Hospitalization Benefits	23176	63263	20504	54592
	(iv) Major Surgical Benefits	27560	82274	31550	88248
	(v) Domiciliary Treatment Benefits	17359	41889	7028	17275
	(vi) Day care benefits	2511	7386	1826	4181
	(vii) Other claims cost	32221	59590	24467	63511
2	(Amount ceded in reinsurance):				
	(a) Claims by Death	(27707)	(97783)	(52405)	(199354)
	(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	(31548)	(53746)	0	(30410)
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
	<b>TOTAL</b>	<b>313463216</b>	<b>976306310</b>	<b>439559392</b>	<b>1045581280</b>