

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

(Amount in Rs. Lakhs)

| | PARTICULARS | For the Quarter ended Dec. 31, 2023 | Upto the Quarter ended Dec. 31, 2023 | For the Quarter ended Dec. 31, 2022 | Upto the Quarter ended Dec. 31, 2022 |
|----|---|--|---|--|---|
| 1 | Employees' remuneration & welfare benefits | 9,54,368.43 | 25,83,369.67 | 5,57,954.76 | 29,71,338.79 |
| 2 | Travel, conveyance and vehicle running expenses | 9,243.00 | 27,288.65 | 7,740.44 | 25,156.74 |
| 3 | Training expenses | 1,084.83 | 2,680.25 | 1,561.45 | 2,945.52 |
| 4 | Rents, rates & taxes | 19,750.49 | 54,127.48 | 17,507.58 | 50,102.19 |
| 5 | Repairs | 7,869.03 | 12,146.87 | 2,899.98 | 9,957.57 |
| 6 | Printing & stationery | 4,566.11 | 18,422.70 | 8,981.80 | 18,329.90 |
| 7 | Communication expenses | 6,257.53 | 18,141.22 | 9,752.60 | 20,055.92 |
| 8 | Legal & professional charges | 624.90 | 1,952.26 | 1,323.04 | 2,533.41 |
| 9 | Medical fees | 1,662.75 | 4,813.81 | 1,559.78 | 4,385.69 |
| 10 | Auditors' fees, expenses etc | - | - | - | - |
| | a) as auditor | 222.81 | 1,640.79 | 198.39 | 542.47 |
| | b) as adviser or in any other capacity, in respect of | - | - | - | - |
| | (i) Taxation matters | - | - | 0.39 | 0.39 |
| | (ii) Insurance matters | - | - | - | - |
| | (iii) Management services; and | - | - | - | - |
| | c) in any other capacity | - | - | - | - |
| 11 | Advertisement and publicity | 11,645.83 | 40,348.96 | 17,095.48 | 43,243.07 |
| 12 | Interest & Bank Charges | 2,519.91 | 6,471.64 | 1,728.12 | 4,746.43 |
| 13 | Depreciation | 11,757.04 | 34,675.68 | 12,125.82 | 34,219.00 |
| 14 | Brand/Trade Mark usage fee/charges | - | - | - | - |
| 15 | Business Development and Sales Promotion Expenses | - | - | - | - |
| 16 | Stamp duty on policies | 6,372.71 | 18,589.14 | 3,840.77 | 21,976.62 |
| 17 | Information Technology Expenses | - | - | - | - |
| 18 | Goods and Services Tax (GST) | 46,783.92 | 1,42,464.70 | 54,484.38 | 1,56,306.29 |
| 19 | Others | - | - | - | - |
| | a) Allowances | 26,697.70 | 1,26,221.71 | 25,893.89 | 1,11,079.87 |
| | b) Expense on Investment Property | 635.82 | 10,694.56 | 7,722.62 | 11,265.16 |
| | c) Receipt stamps | 72.16 | 1,254.97 | 499.35 | 1,191.61 |
| | d) Electricity charges | 5,712.49 | 17,549.80 | 5,168.80 | 17,403.85 |
| | e) Cash in transit and other insurance premia | 23.42 | 169.58 | 36.70 | 1,076.78 |
| | f) Miscellaneous expenses | 14,477.62 | 43,096.04 | 13,623.03 | 40,051.77 |
| | g) Exchange | (321.99) | (286.77) | (576.45) | 47.19 |
| | h) Head Office Exp. | (95.96) | - | - | - |
| | TOTAL | 11,31,930.55 | 31,65,833.71 | 7,51,122.72 | 35,47,956.23 |
| | In India | 11,31,128.27 | 31,62,635.09 | 7,50,666.66 | 35,44,966.44 |
| | Outside India | 802.28 | 3,198.62 | 456.06 | 2,989.79 |