

FORM L-6 OPERATING EXPENSES SCHEDULE



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 SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS - Operating expenses related to insurance business

Particulars	For the quarter ended March 31, 2015											For the year ended March 31, 2015											For the corresponding previous quarter ended March 31, 2014											For the corresponding previous year ended March 31, 2014										
	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fixed Benefit)	Non Par Pension Group Variable (Fixed Benefit)	Linked Life	Linked Pension	Total	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fixed Benefit)	Non Par Pension Group Variable (Fixed Benefit)	Linked Life	Linked Pension	Total	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fixed Benefit)	Non Par Pension Group Variable (Fixed Benefit)	Linked Life	Linked Pension	Total	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fixed Benefit)	Non Par Pension Group Variable (Fixed Benefit)	Linked Life	Linked Pension	Total				
Employees' remuneration and welfare benefits	1,873,345	50,070	0	245	2,300	1,527	12,155	64,757	1,885	3,26,320	6,51,162	2,85,504	285	990	43,153	2,187	12,433	1,67,436	8,650	11,72,880	1,34,384	1,14,473	172	331	2,586	-	-	-	-	16,300	3,974	2,63,340	3,16,275	6,64,564	465	1,100	24,748	-	-	99,840	11,885	11,08,600		
Travel, conveyance and vehicle running expenses	12,631	1,948	-	6	474	115	1,039	3,150	17	10,340	36,158	13,643	4	23	2,654	124	1,038	7,245	202	61,132	5,377	6,287	-	4	366	-	-	-	455	46	12,515	13,299	29,701	3	24	1,121	-	-	2,611	274	47,033			
Training Expenses	2,087	986	1	1	152	38	140	750	7	3,715	10,580	4,886	7	5	947	38	137	1,834	91	16,258	1,887	1,725	-	124	4	3,789	6,991	11,253	-	-	1,307	-	-	-	-	893	16	19,997						
Bank, credit & loans	10,122	4,731	10	21	681	149	982	6,476	140	28,300	57,518	28,325	59	111	6,961	284	5,049	18,937	99	1,11,465	14,493	12,193	12	32	813	-	-	2,872	442	20,621	32,348	64,178	61	156	2,292	-	-	12,892	1,478	1,14,342				
Office maintenance	2,677	631	1	3	95	16	110	1,176	20	4,729	10,688	4,542	6	14	554	29	117	3,340	123	16,422	2,546	2,345	3	7	151	-	-	518	48	5,721	5,938	11,261	9	22	308	-	-	1,928	207	19,821				
Repairs	422	265	-	-	7	1	9	204	1	870	1,274	375	-	1	45	2	2	478	10	2,194	847	444	-	-	18	-	-	160	6	1,473	1,394	1,363	1	2	43	-	-	320	25	3,148				
Printing & Stationery	5,238	884	2	3	384	188	589	1,131	21	6,140	8,850	5,888	4	14	2,882	133	813	4,166	167	21,380	4,243	4,888	5	9	789	-	-	738	44	6,198	6,150	12,880	10	26	1,782	-	-	2,348	178	23,347				
Communication expenses	9,412	2,987	3	7	565	44	324	2,989	40	15,406	24,646	11,989	14	35	2,863	54	328	7,534	276	47,738	6,071	6,432	5	9	152	-	-	1,284	67	14,363	13,071	31,197	18	42	1,659	-	-	4,654	388	51,970				
Legal & professional charges	14,568	18,244	9	56	1,459	282	2,318	5,527	180	40,623	43,987	55,909	48	201	6,115	355	2,364	18,134	1,382	1,28,085	6,143	16,427	18	54	983	-	-	3,144	396	26,125	17,771	65,904	78	252	3,645	-	-	19,866	2,428	1,08,945				
Medical fees	470	31	-	-	19	-	-	76	-	986	1,105	-	-	-	348	-	-	310	-	3,130	335	1,254	-	-	26	-	-	38	-	1,605	691	6,517	-	-	865	-	-	179	-	8,252				
Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
As an auditor (includes out of pocket expenses)	225	437	-	-	1	14	3	38	95	4	817	766	1,554	1	7	80	5	39	489	53	3,013	114	500	-	2	7	-	-	99	10	732	109	1,735	1	10	38	-	-	578	82	2,783			
As an actuary or in any other capacity, in respect of:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(i) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(iii) Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(iv) In any other capacity	14	27	-	-	1	-	-	3	8	-	56	116	-	1	8	-	-	35	4	291	38	289	-	2	4	-	-	95	11	400	38	299	-	2	4	-	-	36	11	400				
Bank & business promotion expenses	89,900	68,167	-	-	1,611	983	495	1,514	54,421	1,747	74,828	88,893	170,533	1	333	1,293	418	1,544	55,547	671	76,438	13,328	16,499	-	2,062	1,463	-	-	3,370	134	7,992	31,957	79,336	-	6,900	949	-	-	1,611	388	1,11,415			
Advertisement and publicity	93,370	13,010	3	23	151	44	836	29,812	235	1,37,478	1,23,989	26,618	4	27	1,938	71	852	40,495	236	1,93,282	4,311	8,099	-	-	476	-	-	611	89	13,987	6,324	17,109	-	1	744	-	-	1,846	116	26,140				
Interest & bank charges	1,029	969	-	-	3	74	8	79	498	9	2,869	3,386	2,879	2	10	223	11	82	1,437	71	8,107	744	1,054	1	3	33	-	-	234	16	2,087	1,795	3,937	2	11	115	-	-	910	88	6,819			
Information technology expenses (incl. maintenance)	4,823	6,559	10	29	202	106	1,881	1,881	138	14,906	13,716	23,745	87	176	1,387	225	957	8,919	1,914	30,696	1,835	1,762	18	42	120	-	-	1,725	310	11,288	5,622	31,718	62	201	871	-	-	8,633	1,738	48,945				
Policy charges	1,542	6	-	-	5,458	103	44	472	-	2,056	3,754	1,247	-	-	50,181	107	95	795	-	26,655	890	3,194	-	-	3	-	6,047	1,462	11,350	-	-	6,723	-	-	6,723	-	-	1,932	19	19,822				
Electricity charges	3,203	724	2	4	110	20	133	1,374	23	5,930	11,305	4,885	8	18	655	36	143	3,020	194	20,885	2,309	2,324	2	7	194	-	-	633	46	5,425	5,387	11,156	9	32	329	-	-	2,178	280	19,322				
Other expenses	(91,378)	1,688	4	23	(968)	7	227	(1,138)	230	(21,909)	6,164	(10,647)	35	111	795	80	233	7,424	1,203	26,738	(1,038)	(2,406)	11	38	(159)	-	-	1,779	344	(1,414)	2,282	(10,944)	27	117	(1,091)	-	-	7,803	1,387	23,761				
Depreciation	8,128	333	3	9	63	63	283	3,691	81	15,498	16,654	84	100	3,382	18	288	11,400	1,894	19,239	4,984	7,448	9	27	88	-	-	1,684	170	14,428	18,019	36,388	43	154	921	-	-	10,488	1,432	62,282					
Provision	7	85	-	-	7	85	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	4,24,873	34,618	122	384	17,314	3,872	21,633	1,76,163	2,883	6,80,839	11,24,537	4,36,691	688	1,376	91,164	4,368	22,537	3,58,147	16,619	29,48,197	1,96,547	1,86,389	284	275	16,299	-	-	31,943	5,828	4,35,692	4,83,498	11,83,696	788	1,912	48,398	-	-	1,88,578	22,915	19,28,154				

FORM L-4A: OPERATING EXPENSES SCHEDULE - Expenses other than those directly related to insurance business

Particulars	For the quarter ended March 31, 2015	For the corresponding previous quarter ended March 31, 2014	For the corresponding previous year ended March 31, 2014
Employees' remuneration and welfare benefits	1,330	4,857	2,460
Travel, conveyance and vehicle running expenses	1	20	79
Bank, credit & loans	52	236	306
Office maintenance	7	32	47
Legal & Professional Charges	4	1	82
Advertisement and publicity	(1,295)	1,405	(172)
Printing & Stationery	130	144	6
Communication expenses	8	18	21
Interest & bank charges	-	3	-
Information technology expenses (incl. maintenance)	10	74	16
Other expenses	7,471	21,248	2,416
Depreciation	7	85	11
Total	7,964	28,131	3,381