

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

(Rs. '000)

Particulars	For the quarter ended June 30, 2013								Upto the quarter ended June 30, 2013								For the corresponding quarter ended June 30, 2012								Upto the corresponding quarter ended June 30, 2012								
	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Linked Life	Linked Pension	Total	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Linked Life	Linked Pension	Total	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Linked Life	Linked Pension	Total	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Linked Life	Linked Pension	Total	
Employees' remuneration and welfare benefits	19,812	219,918	122	273	12,908	33,396	3,607	290,036	19,812	219,918	122	273	12,908	33,396	3,607	290,036	23,156	184,037	1,490	(184)	6,783	43,431	7,373	266,086	23,156	184,037	1,490	(184)	6,783	43,431	7,373	266,086	
Travel, conveyance and vehicle running expenses	481	7,372	1	4	614	1,013	85	9,570	481	7,372	1	4	614	1,013	85	9,570	358	6,991	10	(11)	398	1,041	156	8,943	358	6,991	10	(11)	398	1,041	156	8,943	
Training Expenses	524	4,235	-	-	174	250	3	5,186	524	4,235	-	-	174	250	3	5,186	870	5,922	1	6	191	218	(48)	7,162	870	5,922	1	6	191	218	(48)	7,162	
Rent, rates & taxes	2,312	19,962	19	34	910	4,709	465	28,411	2,312	19,962	19	34	910	4,709	465	28,411	3,183	23,698	206	(95)	862	11,155	2,308	41,317	3,183	23,698	206	(95)	862	11,155	2,308	41,317	
Office maintenance	522	3,770	2	3	115	627	52	5,091	522	3,770	2	3	115	627	52	5,091	1,188	6,739	35	(7)	122	911	113	9,111	1,188	6,739	35	(7)	122	911	113	9,111	
Repairs	35	363	-	1	13	68	8	491	35	363	-	1	13	68	8	491	40	270	-	1	5	102	18	438	40	270	-	1	5	102	18	438	
Printing & stationery	616	2,332	3	3	383	561	41	3,939	616	2,332	3	3	383	561	41	3,939	394	3,841	40	(1)	394	612	64	5,254	394	3,841	40	(1)	394	612	64	5,254	
Communication expenses	881	8,972	5	9	545	1,558	130	12,100	881	8,972	5	9	545	1,558	130	12,100	1,020	6,576	27	(27)	247	1,701	303	9,847	1,020	6,576	27	(27)	247	1,701	303	9,847	
Legal & professional charges	1,421	17,552	29	51	1,492	9,951	949	31,445	1,421	17,552	29	51	1,492	9,951	949	31,445	1,709	17,795	295	(44)	691	9,709	2,001	32,156	1,709	17,795	295	(44)	691	9,709	2,001	32,156	
Medical fees	75	1,498	-	-	653	51	-	2,277	75	1,498	-	-	653	51	-	2,277	137	2,574	1	-	392	202	-	3,306	137	2,574	1	-	392	202	-	3,306	
Auditors' fees, expenses etc.	19	257	-	1	13	213	21	524	19	257	-	1	13	213	21	524	8	72	-	(1)	2	145	31	257	8	72	-	(1)	2	145	31	257	
a) as auditor (includes out of pocket expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b) as adviser or in any other capacity, in respect of:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sales & business promotion expenses	1,210	26,761	-	-	1,579	1,069	115	30,724	1,210	26,761	-	-	1,579	1,069	115	30,724	523	3,352	1	1	220	161	-	4,258	523	3,352	1	1	220	161	-	4,258	
Advertisement and publicity	254	3,176	-	-	228	132	3	3,793	254	3,176	-	-	228	132	3	3,793	519	3,343	12	(3)	166	246	12	4,295	519	3,343	12	(3)	166	246	12	4,295	
Interest & bank charges	133	1,004	1	2	33	323	27	1,523	133	1,004	1	2	33	323	27	1,523	121	726	2	(2)	23	303	55	1,228	121	726	2	(2)	23	303	55	1,228	
Service tax on premium and other Charges	-	-	-	-	-	14,134	1,522	15,656	-	-	-	-	-	14,134	1,522	15,656	-	-	-	-	-	15,998	1,556	17,554	-	-	-	-	-	-	15,998	1,556	17,554
Information technology expenses (incl. maintenance)	359	4,106	4	15	213	2,424	234	7,355	359	4,106	4	15	213	2,424	234	7,355	324	2,950	13	(33)	73	3,046	324	2,950	13	(33)	73	3,046	324	2,950	13	7,084	
Policy stamps	48	1,532	-	-	1,752	32	(1)	3,363	48	1,532	-	-	1,752	32	(1)	3,363	66	1,247	-	-	877	34	(6)	2,218	66	1,247	-	-	877	34	(6)	2,218	
Electricity charges	316	2,833	2	4	109	564	55	3,883	316	2,833	2	4	109	564	55	3,883	428	2,430	21	(10)	66	858	174	3,967	428	2,430	21	(10)	66	858	174	3,967	
Other expenses	361	5,474	8	25	983	2,411	452	9,714	361	5,474	8	25	983	2,411	452	9,714	213	2,633	12	1	108	2,997	477	6,441	213	2,633	12	1	108	2,997	477	6,441	
Depreciation	1,186	10,780	14	36	377	4,959	517	17,869	1,186	10,780	14	36	377	4,959	517	17,869	1,516	11,280	64	(96)	243	7,425	1,648	22,080	1,516	11,280	64	(96)	243	7,425	1,648	22,080	
Total	30,568	341,897	210	461	23,094	78,435	8,285	482,950	30,568	341,897	210	461	23,094	78,435	8,285	482,950	35,693	286,476	2,230	(505)	11,863	100,295	16,948	453,000	35,693	286,476	2,230	(505)	11,863	100,295	16,948	453,000	

FORM L-6A: OPERATING EXPENSES SCHEDULE - Expenses other than those directly related to Insurance Business

(Rs. '000)

Particulars	For the quarter ended June 30, 2013	Up to the quarter ended June 30, 2013	For the corresponding quarter ended June 30, 2012	Upto the corresponding quarter ended June 30, 2012
Employees' remuneration and welfare benefits	949	949	865	865
Travel, conveyance and vehicle running expenses	57	57	-	-
Rent, rates & taxes	76	76	148	148
Office maintenance	10	10	7	7
Office maintenance	9	9	52	52
Legal and Professional Charges	-	-	129	129
Advertisement and publicity	2	2	4	4
Printing & Stationery	4	4	-	-
Communication expenses	-	-	-	-
Interest & Bank Charges	-	-	-	-
Information technology expenses (incl. maintenance)	1	1	5	5
Other expenses	4,625	4,625	2,926	2,926
Depreciation	11	11	10	10
Total	5,744	5,744	4,144	4,144