

Form L-6- Operating Expenses Related to Insurance Business
(Amounts in thousands)

Particulars	Audited Quarter ended 31st December, 2020	Audited Quarter ended 31st December, 2019	Audited Nine Months ended 31st December, 2020	Audited Nine Months ended 31st December, 2019
1 Employees' remuneration and welfare benefits	1,765,414	1,781,299	4,875,510	5,271,864
2 Travel, conveyance and vehicle running expenses	17,734	55,558	37,546	175,579
3 Training expenses	10,869	54,163	59,542	145,722
4 Rents, rates and taxes	147,874	133,904	401,590	408,048
5 Repairs	54,264	60,049	176,849	189,656
6 Printing and stationery	7,237	11,639	16,054	31,567
7 Communication expenses	22,803	28,081	62,162	78,373
8 Legal and professional charges	28,363	23,866	72,959	71,041
9 Medical fees	22,768	26,674	73,559	79,133
10 Auditor's fees, expenses etc.				-
(a) as auditor	2,141	2,109	6,339	6,396
(b) as adviser or in any other capacity, in respect of				-
i) Taxation matters	-	-	-	-
ii) Insurance matters	-	-	-	-
iii) Management services	143	180	876	215
(c) in any other capacity	-	-	-	-
11 Advertisement and publicity	743,624	431,997	1,731,220	1,230,214
12 Interest and Bank Charges	34,079	28,134	88,023	72,277
13 Others: 1) Distribution expenses	6,128	6,401	5,009	(10,421)
2) Agents recruitment, seminar and other expenses	403	(256)	825	5,528
3) Recruitment and seminar expenses	29,283	16,195	60,820	61,468
4) IT expenses (including maintenance)	165,632	166,420	505,756	496,741
5) Policy stamps	69,840	59,105	209,941	174,226
6) (Profit)/Loss on sale of assets	(17)	3,788	800	6,819
7) Electricity expenses	25,641	32,863	70,868	93,604
8) Miscellaneous expenses	14,294	18,430	58,496	53,592
9) Outsourcing expenses	75,468	62,641	215,337	213,460
14 Depreciation	85,023	73,249	248,637	208,806
Total	3,329,008	3,076,489	8,978,718	9,063,908

Operating Expenses Other Than Those Directly Related To Insurance Business

(Amounts in thousands)

Particulars	Audited Quarter ended 31st December, 2020	Audited Quarter ended 31st December, 2019	Audited Nine Months ended 31st December, 2020	Audited Nine Months ended 31st December, 2019
1 Employees' remuneration, welfare benefits and other manpower costs	44,791	31,753	150,161	156,630
2 Legal and professional charges	794	2,662	7,844	32,203
3 Auditors Fees (Reporting Pack)	500	-	997	-
4 Interest and bank charges	4,047	2,215	11,172	7,099
5 Corporate social responsibility expenses	7,500	6,921	19,000	20,764
6 Others: Miscellaneous expenses	41,455	15,636	98,998	88,321
Total	99,087	59,187	288,172	305,017