

**Exide Life Insurance Company Limited**

 (Registration No: 114; Date of registration: 2 August 2001)  
 Schedules forming part of Financial Statements for the year ended 30 June 2018

**FORM : L6-Operating Expenses Schedule**
**Operating expenses relating to insurance business**

(₹ '000)

Particulars	For the quarter ended 30 June 2018	Up to the Quarter ended 30 June 2018	For the quarter ended 30 June 2017	Up to the Quarter ended 30 June 2017
Employees' remuneration, welfare benefits and other manpower costs	750,545	750,545	747,549	747,549
Travel, conveyance and vehicle running expenses	34,439	34,439	27,937	27,937
Rent, rates and taxes	156,597	156,597	224,417	224,417
Repairs, maintenance and office upkeep	79,004	79,004	83,361	83,361
Printing and stationery	10,339	10,339	9,388	9,388
Communication expenses	15,412	15,412	18,256	18,256
Legal expenses	(4,581)	(4,581)	2,412	2,412
Professional charges	116,634	116,634	77,668	77,668
Medical fees	8,745	8,745	8,063	8,063
Auditors' fees, expenses etc				
a) as auditor	875	875	875	875
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	38	38	38
d) Other certifications	125	125	263	263
e) Out of pocket reimbursement	100	100	152	152
Advertisement and publicity	79,330	79,330	69,814	69,814
Interest and bank charges	15,608	15,608	15,038	15,038
Agents training & Recruitment expenses	2,030	2,030	6,352	6,352
Electricity charges	19,130	19,130	20,538	20,538
GST on premium	(849)	(849)	1,184	1,184
Service tax expense	396	396	6,285	6,285
Sales and business promotion expenses	416,608	416,608	367,407	367,407
Exchange fluctuation loss / (gain)	-	-	-	-
Less : Expense transferred to Shareholders' Account	-	-	-	-
Membership fees	7,751	7,751	6,845	6,845
Depreciation	29,405	29,405	22,281	22,281
Other expenses	1,877	1,877	531	531
<b>Total</b>	<b>1,739,557</b>	<b>1,739,557</b>	<b>1,716,655</b>	<b>1,716,655</b>

**Schedule - 6A**
**Expenses other than those directly related to the insurance business**

Particulars	Current Year	Previous Year
Director sitting fees	280	160
Board meeting / Other expenses	-	19
Legal Cost	5,363	-
Managerial Remuneration in excess of ₹ 15,000	9,110	8,811
<b>Total</b>	<b>14,753</b>	<b>8,990</b>

**FORM : L7-Benefits Paid Schedule**

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	547,418	547,418	381,172	381,172
(b) Claims by maturity	977,796	977,796	699,210	699,210
(c) Annuities / pensions in payment	6,824	6,824	6,296	6,296
(f) Other benefits (incl Surrenders)	1,476,583	1,476,583	1,599,843	1,599,843
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(177,168)	(177,168)	(65,616)	(65,616)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(f) Other benefits	-	-	-	-
3. Amount accepted in reinsurance :				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(f) Other benefits	-	-	-	-
<b>Total</b>	<b>2,831,454</b>	<b>2,831,454</b>	<b>2,620,905</b>	<b>2,620,905</b>