

Schedules forming part of Financial Statements for the period ended 30 September 2022

FORM : L6-Operating Expenses Schedule

Operating expenses relating to insurance business

(₹ Lakhs)

Particulars	For the Quarter ended 30 September 2022	Upto the Quarter ended 30 September 2022	For the Quarter ended 30 September 2021	Upto the Quarter ended 30 September 2021
Employees' remuneration and welfare benefits	7,653	15,388	6,688	14,016
Travel, conveyance and vehicle running expenses	225	487	135	206
Training expenses	32	52	3	12
Rent, rates and taxes	732	1,544	732	1,438
Repairs and maintenance	25	64	55	90
Printing and stationery	42	79	51	83
Communication expenses	128	242	69	253
Legal and Professional charges	1,914	2,544	1,874	3,474
Medical fees	(57)	24	70	186
Auditors' fees, expenses etc				
a) as auditor	18	30	13	26
b) as advisor or any other capacity, in respect of				
(i) Taxation matters	0	1	0	1
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) in any other capacity	8	17	3	8
Advertisement and publicity	(49)	294	176	391
Interest and Bank charges	187	398	112	319
Others:				
a) Information Technology Expenses	439	1,286	799	1,432
b) General Office & Other Expenses	842	1,518	571	1,118
c) Stamp duty	381	781	251	500
d) Business Development Expenses	2,649	6,304	4,643	7,277
Depreciation on Fixed Assets	342	664	369	765
Goods and Services Tax expense	4	33	29	223
Total	15,517	31,751	16,644	31,819
In India	15,517	31,751	16,644	31,819
Outside India	-	-	-	-

Schedule - 6A

Expenses other than those directly related to the insurance business

Particulars	For the Quarter ended 30 September 2022	Upto the Quarter ended 30 September 2022	For the Quarter ended 30 September 2021	Upto the Quarter ended 30 September 2021
Employees' remuneration, welfare benefits	345	893	488	488
Others:				
Director sitting fees / Profit Based Commission	6	11	3	18
Board meeting / Other expenses	0	0	0	0
Professional Fees	-	-	155	155
Total	351	905	647	662
In India	351	905	647	662
Outside India	-	-	-	-

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)	For the Quarter ended 30 September 2022	Upto the Quarter ended 30 September 2022	For the Quarter ended 30 September 2021	Upto the Quarter ended 30 September 2021
1. Insurance Claims:				
(a) Claims by Death	6,629	15,512	21,635	49,010
(b) Claims by Maturity	8,804	16,949	9,872	17,284
(c) Claims by Annuities / Pensions	392	706	246	556
(d) Others				
- Cash Bonus	339	1,190	285	385
- Reversionary Bonus	2,883	5,714	3,143	5,371
- Survival / Mid-Term / Recurring Benefit	12,129	17,567	6,615	11,277
- Education & Marriage / Guaranteed Income Benefit	923	1,576	283	440
- Surrender and partial withdrawal etc.	18,493	34,255	22,177	35,886
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(1,674)	(5,574)	(7,991)	(23,544)
(b) Claims by maturity	-	-	-	-
(c) Claims by Annuities / pensions	-	-	-	-
(d) Claims by surrender and partial withdrawal etc.	-	-	-	-
3. Amount accepted in reinsurance :				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Claims by Annuities / pensions	-	-	-	-
(d) Claims by surrender and partial withdrawal etc.	-	-	-	-
Total	48,920	87,895	56,266	96,666
In India	48,920	87,895	56,266	96,666
Outside India	-	-	-	-

Notes :

- (a) Claims include specific claims settlement costs, wherever applicable.
(b) Legal, other fees and expenses also form part of the claims cost, wherever applicable.