

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Crore)

	PARTICULARS	For the Quarter ended Sept. 30, 2025	Upto the Quarter ended Sept. 30, 2025	For the Quarter ended Sept. 30, 2024	Upto the Quarter ended Sept. 30, 2024
1	Employees' remuneration & welfare benefits	7,510.40	13,183.49	7,739.65	14,276.29
2	Travel, conveyance and vehicle running expenses	109.17	229.13	122.61	276.20
3	Training expenses	8.03	13.31	9.63	14.87
4	Rents, rates & taxes	194.29	387.46	193.66	373.92
5	Repairs	42.60	75.02	46.29	77.42
6	Printing & stationery	66.29	158.73	53.68	148.15
7	Communication expenses	50.27	90.90	52.38	109.37
8	Legal & professional charges	20.58	30.77	8.94	12.20
9	Medical fees	9.89	29.33	13.91	27.89
10	Auditors' fees, expenses etc				
	a) as auditor	2.89	5.75	0.41	1.33
	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	0.01	0.01	-	0.01
11	Advertisement and publicity	171.85	245.65	151.25	216.71
12	Interest & Bank Charges	33.10	50.64	40.71	66.17
13	Depreciation	160.84	316.95	119.30	232.31
14	Brand/Trade Mark usage fee/charges	-	-	-	-
15	Business Development and Sales Promotion Expenses	6.94	6.94	0.02	0.02
16	Stamp duty on policies	66.09	110.54	61.74	127.53
17	Information Technology Expenses	9.51	9.51	-	-
18	Goods and Services Tax (GST)	418.13	805.42	448.27	834.05
19	Others:				
a	Allowances	318.54	775.75	419.73	908.71
b	Expense on Investment Property	41.35	81.70	35.71	69.58
c	Receipt stamps	4.68	7.74	2.15	6.48
d	Electricity charges	63.32	119.88	65.11	122.43
e	Cash in transit and other insurance premia	1.08	1.92	(0.32)	1.38
f	Miscellaneous expenses	154.89	280.88	170.19	283.22
g	Exchange	(1.48)	(6.20)	(4.80)	(4.79)
h	Head Office Exp.	(1.04)	-	-	-
	TOTAL	9,462.22	17,011.22	9,750.22	18,181.45
	In India	9,451.17	16,990.88	9,741.76	18,159.81
	Outside India	11.05	20.34	8.46	21.64