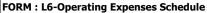
## **Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)

Schedules forming part of Financial Statements for the half year ended 30 September 2018



Operating expenses relating to insurance business



1,655,060

3,576,977

3,371,714

(₹ '000)

**Particulars** Up to the For the quarter Up to the For the quarter ended 30 Quarter ended ended 30 Quarter ended September 30 September September 30 September 2018 2018 2017 2017 Employees' remuneration, welfare benefits and other manpower costs 742,740 1,493,285 749,836 1,497,385 Travel, conveyance and vehicle running expenses 29,593 64,031 29,543 57,479 177,450 74,721 170,348 Rent, rates and taxes 86,658 83,552 123,946 202,950 166 914 Repairs, maintenance and office upkeep 7,354 19,504 16,743 Printing and stationery 9,165 Communication expenses 18,511 33,922 14,951 33,207 3,315 17,056 19,469 7,896 Legal expenses 250,305 95,495 173,163 Professional charges 133,671 Medical fees 10,247 18,992 10,026 18,089 Auditors' fees, expenses etc a) as auditor 1,325 2,200 875 1,750 b) as advisory (i) Taxation matters (ii) Insurance matters (iii) Management services 75 38 75 c) tax audit 38 283 545 430 d) Other certifications 305 e) Out of pocket reimbursement 106 124 275 6 165,788 121,245 191,059 Advertisement and publicity 86,458 Interest and bank charges 28.217 15,119 30,156 12 610 Agents training & Recruitment expenses 30,039 32,069 31,507 37,860 Electricity charges 18,762 37,893 22,926 43,464 372 1,556 GST on premium 478 25 2,328 Service tax/ GST expense 8,613 Sales and business promotion expenses 292,476 443,446 860,054 659,883 Exchange fluctuation loss / (gain) Less: Expense transferred to Shareholders' Account 8.348 16,099 4,608 11.453 Membership fees 56,221 Stamp duty 31,980 97,785 185,011 Depreciation 39,606 69,010 23,007 45,288 Other expenses 1,928 1,593 3,470 1,397

1,837,420

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

Particulars	Current Year	Previous Year
Claims - Ex-Gratia	500	-
Director sitting fees / Profit based commission	1,460	320
Board meeting / Other expenses	31	82
Legal Cost	5,784	-
Over / Short Premium	0	-
Managerial Remuneration in excess of ₹ 15,000	18,220	17,622
Total	25,995	18,024

## FORM: L7-Benefits Paid Schedule

Total

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	532,059	1,079,477	781,593	1,162,765
(b) Claims by maturity	1,106,726	2,084,522	1,046,203	1,745,413
(c) Annuities / pensions in payment	6,017	12,842	3,654	9,950
(f) Other benefits (incl Surrenders)	1,555,022	3,031,605	1,434,805	3,034,648
2. (Amount ceded in reinsurance):			-	
(a) Claims by death	(209,612)	(386,779)	(274,518)	(340,135)
(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	-	-	-	-
Total	2,990,212	5,821,666	2,991,737	5,612,642