

TATA AIG LIFE INSURANCE COMPANY LIMITED
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-6-OPERATING EXPENSES SCHEDULE

	Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2010	UP TO THE QUARTER ENDED ON SEPTEMBER 30, 2010	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2009	UP TO THE QUARTER ENDED ON SEPTEMBER 30, 2009
		(₹'000)	(₹'000)	(₹'000)	(₹'000)
1	Employees' remuneration & welfare benefits	1,105,916	2,213,281	1,030,531	2,150,718
2	Travel, conveyance and vehicle running expenses	42,366	90,847	29,482	72,902
3	Training expenses	54,697	95,984	3,514	(3,451)
4	Rents, rates & taxes	196,487	394,106	201,193	421,262
5	Repairs	143,614	274,636	134,844	267,792
6	Printing & stationery	30,608	65,920	29,923	80,318
7	Communication expenses	60,017	128,459	72,425	149,630
8	Legal & professional charges	210,631	391,327	226,900	396,253
9	Medical fees	5,445	15,513	3,168	7,949
10	Auditors' fees, expenses etc				
	a) as auditor	950	2,000	950	2,000
	b) as advisor or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	100	138	113	175
	d) out of pocket expenses	6	27	2	24
11	Advertisement and publicity	61,284	76,634	38,380	47,420
12	Interest & Bank Charges	17,522	34,669	(12,074)	13,652
13	Others (to be specified)	-	-	-	-
	(a) Business promotion expenses	111,066	265,667	184,667	197,814
	(b) Direct marketing expenses	61,359	135,538	59,978	126,140
	(c) Stamp duty expenses	8,143	14,942	7,383	13,690
	(d) Information Technology related expenses	89,175	172,310	130,037	269,407
	(e) Directors sitting fees	519	819	110	460
	(f) Office and miscellaneous expenses	5,824	7,336	17,464	9,958
	(g) Exchange fluctuation loss	(317)	455	-	-
	(h) Loss on Sale of Fixed Assets	-	-	7,943	11,497
14	Depreciation	158,717	334,676	199,043	390,221
15	Service tax on premium	51,227	147,600	56,935	103,303
	TOTAL	2,415,356	4,862,884	2,422,910	4,729,134