

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

FORM L-6-OPERATING EXPENSES SCHEDULE

	Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2010	UP TO THE QUARTER ENDED ON DECEMBER 31, 2010	FOR THE QUARTER ENDED ON DECEMBER 31, 2009	UP TO THE QUARTER ENDED ON DECEMBER 31, 2009
		(₹'000)	(₹'000)	(₹'000)	(₹'000)
1	Employees' remuneration & welfare benefits	996,137	3,209,418	1,030,912	3,181,630
2	Travel, conveyance and vehicle running expense:	36,737	127,584	52,337	125,239
3	Training expenses	34,381	130,365	38,577	35,126
4	Rents, rates & taxes	179,141	573,247	202,383	623,645
5	Repairs	131,225	405,861	139,324	407,116
6	Printing & stationery	35,850	101,770	34,248	114,566
7	Communication expenses	58,923	187,382	75,243	224,873
8	Legal & professional charges	167,670	558,997	205,849	602,102
9	Medical fees	4,646	20,159	8,094	16,043
10	Auditors' fees, expenses etc				
	a) as auditor	500	2,500	500	2,500
	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	125	263	88	263
	d) out of pocket expenses	21	48	57	81
11	Advertisement and publicity	9,340	85,974	137,840	185,260
12	Interest & Bank Charges	16,165	50,834	16,705	30,357
13	Others (to be specified)	-	-	-	-
	(a) Business promotion expenses	208,337	474,004	260,081	457,895
	(b) Direct marketing expenses	6,534	142,072	66,427	192,567
	(c) Stamp duty expenses	6,111	21,053	7,490	21,180
	(d) Information Technology related expenses	58,169	230,479	105,663	375,070
	(e) Directors sitting fees	130	949	270	730
	(f) Office and miscellaneous expenses	8,241	15,577	7,938	17,896
	(g) Exchange fluctuation loss	13	468	-	-
	(h) Loss on Sale of Fixed Assets	17,064	17,064	2,959	14,456
14	Depreciation	159,399	494,075	196,036	586,257
15	Service tax on premium	54,939	202,539	67,961	171,264
	TOTAL	2,189,798	7,052,682	2,656,982	7,386,116