

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

**FORM L-6-OPERATING EXPENSES SCHEDULE**

	PARTICULARS	FOR THE QUARTER ENDED JUNE 30, 2011	UP TO THE QUARTER ENDED JUNE 30, 2011	FOR THE QUARTER ENDED JUNE 30, 2010	UP TO THE QUARTER ENDED JUNE 30, 2010
		(₹'000)	(₹'000)	(₹'000)	(₹'000)
1	Employees' remuneration & welfare benefits	854,788	854,788	1,107,365	1,107,365
2	Travel, conveyance and vehicle running expenses	28,251	28,251	48,481	48,481
3	Training expenses	11,696	11,696	41,287	41,287
4	Rents, rates & taxes	168,813	168,813	197,619	197,619
5	Repairs	95,646	95,646	131,022	131,022
6	Printing & stationery	23,504	23,504	35,312	35,312
7	Communication expenses	41,927	41,927	68,442	68,442
8	Legal & professional charges	110,903	110,903	180,696	180,696
9	Medical fees	5,145	5,145	10,068	10,068
10	Auditors' fees, expenses etc				
	a) as auditor	1,350	1,350	1,050	1,050
	b) as advisor or in any other capacity, in respect	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	241	241	38	38
	d) out of pocket expenses	9	9	22	21
11	Advertisement and publicity	15,272	15,272	15,350	15,350
12	Interest & Bank Charges	15,912	15,912	17,147	17,147
13	Others	-	-	-	-
	(a) Business promotion expenses	389,353	389,353	134,029	134,029
	(b) Direct marketing expenses	4,233	4,233	74,179	74,179
	(c) Stamp duty expenses	12,029	12,029	6,799	6,799
	(d) Information Technology related expenses	52,254	52,254	83,135	83,135
	(e) Directors sitting fees	530	530	300	300
	(f) Office and miscellaneous expenses	8,035	8,035	1,513	1,512
	(g) Exchange fluctuation loss	797	797	772	772
14	Depreciation	112,669	112,669	175,959	175,959
15	Service tax on premium	112,421	112,421	96,372	96,373
	<b>TOTAL</b>	<b>2,065,778</b>	<b>2,065,778</b>	<b>2,426,956</b>	<b>2,426,956</b>