

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

FORM L-6-OPERATING EXPENSES SCHEDULE

	PARTICULARS	FOR THE QUARTER ENDED SEPTEMBER 30, 2011	UP TO THE QUARTER ENDED SEPTEMBER 30, 2011	FOR THE QUARTER ENDED SEPTEMBER 30, 2010	UP TO THE QUARTER ENDED SEPTEMBER 30, 2010
		(₹'000)	(₹'000)	(₹'000)	(₹'000)
1	Employees' remuneration & welfare benefits	811,572	1,666,360	1,105,916	2,213,281
2	Travel, conveyance and vehicle running expenses	34,665	62,916	42,366	90,847
3	Training expenses	5,878	17,574	54,697	95,984
4	Rents, rates & taxes	160,193	329,006	196,487	394,106
5	Repairs	95,691	191,337	143,614	274,636
6	Printing & stationery	21,195	44,699	30,608	65,920
7	Communication expenses	34,886	76,813	60,017	128,459
8	Legal & professional charges	129,451	240,354	210,631	391,327
9	Medical fees	3,331	8,476	5,445	15,513
10	Auditors' fees, expenses etc			-	-
	a) as auditor	950	2,300	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	149	390	100	138
	d) out of pocket expenses	19	28	6	27
11	Advertisement and publicity	17,905	33,177	61,284	76,634
12	Interest & Bank Charges	16,213	32,125	17,522	34,669
13	Others	-	-	-	-
	(a) Business promotion expenses	358,299	747,652	131,638	265,667
	(b) Direct marketing expenses	1,601	5,834	61,359	135,538
	(c) Stamp duty expenses	7,848	19,877	8,143	14,942
	(d) Information Technology related expenses	56,308	108,562	89,175	172,310
	(e) Directors sitting fees	340	870	519	819
	(f) Office and miscellaneous expenses	50,254	58,289	5,825	7,337
	(g) Exchange fluctuation loss	103	900	(317)	455
	(h) Loss on Sale of Fixed Assets	204	204	-	-
14	Depreciation	89,334	202,003	158,716	334,675
15	Service tax on premium	85,540	197,961	51,227	147,600
	TOTAL	1,981,929	4,047,707	2,435,928	4,862,884