

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

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

|    | PARTICULARS  | FOR THE QUARTER ENDED<br>DECEMBER 31, 2011 | UP TO THE QUARTER ENDED<br>DECEMBER 31, 2011 | FOR THE QUARTER ENDED<br>DECEMBER 31, 2010 | UP TO THE QUARTER ENDED<br>DECEMBER 31, 2010 |
|----|--|--|--|--|--|
|    |  | (₹'000)                                    | (₹'000)                                      | (₹'000)                                    | (₹'000)                                      |
| 1  | Employees' remuneration & welfare benefits         | 751,581                                    | 2,417,941                                    | 996,137                                    | 3,209,418                                    |
| 2  | Travel, conveyance and vehicle running expenses    | 31,864                                     | 94,780                                       | 36,737                                     | 127,584                                      |
| 3  | Training expenses                                  | 11,469                                     | 29,043                                       | 34,381                                     | 130,365                                      |
| 4  | Rents, rates & taxes                               | 154,471                                    | 483,477                                      | 179,141                                    | 573,247                                      |
| 5  | Repairs  | 98,806                                     | 290,143                                      | 131,225                                    | 405,861                                      |
| 6  | Printing & stationery                              | 21,923                                     | 66,622                                       | 35,850                                     | 101,770                                      |
| 7  | Communication expenses                             | 40,810                                     | 117,623                                      | 58,923                                     | 187,382                                      |
| 8  | Legal & professional charges                       | 119,112                                    | 359,466                                      | 167,670                                    | 558,997                                      |
| 9  | Medical fees                                       | 3,458                                      | 11,934                                       | 4,646                                      | 20,159                                       |
| 10 | Auditors' fees, expenses etc                       |  |  |  |  |
|    | a) as auditor                                      | 800  | 3,100  | 500  | 2,500  |
|    | 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                           | (72)                                       | 318  | 125  | 263  |
|    | d) out of pocket expenses                          | 21   | 49   | 21   | 48   |
| 11 | Advertisement and publicity                        | 91,494                                     | 124,671                                      | 9,340                                      | 85,974                                       |
| 12 | Interest & Bank Charges                            | 14,218                                     | 46,343                                       | 16,165                                     | 50,834                                       |
| 13 | Others   |  |  |  |  |
|    | (a) Business promotion expenses                    | 147,570                                    | 895,222                                      | 208,337                                    | 474,004                                      |
|    | (b) Direct marketing expenses                      | 4,026                                      | 9,860  | 6,534                                      | 142,072                                      |
|    | (c) Stamp duty expenses                            | 7,233                                      | 27,110                                       | 6,111                                      | 21,053                                       |
|    | (d) Information Technology related expenses        | 59,370                                     | 167,932                                      | 58,169                                     | 230,479                                      |
|    | (e) Directors sitting fees                         | 350  | 1,220  | 130  | 949  |
|    | (f) Office and miscellaneous expenses              | 23,377                                     | 81,666                                       | 8,240                                      | 15,577                                       |
|    | (g) Exchange fluctuation loss                      | 17   | 917  | 13   | 468  |
|    | (h) Loss on Sale of Fixed Assets                   | -  | -  | 17,064                                     | 17,064                                       |
| 14 | Depreciation                                       | 66,783                                     | 268,786                                      | 159,400                                    | 494,075                                      |
| 15 | Service tax on premium                             | 101,351                                    | 299,312                                      | 54,939                                     | 202,539                                      |
|    | <b>TOTAL</b>                                       | <b>1,750,032</b>                           | <b>5,797,535</b>                             | <b>2,189,798</b>                           | <b>7,052,682</b>                             |