

**Name of the Insurer: TATA AIA LIFE INSURANCE COMPANY LIMITED**  
(Formerly known as TATA AIG LIFE INSURANCE COMPANY LIMITED)  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

	PARTICULARS	FOR THE QUARTER ENDED MARCH 31, 2012	UP TO THE QUARTER ENDED MARCH 31, 2012	FOR THE QUARTER ENDED MARCH 31, 2011	UP TO THE QUARTER ENDED MARCH 31, 2011
		(₹'000)	(₹'000)	(₹'000)	(₹'000)
1	Employees' remuneration & welfare benefits	583,528	3,001,469	943,242	4,152,659
2	Travel, conveyance and vehicle running expenses	32,388	127,168	52,451	180,035
3	Training expenses	12,732	41,775	14,816	145,181
4	Rents, rates & taxes	129,962	613,439	169,267	742,514
5	Repairs	89,312	379,455	99,557	505,419
6	Printing & stationery	20,895	87,517	665	102,436
7	Communication expenses	40,651	158,274	22,059	209,441
8	Legal & professional charges	151,093	510,559	205,797	764,794
9	Medical fees	4,848	16,782	7,260	27,419
10	Auditors' fees, expenses etc				
	a) as auditor	500	3,600	500	3,000
	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	102	420	97	360
	d) out of pocket expenses	94	143	88	136
11	Advertisement and publicity	73,199	197,870	22,783	108,756
12	Interest & Bank Charges	17,204	63,547	19,238	70,072
13	Others				
	(a) Business promotion expenses	261,559	1,156,781	503,927	977,930
	(b) Direct marketing expenses	4,222	14,082	(15,753)	126,318
	(c) Stamp duty expenses	9,476	36,586	16,392	37,445
	(d) Service Tax input expense	19,518	80,516	-	-
	(e) Information Technology related expenses	118,284	286,216	71,165	301,644
	(f) Directors sitting fees	390	1,610	471	1,420
	(g) Office and miscellaneous expenses	59,380	80,048	3,083	18,661
	(h) Exchange fluctuation loss	54	971	(132)	336
	(i) Loss on Sale of Fixed Assets	13,295	13,295	1,359	18,424
14	Depreciation	61,092	329,878	141,978	636,053
15	Service tax on fund	100,598	399,910	55,030	257,568
	<b>TOTAL</b>	<b>1,804,376</b>	<b>7,601,911</b>	<b>2,335,339</b>	<b>9,388,021</b>