

Name of the Insurer: TATA AIA LIFE INSURANCE COMPANY LIMITED

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-6-OPERATING EXPENSES SCHEDULE

	PARTICULARS	FOR THE QUARTER ENDED MARCH 31, 2013	UP TO THE QUARTER ENDED MARCH 31, 2013	FOR THE QUARTER ENDED MARCH 31, 2012	UP TO THE QUARTER ENDED MARCH 31, 2012
		(₹'000)	(₹'000)	(₹'000)	(₹'000)
1	Employees' remuneration & welfare benefits	432,331	2,249,570	583,528	3,001,469
2	Travel, conveyance and vehicle running expenses	58,356	129,676	32,388	127,168
3	Training expenses	8,823	32,750	12,732	41,775
4	Rents, rates and taxes	145,553	490,065	129,962	613,439
5	Repairs	80,509	337,897	89,312	379,455
6	Printing & stationery	5,543	42,098	20,895	87,517
7	Communication expenses	21,830	100,197	40,651	158,274
8	Legal & professional charges	205,135	585,521	151,148	510,614
9	Medical fees	7,315	16,399	4,848	16,782
10	Auditors' fees, expenses etc				
	a) as auditor	600	4,000	500	3,600
	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	403	555	47	365
	d) out of pocket expenses	83	173	94	143
11	Advertisement and publicity	142,889	281,164	73,199	197,870
12	Interest & Bank Charges	10,154	54,662	17,204	63,547
13	Others				
	(a) Business promotion expenses	(31,586)	472,163	261,559	1,156,781
	(b) Direct marketing expenses	1,834	8,405	4,222	14,082
	(c) Stamp duty expenses	8,689	27,374	9,476	36,586
	(d) Information Technology related expenses	59,607	260,984	118,284	286,216
	(e) Directors sitting fees	250	1,260	390	1,610
	(f) Office and miscellaneous expenses	2,556	25,820	78,898	160,564
	(g) Exchange fluctuation loss	3,604	4,811	54	971
	(h) Loss on Sale of Fixed Assets	-	-	13,295	13,295
14	Depreciation				
	(a) Depreciation on Assets owned by Policyholders	45,038	187,497	61,092	329,878
	(b) Reimbursement of depreciation for use of Shareholders Assets	4,391	14,637	-	-
15	Service tax on fund	121,189	588,067	100,598	399,910
	TOTAL	1,335,096	5,915,745	1,804,376	7,601,911