

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 SEPTEMBER 30, 2012	UP TO THE QUARTER ENDED SEPTEMBER 30, 2012	FOR THE QUARTER ENDED SEPTEMBER 30, 2011	UP TO THE QUARTER ENDED SEPTEMBER 30, 2011
		(₹'000)	(₹'000)	(₹'000)	(₹'000)
1	Employees' remuneration & welfare benefits	569,076	1,225,313	811,572	1,666,360
2	Travel, conveyance and vehicle running expenses	26,170	47,017	34,665	62,916
3	Training expenses	4,279	15,749	5,878	17,574
4	Rents, rates & taxes	114,317	238,711	160,193	329,006
5	Repairs	94,730	176,112	95,691	191,337
6	Printing & stationery	11,631	23,699	21,195	44,699
7	Communication expenses	23,174	54,175	34,886	76,813
8	Legal & professional charges	130,960	235,170	129,666	240,569
9	Medical fees	1,958	4,487	3,331	8,476
10	Auditors' fees, expenses etc				
	a) as auditor	1,050	2,500	1,000	2,300
	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	159	265	(116)	175
	d) out of pocket expenses	75	79	19	28
11	Advertisement and publicity	2,979	17,485	17,905	33,177
12	Interest & Bank Charges	14,823	31,032	16,213	32,125
13	Others				
	(a) Business promotion expenses	186,179	403,126	358,299	747,652
	(b) Direct marketing expenses	1,758	4,306	1,601	5,834
	(c) Stamp duty expenses	5,886	11,311	7,848	19,877
	(d) Information Technology related expenses	58,549	125,005	56,308	108,562
	(e) Directors sitting fees	340	700	340	870
	(f) Office and miscellaneous expenses	8,609	16,143	50,254	58,289
	(g) Exchange fluctuation loss	170	559	103	900
	(h) Loss on Sale of Fixed Assets	-	-	204	204
14	Depreciation	53,948	101,470	89,334	202,003
15	Service tax on fund	150,914	326,587	85,540	197,961
	TOTAL	1,461,734	3,061,001	1,981,929	4,047,707