

## 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 JUNE 30, 2015	UP TO THE QUARTER ENDED JUNE 30, 2015	FOR THE QUARTER ENDED JUNE 30, 2014	UP TO THE QUARTER ENDED JUNE 30, 2014
	(₹'000)	(₹'000)	(₹'000)	(₹'000)
1 Employees' remuneration & welfare benefits	479,348	479,348	474,357	474,357
2 Travel, conveyance and vehicle running expenses	32,637	32,637	19,932	19,932
3 Training expenses	5,411	5,411	2,651	2,651
4 Rents, rates and taxes	64,721	64,721	83,302	83,302
5 Repairs	47,065	47,065	50,036	50,036
6 Printing & stationery	11,355	11,355	10,542	10,542
7 Communication expenses	35,754	35,754	40,610	40,610
8 Legal & professional charges	101,511	101,511	80,958	80,958
9 Medical fees	6,873	6,873	5,632	5,632
10 Auditors' fees, expenses etc				
a) as auditor	1,400	1,400	1,400	1,400
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	92	92	114	114
d) out of pocket expenses	31	31	-	-
11 Advertisement and publicity	35,617	35,617	5,574	5,574
12 Interest & Bank Charges	13,002	13,002	12,436	12,436
13 Others				
(a) Business promotion expenses	16,540	16,540	64,078	64,078
(b) Direct marketing expenses	(521)	(521)	(72)	(72)
(c) Stamp duty expenses	241,821	241,821	3,349	3,349
(d) Information Technology related expenses	67,559	67,559	60,097	60,097
(e) Directors sitting fees	670	670	480	480
(f) Office and miscellaneous expenses	32,069	32,069	42,647	42,647
(g) Exchange fluctuation loss (Net)	1,535	1,535	341	341
(h) Loss on Sale of Fixed Assets	-	-	-	-
14 Depreciation				
(a) Depreciation on Assets owned by Policyholders	31,557	31,557	29,715	29,715
(b) Reimbursement of depreciation for use of Shareholders Assets	3,235	3,235	6,583	6,583
<b>TOTAL</b>	<b>1,229,282</b>	<b>1,229,282</b>	<b>994,762</b>	<b>994,762</b>