

**ING Vysya Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)

**Schedules forming part of Financial Statements for the half year ended 30 Sep 2011**
**FORM : L6-Operating Expenses Schedule**
**Operating expenses relating to insurance business**
**(₹ '000)**

Particulars	For the quarter ended 30 Sep 2011	Up to the quarter ended 30 Sep 2011	For the quarter ended 30 Sep 2010	Up to the quarter ended 30 Sep 2010
Employees' remuneration, welfare benefits and other manpower costs	758,834	1,481,166	775,538	1,463,255
Travel, conveyance and vehicle running expenses	22,604	42,697	21,184	39,074
Rent, rates and taxes	126,774	230,342	104,261	208,469
Repairs, maintenance and office upkeep	29,265	60,464	20,763	43,462
Printing and stationery	3,330	20,066	9,855	21,377
Communication expenses	22,278	59,525	36,383	71,845
Legal expenses	5,081	9,761	5,166	11,510
Professional charges	56,405	96,049	39,419	67,280
Medical fees	1,221	2,303	1,455	2,893
Auditors' fees, expenses etc				
a) as auditor	760	1,320	455	920
b) as advisory	-	-	-	-
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax / concurrent audit	188	375	38	75
d) any other capacity (reimbursements)	45	143	220	267
Advertisement and publicity	26,100	53,384	44,076	76,439
Interest and bank charges	8,571	21,240	15,787	32,105
Recruitment expenses	13,060	23,457	17,670	31,383
Electricity charges	20,318	40,764	18,463	37,889
Service tax on premium	91	292	17	137
Service tax expense	11,872	26,202	-	-
Sales and business promotion expenses	166,858	288,996	164,784	287,989
Exchange fluctuation loss / (gain)	3,208	2,721	282	(61)
Membership fees	1,879	4,076	776	1,793
Depreciation	12,409	25,579	14,488	33,465
Other expenses	(8,032)	2,796	(685)	9,145
<b>Total</b>	<b>1,283,120</b>	<b>2,493,716</b>	<b>1,290,394</b>	<b>2,440,712</b>

**FORM : L7-Benefits Paid Schedule**

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	90,406	195,278	66,526	135,641
(b) Claims by maturity	132,437	252,102	112,900	194,484
(c) Annuities / pensions in payment	2	15	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	1,531,744	3,094,416	1,203,870	2,215,419
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(1,294)	(2,587)	(405)	(3,561)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits	-	-	-	-
3. Amount accepted in reinsurance :				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits	-	-	-	-
<b>Total</b>	<b>1,753,294</b>	<b>3,539,224</b>	<b>1,382,891</b>	<b>2,541,982</b>