

**ING Vysya Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the quarter ended 30 June 2012

**FORM : L6-Operating Expenses Schedule**
**Operating expenses relating to insurance business**

(₹ '000)

Particulars	For the quarter ended 30 June 2012	Up to the quarter ended 30 June 2012	For the quarter ended 30 June 2011	Up to the quarter ended 30 June 2011
Employees' remuneration, welfare benefits and other manpower costs	666,822	666,822	722,332	722,332
Travel, conveyance and vehicle running expenses	20,424	20,424	20,093	20,093
Rent, rates and taxes	130,883	130,883	103,567	103,567
Repairs, maintenance and office upkeep	30,739	30,739	31,199	31,199
Printing and stationery	13,267	13,267	16,736	16,736
Communication expenses	29,194	29,194	37,247	37,247
Legal expenses	14,762	14,762	4,679	4,679
Professional charges	30,791	30,791	39,645	39,645
Medical fees	1,155	1,155	1,082	1,082
Auditors' fees, expenses etc				
a) as auditor	725	725	560	560
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	38	188	188
d) any other capacity (reimbursements)	245	245	98	98
Advertisement and publicity	15,144	15,144	27,284	27,284
Interest and bank charges	12,323	12,323	12,668	12,668
Agents training & Recruitment expenses	829	829	10,397	10,397
Electricity charges	19,605	19,605	20,446	20,446
Service tax on premium	247	247	201	201
Service tax expense	-	-	14,331	14,331
Sales and business promotion expenses	69,455	69,455	122,137	122,137
Exchange fluctuation loss / (gain)	8,707	8,707	(487)	(487)
Membership fees	1,328	1,328	2,197	2,197
Depreciation	10,609	10,609	13,169	13,169
Other expenses	12,382	12,382	10,828	10,828
<b>Total</b>	<b>1,089,673</b>	<b>1,089,673</b>	<b>1,210,596</b>	<b>1,210,596</b>

**FORM : L7-Benefits Paid Schedule**

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	117,087	117,087	104,872	104,872
(b) Claims by maturity	238,261	238,261	119,665	119,665
(c) Annuities / pensions in payment	87	87	13	13
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	1,783,732	1,783,732	1,562,673	1,562,673
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(6,227)	(6,227)	(1,294)	(1,294)
(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>2,132,941</b>	<b>2,132,941</b>	<b>1,785,930</b>	<b>1,785,930</b>