

**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 2013

**FORM : L6-Operating Expenses Schedule**
**Operating expenses relating to insurance business**
**(₹ '000)**

Particulars	For the quarter ended 30 June 2013	Up to the quarter ended 30 June 2013	For the quarter ended 30 June 2012	Up to the quarter ended 30 June 2012
Employees' remuneration, welfare benefits and other manpower costs	696,508	696,508	666,822	666,822
Travel, conveyance and vehicle running expenses	21,966	21,966	20,424	20,424
Rent, rates and taxes	157,793	157,793	130,883	130,883
Repairs, maintenance and office upkeep	37,745	37,745	30,739	30,739
Printing and stationery	9,981	9,981	13,267	13,267
Communication expenses	28,268	28,268	29,194	29,194
Legal expenses	5,292	5,292	14,762	14,762
Professional charges	37,633	37,633	30,791	30,791
Medical fees	1,506	1,506	1,155	1,155
Auditors' fees, expenses etc				
a) as auditor	725	725	725	725
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	38	38	38
d) Concurrent audit & Other certifications	425	425	158	158
e) Out of pocket reimbursement	79	79	87	87
Advertisement and publicity	28,248	28,248	15,144	15,144
Interest and bank charges	13,964	13,964	12,323	12,323
Agents training & Recruitment expenses	9,968	9,968	829	829
Electricity charges	21,888	21,888	19,605	19,605
Service tax on premium	60	60	247	247
Service tax expense	-	-	-	-
Sales and business promotion expenses	139,125	139,125	69,455	69,455
Exchange fluctuation loss / (gain)	(15)	(15)	8,707	8,707
Membership fees	1,078	1,078	1,328	1,328
Depreciation	11,422	11,422	10,609	10,609
Other expenses	954	954	12,382	12,382
<b>Total</b>	<b>1,224,650</b>	<b>1,224,650</b>	<b>1,089,673</b>	<b>1,089,673</b>

**FORM : L7-Benefits Paid Schedule**

<b>Benefits Paid (Net)</b>				
<b>1. Insurance Claims:</b>				
(a) Claims by death	127,989	127,989	117,087	117,087
(b) Claims by maturity	384,515	384,515	238,261	238,261
(c) Annuities / pensions in payment	2,989	2,989	87	87
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits (incl Surrenders)	2,300,234	2,300,234	1,783,732	1,783,732
<b>2. (Amount ceded in reinsurance) :</b>				
(a) Claims by death	(6,823)	(6,823)	(6,227)	(6,227)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(d) Periodical Benefits	-	-	-	-
(e) Health	-	-	-	-
(f) Other benefits	-	-	-	-
<b>3. Amount accepted in reinsurance :</b>				
(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>2,808,904</b>	<b>2,808,904</b>	<b>2,132,941</b>	<b>2,132,941</b>