

## FORM L-6 Operating Expenses

Insurer: Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.  
Date: 31ST DECEMBER 2010

Particulars	FOR QUARTER	UPTO QUARTER	FOR QUARTER	UPTO QUARTER
	ENDED DEC 2010	ENDED DEC 2010	ENDED DEC 2009	ENDED DEC 2009
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Employees' remuneration and welfare benefits	249,090	748,123	196,503	605,117
Travel, conveyance and vehicle running expenses	21,507	65,064	19,504	51,752
Training expenses	5,712	11,260	1,497	5,089
Rents, rates and taxes	55,146	175,411	53,572	138,536
Repairs	5,330	15,175	4,293	12,002
Printing and stationery	14,517	36,771	12,390	25,943
Communication expenses	18,448	48,724	12,034	36,952
Legal and professional charges	3,222	7,129	5,303	9,198
Medical fees	5,511	18,848	6,108	15,868
Auditors' fees, expenses etc			-	-
a) as auditor	140	395	34	271
b) as adviser or in any other capacity, in respect of	-	-	-	-
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services; and	-	-	-	-
c) in any other capacity	-	-	-	-
Advertisement and publicity	105,317	308,786	63,330	158,791
Interest and bank charges	12,468	32,769	34,668	73,624
Depreciation	76,398	225,818	62,112	162,098
Information technology and related expenses	53,970	141,262	67,618	90,974
Service tax on premium	-	-	-	-
Recruitment Expenses	694	6,993	2,207	3,514
Office Maintenance	10,495	24,333	5,205	15,545
Electricity	4,769	18,063	4,862	16,061
Security	2,771	7,980	1,948	5,974
Membership & Subscriptions	740	1,788	893	2,024
Others	1,070	2,066	(18,904)	(16,875)
<b>TOTAL</b>	<b>647,315</b>	<b>1,896,758</b>	<b>535,177</b>	<b>1,412,458</b>