

**FORM L-6 Operating Expense****Insurer: Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.****Date: March 31, 2009**

Particulars	2008-09	2007-08
	(Rs. '000)	(Rs. '000)
Employees' remuneration and welfare benefits	688,343	-
Travel, conveyance and vehicle running expenses	71,010	-
Training expenses	7,827	-
Rents, rates and taxes	160,074	-
Repairs	9,423	-
Printing and stationery	16,386	-
Communication expenses	34,299	-
Legal and professional charges	16,836	-
Medical fees	11,466	-
Auditors' fees, expenses etc		-
a) as auditor	2,867	-
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	147,306	-
Interest and bank charges	47,784	-
Depreciation	131,183	-
Information technology and related expenses	29,905	-
Service tax on premium	65,033	-
Recruitment Expenses	5,045	-
Office Maintenance	24,085	-
Electricity	13,090	-
Security	5,216	-
Membership & Subscriptions	1,881	-
Others	256	-
<b>TOTAL</b>	<b>1,489,315</b>	<b>-</b>