

FORM L-6 Operating Expenses

Insurer: Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.

Date: 30TH SEPTEMBER 2010

Particulars	FOR QUARTER ENDED SEPT 2010	UPTO QUARTER ENDED SEPT 2010	FOR QUARTER ENDED SEPT 2009	UPTO QUARTER ENDED SEPT 2009
	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
Employees' remuneration and welfare benefits	250,792	499,033	192,515	408,614
Travel, conveyance and vehicle running expenses	22,229	43,557	14,156	32,248
Training expenses	2,966	5,548	1,655	3,592
Rents, rates and taxes	60,719	120,265	42,620	84,964
Repairs	4,857	9,845	4,189	7,709
Printing and stationery	14,322	22,254	8,032	13,553
Communication expenses	14,638	30,276	13,109	24,918
Legal and professional charges	1,560	3,907	1,991	3,895
Medical fees	7,542	13,337	5,188	9,760
Auditors' fees, expenses etc			-	-
a) as auditor	118	255	159	237
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	73,261	203,469	52,022	95,461
Interest and bank charges	11,465	20,301	23,612	38,956
Depreciation	74,495	149,420	50,094	99,986
Information technology and related expenses	43,644	87,292	12,807	23,356
Service tax on premium	-	-	-	-
Recruitment Expenses	2,515	6,299	715	1,307
Office Maintenance	7,423	13,838	3,415	10,340
Electricity	6,190	13,294	5,644	11,199
Security	2,533	5,209	2,119	4,026
Membership & Subscriptions	327	1,048	340	1,131
Others	913	996	(918)	2,029
TOTAL	602,509	1,249,443	433,464	877,281