

BIRLA SUN LIFE INSURANCE COMPANY LIMITED

Registration Number: 109 dated 31st January 2001

Form L-6-Operating Expense Schedule**Operating Expenses Related to Insurance Business**

(Amounts in thousands of Indian Rupees)

Particulars	Unaudited Quarter ended 30th June 2010	Unaudited Quarter ended 30th June 2009
1 Employees' remuneration, welfare benefits and other manpower costs	1,358,126	1,314,155
2 Travel, conveyance and vehicle running expenses	45,935	29,412
3 Training expenses	31,642	54,803
4 Rents, rates and taxes	263,091	219,326
5 Repairs & maintenance	72,356	40,380
6 Printing and stationery	42,219	77,560
7 Communication expenses	88,443	110,134
8 Legal and professional charges	57,175	4,198
9 Medical fees	17,416	18,929
10 Auditor's fees, expenses, etc.		
(a) i) as auditor	663	663
ii) out of pocket expenses	71	101
(b) as advisor or in any other capacity, in respect of		
i) Taxation services / matters	-	-
ii) Management services	450	465
11 Advertisement and publicity	265,377	265,859
12 Interest and bank charges	26,227	26,530
13 Others: 1) Distribution expenses	354,864	247,184
2) Agents recruitment, seminar and other expenses	4,844	4,512
3) Recruitment and seminar expenses	24,289	17,419
4) IT expenses (including maintenance)	76,888	66,007
5) Policy stamps	20,630	20,056
6) (Profit)/Loss on sale of assets	1,875	(131)
7) Service Tax expenditure including provision for unutilised credit*	(178,859)	(52,523)
8) Electricity expenses	57,756	52,237
9) Miscellaneous expenses	4,160	4,333
10) Outsourcing expenses	96,861	39,165
14 Depreciation	103,124	112,485
15 Service tax on premium	371,918	266,043
Total	3,207,541	2,939,302

* includes reversal of impairment relating to unutilised input credit of service tax for earlier years