FORM L-6- OPERATING EXPENSES SCHEDULE

IDBI Federal Life Insurance Co Ltd. Registered Office: 1st floor,Tridhaivas, Oasis Complex, Kamala City, P. K. Marg, Lower Parel (W), Mumbai 400013. www.idbifederal.com
Corporate Identity Number (CIN) - U66010MH2019PLC327764

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS - Operating expenses related to insurance business

(Rs. '000)

Particulars	For the quarter ended December 31, 2014										Upto the quarter ended December 31, 2014										For the corresponding quarter ended December 31, 2013										Upto the corresponding quarter ended December 31, 2013									
	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fund Based)	Non Par Pension Group Variable (Fund Based)	Linked Life	Linked Pension	Total	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fund Based)	Non Par Pension Group Variable (Fund Based)	Linked Life	Linked Pension	Total	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fund Based)	Non Par Pension Group Variable (Fund Based)	Linked Life	Linked Pension	Total	Par Life	Non Par Life	Non Par Health	Non Par Pension	Non Par Group	Non Par Group Variable (Fund Based)	Non Par Pension Group Variable (Fund Based)	Linked Life	Linked Pension	Total
Employees' remuneration and welfare benefits	1,78,558	58,988	74	172	8,856	411	274	42,969	1,838	2,92,140	4,63,814	2,36,524	217	705	35,893	570	274	1,92,679	6,965	8,47,551	1,53,680	93,241	81	240	2,426	-	-	17,578	2,435	2,69,681	1,92,080	5,52,741	288	819	17,335	-	-	70,748	8,591	8,42,602
Travel, conveyance and vehicle running expenses	9,038	2,801	1	3	452	8	10	1,713	36	14,062	23,527	11,695	4	17	2,220	9	10	4,125	185	41,792	6,715	4,994	1	6	88	-	-	502	71	12,377	7,922	23,414	3	20	755	-	-	2,176	228	34,518
Training Expenses	2,072	560	-	1	159	(1)	(3)	21	11	2,820	8,513	4,280	-	4	824	-	(3)	882	44	14,544	3,965	1,771	-	-	36	-	-	151	5	5,928	4,804	9,591	-	1	239	-	-	566	11	15,208
Rent, rates & taxes	15,067	6,241	11	19	837	63	42	4,824	194	27,298	42,396	23,844	40	90	3,403	95	42	12,418	837	83,165	14,228	9,836	15	39	358	-	-	2,625	362	27,465	18,784	51,986	49	124	1,520	-	-	10,020	1,237	83,720
Office maintenance	3,197	964	1	2	120	8	7	940	18	5,167	8,011	3,911	5	11	459	13	7	2,173	103	14,693	2,374	1,558	2	5	54	-	-	390	54	4,437	3,289	9,016	6	15	205	-	-	1,410	159	14,100
Repairs	580	129	-	-	15	(5)	-	193	3	915	852	349	-	1	38	1	-	274	9	1,524	472	234	1	1	12	-	-	80	12	812	547	919	1	2	25	-	-	160	19	1,673
Printing & stationery	2,883	1,435	1	2	877	23	14	708	10	5,953	5,512	4,954	6	11	2,472	25	14	1,848	86	14,928	1,332	3,396	4	6	251	-	-	486	49	5,524	2,207	9,196	10	15	970	-	-	1,619	136	14,151
Communication expenses	5,988	3,247	4	7	666	(2)	4	1,948	66	11,928	15,233	9,922	11	28	2,303	10	4	4,565	236	32,312	5,293	6,125	5	15	361	-	-	1,171	128	13,098	7,000	24,785	13	33	1,087	-	-	3,490	322	36,710
Legal & professional charges	11,273	10,166	12	26	1,187	59	46	3,746	231	26,746	28,999	37,665	39	145	4,656	73	46	12,607	1,232	85,462	8,795	12,526	20	63	631	-	-	3,580	527	26,142	11,628	50,477	61	198	2,662	-	-	16,722	2,072	83,820
Medical fees	211	472	-	-	253	-	-	124	-	1,060	897	1,074	-	-	329	-	-	234	-	2,534	227	1,963	-	-	-	-	-	50	-	2,240	356	5,261	-	-	839	-	-	141	-	6,597
Auditors' fees, expenses etc																					-	-	-	-	-			-	-											
a) as auditor (includes out of pocket expenses)	270	316	-	1	14	2	1	111	8	723	560	1,117	1	6	66	2	1	394	49	2,196	168	390	-	2	13	-	-	147	22	742	225	1,235	1	8	31	-	-	479	72	2,051
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	18	21	-	-	1	-	-	8	1	49	42	89	-	-	5	-	-	29	4	169	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sales & business promotion expenses	(6,508)	(2,240)	-	-	(552)	9	-	(466)	(11)	(9,768)	2,023	(1,863)	1	8	22	12	-	2,126	70	2,399	11,283	6,217	-	-	83	-	-	209	21	17,813	14,232	84,891	-	-	1,432	-	-	2,891	164	1,03,610
Advertisement and publicity	24,010	8,160	1	4	937	22	22	3,541	40	36,727	30,599	12,608	1	4	1,785	27	22	10,683	55	55,784	3,612	2,684	-	-	28	-	-	885	8	7,217	4,013	9,019	-	1	268	-	-	1,235	17	14,553
Interest & bank charges	1,076	609	1	1	47	3	3	387	12	2,139	2,357	1,910	2	7	155	3	3	939	62	5,438	747	680	-	3	30	-	-	203	24	1,687	1,011	2,891	1	8	82	-	-	676	73	4,732
Information technology expenses (incl. maintenance)	4,262	4,562	11	20	239	38	27	1,818	201	11,178	9,003	16,746	77	147	1,077	117	27	7,038	1,376	35,698	2,719	6,899	22	56	246	-	-	2,924	553	13,419	3,987	24,566	44	159	551	-	-	7,910	1,428	38,645
Policy stamps	939	227	-	-	5,258	3	12	193	-	6,632	2,212	1,241	-	-	14,688	4	12	292	-	18,429	582	3,258	-	-	774	-	-	16	-	4,630	713	9,233	-	-	3,117	-	-	113	(1)	13,175
Electricity charges	3,026	1,110	2	3	145	11	10	914	31	5,252	8,162	4,141	6	14	546	16	10	2,246	131	15,272	2,250	1,402	2	6	51	-	-	369	52	4,132	3,058	8,834	7	25	216	-	-	1,543	214	13,897
Other expenses	25,110	4,422	8	25	1,278	62	12	4,788	284	35,989	27,580	9,558	31	88	1,764	88	12	8,563	973	48,637	2,809	3,925	5	26	136	-	-	1,909	296	9,106	3,231	10,500	16	82	1,045	-	-	5,916	1,043	21,833
Depreciation	8,548	4,522	15	21	364	42	23	3,210	285	17,031	19,302	16,221	45	96	1,255	71	23	7,899	949	45,831	5,642	5,888	11	35	180	-	-	1,996	319	14,071	8,031	28,942	34	127	696	-	-	8,820	1,247	47,867
Total	**2,89,528**	**1,06,712**	**142**	**307**	**21,153**	**757**	**504**	**71,690**	**3,258**	**4,94,051**	**6,99,664**	**3,95,986**	**486**	**1,102**	**73,650**	**1,136**	**504**	**1,81,984**	**13,366**	**13,68,358**	**2,26,693**	**1,66,989**	**169**	**503**	**5,758**	**-**	**-**	**35,271**	**4,936**	**4,40,521**	**2,87,118**	**9,17,467**	**534**	**1,637**	**33,041**	**-**	**-**	**1,36,635**	**17,039**	**13,93,462**

FORM L-6A: OPERATING EXPENSES SCHEDULE - Expenses other than those directly related to Insurance Business

(Rs. '000)

Particulars	For the quarter ended December 31, 2014	Up to the quarter ended December 31, 2014	For the quarter ended December 31, 2013	Up to the quarter ended December 31, 2013
Emolovees' remuneration and welfare benefits	1,113	3,354	761	2,531
Travel, conveyance and vehicle running expenses	3	19	19	76
Rent, rates & taxes	54	184	77	233
Office maintenance	8	25	11	31
Legal and Professional Charges	3	(3)	4	24
Advertisement and publicity	6	2,864	173	346
Printing & Stationery	5	14	6	10
Communication expenses	6	19	6	12
Interest & Bank Charges	-	3	-	-
Information technology expenses (incl. maintenance)	8	64	15	29
Other expenses	5,798	13,775	3,311	10,799
Depreciation	19	58	12	35
Total	**7,023**	**20,167**	**4,395**	**14,126**