

FORM L-6: OPERATING EXPENSES SCHEDULE



IDBI FEDERAL Life Insurance Co. Ltd.

IDBI Federal Life Insurance Co. Ltd. (Incorporated in India)

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Particulars	For the quarter ended March 31, 2016											For the year ended March 31, 2016											For the corresponding quarter ended March 31, 2015											For the corresponding previous year ended March 31, 2015										
	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				
Employee remuneration and welfare benefits	164,175	109,126	90	265	10,665	2,503	4,522	60,276	998	354,620	660,754	244,237	305	978	38,874	12,950	13,720	254,796	4,397	1,211,001	187,348	50,070	68	240	7,350	1,627	12,169	64,757	1,665	325,320	651,162	286,594	265	940	49,103	2,197	12,433	167,438	8,630	1,172,860				
Travel, conveyance and vehicle running expenses	10,665	5,708	-	1	644	188	442	2,594	8	20,664	38,448	11,578	4	27	2,448	1,030	1,235	12,819	74	67,663	12,631	1,348	-	6	474	116	1,029	3,120	17	19,340	36,158	13,643	4	23	2,664	124	1,039	7,245	202	61,132				
Training Expenses	3,397	3,910	-	-	1	630	185	179	1,215	2	7,510	7,620	3,601	-	6	507	248	236	2,811	16	15,295	2,087	2,801	1	1	120	38	140	752	7	3,715	10,580	2,486	1	5	947	38	137	1,834	51	18,259			
Rent, rates & taxes	15,420	7,331	-	-	23	1,240	181	290	5,862	97	28,238	58,836	21,471	46	108	3,736	902	266	28,190	500	112,634	15,122	4,731	10	31	661	149	893	6,479	149	29,300	57,514	28,575	50	111	4,064	244	1,024	18,897	982	111,465			
Office maintenance	4,415	1,397	-	1	4	212	26	41	1,988	15	8,099	19,667	3,690	7	20	691	167	167	9,778	75	33,271	2,677	631	1	3	95	18	110	1,176	20	4,729	10,688	4,542	6	14	554	29	117	3,349	123	19,422			
Repairs	420	309	-	1	45	4	10	158	4	951	2,041	724	1	4	128	38	36	982	16	3,968	422	26	-	-	7	1	9	204	1	670	1,274	375	-	-	1	45	2	9	478	10	2,194			
Printing & Stationery	2,884	2,513	-	2	7	1,099	44	58	1,192	20	7,829	11,127	5,803	7	18	1,963	101	134	4,279	68	23,500	3,338	854	2	3	364	108	599	1,151	21	6,440	8,850	5,808	8	14	2,830	133	613	2,999	107	21,368			
Communication expenses	10,016	5,176	-	2	6	1,208	46	110	3,360	19	20,045	28,029	10,747	8	28	2,375	239	268	10,105	97	50,494	9,412	2,087	3	7	581	44	324	2,989	40	15,426	24,045	11,969	14	28	2,863	54	326	7,534	276	47,738			
Legal & professional charges	14,938	15,015	-	30	36	2,818	211	412	8,524	86	38,148	57,382	42,564	54	173	6,066	816	940	24,013	599	132,534	14,568	18,244	9	36	1,458	282	2,318	5,527	160	43,623	43,967	65,909	48	20	8,115	365	2,364	18,134	1,392	128,955			
Medical fees	392	1,641	-	-	-	153	-	-	314	-	2,500	2,652	5,000	-	-	516	-	-	1,412	-	9,589	470	31	-	-	19	-	-	76	-	598	1,387	1,105	-	-	348	-	-	310	-	3,130			
Author's fees, expenses etc:																																												
as auditor (includes out of pocket expenses)	333	499	-	1	20	3	4	89	2	951	1,338	1,608	1	6	83	20	16	482	15	3,567	225	437	-	1	14	3	38	95	4	817	785	1,554	1	7	80	5	39	489	53	3,013				
as auditor of in any other capacity, in respect of:																																												
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iii) Management services and in any other capacity	21	31	-	-	-	-	-	6	-	39	80	110	-	-	32	1	229	14	-	229	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Sales & business promotion expenses	73,315	23,848	-	2	3,676	293	518	28,343	8	138,801	157,196	24,891	-	4	7,353	897	1,660	7,544	21	163,475	88,060	88,167	-	411	989	408	1,514	53,421	147	33,029	88,060	70,000	1	69	1,065	418	1,514	55,547	771	76,428				
Advertisement and publicity	54,098	20,033	-	1	2	2,198	818	1,182	14,189	4	95,325	137,895	35,340	3	19	3,444	340	1,387	43,575	45	231,848	93,970	13,070	3	25	151	44	830	29,812	235	137,478	125,969	25,618	4	27	1,308	71	882	40,465	290	193,262			
Interest & bank charges	1,064	928	-	2	54	4	7	389	3	2,451	3,762	2,360	1	8	216	28	23	1,769	19	8,206	1,029	969	-	3	74	8	79	498	9	2,869	3,388	2,879	2	10	229	11	82	1,437	71	8,107				
Information technology expenses (incl. maintenance)	7,																																											