

FORM L-6-OPERATING EXPENSES SCHEDULE
 RELIANCE NIPPON LIFE INSURANCE COMPANY LIMITED
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE YEAR ENDED ON 31ST MARCH, 2021

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	31ST MARCH, 2021	31ST MARCH, 2021	31ST MARCH, 2020	31ST MARCH, 2020
1. Employees' remuneration & welfare benefits	18,78,571	71,17,391	16,42,512	66,81,377
2. Travel, conveyance and vehicle running expenses	6,001	11,322	47,844	1,83,691
3. Training expenses	19,502	98,481	(7,127)	1,18,552
4. (a) Rents, rates & taxes	1,15,696	4,45,359	1,14,319	4,79,240
(b) Office maintenance	59,389	2,28,059	38,425	2,24,149
5. Repairs	5,429	16,261	3,432	11,463
6. Printing & stationery	11,080	27,961	5,187	37,348
7. Communication expenses	20,484	84,830	21,191	1,15,453
8. Legal & professional charges	1,05,576	2,85,308	40,696	2,46,361
9. Medical fees	1,531	13,274	5,012	20,309
10. Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,659	6,609	2,111	6,702
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	440	1,985	400	3,600
11. (a) Sales & business promotion expenses	1,01,190	2,80,816	64,748	2,53,844
(b) Advertisement and publicity	2,07,201	6,99,861	(84,381)	3,99,541
12. Interest & Bank Charges	20,524	69,329	19,432	77,595
13. Others:	-	-	-	-
Information technology expenses (including maintenance)	75,947	3,05,794	93,602	3,45,030
Data processing expenses	(22,896)	85,907	91,194	1,64,739
Business services	62,686	2,18,089	77,412	2,55,754
Policy stamps	9,254	33,390	7,701	22,387
Other expenses	17,427	59,537	(1,005)	83,943
14. Depreciation	93,378	3,24,901	74,323	2,54,418
TOTAL	27,90,069	1,04,14,464	22,57,028	99,85,496