

FORM L-6-OPERATING EXPENSES SCHEDULE  
 RELIANCE NIPPON LIFE INSURANCE COMPANY LIMITED  
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE PERIOD ENDED ON 31ST DECEMBER, 2020

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	31ST DECEMBER, 2020	31ST DECEMBER, 2020	31ST DECEMBER, 2019	31ST DECEMBER, 2019
1. Employees' remuneration & welfare benefits	18,13,819	52,38,820	16,59,187	50,38,865
2. Travel, conveyance and vehicle running expenses	4,148	5,321	27,705	1,35,847
3. Training expenses	42,374	78,979	37,528	1,25,679
4. (a) Rents, rates & taxes	1,04,222	3,29,663	1,29,499	3,64,921
(b) Office maintenance	53,167	1,68,670	50,842	1,85,724
5. Repairs	3,640	10,832	2,269	8,031
6. Printing & stationery	5,749	16,881	8,185	32,161
7. Communication expenses	6,917	64,346	26,955	94,262
8. Legal & professional charges	1,11,938	1,79,732	75,085	2,05,665
9. Medical fees	5,216	11,743	5,499	15,297
10. Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,650	4,950	1,500	4,591
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	845	1,545	475	3,200
11. (a) Sales & business promotion expenses	88,657	1,79,626	61,228	1,89,096
(b) Advertisement and publicity	78,010	4,92,660	56,866	4,83,922
12. Interest & Bank Charges	17,305	48,805	19,508	58,163
13. Others:	-	-	-	-
Information technology expenses (including maintenance)	70,321	2,29,847	81,624	2,51,428
Data processing expenses	(32,296)	1,08,803	21,335	73,545
Business services	60,141	1,55,403	47,855	1,78,342
Policy stamps	10,507	24,136	4,972	14,686
Other expenses	23,463	42,110	29,790	84,948
14. Depreciation	82,798	2,31,523	73,632	1,80,095
<b>TOTAL</b>	<b>25,52,591</b>	<b>76,24,395</b>	<b>24,21,539</b>	<b>77,28,468</b>