

FORM L-6-OPERATING EXPENSES SCHEDULE
 RELIANCE NIPPON LIFE INSURANCE COMPANY LIMITED
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE HALF YEAR ENDED ON 30TH SEPTEMBER, 2020

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	FOR THE HALF YEAR ENDED ON	FOR THE QUARTER ENDED ON	FOR THE HALF YEAR ENDED ON
	30TH SEPTEMBER, 2020	30TH SEPTEMBER, 2020	30TH SEPTEMBER, 2019	30TH SEPTEMBER, 2019
1. Employees' remuneration & welfare benefits	17,30,648	34,25,001	15,83,836	33,79,678
2. Travel, conveyance and vehicle running expenses	1,600	1,173	53,231	1,08,142
3. Training expenses	17,398	36,605	46,912	88,151
4. (a) Rents, rates & taxes	1,20,462	2,25,441	1,18,552	2,35,422
(b) Office maintenance	59,738	1,15,503	67,195	1,34,882
5. Repairs	2,572	7,192	3,357	5,762
6. Printing & stationery	11,668	11,132	5,508	23,976
7. Communication expenses	29,320	57,429	32,622	67,307
8. Legal & professional charges	32,582	67,794	42,571	1,30,580
9. Medical fees	3,368	6,527	5,166	9,798
10. Auditors' fees, expenses etc	-	-	-	-
a) as auditor	1,650	3,300	1,528	3,091
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	400	700	895	2,725
11. (a) Sales & business promotion expenses	50,181	90,969	63,300	1,27,868
(b) Advertisement and publicity	2,48,030	4,14,650	1,81,352	4,27,056
12. Interest & Bank Charges	16,776	31,500	20,207	38,655
13. Others:	-	-	-	-
Information technology expenses (including maintenance)	77,893	1,59,526	78,090	1,69,804
Data processing expenses	62,035	1,41,099	24,874	52,210
Business services	56,704	95,262	72,981	1,30,487
Policy stamps	6,794	13,629	4,933	9,714
Other expenses	15,391	18,647	7,452	55,158
14. Depreciation	78,253	1,48,725	45,841	1,06,463
TOTAL	26,23,463	50,71,804	24,60,403	53,06,929