

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, 2020

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	31ST MARCH, 2020	31ST MARCH, 2020	31ST MARCH, 2019	31ST MARCH, 2019
1. Employees' remuneration & welfare benefits	16,44,576	67,01,430	14,25,902	60,76,972
2. Travel, conveyance and vehicle running expenses	47,844	1,83,691	60,089	2,22,879
3. Training expenses	(7,127)	1,18,552	15,541	1,12,127
4. (a) Rents, rates & taxes	1,14,319	4,79,240	1,00,589	4,53,263
(b) Office maintenance	38,425	2,24,149	61,190	2,86,264
5. Repairs	3,432	11,463	3,603	16,455
6. Printing & stationery	5,187	37,348	8,461	59,178
7. Communication expenses	21,191	1,15,453	37,408	1,39,036
8. Legal & professional charges	40,696	2,46,361	76,761	2,96,016
9. Medical fees	5,012	20,309	4,737	20,960
10. Auditors' fees, expenses etc				
a) as auditor	2,111	6,702	1,424	5,375
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	3,600	10	920
11. (a) Sales & business promotion expenses	64,748	2,53,844	74,131	2,68,654
(b) Advertisement and publicity	(84,381)	3,99,541	(42,281)	7,08,057
12. Interest & Bank Charges	19,432	77,595	25,992	81,138
13. Others:				
Information technology expenses (including maintenance)	93,602	3,45,030	61,345	2,93,722
Data processing expenses	91,194	1,64,739	26,120	95,754
Business services	77,412	2,55,754	70,655	2,45,776
Policy stamps	7,701	22,387	8,802	38,235
Other expenses	(1,068)	83,784	(24,899)	19,124
14. Depreciation	74,323	2,54,418	48,421	1,72,576
TOTAL	22,59,029	1,00,05,390	20,44,001	96,12,481