

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, 2019

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	31ST DECEMBER, 2019	31ST DECEMBER, 2019	31ST DECEMBER, 2018	31ST DECEMBER, 2018
1. Employees' remuneration & welfare benefits	16,77,176	50,56,854	15,31,718	46,51,070
2. Travel, conveyance and vehicle running expenses	27,705	1,35,847	52,829	1,62,790
3. Training expenses	37,528	1,25,679	10,765	96,586
4. (a) Rents, rates & taxes	1,29,499	3,64,921	95,084	3,52,674
(b) Office maintenance	50,842	1,85,724	67,131	2,25,074
5. Repairs	2,269	8,031	1,942	12,852
6. Printing & stationery	8,185	32,161	22,223	50,717
7. Communication expenses	26,955	94,262	32,258	1,01,628
8. Legal & professional charges	75,085	2,05,665	85,138	2,19,255
9. Medical fees	5,499	15,297	4,364	16,223
10. Auditors' fees, expenses etc				
a) as auditor	1,500	4,591	1,460	3,951
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	475	3,200	20	910
11. (a) Sales & business promotion expenses	61,228	1,89,096	60,498	1,94,523
(b) Advertisement and publicity	56,866	4,83,922	2,52,694	7,50,338
12. Interest & Bank Charges	19,508	58,163	18,359	55,146
13. Others:				
Information technology expenses (including maintenance)	81,624	2,51,428	92,846	2,32,377
Data processing expenses	21,335	73,545	22,809	69,634
Business services	47,855	1,78,342	45,994	1,75,121
Policy stamps	4,972	14,686	11,035	29,433
Other expenses	29,694	84,852	6,990	44,023
14. Depreciation	73,632	1,80,095	38,785	1,24,155
TOTAL	24,39,432	77,46,361	24,54,942	75,68,480