

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, 2019

(₹ '000)

| Particulars | FOR THE QUARTER ENDED ON | UPTO THE QUARTER ENDED ON | FOR THE QUARTER ENDED ON | UPTO THE QUARTER ENDED ON |
|---|--------------------------|---------------------------|--------------------------|---------------------------|
| | 30TH SEPTEMBER, 2019 | 30TH SEPTEMBER, 2019 | 30TH SEPTEMBER, 2018 | 30TH SEPTEMBER, 2018 |
| 1. Employees' remuneration & welfare benefits | 15,83,836 | 33,79,678 | 15,70,789 | 31,19,352 |
| 2. Travel, conveyance and vehicle running expenses | 53,231 | 1,08,142 | 59,147 | 1,09,961 |
| 3. Training expenses | 46,912 | 88,151 | 70,839 | 85,821 |
| 4. (a) Rents, rates & taxes | 1,18,552 | 2,35,422 | 1,30,929 | 2,57,590 |
| (b) Office maintenance | 67,195 | 1,34,882 | 79,750 | 1,57,943 |
| 5. Repairs | 3,357 | 5,762 | 1,944 | 10,910 |
| 6. Printing & stationery | 5,508 | 23,976 | 13,619 | 28,494 |
| 7. Communication expenses | 32,622 | 67,307 | 33,896 | 69,370 |
| 8. Legal & professional charges | 42,571 | 1,30,580 | 37,196 | 1,34,117 |
| 9. Medical fees | 5,166 | 9,798 | 4,747 | 11,859 |
| 10. Auditors' fees, expenses etc | | | | |
| a) as auditor | 1,528 | 3,091 | 1,109 | 2,491 |
| 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 | 895 | 2,725 | 490 | 890 |
| 11. (a) Sales & business promotion expenses | 95,675 | 1,93,457 | 1,07,825 | 2,01,181 |
| (b) Advertisement and publicity | 1,81,352 | 4,27,056 | 3,20,132 | 4,97,644 |
| 12. Interest & Bank Charges | 20,207 | 38,655 | 20,394 | 36,787 |
| 13. Others: | | | | |
| Information technology expenses (including maintenance) | 78,090 | 1,69,804 | 65,564 | 1,39,531 |
| Data processing expenses | 24,874 | 52,210 | 22,802 | 46,825 |
| Business services | 72,981 | 1,30,487 | 62,518 | 1,29,127 |
| Policy stamps | 4,933 | 9,714 | 14,078 | 18,398 |
| Other expenses | (5,464) | 55,158 | 18,021 | 37,033 |
| 14. Depreciation | 58,757 | 1,06,463 | 42,003 | 85,370 |
| TOTAL | 24,92,778 | 53,72,518 | 26,77,792 | 51,80,694 |