

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, 2019

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	31ST MARCH, 2019	31ST MARCH, 2019	31ST MARCH, 2018	31ST MARCH, 2018
1. Employees' remuneration & welfare benefits	1,425,902	6,076,972	1,764,841	5,702,421
2. Travel, conveyance and vehicle running expenses	60,089	222,879	61,718	161,451
3. Training expenses	15,541	112,127	66,601	146,886
4. (a) Rents, rates & taxes	100,589	453,263	147,663	528,390
(b) Office maintenance	61,190	286,264	106,639	401,668
5. Repairs	3,603	16,455	3,007	7,042
6. Printing & stationery	8,461	59,178	16,787	55,241
7. Communication expenses	37,408	139,036	50,533	151,561
8. Legal & professional charges	76,761	296,016	121,558	308,466
9. Medical fees	4,737	20,960	8,024	21,503
10. Auditors' fees, expenses etc				
a) as auditor	1,424	5,375	2,086	6,268
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	10	920	143	557
11. (a) Sales & business promotion expenses	120,920	409,421	177,785	430,930
(b) Advertisement and publicity	(42,281)	708,057	152,938	434,820
12. Interest & Bank Charges	25,992	81,138	22,798	79,058
13. Others:				
Information technology expenses (including maintenance)	61,345	293,722	73,607	289,086
Data processing expenses	26,120	95,754	21,849	111,318
Business services	70,655	245,776	54,862	265,913
Policy stamps	8,802	38,235	12,224	31,607
Other expenses	(24,899)	19,124	32,537	58,086
14. Depreciation	48,421	172,576	79,262	202,397
<b>TOTAL</b>	<b>2,090,790</b>	<b>9,753,248</b>	<b>2,977,462</b>	<b>9,394,669</b>
Less: Expenses charged to Shareholders' Account	793,569	793,569	814,655	814,655
<b>NET TOTAL</b>	<b>1,297,221</b>	<b>8,959,679</b>	<b>2,162,807</b>	<b>8,580,014</b>