

FORM L-6-OPERATING EXPENSES SCHEDULE
 RELIANCE NIPPON LIFE INSURANCE COMPANY LIMITED
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE HALF YEAR ENDED ON 31ST DECEMBER, 2018

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	31ST DECEMBER, 2018	31ST DECEMBER, 2018	31ST DECEMBER, 2017	31ST DECEMBER, 2017
1. Employees' remuneration & welfare benefits	1,531,718	4,651,070	1,312,488	3,937,580
2. Travel, conveyance and vehicle running expenses	52,829	162,790	20,071	99,733
3. Training expenses	10,765	96,586	25,297	80,285
4. (a) Rents, rates & taxes	95,084	352,674	120,642	380,727
(b) Office maintenance	67,131	225,074	96,796	295,029
5. Repairs	1,942	12,852	1,833	4,035
6. Printing & stationery	22,223	50,717	12,801	38,454
7. Communication expenses	32,258	101,628	30,025	101,028
8. Legal & professional charges	85,138	219,255	62,625	186,908
9. Medical fees	4,364	16,223	4,385	13,479
10. Auditors' fees, expenses etc				
a) as auditor	1,460	3,951	1,381	4,182
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	20	910	95	414
11. (a) Sales & business promotion expenses	87,320	288,501	83,024	253,145
(b) Advertisement and publicity	252,694	750,338	220,104	281,882
12. Interest & Bank Charges	18,359	55,146	20,006	56,260
13. Others:				
Information technology expenses (including maintenance)	92,846	232,377	76,341	215,479
Data processing expenses	22,809	69,634	27,933	89,469
Business services	45,994	175,121	70,830	211,051
Policy stamps	11,035	29,433	12,063	19,383
Other expenses	6,990	44,023	12,499	25,549
14. Depreciation	38,785	124,155	35,418	123,135
TOTAL	2,481,764	7,662,458	2,246,657	6,417,207