

FORM L-6-OPERATING EXPENSES SCHEDULE
 RELIANCE NIPPON LIFE INSURANCE COMPANY LIMITED
 (Formerly known as Reliance Life Insurance Company Limited)
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE HALF YEAR ENDED ON 30TH SEPTEMBER, 2018

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	30TH SEPTEMBER, 2018	30TH SEPTEMBER, 2018	30TH SEPTEMBER, 2017	30TH SEPTEMBER, 2017
1. Employees' remuneration & welfare benefits	1,570,789	3,119,352	1,442,998	2,625,092
2. Travel, conveyance and vehicle running expenses	59,147	109,961	35,297	79,662
3. Training expenses	70,839	85,821	29,416	54,988
4. (a) Rents, rates & taxes	130,929	257,590	130,186	260,085
(b) Office maintenance	79,750	157,943	96,265	198,233
5. Repairs	1,944	10,910	1,230	2,202
6. Printing & stationery	13,619	28,494	9,359	25,653
7. Communication expenses	33,896	69,370	35,534	71,003
8. Legal & professional charges	37,196	134,117	61,298	124,283
9. Medical fees	4,747	11,859	4,331	9,094
10. Auditors' fees, expenses etc				
a) as auditor	1,109	2,491	1,360	2,801
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	490	890	54	319
11. (a) Sales & business promotion expenses	107,825	201,181	106,681	170,121
(b) Advertisement and publicity	320,132	497,644	(19,774)	61,778
12. Interest & Bank Charges	20,394	36,787	19,837	36,254
13. Others:				
Information technology expenses (including maintenance)	65,564	139,531	69,329	139,138
Data processing expenses	22,802	46,825	30,549	61,536
Business services	62,518	129,127	58,173	140,221
Policy stamps	14,078	18,398	3,947	7,320
Other expenses	18,021	37,033	(4,592)	13,050
14. Depreciation	42,003	85,370	39,982	87,717
TOTAL	2,677,792	5,180,694	2,151,460	4,170,550