

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 PERIOD ENDED ON 31ST DECEMBER, 2017

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	31ST DECEMBER, 2017	31ST DECEMBER, 2017	31ST DECEMBER, 2016	31ST DECEMBER, 2016
1. Employees' remuneration & welfare benefits	1,312,488	3,937,580	1,277,974	3,465,817
2. Travel, conveyance and vehicle running expenses	20,071	99,733	31,302	99,598
3. Training expenses	25,297	80,285	(3,342)	7,684
4. (a) Rents, rates & taxes	120,642	380,727	122,290	357,865
(b) Office maintenance	96,796	295,029	92,542	278,073
5. Repairs	1,833	4,035	14,496	36,991
6. Printing & stationery	12,801	38,454	10,998	40,460
7. Communication expenses	30,025	101,028	37,045	110,866
8. Legal & professional charges	62,625	186,908	50,393	157,511
9. Medical fees	4,385	13,479	4,618	17,052
10. Auditors' fees, expenses etc				
a) as auditor	1,381	4,182	1,385	4,193
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	95	414	124	469
11. (a) Sales & business promotion expenses	83,024	253,145	73,779	177,752
(b) Advertisement and publicity	220,104	281,882	2,520	6,894
12. Interest & Bank Charges	20,006	56,260	16,209	46,378
13. Others:				
Information technology expenses (including maintenance)	76,341	215,479	70,259	242,638
Data processing expenses	27,933	89,469	29,589	95,027
Business services	70,830	211,051	65,899	195,588
Policy stamps	12,063	19,383	7,108	14,649
Other expenses	12,499	25,549	6,067	10,365
14. Depreciation	35,418	123,135	44,024	127,571
TOTAL	2,246,657	6,417,207	1,955,279	5,493,441