

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, 2017

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	30TH SEPTEMBER, 2017	30TH SEPTEMBER, 2017	30TH SEPTEMBER, 2016	30TH SEPTEMBER, 2016
1. Employees' remuneration & welfare benefits	1,442,998	2,625,092	1,173,742	2,187,843
2. Travel, conveyance and vehicle running expenses	35,297	79,662	41,315	68,296
3. Training expenses	29,416	54,988	11,400	11,026
4. (a) Rents, rates & taxes	130,186	260,085	117,518	235,575
(b) Office maintenance	96,265	198,233	94,508	185,531
5. Repairs	1,230	2,202	12,638	22,495
6. Printing & stationery	9,359	25,653	16,943	29,462
7. Communication expenses	35,534	71,003	39,071	73,821
8. Legal & professional charges	61,298	124,283	57,281	107,118
9. Medical fees	4,331	9,094	4,851	12,434
10. Auditors' fees, expenses etc				
a) as auditor	1,360	2,801	1,388	2,808
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	54	319	197	345
11. (a) Sales & business promotion expenses	106,681	170,121	67,300	103,973
(b) Advertisement and publicity	(19,774)	61,778	(3,628)	4,374
12. Interest & Bank Charges	19,837	36,254	16,472	30,169
13. Others:				
Information technology expenses (including maintenance)	69,329	139,138	95,872	172,379
Data processing expenses	30,549	61,536	33,113	65,438
Business services	58,173	140,221	57,708	129,689
Policy stamps	3,947	7,320	4,591	7,541
Other expenses	(4,592)	13,050	(2,989)	4,298
14. Depreciation	39,982	87,717	43,206	83,547
<b>TOTAL</b>	<b>2,151,460</b>	<b>4,170,550</b>	<b>1,882,497</b>	<b>3,538,162</b>