

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, 2016

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	30TH SEPTEMBER, 2016	30TH SEPTEMBER, 2016	30TH SEPTEMBER, 2015	30TH SEPTEMBER, 2015
1. Employees' remuneration & welfare benefits	1,005,149	1,867,067	1,299,185	2,958,638
2. Travel, conveyance and vehicle running expenses	41,315	68,296	85,086	153,352
3. Training expenses	11,400	11,026	8,254	8,387
4. (a) Rents, rates & taxes	117,518	235,575	138,466	281,496
(b) Office maintenance	94,508	185,531	122,017	325,062
5. Repairs	12,638	22,495	22,942	31,140
6. Printing & stationery	16,943	29,462	18,991	44,122
7. Communication expenses	39,071	73,821	66,296	152,033
8. Legal & professional charges	57,281	107,118	92,566	163,503
9. Medical fees	4,851	12,434	11,138	22,926
10. Auditors' fees, expenses etc				
a) as auditor	1,388	2,808	1,200	2,508
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	197	345	-	-
11. (a) Sales & business promotion expenses	67,300	103,973	84,875	184,074
(b) Advertisement and publicity	(3,628)	4,374	391,650	616,741
12. Interest & Bank Charges	16,472	30,169	20,166	36,442
13. Others:				
Information technology expenses (including maintenance)	95,872	172,379	92,805	199,254
Data processing expenses	201,706	386,214	210,371	416,133
Business services	57,708	129,689	98,892	227,101
Policy stamps	4,591	7,541	23,091	44,477
Other expenses	(2,989)	4,298	25,160	59,188
14. Depreciation	43,206	83,547	145,068	179,315
<b>TOTAL</b>	<b>1,882,497</b>	<b>3,538,162</b>	<b>2,958,219</b>	<b>6,105,892</b>