

FORM L-6-OPERATING EXPENSES SCHEDULE  
 RELIANCE LIFE INSURANCE COMPANY LIMITED  
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE YEAR ENDED ON 31ST MARCH, 2016

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	31ST MARCH, 2016	31ST MARCH, 2016	31ST MARCH, 2015	31ST MARCH, 2015
1. Employees' remuneration & welfare benefits	2,063,013	6,486,076	1,899,601	7,081,896
2. Travel, conveyance and vehicle running expenses	66,017	277,006	123,819	376,277
3. Training expenses	122,811	144,252	195,112	349,989
4. (a) Rents, rates & taxes	145,164	558,007	145,159	543,453
(b) Office maintenance	109,906	565,497	233,055	921,487
5. Repairs	15,379	66,542	7,701	41,720
6. Printing & stationery	14,010	83,184	19,935	101,420
7. Communication expenses	57,400	260,480	108,314	294,701
8. Legal & professional charges	84,351	333,195	97,868	381,146
9. Medical fees	7,897	40,115	15,218	52,710
10. Auditors' fees, expenses etc				
a) as auditor	1,742	5,542	1,398	5,080
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	-	181	(180)	310
11. (a) Sales & business promotion expenses	216,359	494,732	148,107	381,862
(b) Advertisement and publicity	950,018	2,018,811	692,774	1,636,967
12. Interest & Bank Charges	21,534	79,138	22,123	65,330
13. Others:				
Information technology expenses (including maintenance)	125,798	409,439	155,206	580,991
Data processing expenses	232,965	860,086	261,661	801,616
Business services	93,347	409,542	272,350	739,998
Policy stamps	8,917	60,924	27,599	95,050
Other expenses	366,574	420,854	35,321	188,224
14. Depreciation	55,815	290,009	50,402	159,306
<b>TOTAL</b>	<b>4,759,017</b>	<b>13,863,612</b>	<b>4,512,543</b>	<b>14,799,533</b>