

FORM L-6-OPERATING EXPENSES SCHEDULE
 RELIANCE LIFE INSURANCE COMPANY LIMITED
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE PERIOD ENDED ON 31ST DECEMBER, 2015

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	31ST DECEMBER, 2015	31ST DECEMBER, 2015	31ST DECEMBER, 2014	31ST DECEMBER, 2014
1. Employees' remuneration & welfare benefits	1,464,425	4,423,063	1,691,878	5,182,295
2. Travel, conveyance and vehicle running expenses	57,637	210,989	92,421	252,458
3. Training expenses	13,054	21,441	24,394	154,877
4. (a) Rents, rates & taxes	131,347	412,843	137,908	398,294
(b) Office maintenance	130,529	455,591	229,451	688,432
5. Repairs	20,023	51,163	9,273	34,019
6. Printing & stationery	25,052	69,174	28,934	81,485
7. Communication expenses	51,047	203,080	68,209	186,387
8. Legal & professional charges	85,341	248,844	85,577	283,278
9. Medical fees	9,292	32,218	12,705	37,492
10. Auditors' fees, expenses etc				
a) as auditor	1,292	3,800	1,224	3,682
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	181	480	490
11. (a) Sales & business promotion expenses	94,299	278,373	103,490	233,755
(b) Advertisement and publicity	452,052	1,068,793	321,164	944,193
12. Interest & Bank Charges	21,162	57,604	17,577	43,207
13. Others:				
Service tax on premium	-	-	-	-
Information technology expenses (including maintenance)	84,387	283,641	123,068	425,785
Data processing expenses	210,988	627,121	246,918	539,955
Business services	89,094	316,195	126,503	467,648
Policy stamps	7,530	52,007	31,468	67,451
Other expenses	(4,908)	54,280	44,954	152,903
14. Depreciation	54,879	234,194	39,443	108,904
TOTAL	2,998,703	9,104,595	3,437,039	10,286,990