

FORM L-6-OPERATING EXPENSES SCHEDULE
 RELIANCE LIFE INSURANCE COMPANY LIMITED
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE HALF YEAR ENDED ON 30TH SEPTEMBER, 2015

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	30TH SEPTEMBER, 2015	30TH SEPTEMBER, 2015	30TH SEPTEMBER, 2014	30TH SEPTEMBER, 2014
1. Employees' remuneration & welfare benefits	1,299,185	2,958,638	1,584,713	3,490,417
2. Travel, conveyance and vehicle running expenses	85,086	153,352	89,405	160,037
3. Training expenses	8,254	8,387	104,967	130,483
4. (a) Rents, rates & taxes	138,466	281,496	133,951	260,386
(b) Office maintenance	122,017	325,062	240,606	458,981
5. Repairs	22,942	31,140	14,166	24,746
6. Printing & stationery	18,991	44,122	30,413	52,551
7. Communication expenses	66,296	152,033	63,716	118,178
8. Legal & professional charges	92,566	163,503	84,065	197,701
9. Medical fees	11,138	22,926	12,221	24,787
10. Auditors' fees, expenses etc				
a) as auditor	1,200	2,508	1,400	2,458
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	-	-	-	10
11. (a) Sales & business promotion expenses	84,875	184,074	84,036	130,265
(b) Advertisement and publicity	391,650	616,741	241,258	623,029
12. Interest & Bank Charges	20,166	36,442	7,899	25,630
13. Others:				
Service tax on premium	-	-	-	-
Information technology expenses (including maintenance)	92,805	199,254	153,576	302,717
Data processing expenses	210,371	416,133	172,442	293,037
Business services	98,892	227,101	229,962	341,145
Policy stamps	23,091	44,477	20,788	35,983
Other expenses	25,160	59,188	48,994	107,949
14. Depreciation	145,068	179,315	45,862	69,461
TOTAL	2,958,219	6,105,892	3,364,440	6,849,951