

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

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	31ST MARCH, 2015	31ST MARCH, 2015	31ST MARCH, 2014	31ST MARCH, 2014
1. Employees' remuneration & welfare benefits	1,899,601	7,081,896	1,651,412	5,636,767
2. Travel, conveyance and vehicle running expenses	123,819	376,277	73,919	219,213
3. Training expenses	195,112	349,989	84,338	130,277
4. (a) Rents, rates & taxes	145,159	543,453	127,097	543,109
(b) Office maintenance	233,055	921,487	229,520	919,091
5. Repairs	7,701	41,720	10,389	66,930
6. Printing & stationery	19,935	101,420	21,854	92,194
7. Communication expenses	108,314	294,701	74,957	277,007
8. Legal & professional charges	97,868	381,146	90,292	332,069
9. Medical fees	15,218	52,710	12,774	48,575
10. Auditors' fees, expenses etc				
a) as auditor	1,398	5,080	1,070	4,108
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	(180)	310	10	171
11. (a) Sales & business promotion expenses	148,107	381,862	106,124	379,569
(b) Advertisement and publicity	692,774	1,636,967	778,936	1,955,145
12. Interest & Bank Charges	22,123	65,330	21,906	78,883
13. Others:				
Service tax on premium	-	-	-	1,477
Information technology expenses (including maintenance)	155,206	580,991	139,807	593,224
Data processing expenses	261,661	801,616	134,031	488,484
Business services	272,350	739,998	561,558	1,187,672
Policy stamps	27,599	95,050	12,883	55,637
Other expenses	35,321	188,224	50,794	189,789
14. Depreciation	50,402	159,306	9,322	71,996
<b>TOTAL</b>	<b>4,512,543</b>	<b>14,799,533</b>	<b>4,192,993</b>	<b>13,271,387</b>