

FORM L-6-OPERATING EXPENSES SCHEDULE  
 RELIANCE LIFE INSURANCE COMPANY LIMITED  
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE PERIOD ENDED ON 31ST DECEMBER, 2014

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	31ST DECEMBER, 2014	31ST DECEMBER, 2014	31ST DECEMBER, 2013	31ST DECEMBER, 2013
1. Employees' remuneration & welfare benefits	1,691,878	5,182,295	1,422,729	3,985,355
2. Travel, conveyance and vehicle running expenses	92,421	252,458	42,733	145,294
3. Training expenses	24,394	154,877	35,861	45,939
4. (a) Rents, rates & taxes	137,908	398,294	148,462	416,012
(b) Office maintenance	229,451	688,432	219,165	689,571
5. Repairs	9,273	34,019	21,489	56,541
6. Printing & stationery	28,934	81,485	23,417	70,340
7. Communication expenses	68,209	186,387	74,237	202,050
8. Legal & professional charges	85,577	283,278	90,419	241,777
9. Medical fees	12,705	37,492	11,279	35,801
10. Auditors' fees, expenses etc				
a) as auditor	1,224	3,682	1,400	3,038
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	480	490	-	161
11. (a) Sales & business promotion expenses	103,490	233,755	89,243	273,445
(b) Advertisement and publicity	321,164	944,193	403,726	1,176,209
12. Interest & Bank Charges	17,577	43,207	18,046	56,977
13. Others:				
Service tax on premium	106,837	344,011	142,267	456,369
Information technology expenses (including maintenance)	123,068	425,785	160,795	453,417
Data processing expenses	246,918	539,955	144,164	354,453
Business services	126,503	467,648	267,017	626,114
Policy stamps	31,468	67,451	12,848	42,754
Other expenses	44,954	152,903	52,209	138,995
14. Depreciation	39,443	108,904	23,466	62,674
<b>TOTAL</b>	<b>3,543,876</b>	<b>10,631,001</b>	<b>3,404,972</b>	<b>9,533,286</b>