

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, 2014

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	30TH SEPTEMBER, 2014	30TH SEPTEMBER, 2014	30TH SEPTEMBER, 2013	30TH SEPTEMBER, 2013
1. Employees' remuneration & welfare benefits	1,584,713	3,490,417	1,411,202	2,562,626
2. Travel, conveyance and vehicle running expenses	89,405	160,037	54,474	102,561
3. Training expenses	104,967	130,483	3,132	10,078
4. (a) Rents, rates & taxes	133,951	260,386	134,605	267,550
(b) Office maintenance	240,606	458,981	234,691	470,406
5. Repairs	14,166	24,746	21,610	35,052
6. Printing & stationery	30,413	52,551	25,455	46,923
7. Communication expenses	63,716	118,178	67,434	127,813
8. Legal & professional charges	84,065	197,701	75,539	151,358
9. Medical fees	12,221	24,787	12,145	24,522
10. Auditors' fees, expenses etc				
a) as auditor	1,400	2,458	775	1,638
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	161	161
11. (a) Sales & business promotion expenses	84,036	130,265	99,301	184,202
(b) Advertisement and publicity	241,258	623,029	533,586	772,483
12. Interest & Bank Charges	7,899	25,630	20,051	38,931
13. Others:				
Service tax on premium	116,887	237,174	151,856	314,102
Information technology expenses (including maintenance)	153,576	302,717	167,314	292,622
Data processing expenses	172,442	293,037	112,475	210,289
Business services	229,962	341,145	206,751	359,097
Policy stamps	20,788	35,983	19,467	29,906
Other expenses	48,994	107,949	35,238	86,786
14. Depreciation	45,862	69,461	28,757	39,208
<b>TOTAL</b>	<b>3,481,327</b>	<b>7,087,125</b>	<b>3,416,019</b>	<b>6,128,314</b>