

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

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	31ST MARCH, 2014	31ST MARCH, 2014	31ST MARCH, 2013	31ST MARCH, 2013
1. Employees' remuneration & welfare benefits	1,651,412	5,636,767	1,485,834	5,023,777
2. Travel, conveyance and vehicle running expenses	73,919	219,213	57,534	192,269
3. Training expenses	84,338	130,277	3,856	74,371
4. (a) Rents, rates & taxes	127,097	543,109	162,639	517,132
(b) Office maintenance	229,520	919,091	223,510	865,986
5. Repairs	10,389	66,930	2,519	36,833
6. Printing & stationery	21,854	92,194	11,143	95,433
7. Communication expenses	74,957	277,007	89,476	303,002
8. Legal & professional charges	90,292	332,069	98,372	354,165
9. Medical fees	12,774	48,575	13,074	51,485
10. Auditors' fees, expenses etc				
a) as auditor	1,070	4,108	632	3,304
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	171	(19)	61
11. (a) Sales & business promotion expenses	106,124	379,569	87,732	381,989
(b) Advertisement and publicity	778,936	1,955,145	1,255,904	1,907,770
12. Interest & Bank Charges	21,906	78,883	26,745	87,233
13. Others:				
Service tax on premium	137,013	593,382	184,722	793,113
Information technology expenses (including maintenance)	139,807	593,224	120,093	490,137
Data processing expenses	134,031	488,484	111,522	408,717
Business services	561,558	1,187,672	194,045	846,804
Policy stamps	12,883	55,637	18,765	54,799
Other expenses	50,794	189,789	112,443	202,860
14. Depreciation	9,322	71,996	15,096	59,388
<b>TOTAL</b>	<b>4,330,006</b>	<b>13,863,292</b>	<b>4,275,637</b>	<b>12,750,628</b>