

FORM L-6-OPERATING EXPENSES SCHEDULE
 RELIANCE LIFE INSURANCE COMPANY LIMITED
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE PERIOD ENDED ON 31ST DECEMBER, 2013

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	31ST DECEMBER, 2013	31ST DECEMBER, 2013	31ST DECEMBER, 2012	31ST DECEMBER, 2012
1. Employees' remuneration & welfare benefits	1,422,729	3,985,355	1,178,284	3,537,943
2. Travel, conveyance and vehicle running expenses	42,733	145,294	43,014	134,735
3. Training expenses	35,861	45,939	(1,430)	70,515
4. (a) Rents, rates & taxes	148,462	416,012	94,358	354,493
(b) Office maintenance	219,165	689,571	210,364	642,476
5. Repairs	21,489	56,541	3,241	34,314
6. Printing & stationery	23,417	70,340	38,785	84,290
7. Communication expenses	74,237	202,050	77,406	213,526
8. Legal & professional charges	90,419	241,777	125,053	255,793
9. Medical fees	11,279	35,801	13,592	38,411
10. Auditors' fees, expenses etc				
a) as auditor	1,400	3,038	994	2,672
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	-	161	20	80
11. (a) Sales & business promotion expenses	89,243	273,445	108,624	294,257
(b) Advertisement and publicity	403,726	1,176,209	243,549	651,866
12. Interest & Bank Charges	18,046	56,977	17,659	60,488
13. Others:				
Service tax on premium	142,267	456,369	194,163	608,391
Information technology expenses (including maintenance)	160,795	453,417	130,738	370,044
Data processing expenses	144,164	354,453	106,354	297,195
Business services	267,017	626,114	245,790	652,759
Policy stamps	12,848	42,754	12,497	36,034
Other expenses	52,209	138,995	29,759	90,417
14. Depreciation	23,466	62,674	18,218	44,292
TOTAL	3,404,972	9,533,286	2,891,032	8,474,991