

FORM L-6-OPERATING EXPENSES SCHEDULE  
 RELIANCE LIFE INSURANCE COMPANY LIMITED  
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE HALF YEAR ENDED ENDED ON 30TH SEPTEMBER, 2013

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	30TH SEPTEMBER, 2013	30TH SEPTEMBER, 2013	30TH SEPTEMBER, 2012	30TH SEPTEMBER, 2012
1. Employees' remuneration & welfare benefits	1,411,202	2,562,626	1,189,000	2,359,659
2. Travel, conveyance and vehicle running expenses	54,474	102,561	45,646	91,721
3. Training expenses	3,132	10,078	70,429	71,945
4. (a) Rents, rates & taxes	134,605	267,550	131,857	260,135
(b) Office maintenance	234,691	470,406	219,440	432,112
5. Repairs	21,610	35,052	19,174	31,073
6. Printing & stationery	25,455	46,923	26,462	45,505
7. Communication expenses	67,434	127,813	67,002	136,120
8. Legal & professional charges	75,539	151,358	71,928	130,740
9. Medical fees	12,145	24,522	13,825	24,819
10. Auditors' fees, expenses etc				
a) as auditor	775	1,638	812	1,678
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	161	57	60
11. (a) Sales & business promotion expenses	99,301	184,202	77,146	185,633
(b) Advertisement and publicity	533,586	772,483	326,905	408,317
12. Interest & Bank Charges	20,051	38,931	20,330	42,829
13. Others:				
Service tax on premium	151,856	314,102	207,190	414,228
Information technology expenses (including maintenance)	167,314	292,622	109,543	239,306
Data processing expenses	112,475	210,289	87,923	190,841
Business services	206,751	359,097	168,573	406,969
Policy stamps	19,467	29,906	15,325	23,537
Other expenses	35,238	86,786	32,633	60,658
14. Depreciation	28,757	39,208	13,140	26,074
<b>TOTAL</b>	<b>3,416,019</b>	<b>6,128,314</b>	<b>2,914,340</b>	<b>5,583,959</b>