

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

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	FOR THE YEAR ENDED ON	FOR THE QUARTER ENDED ON	FOR THE YEAR ENDED ON
	31ST MARCH, 2013	31ST MARCH, 2013	31ST MARCH, 2012	31ST MARCH, 2012
1. Employees' remuneration & welfare benefits	1,485,834	5,023,777	1,387,858	5,290,768
2. Travel, conveyance and vehicle running expenses	57,534	192,269	56,147	155,482
3. Training expenses	3,856	74,371	8,959	38,208
4. (a) Rents, rates & taxes	162,639	517,132	134,085	552,573
(b) Office maintenance	223,510	865,986	215,474	1,078,660
5. Repairs	2,519	36,833	2,787	9,063
6. Printing & stationery	11,143	95,433	30,403	106,015
7. Communication expenses	89,476	303,002	91,413	302,717
8. Legal & professional charges	98,372	354,165	103,277	216,940
9. Medical fees	13,074	51,485	16,096	53,511
10. Auditors' fees, expenses etc				
a) as auditor	632	3,304	828	3,280
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	(19)	61	34	131
11. (a) Sales & business promotion expenses	87,732	381,989	157,195	687,828
(b) Advertisement and publicity	1,255,904	1,907,770	570,581	1,477,943
12. Interest & Bank Charges	26,745	87,233	26,226	94,347
13. Others:				
Service tax on premium	184,722	793,113	205,019	793,879
Information technology expenses (including maintenance)	120,093	490,137	107,023	619,082
Data processing expenses	111,522	408,717	159,359	433,016
Business services	194,045	846,804	331,425	634,652
Policy stamps	18,765	54,799	12,400	47,451
Other expenses	112,443	202,860	37,710	152,694
14. Depreciation	15,096	59,388	14,513	64,260
TOTAL	4,275,637	12,750,628	3,668,812	12,812,500