

FORM L-6-OPERATING EXPENSES SCHEDULE
 RELIANCE LIFE INSURANCE COMPANY LIMITED
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE PERIOD ENDED ON 31ST DECEMBER, 2012

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	FOR THE PERIOD ENDED ON	FOR THE QUARTER ENDED ON	FOR THE PERIOD ENDED ON
	31ST DECEMBER, 2012	31ST DECEMBER, 2012	31ST DECEMBER, 2011	31ST DECEMBER, 2011
1. Employees' remuneration & welfare benefits	1,178,284	3,537,943	1,317,569	3,902,910
2. Travel, conveyance and vehicle running expenses	43,014	134,735	38,347	99,335
3. Training expenses	(1,430)	70,515	11,387	29,249
4. (a) Rents, rates & taxes	94,358	354,493	132,666	418,488
(b) Office maintenance	210,364	642,476	296,347	863,186
5. Repairs	3,241	34,314	1,728	6,276
6. Printing & stationery	38,785	84,290	24,679	75,612
7. Communication expenses	77,406	213,526	70,571	211,304
8. Legal & professional charges	125,053	255,793	39,068	113,663
9. Medical fees	13,592	38,411	13,370	37,415
10. Auditors' fees, expenses etc				
a) as auditor	994	2,672	800	2,452
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	20	80	19	97
11. (a) Sales & business promotion expenses	108,624	294,257	185,068	530,633
(b) Advertisement and publicity	243,549	651,866	364,975	907,362
12. Interest & Bank Charges	17,659	60,488	22,429	68,121
13. Others:				
Service tax on premium	194,163	608,391	200,795	588,860
Information technology expenses (including maintenance)	130,738	370,044	126,077	512,059
Data processing expenses	106,354	297,195	128,874	273,657
Business services	245,790	652,759	143,129	303,227
Policy stamps	12,497	36,034	8,403	35,051
Other expenses	29,759	90,417	38,904	114,984
14. Depreciation	18,218	44,292	17,481	49,747
TOTAL	2,891,032	8,474,991	3,182,686	9,143,688