

FORM L-6-OPERATING EXPENSES SCHEDULE
 RELIANCE LIFE INSURANCE COMPANY LIMITED
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE HALF YEAR ENDED ON 30TH SEPTEMBER, 2012

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	FOR THE HALF YEAR ENDED ON	FOR THE QUARTER ENDED ON	FOR THE HALF YEAR ENDED ON
	30TH SEPTEMBER, 2012	30TH SEPTEMBER, 2012	30TH SEPTEMBER, 2011	30TH SEPTEMBER, 2011
1. Employees' remuneration & welfare benefits	1,189,000	2,359,659	1,320,604	2,585,341
2. Travel, conveyance and vehicle running expenses	45,646	91,721	34,122	60,988
3. Training expenses	70,429	71,945	11,011	17,862
4. (a) Rents, rates & taxes	131,857	260,135	134,083	285,822
(b) Office maintenance	219,440	432,112	288,970	566,839
5. Repairs	19,174	31,073	1,689	4,548
6. Printing & stationery	26,462	45,505	24,149	50,933
7. Communication expenses	67,002	136,120	73,503	140,733
8. Legal & professional charges	71,928	130,740	42,966	74,595
9. Medical fees	13,825	24,819	13,175	24,045
10. Auditors' fees, expenses etc				
a) as auditor	812	1,678	1,001	1,652
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	57	60	6	78
11. (a) Sales & business promotion expenses	77,146	185,633	184,146	345,565
(b) Advertisement and publicity	326,905	408,317	269,763	542,387
12. Interest & Bank Charges	20,330	42,829	25,230	45,692
13. Others:				
Service tax on premium	207,190	414,228	212,656	388,065
Information technology expenses (including maintenance)	109,543	239,306	200,570	385,982
Data processing expenses	87,923	190,841	93,328	144,783
Business services	168,573	406,969	89,231	160,098
Policy stamps	15,325	23,537	18,338	26,648
Other expenses	32,633	60,658	36,955	76,080
14. Depreciation	13,140	26,074	18,437	32,266
TOTAL	2,914,340	5,583,959	3,093,933	5,961,002