

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

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	FOR THE PERIOD ENDED ON	FOR THE QUARTER ENDED ON	FOR THE PERIOD ENDED ON
	30TH JUNE, 2012	30TH JUNE, 2012	30TH JUNE, 2011	30TH JUNE, 2011
1. Employees' remuneration & welfare benefits	1,170,659	1,170,659	1,264,737	1,264,737
2. Travel, conveyance and vehicle running expenses	46,075	46,075	26,866	26,866
3. Training expenses	1,516	1,516	6,851	6,851
4. (a) Rents, rates & taxes	128,278	128,278	151,739	151,739
(b) Office maintenance	212,672	212,672	277,869	277,869
5. Repairs	11,899	11,899	2,859	2,859
6. Printing & stationery	19,043	19,043	26,784	26,784
7. Communication expenses	69,118	69,118	67,230	67,230
8. Legal & professional charges	58,812	58,812	31,629	31,629
9. Medical fees	10,994	10,994	10,870	10,870
10. Auditors' fees, expenses etc				
a) as auditor	866	866	651	651
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	3	3	72	72
11. (a) Sales & business promotion expenses	108,487	108,487	161,419	161,419
(b) Advertisement and publicity	81,412	81,412	272,624	272,624
12. Interest & Bank Charges	22,499	22,499	20,462	20,462
13. Others:				
Service tax on premium	207,038	207,038	175,409	175,409
Information technology expenses (including maintenance)	129,763	129,763	185,412	185,412
Data processing expenses	102,918	102,918	51,455	51,455
Business services	238,396	238,396	70,867	70,867
Policy stamps	8,212	8,212	8,310	8,310
Other expenses	28,025	28,025	39,125	39,125
14. Depreciation	12,934	12,934	13,829	13,829
<b>TOTAL</b>	<b>2,669,619</b>	<b>2,669,619</b>	<b>2,867,069</b>	<b>2,867,069</b>