

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

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	FOR THE YEAR ENDED ON	FOR THE QUARTER ENDED ON	FOR THE YEAR ENDED ON
	31ST MARCH, 2012	31ST MARCH, 2012	31ST MARCH, 2011	31ST MARCH, 2011
1. Employees' remuneration & welfare benefits	1,387,858	5,290,768	1,387,833	6,483,295
2. Travel, conveyance and vehicle running expenses	56,147	155,482	45,711	146,367
3. Training expenses	8,959	38,208	(1,135)	36,977
4. (a) Rents, rates & taxes	134,085	552,573	141,491	616,805
(b) Office maintenance	215,474	1,078,660	271,743	1,122,576
5. Repairs	2,787	9,063	2,690	12,029
6. Printing & stationery	30,403	106,015	35,651	164,999
7. Communication expenses	91,413	302,717	88,680	337,658
8. Legal & professional charges	103,277	216,940	12,344	209,219
9. Medical fees	16,096	53,511	15,281	43,756
10. Auditors' fees, expenses etc				
a) as auditor	828	3,280	1,315	3,200
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	34	131	54	79
11. (a) Sales & business promotion expenses	157,195	687,828	429,062	1,561,325
(b) Advertisement and publicity	570,581	1,477,943	485,394	2,803,470
12. Interest & Bank Charges	26,226	94,347	35,209	117,125
13. Others:				
Service tax on premium	205,019	793,879	91,801	501,964
Information technology expenses (including maintenance)	107,023	619,082	194,156	693,452
Data processing expenses	159,359	433,016	13,617	196,234
Business services	331,425	634,652	87,715	259,254
Policy stamps	12,400	47,451	12,812	67,949
Other expenses	37,710	152,694	104,717	177,230
14. Depreciation	14,513	64,260	18,507	72,051
TOTAL	3,668,812	12,812,500	3,474,648	15,627,014