

FORM L-6-OPERATING EXPENSES SCHEDULE
 RELIANCE LIFE INSURANCE COMPANY LIMITED
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE PERIOD ENDED ON 31ST DECEMBER, 2011

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	31ST DECEMBER, 2011	31ST DECEMBER, 2011	31ST DECEMBER, 2010	31ST DECEMBER, 2010
1. Employees' remuneration & welfare benefits	1,317,569	3,902,910	1,522,309	5,095,462
2. Travel, conveyance and vehicle running expenses	38,347	99,335	32,062	100,656
3. Training expenses	11,387	29,249	1,454	38,112
4. (a) Rents, rates & taxes	132,666	418,488	148,822	475,314
(b) Office maintenance	296,347	863,186	305,934	850,833
5. Repairs	1,728	6,276	1,495	9,339
6. Printing & stationery	24,679	75,612	36,898	129,348
7. Communication expenses	70,571	211,304	74,575	248,978
8. Legal & professional charges	39,068	113,663	31,868	196,875
9. Medical fees	13,370	37,415	13,222	28,475
10. Auditors' fees, expenses etc				
a) as auditor	800	2,452	637	1,885
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	97	-	25
11. (a) Business Development Expenses	185,068	530,633	190,957	1,132,263
(b) Marketing Support - Advertisement and publicity	364,975	907,362	311,680	2,318,076
12. Interest & Bank Charges	22,429	68,121	30,412	81,916
13. Others:				
Service tax on premium	200,795	588,860	91,757	410,163
Information technology expenses (including maintenance)	126,077	512,059	162,114	499,296
Outsourcing Expenses:				
a) Data Processing expenses	128,874	273,657	49,974	182,617
b) Business services	143,129	303,227	57,855	171,539
Policy stamps	8,403	35,051	12,707	55,137
Other expenses	38,904	114,984	19,511	72,513
14. Depreciation	17,481	49,747	17,692	53,544
TOTAL	3,182,686	9,143,688	3,113,935	12,152,366