

FORM L-6-OPERATING EXPENSES SCHEDULE  
 RELIANCE LIFE INSURANCE COMPANY LIMITED  
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE PERIOD ENDED ON 30TH SEPTEMBER, 2011

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	30TH SEPTEMBER, 2011	30TH SEPTEMBER, 2011	30TH SEPTEMBER, 2010	30TH SEPTEMBER, 2010
1. Employees' remuneration & welfare benefits	1,320,604	2,585,341	1,717,670	3,573,153
2. Travel, conveyance and vehicle running expenses	34,122	60,988	38,091	68,594
3. Training expenses	11,011	17,862	35,112	36,658
4. (a) Rents, rates & taxes	134,083	285,822	195,573	326,492
(b) Office maintenance	288,970	566,839	274,033	544,899
5. Repairs	1,689	4,548	4,308	7,844
6. Printing & stationery	24,149	50,933	51,273	92,450
7. Communication expenses	73,503	140,733	90,479	174,403
8. Legal & professional charges	42,966	74,595	101,117	165,007
9. Medical fees	13,175	24,045	8,293	15,253
10. Auditors' fees, expenses etc				
a) as auditor	1,001	1,652	635	1,248
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	6	78	(10)	25
11. (a) Business Development Expenses	184,146	345,565	374,126	941,306
(b) Marketing Support - Advertisement and publicity	269,763	542,387	1,136,331	2,006,396
12. Interest & Bank Charges	25,230	45,692	24,453	51,504
13. Others:				
Service tax on premium	212,656	388,065	86,478	318,406
Information technology expenses (including maintenance)	200,570	385,982	176,628	337,182
Outsourcing Expenses:				
a) Data Processing expenses	93,328	144,783	60,590	132,643
b) Business services	89,231	160,098	38,395	113,684
Policy stamps	18,338	26,648	20,835	42,430
Other expenses	36,955	76,080	31,902	53,002
14. Depreciation	18,437	32,266	18,256	35,852
<b>TOTAL</b>	<b>3,093,933</b>	<b>5,961,002</b>	<b>4,484,568</b>	<b>9,038,431</b>