

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

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	30TH JUNE, 2011	30TH JUNE, 2011	30TH JUNE, 2010	30TH JUNE, 2010
1. Employees' remuneration & welfare benefits	1,264,737	1,264,737	1,855,483	1,855,483
2. Travel, conveyance and vehicle running expenses	26,866	26,866	30,503	30,503
3. Training expenses	6,851	6,851	1,546	1,546
4. (a) Rents, rates & taxes	151,739	151,739	130,919	130,919
(b) Office maintenance	277,869	277,869	270,865	270,865
5. Repairs	2,859	2,859	3,537	3,537
6. Printing & stationery	26,784	26,784	41,178	41,178
7. Communication expenses	67,230	67,230	83,925	83,925
8. Legal & professional charges	31,629	31,629	63,890	63,890
9. Medical fees	10,870	10,870	6,960	6,960
10. Auditors' fees, expenses etc				
a) as auditor	651	651	612	612
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	72	72	35	35
11. (a) Business Development Expenses	161,419	161,419	567,180	567,180
(b) Marketing Support - Advertisement and publicity	272,624	272,624	870,065	870,065
12. Interest & Bank Charges	20,462	20,462	27,051	27,051
13. Others:				
Service tax on premium	175,409	175,409	231,928	231,928
Information technology expenses (including maintenance)	185,412	185,412	160,554	160,554
Outsourcing Expenses:				
a) Data Processing expenses	51,455	51,455	72,053	72,053
b) Business services	70,867	70,867	75,289	75,289
Policy stamps	8,310	8,310	21,595	21,595
Other expenses	39,125	39,125	21,099	21,099
14. Depreciation	13,829	13,829	17,596	17,596
<b>TOTAL</b>	<b>2,867,069</b>	<b>2,867,069</b>	<b>4,553,863</b>	<b>4,553,863</b>