

FORM L-6-OPERATING EXPENSES SCHEDULE
 RELIANCE LIFE INSURANCE COMPANY LIMITED
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE PERIOD ENDED ON 31ST DECEMBER, 2010

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	31ST DECEMBER, 2010	31ST DECEMBER, 2010	31ST DECEMBER, 2009	31ST DECEMBER, 2009
1. Employees' remuneration & welfare benefits	1,522,309	5,095,462	1,374,751	4,102,101
2. Travel, conveyance and vehicle running expenses	32,062	100,656	46,249	109,821
3. Training expenses	1,454	38,112	17,374	48,469
4. (a) Rents, rates & taxes	148,822	475,314	167,745	498,457
(b) Office maintenance	305,934	850,833	157,555	426,185
5. Repairs	1,495	9,339	3,500	7,752
6. Printing & stationery	36,898	129,348	51,233	142,362
7. Communication expenses	74,575	248,978	82,891	250,745
8. Legal & professional charges	31,868	196,875	16,623	97,552
9. Medical fees	13,222	28,475	8,064	19,663
10. Auditors' fees, expenses etc				
a) as auditor	637	1,885	513	1,317
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	-	25	-	-
11. (a) Business Development Expenses	190,957	1,132,263	388,797	881,451
(b) Marketing Support - Advertisement and publicity	311,680	2,318,076	1,161,444	2,147,239
12. Interest & Bank Charges	30,412	81,916	48,909	115,833
13. Others:				
Service tax on premium	91,757	410,163	544,891	1,294,811
Information technology expenses (including maintenance)	162,114	499,296	116,120	450,466
Outsourcing Expenses:				
a) Data Processing expenses	49,974	182,617	82,090	221,923
b) Business services	57,855	171,539	62,729	171,362
Policy stamps	12,707	55,137	20,251	46,740
Other expenses	19,511	72,513	20,026	61,375
14. Depreciation	17,692	53,544	26,163	136,976
TOTAL	3,113,935	12,152,366	4,397,918	11,232,600