

FORM L-6-OPERATING EXPENSES SCHEDULE
RELIANCE LIFE INSURANCE COMPANY LIMITED
OPERATING EXPENSES FOR THE PERIOD ENDED 30TH JUNE, 2010

(Rs. '000)

Particulars	FOR THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON
	30TH JUNE, 2010	30TH JUNE, 2009
1. Employees' remuneration & welfare benefits	1,855,483	1,327,631
2. Travel, conveyance and vehicle running expenses	30,503	20,396
3. Training expenses	1,546	4,607
4. (a) Rents, rates & taxes	130,919	172,458
(b) Office maintenance	270,865	194,952
5. Repairs	3,537	2,041
6. Printing & stationery	41,178	48,087
7. Communication expenses	83,925	118,266
8. Legal & professional charges	63,890	15,233
9. Medical fees	6,960	4,265
10. Auditors' fees, expenses etc		
a) as auditor	612	429
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	35	-
11. (a) Business Development Expenses	567,180	138,562
(b) Marketing Support - Advertisement and publicity	870,065	321,521
12. Interest & Bank Charges	27,051	37,921
13. Others:		
Service tax on premium	231,928	337,027
Information technology expenses (including maintenance)	160,554	108,946
Outsourcing Expenses:		
a) Data Processing expenses	72,053	68,470
b) Business services	75,289	127,970
Policy stamps	21,595	12,830
Other expenses	21,099	25,423
14. Depreciation	17,596	75,484
TOTAL	4,553,863	3,162,519