

FORM L-6-OPERATING EXPENSES SCHEDULE
RELIANCE LIFE INSURANCE COMPANY LIMITED
OPERATING EXPENSES FOR THE YEAR ENDED 31ST MARCH, 2010

(Rs. '000)

Particulars	FOR THE YEAR ENDED ON	FOR THE YEAR ENDED ON
	31ST MARCH, 2010	31ST MARCH, 2009
1. Employees' remuneration & welfare benefits	5,706,513	7,555,255
2. Travel, conveyance and vehicle running expenses	171,643	384,389
3. Training expenses	53,070	221,108
4. (a) Rents, rates & taxes	671,485	847,438
(b) Office maintenance	644,448	1,772,369
5. Repairs	11,054	10,798
6. Printing & stationery	213,677	332,098
7. Communication expenses	360,727	781,730
8. Legal & professional charges	192,025	227,474
9. Medical fees	30,386	27,167
10. Auditors' fees, expenses etc		
a) as auditor	2,391	1,963
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	70
11. (a) Business Development Expenses	1,704,443	1,361,316
(b) Marketing Support - Advertisement and publicity	3,248,435	1,182,746
12. Interest & Bank Charges	151,492	180,929
13. Others:		
Service tax on premium	1,723,746	1,545,246
Information technology expenses (including maintenance)	569,117	584,343
Outsourcing Expenses :		
a) Data Processing expenses	321,880	1,249,691
b) Business services	254,219	529,870
Policy stamps	68,580	82,271
Other expenses	99,524	72,622
Electricity charges	-	-
Foreign exchange loss	-	-
14. Depreciation	168,445	278,790
TOTAL	16,367,325	19,229,683