

**FORM L-6-OPERATING EXPENSES SCHEDULE  
 RELIANCE LIFE INSURANCE COMPANY LIMITED  
 OPERATING EXPENSES FOR THE YEAR ENDED 31ST MARCH, 2008**

*(Rs. '000)*

Particulars	FOR THE YEAR ENDED ON	FOR THE YEAR ENDED ON
	31ST MARCH, 2008	31ST MARCH, 2007
1. Employees' remuneration & welfare benefits	4,040,826	1,513,875
2. Travel, conveyance and vehicle running expenses	227,969	112,874
3. Training expenses	551,345	483,397
4. (a) Rents, rates & taxes	405,939	341,182
(b) Office maintenance	232,710	75,164
5. Repairs	10,247	5,011
6. Printing & stationery	339,392	169,404
7. Communication expenses	534,737	232,926
8. Legal & professional charges	300,729	126,536
9. Medical fees	31,006	24,153
10. Auditors' fees, expenses etc		
a) as auditor	2,232	1,876
b) as adviser or in any other capacity, in respect of		
(i) Taxation matters	-	636
(ii) Insurance matters	-	-
(iii) Management services; and	-	-
c) in any other capacity	-	30
11. (a) Business Development Expenses	1,010,804	351,262
(b) Marketing Support - Advertisement and publicity	768,057	305,114
12. Interest & Bank Charges	43,259	10,431
13. Others:		
Recruitment Expenses	159,038	52,114
Service tax on premium	52,260	23,498
Information technology expenses (including maintenance )	351,871	160,370
Outsourcing Expenses :		
a) Data Processing expenses	544,664	76,006
b) Business services	127,970	30,330
Policy stamps	47,805	18,458
Other expenses	40,087	23,412
Electricity charges	73,233	27,596
Foreign exchange loss	-	-
14. Depreciation	272,313	124,765
<b>TOTAL</b>	<b>10,168,493</b>	<b>4,290,420</b>