

**FORM L-6-OPERATING EXPENSES SCHEDULE
 RELIANCE LIFE INSURANCE COMPANY LIMITED
 OPERATING EXPENSES FOR THE YEAR ENDED 31ST MARCH, 2007**

(Rs. '000)

Particulars	FOR THE YEAR ENDED ON	FOR THE YEAR ENDED ON
	31ST MARCH, 2007	31ST MARCH, 2006
1. Employees' remuneration & welfare benefits	1,513,875	503,062
2. Travel, conveyance and vehicle running expenses	112,874	71,384
3. Training expenses	483,397	78,901
4. (a) Rents, rates & taxes	341,182	74,428
(b) Office maintenance	75,164	19,918
5. Repairs	5,011	3,262
6. Printing & stationery	169,404	43,399
7. Communication expenses	232,926	43,231
8. Legal & professional charges	126,536	39,924
9. Medical fees	24,153	3,797
10. Auditors' fees, expenses etc		
a) as auditor	1,876	1,408
b) as adviser or in any other capacity, in respect of		
(i) Taxation matters	636	50
(ii) Insurance matters	-	-
(iii) Management services; and	-	850
c) in any other capacity	30	-
11. (a) Business Development Expenses	351,262	49,498
(b) Marketing Support - Advertisement and publicity	305,114	15,103
12. Interest & Bank Charges	10,431	4,421
13. Others:		
Recruitment Expenses	52,114	27,441
Service tax on premium	23,498	8,598
Information technology expenses (including maintenance)	160,370	65,294
Outsourcing Expenses :		
a) Data Processing expenses	76,006	1,723
b) Business services	30,330	978
Policy stamps	18,458	2,940
Other expenses	23,412	6,482
Electricity charges	27,596	8,969
Foreign exchange loss	-	-
14. Depreciation	124,765	84,191
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TOTAL	4,290,420	1,159,252