

**FORM L-6-OPERATING EXPENSES SCHEDULE  
 RELIANCE LIFE INSURANCE COMPANY LIMITED  
 OPERATING EXPENSES FOR THE YEAR ENDED 31ST MARCH, 2009**

*(Rs. '000)*

Particulars	FOR THE YEAR ENDED ON	FOR THE YEAR ENDED ON
	31ST MARCH, 2009	31ST MARCH, 2008
1. Employees' remuneration & welfare benefits	7,555,255	4,069,422
2. Travel, conveyance and vehicle running expenses	384,389	415,829
3. Training expenses	221,108	343,122
4. (a) Rents, rates & taxes	847,438	406,186
(b) Office maintenance	1,772,369	382,924
5. Repairs	10,798	9,951
6. Printing & stationery	332,098	339,392
7. Communication expenses	781,730	534,737
8. Legal & professional charges	227,474	410,922
9. Medical fees	27,167	31,006
10. Auditors' fees, expenses etc		
a) as auditor	1,963	1,985
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	70	-
11. (a) Business Development Expenses	1,361,316	1,150,311
(b) Marketing Support - Advertisement and publicity	1,182,746	808,255
12. Interest & Bank Charges	180,929	43,259
13. Others:		
Recruitment Expenses	-	-
Service tax on premium	1,545,246	52,260
Information technology expenses (including maintenance )	584,343	275,186
Outsourcing Expenses :		
a) Data Processing expenses	1,249,691	544,664
b) Business services	529,870	127,970
Policy stamps	82,271	47,805
Other expenses	72,622	40,087
Electricity charges	-	-
Foreign exchange loss	-	-
14. Depreciation	278,790	272,313
<b>TOTAL</b>	<b>19,229,683</b>	<b>10,307,586</b>