

**SBI LIFE INSURANCE COMPANY LIMITED**  
**SCHEDULE FORMING PART OF FINANCIAL STATEMENTS**

**L-6- Operating Expenses Schedule**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ in '000)

Particulars	For the Quarter September 30, 2014	Upto the Quarter September 30, 2014	For the Quarter September 30, 2013	Upto the Quarter September 30, 2013
Employees' remuneration & welfare benefits	14,20,305	28,65,480	14,57,651	27,13,319
Travel, conveyance and vehicle running expenses	92,792	1,72,579	1,04,436	1,83,249
Training expenses	37,198	68,956	41,083	77,728
Rent, rates & taxes	1,30,733	2,48,110	1,11,934	2,17,755
Repairs	65,913	1,34,719	70,156	1,30,499
Printing & Stationery	34,576	71,532	51,566	89,255
Communication expenses	87,148	1,90,810	97,791	1,88,748
Legal & professional charges	1,34,254	2,73,050	1,21,649	2,41,704
Medical Fees	21,446	38,035	36,784	51,687
Auditors' Fees,expenses,etc.				
(a) as auditor	1,550	2,300	1,650	2,300
(b) as adviser or in any other capacity,in respect of				
(i) Taxation Matters				
(ii) Insurance Matters				
(iii)Management Services - Certification				
(c) in any other capacity (Refer Point 21 of Notes To Accounts)	131	773	110	783
(d) Out of pocket expenses	21	45	24	69
Advertisement, Publicity and Marketing	55,111	1,13,234	70,338	1,37,468
Interest & Bank Charges	8,625	17,010	12,090	21,102
Recruitment expenses	1,411	3,621	3,241	6,743
Information Technology expenses	80,213	1,63,840	78,163	1,53,139
Service Tax	2,98,517	5,68,730	3,12,735	5,72,331
Stamp Duty on Policies	42,754	74,504	40,172	68,105
Depreciation	1,12,376	1,99,193	1,08,235	2,03,936
Business Promotion Expenses	2,25,800	3,25,847	2,25,528	3,34,100
Other Expenses	1,58,989	2,95,784	1,29,259	2,35,898
<b>Total</b>	<b>30,09,862</b>	<b>58,28,152</b>	<b>30,74,595</b>	<b>56,29,919</b>