

**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 December 31, 2014	Upto the Quarter December 31, 2014	For the Quarter December 31, 2013	Upto the Quarter December 31, 2013
Employees' remuneration & welfare benefits	1,459,330	4,324,810	1,275,633	3,988,951
Travel, conveyance and vehicle running expenses	98,019	270,597	87,474	270,723
Training expenses	64,424	133,380	68,383	146,111
Rent, rates & taxes	117,201	365,311	183,161	400,917
Repairs	77,057	211,776	74,337	204,836
Printing & Stationery	29,719	101,252	26,882	116,137
Communication expenses	117,824	308,634	102,927	291,675
Legal & professional charges	157,039	430,089	111,880	353,585
Medical Fees	23,529	61,563	39,909	91,596
Auditors' Fees, expenses, etc.				
(a) as auditor	750	3,050	750	3,050
(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(h) of Notes To Accounts)	631	1,404	631	1,414
(d) Out of pocket expenses	3	48	17	87
Advertisement, Publicity and Marketing	156,192	269,426	83,634	221,102
Interest & Bank Charges	9,680	26,690	12,356	33,459
Recruitment expenses	2,639	6,260	1,647	8,390
Information Technology expenses	68,396	232,237	76,664	229,803
Service Tax	345,516	914,246	301,552	873,882
Stamp Duty on Policies	50,665	125,170	43,222	111,327
Depreciation	97,544	296,737	124,702	328,639
Business Promotion Expenses	425,600	751,447	410,592	744,692
Other Expenses	159,849	455,633	123,662	359,560
<b>Total</b>	<b>3,461,607</b>	<b>9,289,759</b>	<b>3,150,017</b>	<b>8,779,936</b>