

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 March 31, 2015	Upto the Quarter March 31, 2015	For the Quarter March 31, 2014	Upto the Quarter March 31, 2014
Employees' remuneration & welfare benefits	1,567,958	5,892,769	1,327,177	5,316,129
Travel, conveyance and vehicle running expenses	108,356	378,954	90,885	361,608
Training expenses	2,331	135,712	71,031	217,142
Rent, rates & taxes	83,834	449,145	105,492	506,408
Repairs	85,361	297,137	66,601	271,436
Printing & Stationery	64,801	166,053	31,661	147,798
Communication expenses	117,697	426,331	112,034	403,709
Legal & professional charges	165,224	595,313	152,838	506,422
Medical Fees	41,365	102,928	42,369	133,965
Auditors' Fees, expenses, etc.				
(a) as auditor	750	3,800	750	3,800
(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)	246	1,650	141	1,555
(d) Out of pocket expenses	-1	48	22	109
Advertisement, Publicity and Marketing	337,310	606,736	298,496	519,598
Interest & Bank Charges	16,198	42,887	13,857	47,316
Recruitment expenses	4,063	10,323	2,327	10,717
Information Technology expenses	95,990	328,226	86,085	315,887
Service Tax	22,567	57,591	14,050	37,591
Stamp Duty on Policies	102,449	227,619	61,945	173,272
Depreciation	85,874	382,611	118,400	447,038
Business Promotion Expenses	371,351	1,122,798	362,973	1,107,665
Other Expenses	93,995	549,628	145,587	505,147
Total	3,367,721	11,778,258	3,104,719	11,034,315