

**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	Upto the Quarter	For the Quarter	Upto the Quarter
	December 31, 2012	December 31, 2012	December 31, 2011	December 31, 2011
Employees' remuneration & welfare benefits	1,139,096	3,505,272	1,080,752	3,142,847
Travel, conveyance and vehicle running expenses	78,305	248,866	65,275	184,034
Training expenses	35,911	134,999	41,885	144,357
Rent, rates & taxes	121,662	369,588	111,177	345,877
Repairs	60,257	176,836	57,951	162,690
Printing & Stationery	32,190	85,569	29,681	87,945
Communication expenses	102,365	270,453	86,959	254,991
Legal & professional charges	90,941	300,761	85,104	238,476
Medical Fees	39,260	89,462	28,681	67,645
Auditors' Fees, expenses, etc.				
(a) as auditor	650	2,550	892	2,075
(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)	671	1,569	837	1,400
(d) Out of pocket expenses	17	59	24	66
Advertisement, Publicity and Marketing	129,877	269,740	177,119	304,893
Interest & Bank Charges	10,441	27,677	10,998	31,552
Recruitment expenses	4,764	9,624	7,475	16,727
Information Technology expenses	61,732	200,087	65,382	199,879
Service Tax	416,995	1,127,085	369,211	985,641
Administration Fees for Group Insurance	-	-	-	-
Stamp Duty on Policies	40,343	94,429	26,098	73,826
Depreciation	72,173	182,701	119,489	264,805
Business Promotion Expenses	386,039	672,284	273,117	439,748
Other Expenses	114,312	348,173	135,611	321,547
<b>Total</b>	<b>2,938,001</b>	<b>8,117,787</b>	<b>2,773,719</b>	<b>7,271,020</b>