

**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
	September 30, 2011	September 30, 2011	September 30, 2010	September 30, 2010
Employees' remuneration & welfare benefits	1,109,951	2,062,096	1,123,833	1,978,607
Travel, conveyance and vehicle running expenses	63,492	118,758	62,956	91,719
Training expenses	68,725	102,471	39,663	78,537
Rent, rates & taxes	143,502	234,700	102,526	189,714
Repairs	51,405	104,739	41,231	77,602
Printing & Stationery	32,574	58,264	27,867	50,386
Communication expenses	84,987	168,031	80,469	146,158
Legal & professional charges	60,483	153,372	135,701	245,984
Medical Fees	25,546	38,963	18,680	39,410
Auditors' Fees, expenses, etc.				
(a) as auditor	425	850	506	850
(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)	513	897	319	758
(d) Out of pocket expenses	4	42	6	92
Advertisement, Publicity and Marketing	90,605	127,774	117,424	136,174
Interest & Bank Charges	10,973	20,554	17,187	25,412
Recruitment expenses	5,715	9,252	4,099	5,693
Information Technology expenses	71,629	134,497	54,369	103,296
Service Tax	410,089	616,431	212,785	387,338
Administration Fees for Group Insurance	-	-	-	-
Stamp Duty on Policies	30,060	47,728	33,730	52,695
Depreciation	75,918	145,317	76,645	139,247
Business Promotion Expenses	113,027	166,631	232,674	342,760
Other Expenses	85,587	185,935	69,982	121,706
<b>Total</b>	<b>2,535,213</b>	<b>4,497,301</b>	<b>2,452,653</b>	<b>4,214,137</b>