

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, 2012	Upto the Quarter March 31, 2012	For the Quarter March 31, 2011	Upto the Quarter March 31, 2011
Employees' remuneration & welfare benefits	1,133,663	4,276,511	882,728	3,852,899
Travel, conveyance and vehicle running expenses	76,971	261,005	71,260	227,830
Training expenses	20,473	164,830	28,720	172,437
Rent, rates & taxes	115,959	461,836	91,192	390,722
Repairs	38,064	200,754	66,668	191,635
Printing & Stationery	34,599	122,544	32,291	116,308
Communication expenses	90,975	345,965	108,659	338,315
Legal & professional charges	149,364	387,840	176,988	528,367
Medical Fees	43,974	111,619	40,357	109,572
Auditors' Fees, expenses, etc.				
(a) as auditor	1,025	2,600	758	2,033
(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)	(280)	1,620	(293)	986
(d) Out of pocket expenses	27	93	45	144
Advertisement, Publicity and Marketing	87,822	392,714	99,831	362,285
Interest & Bank Charges	12,506	44,059	17,629	55,553
Recruitment expenses	3,901	20,629	5,065	15,959
Information Technology expenses	80,914	280,793	66,640	239,053
Service Tax	457,105	1,442,746	115,863	619,921
Stamp Duty on Policies	42,616	116,442	54,867	135,858
Depreciation	64,835	329,640	95,629	309,069
Business Promotion Expenses	421,895	861,644	836,355	1,235,820
Other Expenses	91,855	413,402	64,743	261,536
Total	2,968,265	10,239,285	2,855,995	9,166,301