

**SBI LIFE INSURANCE COMPANY LIMITED**  
**SCHEDULE FORMING PART OF FINANCIAL STATEMENTS**

**L-6- Operating Expenses Schedule**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

*(Amount in Rs.'000)*

Particulars	For the Quarter	Upto the Quarter	For the Quarter	Upto the Quarter
	September 30, 2010	September 30, 2010	September 30, 2009	September 30, 2009
Employees' remuneration & welfare benefits	1,123,833	1,978,607	709,657	1,423,312
Travel, conveyance and vehicle running expenses	62,956	91,719	45,350	83,858
Training expenses	39,663	78,537	19,425	35,097
Rent, rates & taxes	102,526	189,714	108,357	206,481
Repairs	41,231	77,602	41,380	80,948
Printing & Stationery	27,867	50,386	42,811	76,985
Communication expenses	80,469	146,158	77,477	156,544
Legal & professional charges	135,701	245,984	77,966	126,566
Medical Fees	18,680	39,410	19,592	29,530
Auditors' Fees, expenses, etc.				
(a) as auditor	506	850	344	688
(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 20 of Notes To Accounts)	319	758	313	625
(d) Out of pocket expenses	6	92	29	118
Advertisement, Publicity and Marketing	117,424	136,174	1,728	137,880
Interest & Bank Charges	17,187	25,412	9,533	16,358
Recruitment expenses	4,099	5,693	92	2,550
Information Technology expenses	54,369	103,296	48,348	99,435
Service Tax	68,970	127,285	42,046	74,484
Administration Fees for Group Insurance	-	-	6,781	77,402
Stamp Duty on Policies	33,730	52,695	25,233	41,937
Depreciation	76,645	139,247	92,353	155,048
Business Promotion Expenses	104,480	137,258	83,246	135,136
Other Expenses	69,982	121,706	55,806	113,373
<b>Total</b>	<b>2,180,645</b>	<b>3,748,582</b>	<b>1,507,864</b>	<b>3,074,355</b>