

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

**L-6- Operating Expenses Schedule**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

*(Amount in Rs.'000)*

<b>Particulars</b>	<b>March 31, 2009</b>	<b>March 31,2008</b>
Employees' remuneration & welfare benefits	2,409,335	1,673,760
Travel, conveyance and vehicle running expenses	216,943	172,936
Training expenses	185,868	111,572
Rent, rates & taxes	306,843	174,217
Repairs	107,318	52,425
Printing & Stationery	157,747	120,741
Communication expenses	277,035	203,387
Legal & professional charges	225,703	113,621
Medical Fees	35,476	54,301
Auditors' Fees,expenses,etc.		
(a) as auditor	1,375	1,375
(b) as adviser or in any other capacity,in respect of		
(i) Taxation Matters	-	-
(ii) Insurance Matters	-	-
(iii)Management Services - Certification	-	150
(c) in any other capacity	1,140	1,290
(d) Out of pocket expenses	188	162
Advertisement, Publicity and Marketing	368,462	389,369
Interest & Bank Charges	33,312	32,055
Recruitment expenses	27,012	18,639
Information Technology expenses	203,303	188,652
Service Tax	396,415	11
Administration Fees for Group Insurance	508,531	493,438
Stamp Duty on Policies	67,324	76,820
Depreciation	236,434	206,087
Business Promotion Expenses	251,685	238,016
Other Expenses	187,581	146,349
<b>Total</b>	<b>6,205,029</b>	<b>4,469,373</b>