

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

**Form L-6- Operating Expenses Schedule**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

*(Amount in Rs.'000)*

Particulars	March 31, 2007	March 31, 2006
Employees' remuneration & welfare benefits	1,002,779	345,321
Travel, conveyance and vehicle running expenses	102,578	45,915
Training expenses	81,061	29,207
Rent, rates & taxes	108,882	70,612
Repairs	23,647	9,439
Printing & Stationery	58,540	29,690
Communication expenses	111,815	49,831
Legal & professional charges	53,156	47,345
Medical Fees	42,108	28,076
Auditors' Fees, expenses, etc.		
(a) as auditor	1,100	1,100
(b) as adviser or in any other capacity, in respect of		
(i) Taxation Matters		150
(ii) Insurance Matters		
(iii) Management Services - Certification	25	
(c) in any other capacity	1,000	1,000
(d) Out of pocket expenses	79	23
Advertisement, Publicity and Marketing	324,315	383,584
Interest & Bank Charges	16,042	7,725
Recruitment expenses (including for Agents' recruitment for the year)	14,670	9,208
Information Technology expenses	101,727	89,287
Service Tax on Premium A/c	5,976	2,463
Administration Fees for Group Insurance	765,394	563,461
Stamp Duty on Policies	107,606	37,858
Depreciation	151,945	102,307
Miscellaneous expenses	81,075	46,045
<b>Total</b>	<b>3,155,520</b>	<b>1,899,648</b>