

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

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

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

*(Amount in Rs.'000)*

Particulars	March 31,2006	March 31, 2005
Employees' remuneration & welfare benefits	345,035	138,368
Travel, conveyance and vehicle running expenses	43,660	26,861
Training expenses	30,722	19,690
Rent, rates & taxes	68,297	45,693
Repairs	9,439	4,563
Printing & Stationery	29,690	13,210
Communication expenses	49,831	32,580
Legal & professional charges	47,345	45,881
Medical Fees	28,076	20,004
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	150
(ii) Insurance Matters	-	-
(iii)Management Services - Certification	-	-
(c) in any other capacity	1,000	1,027
(d) Out of pocket expenses	23	21
Advertisement, Publicity and Marketing	383,584	224,693
Interest & Bank Charges	8,417	5,913
Recruitment expenses (including for Agents' recruitment Rs.1,424 thousand - Previous year Rs. 544 thousand )	9,949	5,157
Information Technology expenses	89,287	35,025
Service Tax on Premium A/c	2,463	56,620
Administration Fees for Group Insurance	553,520	449,515
Stamp Duty on Policies	37,858	37,435
Depreciation	102,307	51,662
Miscellaneous expenses	58,587	30,445
<b>TOTAL</b>	<b>1,900,340</b>	<b>1,245,613</b>