

Bharti AXA Life Insurance Company Limited

Schedule forming part of the Revenue Account for the Half Year Ended 30 September, 2011

L-6 - OPERATING EXPENSES SCHEDULE

Particulars	(Rs.'000)			
	For the Quarter Ended 30 September, 2011	For the Half Year Ended 30 September, 2011	For the Quarter Ended 30 September, 2010	For the Half Year Ended 30 September, 2010
Employees' Remuneration and Welfare Benefits	431,883	982,824	659,984	1,330,847
Travel, Conveyance and Vehicle Running Expenses	29,578	56,409	35,975	69,179
Training Expenses	6,299	14,652	8,975	17,605
Rents, Rates and Taxes	167,438	350,940	243,097	447,981
Repairs	9,767	17,499	2,974	16,499
Printing and Stationery	8,202	19,905	24,320	41,961
Communication Expenses	10,268	22,254	11,858	32,321
Legal and Professional Charges	548	1,046	1,274	1,465
Medical Fees	1,401	3,401	2,122	5,450
Auditors' Fees, Expenses etc:				
a) as Auditor	700	1,400	725	1,550
b) as Adviser or in any other capacity, in respect of				
(i) Taxation Matters	-	-	-	-
(ii) Insurance Matters	-	-	-	-
(iii) Management Services	117	117	263	475
c) in any Other Capacity	-	-	-	-
Advertisement and Publicity	73,522	141,767	137,264	237,846
Interest and Bank Charges	3,398	7,079	7,107	12,640
Sales related Recruitment, Training and Incentives	68,684	104,538	149,824	284,548
<u>Others:</u>				
a) Courier	5,842	10,393	7,443	14,934
b) Facility Maintenance	11,194	23,181	12,483	27,196
c) Telemarketing expenses	13,152	25,373	51,633	57,147
d) Information Technology and Related Expenses	41,578	159,026	115,596	215,355
e) Subscription fees	845	2,156	1,068	1,695
f) Electricity	21,410	39,039	22,626	50,535
g) Security	7,392	15,797	9,177	19,624
h) Other Professional charges	32,725	75,970	39,431	114,930
i) Service Tax	52,699	77,140	12,184	69,077
j) Others	4,835	9,772	5,491	13,156
Depreciation / Amortisation	19,978	44,488	37,930	82,455
Total	1,023,455	2,206,166	1,600,824	3,166,471