

Bharti AXA Life Insurance Company Limited
Schedule forming part of the Revenue Account for the Nine Months Ended 31 March, 2015



L-6 - OPERATING EXPENSES SCHEDULE

(Rs.'000)

Particulars	For the Quarter Ended 31st March, 2015	For the Year Ended 31st March, 2015	For the Quarter Ended 31st March, 2014	For the Year Ended 31st March, 2014
Employees' Remuneration and Welfare Benefits	557,405	1,974,837	517,333	1,798,434
Travel, Conveyance and Vehicle Running Expenses	28,125	109,449	23,636	101,150
Training Expenses	2,813	14,004	2,082	9,349
Rents, Rates and Taxes	82,078	310,430	101,000	616,587
Repairs	8,415	22,396	6,150	23,326
Printing and Stationery	28,956	86,461	28,620	74,745
Communication Expenses	7,474	37,517	11,574	36,036
Legal and Professional Charges	15,987	216,374	103,433	268,888
Medical Fees	4,397	24,361	8,364	34,805
Auditors' Fees, Expenses etc:				
a) as Auditor	850	3,400	850	3,400
b) as Adviser or in any other capacity, in respect of				
(i) Taxation Matters	150	150	(2)	150
(ii) Insurance Matters	-	-	-	-
(iii) Management Services	(10)	-	(8)	50
c) in any Other Capacity (Out of pocket expenses)	3	76	13	68
Advertisement and Publicity	392,832	1,318,747	301,121	1,072,218
Interest and Bank Charges	3,953	13,795	3,843	13,056
Sales related Recruitment, Training and Incentives	101,933	268,929	173,493	364,135
Others:				
a) Courier	4,278	24,059	5,124	23,397
b) Facility Maintenance	9,809	38,012	9,025	34,315
c) Telemarketing expenses	3,444	22,875	2,069	15,373
d) Information Technology and Related Expenses	140,140	465,404	118,965	408,270
e) Subscription fees	2,125	7,647	4,289	8,696
f) Electricity	11,508	56,540	11,154	48,267
g) Security	8,786	32,134	7,243	29,069
h) Policy Issuance & Customer Service	66,757	128,093	39,293	125,919
i) Service Tax	17,602	74,969	21,478	93,657
j) Others	27,563	127,964	8,257	78,131
Depreciation / Amortisation	20,427	88,779	20,696	66,263
Total	1,547,797	5,467,402	1,529,095	5,347,752