

Bharti AXA Life Insurance Company Limited
Schedule forming part of the Revenue Account for the Year Ended 31 March, 2016



L-6 - OPERATING EXPENSES SCHEDULE

(Rs.'000)

Particulars	For the Quarter Ended 31st March, 2016	For the Year Ended 31st March, 2016	For the Quarter Ended 31st March, 2015	For the Year Ended 31st March, 2015
Employees' Remuneration and Welfare Benefits	556,975	2,078,565	557,405	1,974,837
Travel, Conveyance and Vehicle Running Expenses	25,895	99,006	28,125	109,449
Training Expenses	5,304	22,282	2,813	14,004
Rents, Rates and Taxes	49,370	231,484	82,078	310,431
Repairs	5,107	21,797	8,415	22,396
Printing and Stationery	22,858	67,792	28,956	86,461
Communication Expenses	8,877	35,828	7,474	37,517
Legal and Professional Charges	5,284	170,445	15,987	216,373
Medical Fees	7,340	20,927	4,397	24,361
Auditors' Fees, Expenses etc:				
a) as Auditor	859	3,409	850	3,400
b) as Adviser or in any other capacity, in respect of				
(i) Taxation Matters	150	150	150	150
(ii) Insurance Matters	-	-	-	-
(iii) Management Services	27	37	(10)	-
c) in any Other Capacity (Out of pocket expenses)	13	51	3	76
Advertisement and Publicity	533,584	1,812,865	392,832	1,318,747
Interest and Bank Charges	3,876	12,262	3,953	13,795
Sales related Recruitment, Training and Incentives	165,814	363,721	101,933	268,929
Others:				
a) Courier	2,617	21,084	4,278	24,059
b) Facility Maintenance	7,472	35,778	9,809	38,012
c) Telemarketing expenses	18,906	38,189	3,444	22,875
d) Information Technology and Related Expenses	167,084	572,371	140,140	465,404
e) Subscription fees	2,368	9,012	2,125	7,647
f) Electricity	11,549	54,371	11,508	56,540
g) Security	6,027	30,516	8,786	32,134
h) Policy Issuance & Customer Service	55,497	114,080	66,757	128,093
i) Service Tax	14,483	62,140	17,602	74,969
j) Others	41,214	128,015	27,563	127,965
Depreciation / Amortisation	24,411	97,996	20,427	88,779
Total	1,742,962	6,104,173	1,547,797	5,467,401