

L-6 - OPERATING EXPENSES SCHEDULE**(Rs.'000)**

Particulars	For the Quarter Ended 30th June, 2019	For the Quarter Ended 30th June, 2018
Employees' Remuneration and Welfare Benefits	6,94,894	6,46,244
Travel, Conveyance and Vehicle Running Expenses	22,623	21,960
Training Expenses	937	88
Rents, Rates and Taxes	46,159	54,498
Repairs	8,934	4,563
Printing and Stationery	11,904	9,837
Communication Expenses	4,953	7,393
Legal and Professional Charges	56,407	38,810
Medical Fees	6,008	10,727
Auditors' Fees, Expenses etc:		-
a) as Auditor	1,513	1,375
b) as Adviser or in any other capacity, in respect of		-
(i) Taxation Matters	38	38
(ii) Insurance Matters	-	-
(iii) Certification Fees	-	-
c) in any Other Capacity (Out of pocket expenses)	127	42
Advertisement and Publicity	7,41,588	5,01,386
Interest and Bank Charges	9,470	6,140
Sales related Recruitment, Training and Incentives	1,08,262	78,099
Others:		-
a) Courier	17,986	11,211
b) Facility Maintenance	13,665	7,516
c) Telemarketing expenses	3,725	3,696
d) Information Technology and Related Expenses	1,00,472	67,064
e) Subscription fees	6,606	3,771
f) Electricity	9,565	11,723
g) Security	2,032	849
h) Policy Issuance & Customer Service	25,573	21,555
i) GST	-	-
j) Others	18,105	17,533
Depreciation / Amortisation	21,888	27,653
Total	19,33,434	15,53,771