

L-6 - OPERATING EXPENSES SCHEDULE

(Rs.'000)

Particulars	For the Quarter Ended 30th September, 2019	For the Quarter Ended 30th September, 2018	For the Half Year Ended 30th September, 2019	For the Half Year Ended 30th September, 2018
Employees' Remuneration and Welfare Benefits	7,60,390	6,61,145	14,55,284	13,07,388
Travel, Conveyance and Vehicle Running Expenses	22,405	19,953	45,029	41,913
Training Expenses	1,437	272	2,374	359
Rents, Rates and Taxes	49,388	51,332	95,547	1,05,831
Repairs	4,130	4,314	13,064	8,877
Printing and Stationery	20,609	7,815	32,513	17,652
Communication Expenses	6,960	7,796	11,913	15,190
Legal and Professional Charges	25,963	44,190	82,370	83,000
Medical Fees	8,491	2,876	14,498	13,603
Auditors' Fees, Expenses etc:				
a) as Auditor	1,513	1,376	3,025	2,751
b) as Adviser or in any other capacity, in respect of				
(i) Taxation Matters	38	38	75	75
(ii) Insurance Matters	-	-	-	-
(iii) Certification Fees	100	179	100	179
c) in any Other Capacity (Out of pocket expenses)	143	29	270	71
Advertisement and Publicity	6,80,232	6,72,446	14,21,819	11,73,832
Interest and Bank Charges	11,465	7,487	20,935	13,627
Sales related Recruitment, Training and Incentives	1,21,231	1,51,383	2,29,493	2,31,222
Others:				
a) Courier	(4,394)	7,040	13,592	18,251
b) Facility Maintenance	15,168	10,365	28,832	17,881
c) Telemarketing expenses	9,431	2,223	13,156	5,919
d) Information Technology and Related Expenses	1,10,105	85,184	2,10,577	1,52,248
e) Subscription fees	4,517	3,321	11,124	7,091
f) Electricity	13,073	12,214	22,637	23,937
g) Security	702	698	2,734	1,547
h) Policy Issuance & Customer Service	19,428	19,225	45,000	40,780
i) Service Tax/ GST	-	-	-	-
j) Others	19,227	13,646	37,332	29,439
Depreciation / Amortisation	24,852	28,966	46,740	56,618
Total	19,26,604	18,15,509	38,60,033	33,69,281