

L-6 - OPERATING EXPENSES SCHEDULE

(Rs.'000)

Particulars	For the Quarter Ended 31st December, 2019	For the Quarter Ended 31st December, 2018	For the period ended 31st December, 2019	For the period ended 31st December, 2018
Employees' Remuneration and Welfare Benefits	7,78,391	6,70,665	22,35,473	19,78,053
Travel, Conveyance and Vehicle Running Expenses	19,642	20,452	64,671	62,365
Training Expenses	4,558	443	6,932	802
Rents, Rates and Taxes	46,696	59,409	1,42,242	1,65,239
Repairs	10,002	5,602	23,066	14,479
Printing and Stationery	36,792	9,183	69,305	26,835
Communication Expenses	5,188	2,165	17,101	17,355
Legal and Professional Charges	52,077	48,009	1,34,446	1,31,008
Medical Fees	7,987	4,362	22,486	17,965
Auditors' Fees, Expenses etc:				
a) as Auditor	1,335	1,375	4,360	4,126
b) as Adviser or in any other capacity, in respect of				
(i) Taxation Matters	175	38	250	113
(ii) Insurance Matters	-	-	-	-
(iii) Certification Fees	-	-	100	179
c) in any Other Capacity (Out of pocket expenses)	58	18	328	90
Advertisement and Publicity	4,96,786	6,42,700	19,18,604	18,16,532
Interest and Bank Charges	10,258	8,774	31,194	22,401
Sales related Recruitment, Training and Incentives	1,29,465	1,07,190	3,57,159	3,38,411
Others:				
a) Courier	6,506	4,026	20,098	22,277
b) Facility Maintenance	14,454	12,720	43,285	30,602
c) Telemarketing expenses	4,717	2,885	17,873	8,804
d) Information Technology and Related Expenses	1,45,248	1,13,333	3,55,824	2,65,581
e) Subscription fees	2,493	5,079	13,617	12,170
f) Electricity	14,163	7,375	36,800	31,312
g) Security	1,357	1,121	4,090	2,668
h) Policy Issuance & Customer Service	24,674	16,956	69,674	57,736
i) Service Tax/ GST	-	-	-	-
j) Others	13,621	18,877	50,953	48,316
Depreciation / Amortisation	28,159	27,267	74,899	83,885
Total	18,54,802	17,90,024	57,14,830	51,59,304