

L-6 - OPERATING EXPENSES SCHEDULE

(Rs.'000)

Particulars	For the Quarter Ended 31st March, 2020	For the Quarter Ended 31st March, 2019	For the Year ended 31st March, 2020	For the Year ended 31st March, 2019
Employees' Remuneration and Welfare Benefits	5,72,524	6,30,182	28,07,996	26,08,236
Travel, Conveyance and Vehicle Running Expenses	51,970	27,035	1,16,641	89,401
Training Expenses	5,942	2,468	12,875	3,270
Rents, Rates and Taxes	48,335	45,466	1,90,577	2,10,705
Repairs	10,575	4,034	33,641	18,514
Printing and Stationery	(94)	5,281	69,211	32,116
Communication Expenses	7,052	5,499	24,153	22,854
Legal and Professional Charges	1,92,872	(14,253)	3,27,318	1,16,756
Medical Fees	7,627	2,754	30,113	20,718
Auditors' Fees, Expenses etc:				
a) as Auditor	2,057	1,492	6,417	5,618
b) as Adviser or in any other capacity, in respect of				
(i) Taxation Matters	787	38	1,037	150
(ii) Insurance Matters	-	-	-	-
(iii) Certification Fees	40	114	140	293
c) in any Other Capacity (Out of pocket expenses)	(328)	(90)	-	-
Advertisement and Publicity	6,92,414	7,73,523	26,11,018	25,90,055
Interest and Bank Charges	11,724	10,600	42,918	33,001
Sales related Recruitment, Training and Incentives	61,371	23,062	4,18,531	3,61,474
Others:				
a) Courier	3,873	4,134	23,970	26,411
b) Facility Maintenance	21,262	18,020	64,547	48,621
c) Telemarketing expenses	8,133	4,342	26,005	13,145
d) Information Technology and Related Expenses	1,20,516	1,18,553	4,76,340	3,84,132
e) Subscription fees	7,110	10,075	20,727	22,245
f) Electricity	13,623	7,543	50,423	38,855
g) Security	916	1,162	5,007	3,830
h) Policy Issuance & Customer Service	26,482	29,623	96,156	87,359
i) Service Tax/ GST	-	-	-	-
j) Others	(35,914)	(19,707)	15,039	28,609
Depreciation / Amortisation	27,928	45,745	1,02,827	1,29,631
Total	18,58,797	17,36,695	75,73,627	68,95,999