

L-6 - OPERATING EXPENSES SCHEDULE

(Rs.'000)

Particulars	For the Quarter Ended 30 Sept, 2020	For the Quarter Ended 30 Sept, 2019	For the Period Ended 30th Sept, 2020	For the Period Ended 30th Sept, 2019
Employees' Remuneration and Welfare Benefits	7,52,423	7,60,920	14,30,958	14,57,081
Travel, Conveyance and Vehicle Running Expenses	4,413	22,405	6,394	45,029
Training Expenses	393	1,437	1,145	2,374
Rents, Rates and Taxes	51,972	49,388	1,27,552	95,547
Repairs	5,869	4,130	11,411	13,064
Printing and Stationery	9,746	20,609	13,464	32,513
Communication Expenses	7,379	6,960	12,155	11,913
Legal and Professional Charges	84,715	37,489	1,42,353	1,05,419
Medical Fees	5,582	8,491	11,822	14,498
Auditors' Fees, Expenses etc:				
a) as Auditor	1,631	1,656	3,179	3,295
b) as Adviser or in any other capacity, in respect of				
(i) Taxation Matters	37	38	75	75
(ii) Insurance Matters	-	-	-	-
(iii) Certification Fees	-	100	145	100
c) in any Other Capacity (Out of pocket expenses)	-	-	-	-
Advertisement and Publicity	3,82,881	6,80,232	5,72,068	14,21,819
Interest and Bank Charges	10,782	11,465	20,467	20,935
Sales related Recruitment, Training and Incentives	49,257	84,102	1,06,239	1,67,274
Others:				
a) Courier	3,515	(4,394)	4,638	13,592
b) Facility Maintenance	13,700	15,168	27,171	28,832
c) Telemarketing expenses	13	9,431	9,960	13,156
d) Information Technology and Related Expenses	1,35,977	1,10,105	2,56,008	2,10,577
e) Subscription fees	11,256	4,517	13,904	11,124
f) Electricity	4,341	13,073	12,029	22,637
g) Security	1,249	702	2,367	2,734
h) Policy Issuance & Customer Service	20,073	19,428	31,842	45,000
i) Service Tax/ GST	-	-	-	-
j) Others	1,461	7,702	4,329	14,285
Depreciation / Amortisation	26,858	24,852	54,276	46,740
Total	15,85,523	18,90,006	28,75,951	37,99,613