Bharti AXA Life Insurance Company Limited Schedule forming part of the Revenue Account for the Year Ended 31st Mar, 2021



L-6 - OPERATING EXPENSES SCHEDULE

(Rs.'000)

b) as Adviser or in any other capacity, in respect of (i) Taxation Matters - (ii) Insurance Matters - (iii) Management Services - (iii) Management Capacity Advertisement and Publicity Interest and Bank Charges Recruitment and Training Others:	L-0 - OPERATING EXPENSES SCHEDULE (RS. 000)					
Travel, Conveyance and Vehicle Running Expenses 24,952 51,970 36,034 1,16,641 Training Expenses 8,094 5,942 9,988 12,875 Rents, Rates and Taxes 9,051 10,575 28,230 33,641 Repairs 9,051 10,575 28,230 33,641 Printing and Stationery 926 (94) 23,161 69,211 Communication Expenses 8,162 7,052 26,502 24,153 Legal and Professional Charges 1,583 7,607 29,130 30,113 Medical Fees 12,530 7,627 29,130 30,113 Medical Fees, Expenses etc: - - - - a) as Adviser or in any other capacity, in respect of - - - - - (i) Taxation Matters -	Particulars	-	_	1	•	
Travel, Conveyance and Vehicle Running Expenses 24,952 51,970 36,034 1,16,641 Training Expenses 8,094 5,942 9,988 12,875 Rents, Rates and Taxes 9,051 10,575 28,230 33,641 Repairs 9,051 10,575 28,230 33,641 Printing and Stationery 926 (94) 23,161 69,211 Communication Expenses 8,162 7,052 26,502 24,153 Legal and Professional Charges 1,583 7,607 29,130 30,113 Medical Fees 12,530 7,627 29,130 30,113 Medical Fees, Expenses etc: - - - - a) as Adviser or in any other capacity, in respect of - - - - - (i) Taxation Matters -						
Training Expenses 8,094 5,942 9,988 12,875 2 1,9057 Rents, Rates and Taxes 55,670 48,335 2,57,002 1,90,577 Repairs 9,051 10,575 28,230 33,641 Printing and Stationery 926 (94) 23,151 69,211 69	Employees' Remuneration and Welfare Benefits	10,62,912		34,22,432	28,52,900	
Rents, Rates and Taxes Repairs 9,051 10,575 28,230 33,541 Printing and Stationery 9,051 10,575 28,230 33,641 Printing and Stationery 926 (94) 23,161 69,211 Communication Expenses Legal and Professional Charges 12,530 7,627 29,130 30,113 Adultiors' Fees. Expenses etc: 12,530 7,627 29,130 30,113 Adultiors' Fees. Expenses etc: 1	Travel, Conveyance and Vehicle Running Expenses					
Repairs 9,051 10,575 28,230 33,641 Printing and Stationery 926 (94) 23,161 69,211 Communication Expenses 8,162 7,052 26,502 24,153 Legal and Professional Charges 79,005 1,58,175 3,18,193 3,27,318 Medical Fees 12,530 7,627 29,130 30,113 Auditors' Fees. Expenses etc: - - - - - a) as Auditor 1,553 1,730 6,249 6,417 6,424 6,417 6,417 6,417 6,417 6,417	Training Expenses	8,094	5,942	9,988	12,875	
Printing and Stationery Communication Expenses 926 (94) 23,161 69,211 Communication Expenses 8162 7,052 26,502 24,153 Legal and Professional Charges 79,005 1,58,175 3,18,193 3,277,318 Medical Fees 79,005 1,58,175 3,18,193 3,277,318 Medical Fees 79,005 1,58,175 3,18,193 3,277,318 Medical Fees 82,000 7,627 29,130 30,113 Auditors' Fees, Expenses etc:	Rents, Rates and Taxes		48,335	2,57,002	1,90,577	
Communication Expenses 8,162 7,052 26,502 24,153 Legal and Professional Charges 79,005 1,58,175 3,18,193 3,27,318 Medical Fees 12,530 7,627 29,130 30,113 Auditors' Fees. Expenses etc:	Repairs	9,051	10,575	28,230	33,641	
Legal and Professional Charges 79,005 1,58,175 3,18,193 3,27,318 Medical Fees 12,530 7,627 29,130 30,113 Auditors' Fees, Expenses etc: - - - - - a) as Adviser or in any other capacity, in respect of - - - - - (i) Taxation Matters - - - - - (ii) Insurance Matters - - - - - (iii) Management Services - - - - - - c) In any Other Capacity 1,651 827 1,933 1,177 Advertisement and Publicity 7,76,684 7,00,547 17,48,296 26,37,024 Interest and Bank Charges 14,925 11,724 46,968 42,918 Recruitment and Training (38,807) 1,14,014 1,28,134 3,85,641 Others: - - - - - a) Courier (1,908) 3,871 4,462 23,970 b) Facility Maintenance (28,172 22,178 7,687 6,85 c) (Profit)/ Loss on Sale of Asset (136) (568) 809 (688) d) Information Technology and Relate	Printing and Stationery	926	(94)	23,161	69,211	
Medical Fees 12,530 7,627 29,130 30,113 Auditors' Fees, Expenses etc: - - - - - a) as Auditor 1,553 1,730 6,249 6,417 b) as Adviser or in any other capacity, in respect of (i) Taxation Matters - - - - (ii) Insurance Matters - - - - (iii) Management Services - - - - (iii) Management Services - - - - (iii) Management Services - - - - (ii) Management Services - - - - (iii) Management Services - - - - (ii) Management Services - - - - - (iii) Management Services - </td <td>Communication Expenses</td> <td>8,162</td> <td>7,052</td> <td>26,502</td> <td>24,153</td>	Communication Expenses	8,162	7,052	26,502	24,153	
Auditors' Fees, Expenses etc: a) as Adviser or in any other capacity, in respect of b) as Adviser or in any other capacity, in respect of (i) Taxation Matters (ii) Insurance Matters (iii) Insurance Matters (iv) Insurance I	Legal and Professional Charges	79,005	1,58,175	3,18,193	3,27,318	
a) as Auditor b) as Adviser or in any other capacity, in respect of (1) Taxation Matters	Medical Fees	12,530	7,627	29,130	30,113	
b) as Adviser or in any other capacity, in respect of (i) Taxation Matters	Auditors' Fees, Expenses etc:	-	-	-	-	
(i) Taxation Matters (ii) Insurance Matters (iii) Management Services (iii) Management Services (iii) Management Services (iii) Management Services (iv) Management Service	a) as Auditor	1,553	1,730	6,249	6,417	
(ii) Insurance Matters (iii) Management Services (iii) Management Services (iii) Management Services (iii) Management Services (iii) Monagement Services (iii) Management Services (iii) Miscellaneous (iii)	b) as Adviser or in any other capacity, in respect of	-	-	-	-	
(iii) Management Services c) in any Other Capacity Advertisement and Publicity 7,76,684 7,00,547 1,48,296 1,49,32 1,177 Advertisement and Publicity 1,76,684 1,700,547 1,748,296 26,37,024 Interest and Bank Charges 1,49,25 11,724 46,968 42,918 Recruitment and Training 0,14,245 0,14,401 0,14,014 0,14,014 0,14,014 1,28,134 0,14,614 0,15,6	(i) Taxation Matters	-	-	-	-	
c) in any Other Capacity 1,651 827 1,933 1,177 Advertisement and Publicity 7,76,684 7,00,547 17,48,296 26,37,024 Interest and Bank Charges 14,925 11,724 46,968 42,918 Recruitment and Training (38,807) 1,14,014 1,28,134 3,85,641 Others: - - - - - a) Courier (1,908) 3,871 4,462 23,970 b) Facility Maintenance 28,172 22,178 76,807 69,554 c)(Profit)/ Loss on Sale of Asset (136) (568) 809 (688) d) Information Technology and Related Expenses 1,82,425 1,20,516 5,95,240 4,76,340 e) Subscription fees (2,379) 7,110 17,068 20,727 f) Electricity 10,781 13,623 30,606 50,423 g) Document Storage Cost 1,335 1,233 5,245 3,682 h) Policy Issuance & Customer Service 23,266 26,482 71,573 96,156 j) Miscellaneous 4,474 8 455 32 Depreciation / Amortisation 1,09,010 1,02,827	(ii) Insurance Matters	-	-	-	-	
Advertisement and Publicity 7,76,684 7,00,547 17,48,296 26,37,024 Interest and Bank Charges 14,925 11,724 46,968 42,918 Recruitment and Training (38,807) 1,14,014 1,28,134 3,85,614 Others: a) Courier (1,908) 3,871 4,462 23,970 69,554 (136) (568) 809 (698) (136) (568) 809 (698) (136) (13	(iii) Management Services	-	-	-	-	
Interest and Bank Charges 14,925 11,724 46,968 42,918 Recruitment and Training (38,807) 1,14,014 1,28,134 3,85,641 Others: - - - - - a) Courier (1,908) 3,871 4,462 23,792 b) Facility Maintenance 28,172 22,178 76,807 69,554 c)(Profit)/ Loss on Sale of Asset (136) (568) 809 (688) d) Information Technology and Related Expenses 1,82,425 1,20,516 5,95,240 4,76,340 e) Subscription fees (2,379) 7,110 17,068 20,727 f) Electricity 10,781 13,623 30,606 50,423 g) Document Storage Cost 1,335 1,233 5,245 3,682 h) Policy Issuance & Customer Service 23,266 26,482 71,573 96,156 i) Miscellaneous 4,474 8 455 3,245 Depreciation / Amortisation 28,122 27,928 1,09,010 1,02,827	c) in any Other Capacity	1,651	827	1,933	1,177	
Recruitment and Training (38,807) 1,14,014 1,28,134 3,85,641 Others: a) Courier	Advertisement and Publicity	7,76,684	7,00,547	17,48,296	26,37,024	
Others: - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - <th< td=""><td>Interest and Bank Charges</td><td>14,925</td><td>11,724</td><td>46,968</td><td>42,918</td></th<>	Interest and Bank Charges	14,925	11,724	46,968	42,918	
a) Courier (1,908) 3,871 4,462 23,970 b) Facility Maintenance 28,172 22,178 76,807 69,554 69,554 c) (Profit)/ Loss on Sale of Asset (136) (568) 809 (688) d) Information Technology and Related Expenses 1,82,425 1,20,516 5,95,240 4,76,340 e) Subscription fees (2,379) 7,110 17,068 20,727 f) Electricity 10,781 13,623 30,606 50,423 g) Document Storage Cost 1,335 1,233 5,245 3,682 h) Policy Issuance & Customer Service 23,266 26,482 71,573 96,156 i) Miscellaneous 4,474 8 455 32 Depreciation / Amortisation 28,122 27,928 1,09,010 1,02,827	Recruitment and Training	(38,807)	1,14,014	1,28,134	3,85,641	
b) Facility Maintenance 28,172 22,178 76,807 69,554 (136) (136) (568) 809 (688) (688) (136	Others:	-	-	-	-	
c)(Profit)/ Loss on Sale of Asset (136) (568) 809 (688) d) Information Technology and Related Expenses 1,82,425 1,20,516 5,95,240 4,76,340 e) Subscription fees (2,379) 7,110 17,068 20,727 f) Electricity 10,781 13,623 30,606 50,423 g) Document Storage Cost 1,335 1,233 5,245 3,682 h) Policy Issuance & Customer Service 23,266 26,482 71,573 96,156 i) Miscellaneous 4,474 8 455 32 Depreciation / Amortisation 28,122 27,928 1,09,010 1,02,827	a) Courier	(1,908)	3,871	4,462	23,970	
d) Information Technology and Related Expenses 1,82,425 1,20,516 5,95,240 4,76,340 e) Subscription fees (2,379) 7,110 17,068 20,727 f) Electricity 10,781 13,623 30,606 50,423 g) Document Storage Cost 1,335 1,233 5,245 3,682 h) Policy Issuance & Customer Service 23,266 26,482 71,573 96,156 i) Miscellaneous 4,474 8 455 32 Depreciation / Amortisation 28,122 27,928 1,09,010 1,02,827	b) Facility Maintenance	28,172	22,178	76,807	69,554	
e) Subscription fees (2,379) 7,110 17,068 20,727 f) Electricity 10,781 13,623 30,606 50,423 g) Document Storage Cost 1,335 1,233 5,245 3,682 h) Policy Issuance & Customer Service 23,266 26,482 71,573 96,156 i) Miscellaneous 4,474 8 455 32 Depreciation / Amortisation 28,122 27,928 1,09,010 1,02,827	c)(Profit)/ Loss on Sale of Asset	(136)	(568)	809	(688)	
f) Electricity 10,781 13,623 30,606 50,423 g) Document Storage Cost 1,335 1,233 5,245 3,682 h) Policy Issuance & Customer Service 23,266 26,482 71,573 96,156 i) Miscellaneous 4,474 8 455 32 Depreciation / Amortisation 28,122 27,928 1,09,010 1,02,827	d) Information Technology and Related Expenses	1,82,425	1,20,516	5,95,240	4,76,340	
g) Document Storage Cost 1,335 1,233 5,245 3,682 h) Policy Issuance & Customer Service 23,266 26,482 71,573 96,156 i) Miscellaneous 4,474 8 455 32 Depreciation / Amortisation 28,122 27,928 1,09,010 1,02,827	e) Subscription fees	(2,379)	7,110	17,068	20,727	
h) Policy Issuance & Customer Service 23,266 26,482 71,573 96,156 i) Miscellaneous 4,474 8 455 32 Depreciation / Amortisation 28,122 27,928 1,09,010 1,02,827	f) Electricity	10,781	13,623	30,606	50,423	
h) Policy Issuance & Customer Service 23,266 26,482 71,573 96,156 i) Miscellaneous 4,474 8 455 32 Depreciation / Amortisation 28,122 27,928 1,09,010 1,02,827				5,245		
i) Miscellaneous	h) Policy Issuance & Customer Service			71,573		
Depreciation / Amortisation 28,122 27,928 1,09,010 1,02,827			8		1	
	Depreciation / Amortisation		27,928	1,09,010	1,02,827	
	Total	22,91,460	19,36,199	69,93,527	75,73,627	