

L-6 - OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

Particulars	For the Quarter Ended 30th September, 2021	Upto the Quarter Ended 30th September, 2021	For the Quarter Ended 30th September, 2020	Upto the Quarter Ended 30th September, 2020
Employees' Remuneration and Welfare Benefits	12,262	22,583	7,648	14,510
Travel, Conveyance and Vehicle Running Expenses	174	210	44	64
Training Expenses	60	75	4	11
Rents, Rates and Taxes	523	1,047	520	1,276
Repairs	116	161	59	114
Printing and Stationery	92	177	97	135
Communication Expenses	138	193	74	122
Legal and Professional Charges	976	1,764	847	1,424
Medical Fees	109	199	56	118
Auditors' Fees, Expenses etc:				
a) as Auditor	16	31	16	32
b) 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	1	0	2
Advertisement and Publicity	4,265	7,661	3,829	5,820
Interest and Bank Charges	49	167	108	205
Depreciation	267	526	269	533
Brand/Trade Mark usage fee/charges	-	-	-	-
Stamp duty on policies	127	136	93	122
Information Technology Expenses	1,657	3,555	1,360	2,560
Others:				
a) Courier	55	91	35	46
b) Facility Maintenance	199	409	150	295
c)(Profit)/ Loss on Sale of Asset	(0)	(1)	(0)	10
d)Recruitment and Training	532	816	369	881
e) Subscription fees	40	79	113	139
f) Electricity	72	139	43	120
g) Document Storage Cost	13	27	14	24
h) Policy Issuance & Customer Service	73	251	107	197
i) Miscellaneous	2	8	0	1
Total	21,816	40,305	15,855	28,760