

Bharti AXA Life Insurance Company Limited
Schedule forming part of the Revenue Account for the Half Year Ended 30th September, 2015



L-6 - OPERATING EXPENSES SCHEDULE

(Rs.'000)

Particulars	For the Quarter Ended 30th September, 2015	For the Half Year Ended 30th September, 2015	For the Quarter Ended 30th September, 2014	For the Half Year Ended 30th September, 2014
Employees' Remuneration and Welfare Benefits	510,773	1,018,133	456,931	894,581
Travel, Conveyance and Vehicle Running Expenses	31,571	52,171	26,934	51,281
Training Expenses	5,899	8,203	4,655	8,229
Rents, Rates and Taxes	48,229	133,027	76,797	152,333
Repairs	5,805	11,421	4,340	8,516
Printing and Stationery	7,659	27,610	22,134	35,259
Communication Expenses	10,340	18,756	9,904	19,928
Legal and Professional Charges	50,893	108,976	76,842	113,521
Medical Fees	4,033	10,199	6,984	14,593
Auditors' Fees, Expenses etc:		-		-
a) as Auditor	850	1,700	850	1,700
b) as Adviser or in any other capacity, in respect of		-		-
(i) Taxation Matters	-	-	150	150
(ii) Insurance Matters	-	-	-	-
(iii) Management Services	-	10	-	10
c) in any Other Capacity (Out of pocket expenses)	-	24	15	49
Advertisement and Publicity	446,501	771,921	318,916	588,213
Interest and Bank Charges	3,090	5,597	3,467	6,487
Sales related Recruitment, Training and Incentives	60,619	108,855	53,786	100,634
Others:		-		-
a) Courier	6,587	11,908	8,006	12,512
b) Facility Maintenance	9,699	19,657	9,219	18,880
c) Telemarketing expenses	6,984	11,064	7,245	12,623
d) Information Technology and Related Expenses	159,376	295,032	135,518	263,093
e) Subscription fees	3,149	4,352	1,953	3,823
f) Electricity	15,193	27,668	17,658	32,219
g) Security	8,370	16,981	6,585	15,432
h) Policy Issuance & Customer Service	13,360	37,196	17,883	49,655
i) Service Tax	16,287	32,363	19,143	39,280
j) Others	35,148	51,958	40,673	72,913
Depreciation / Amortisation	33,006	52,623	16,071	33,262
Total	1,493,421	2,837,405	1,342,659	2,549,176