

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 31st December, 2015	For the Nine months Ended 31st December, 2015	For the Quarter Ended 31st December, 2014	For the Nine months Ended 31st December, 2014
Employees' Remuneration and Welfare Benefits	503,456	1,521,589	522,852	1,417,433
Travel, Conveyance and Vehicle Running Expenses	20,939	73,111	30,042	81,324
Training Expenses	8,775	16,978	2,962	11,191
Rents, Rates and Taxes	49,087	182,114	76,018	228,351
Repairs	5,270	16,691	5,464	13,980
Printing and Stationery	17,324	44,935	22,247	57,506
Communication Expenses	8,195	26,951	10,115	30,043
Legal and Professional Charges	56,185	165,161	86,867	200,388
Medical Fees	3,388	13,587	5,372	19,965
Auditors' Fees, Expenses etc:		-		-
a) as Auditor	850	2,550	850	2,550
b) as Adviser or in any other capacity, in respect of		-		-
(i) Taxation Matters	-	-	(150)	-
(ii) Insurance Matters	-	-	-	-
(iii) Management Services	-	10	-	10
c) in any Other Capacity (Out of pocket expenses)	14	38	23	72
Advertisement and Publicity	507,360	1,279,281	337,703	925,916
Interest and Bank Charges	2,789	8,386	3,354	9,841
Sales related Recruitment, Training and Incentives	89,052	197,907	66,362	166,996
Others:		-		-
a) Courier	6,559	18,467	7,269	19,781
b) Facility Maintenance	8,649	28,306	9,323	28,203
c) Telemarketing expenses	8,219	19,283	6,808	19,431
d) Information Technology and Related Expenses	110,255	405,287	62,171	325,264
e) Subscription fees	2,292	6,644	1,699	5,522
f) Electricity	15,155	42,822	12,813	45,032
g) Security	7,508	24,489	7,916	23,348
h) Policy Issuance & Customer Service	21,386	58,582	11,682	61,337
i) Service Tax	15,294	47,657	18,087	57,367
j) Others	34,843	86,801	27,487	100,400
Depreciation / Amortisation	20,961	73,584	35,091	68,353
Total	1,523,805	4,361,211	1,370,427	3,919,604