

L-6 - OPERATING EXPENSES SCHEDULE

(Rs.'000)

Particulars	For the Quarter Ended 30th June, 2018	For the Quarter Ended 30th June, 2017
Employees' Remuneration and Welfare Benefits	646,244	521,719
Travel, Conveyance and Vehicle Running Expenses	21,960	16,774
Training Expenses	88	(1,030)
Rents, Rates and Taxes	54,498	46,354
Repairs	4,563	3,986
Printing and Stationery	9,837	10,403
Communication Expenses	7,393	6,445
Legal and Professional Charges	38,810	33,933
Medical Fees	10,727	6,545
Auditors' Fees, Expenses etc:		
a) as Auditor	1,375	1,000
b) as Adviser or in any other capacity, in respect of		
(i) Taxation Matters	38	-
(ii) Insurance Matters	-	-
(iii) Certification Fees	-	-
c) in any Other Capacity (Out of pocket expenses)	42	45
Advertisement and Publicity	501,386	411,286
Interest and Bank Charges	6,140	3,370
Sales related Recruitment, Training and Incentives	78,099	42,560
<u>Others:</u>		
a) Courier	11,211	6,151
b) Facility Maintenance	7,516	6,797
c) Telemarketing expenses	3,696	3,025
d) Information Technology and Related Expenses	67,064	102,429
e) Subscription fees	3,771	3,484
f) Electricity	11,723	12,169
g) Security	849	6,134
h) Policy Issuance & Customer Service	21,555	33,672
i) Service Tax/ GST	-	5,579
j) Others	17,533	15,376
Depreciation / Amortisation	27,653	15,352
Total	1,553,771	1,313,558