

L-6 - OPERATING EXPENSES SCHEDULE

(Rs. '000)

Particulars	For the Quarter Ended 30th September, 2018	For the Quarter Ended 30th September, 2017	For the Half Year Ended 30th September, 2018	For the Half Year Ended 30th September, 2017
Employees' Remuneration and Welfare Benefits	661,140	560,357	1,307,388	1,082,076
Travel, Conveyance and Vehicle Running Expenses	19,953	16,116	41,913	32,889
Training Expenses	272	120	359	(909)
Rents, Rates and Taxes	51,333	47,184	105,831	93,537
Repairs	4,314	4,749	8,877	8,735
Printing and Stationery	7,815	5,672	17,652	16,075
Communication Expenses	7,796	8,062	15,190	14,508
Legal and Professional Charges	44,190	21,014	83,000	54,948
Medical Fees	2,876	8,194	13,603	14,741
Auditors' Fees, Expenses etc:				
a) as Auditor	1,376	1,000	2,751	2,000
b) as Adviser or in any other capacity, in respect of				
(i) Taxation Matters	38	-	75	-
(ii) Insurance Matters	-	-	-	-
(iii) Certification Fees	179	125	179	125
c) in any Other Capacity (Out of pocket expenses)	29	58	71	102
Advertisement and Publicity	672,446	548,316	1,173,832	959,602
Interest and Bank Charges	7,487	4,828	13,627	8,198
Sales related Recruitment, Training and Incentives	151,383	68,596	231,222	109,633
Others:				
a) Courier	7,040	5,186	18,251	11,337
b) Facility Maintenance	10,365	6,331	17,881	13,128
c) Telemarketing expenses	2,223	1,964	5,919	4,990
d) Information Technology and Related Expenses	85,184	95,220	152,248	197,649
e) Subscription fees	3,321	3,519	7,091	7,002
f) Electricity	12,214	10,775	23,937	22,943
g) Security	698	994	1,547	7,129
h) Policy Issuance & Customer Service	19,225	22,624	40,780	56,296
i) Service Tax/ GST	-	843	-	6,423
j) Others	13,646	10,588	29,439	27,486
Depreciation / Amortisation	28,966	18,229	56,618	33,581
Total	1,815,509	1,470,663	3,369,281	2,784,224