FORM L-6-OPERATING EXPENSES SCHEDULE

	PARTICULARS	FOR THE QUARTER ENDED MARCH 31, 2014	UP TO THE QUARTER ENDED MARCH 31, 2014	FOR THE QUARTER ENDED MARCH 31, 2013	UP TO THE QUARTER ENDED MARCH 31, 2013
		(₹'000)	(₹'000)	(₹'000)	(₹'000)
1	Employees' remuneration & welfare benefits	396,751	1,784,260	432,331	2,249,570
2	Travel, conveyance and vehicle running expenses	30,678	107,341	58,356	129,676
3	Training expenses	3,664	35,804	8,823	32,750
4	Rents, rates and taxes	89,936	359,093	145,553	490,065
5	Repairs	52,481	201,256	48,003	192,730
6	Printing & stationery	13,055	48,048	5,543	42,098
7	Communication expenses	28,190	108,223	21,830	100,197
8	Legal & professional charges	160,554	664,809	205,135	585,521
9	Medical fees	6,598	24,416	7,315	16,399
10	Auditors' fees, expenses etc				
	a) as auditor	600	4,000	600	4,000
	b) as advisor or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	167	470	403	555
	d) out of pocket expenses	85	207	83	173
11	Advertisement and publicity	29,703	271,071	142,889	281,164
12	Interest & Bank Charges	11,928	45,926	10,154	54,662
13	Others				
	(a) Business promotion expenses	10,698	119,941	(31,586)	472,163
	(b) Direct marketing expenses	(424)	(2,241)	1,834	8,405
	(c) Stamp duty expenses	5,555	36,054	8,689	27,374
	(d) Information Technology related expenses	57,984	235,878	59,607	260,984
	(e) Directors sitting fees	550	1,520	250	1,260
	(f) Office and miscellaneous expenses	30,112	134,124	35,062	170,987
	(g) Exchange fluctuation loss	905	1,523	3,604	4,811
	(h) Loss on Sale of Fixed Assets	-	-	-	-
14	Depreciation				
	(a) Depreciation on Assets owned by Policyholders	32,303	141,826	34,792	187,497
	(b) Reimbursement of depreciation for use of Shareholders Assets	6,583	21,949	14,637	14,637
15	Service tax on fund	109,265	433,371	121,189	588,067
	TOTAL	**1,077,921**	**4,778,869**	**1,335,096**	**5,915,745**