

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

Operating Expenses Related To Insurance Business

| SI.No.         | Particulars                                            | (₹ '000)       |                |                |                |                  |                  |                  |                         |                          |                |                |                   |                  |                  |                |                |                  | Total            |                     |
|----------------|--------------------------------------------------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|-------------------------|--------------------------|----------------|----------------|-------------------|------------------|------------------|----------------|----------------|------------------|------------------|---------------------|
|                |                                                        | Fire           | Marine         |                |                | Miscellaneous    |                  |                  |                         |                          |                |                |                   |                  |                  |                |                |                  |                  | Total Miscellaneous |
|                |                                                        |                | Marine Cargo   | Marine Others  | Marine Total   | Motor OD         | Motor TP         | Motor Total      | Worksmens' Compensation | Public/Product Liability | Engineering    | Aviation       | Personal Accident | Health Insurance | Credit Insurance | Crop Insurance | Others         |                  |                  |                     |
| For Q2 2020-21 | For Q2 2020-21                                         | For Q2 2020-21 | For Q2 2020-21 | For Q2 2020-21 | For Q2 2020-21 | For Q2 2020-21   | For Q2 2020-21   | For Q2 2020-21   | For Q2 2020-21          | For Q2 2020-21           | For Q2 2020-21 | For Q2 2020-21 | For Q2 2020-21    | For Q2 2020-21   | For Q2 2020-21   | For Q2 2020-21 | For Q2 2020-21 | For Q2 2020-21   |                  |                     |
| 1              | Employees' remuneration & welfare benefits             | 141,706        | 45,063         | 341            | 45,404         | 436,501          | 422,042          | 858,543          | 20,726                  | 5,615                    | 33,734         | 2,368          | 73,836            | 538,152          | 3,476            | 3,056          | 49,630         | 1,589,136        | 1,776,246        |                     |
| 2              | Travel, conveyance and vehicle running expenses        | 3,808          | 860            | 2              | 862            | 11,607           | 11,372           | 22,979           | 458                     | 124                      | 858            | 45             | 1,586             | 13,856           | 35               | 132            | 1,255          | 41,328           | 45,998           |                     |
| 3              | Training expenses                                      | 2,362          | 520            | 3              | 523            | 6,379            | 6,071            | 12,450           | 172                     | 25                       | 501            | 21             | 851               | 7,638            | 4                | 7              | 501            | 22,170           | 25,055           |                     |
| 4              | Rents, rates & taxes*                                  | 11,062         | 4,125          | 47             | 4,172          | 71,894           | 61,804           | 133,698          | 1,463                   | 375                      | 2,995          | 283            | 7,803             | 52,554           | 56               | 1,925          | 5,669          | 206,821          | 222,055          |                     |
| 5              | Repairs & maintenance                                  | 5,737          | 1,049          | 24             | 1,073          | 33,892           | 32,144           | 66,036           | 1,158                   | 308                      | 1,624          | 217            | 5,420             | 39,030           | 90               | 234            | 3,159          | 117,276          | 124,086          |                     |
| 6              | Printing & stationery                                  | 1,321          | 506            | 1              | 507            | 6,412            | 5,618            | 12,030           | 140                     | 44                       | 271            | 25             | 822               | 7,188            | 6                | 22             | 568            | 21,116           | 22,944           |                     |
| 7              | Communication                                          | 5,533          | 1,469          | 16             | 1,485          | 29,309           | 25,297           | 54,606           | 745                     | 200                      | 1,313          | 117            | 11,901            | 39,041           | 54               | 110            | 3,643          | 111,730          | 118,748          |                     |
| 8              | Legal & professional charges                           | 36,018         | 20,374         | 64             | 20,438         | 116,034          | 110,084          | 226,118          | 2,075                   | 582                      | 8,816          | 499            | 14,963            | 101,697          | 21,623           | 4,032          | 19,758         | 400,163          | 456,619          |                     |
| 9              | Auditors' fees, expenses etc                           |                |                |                |                |                  |                  |                  |                         |                          |                |                |                   |                  |                  |                |                |                  |                  |                     |
|                | (a) as auditor                                         | 262            | 104            | 2              | 106            | 1,897            | 1,598            | 3,495            | 38                      | 8                        | 78             | 8              | 167               | 1,230            | 2                | -              | 136            | 5,162            | 5,530            |                     |
|                | (b) as adviser or in any other capacity, in respect of |                |                |                |                |                  |                  |                  |                         |                          |                |                |                   |                  |                  |                |                |                  |                  |                     |
|                | (i) Taxation matters                                   | -              | -              | -              | -              | -                | -                | -                | -                       | -                        | -              | -              | -                 | -                | -                | -              | -              | -                | -                |                     |
|                | (ii) Insurance matters                                 | -              | -              | -              | -              | -                | -                | -                | -                       | -                        | -              | -              | -                 | -                | -                | -              | -              | -                | -                |                     |
|                | (iii) Management services; and                         | -              | -              | -              | -              | -                | -                | -                | -                       | -                        | -              | -              | -                 | -                | -                | -              | -              | -                | -                |                     |
|                | (c) In any other capacity                              | 1,134          | 14             | -              | 14             | 55               | 14               | 69               | 1                       | 1                        | 207            | 1              | 11                | 81               | -                | (33)           | 451            | 789              | 1,937            |                     |
| 10             | Advertisement and publicity                            | 8,681          | 2,869          | 20             | 2,889          | 64,870           | 73,472           | 138,342          | 807                     | 289                      | 1,727          | 158            | 14,611            | 69,405           | 29               | 154            | 7,241          | 232,763          | 244,333          |                     |
| 11             | Interest & Bank Charges                                | 1,756          | 617            | 9              | 626            | 40,339           | 38,629           | 78,968           | 453                     | 101                      | 529            | 15             | 3,508             | 21,074           | 4                | (34)           | 946            | 105,564          | 107,946          |                     |
| 12             | Others                                                 |                |                |                |                |                  |                  |                  |                         |                          |                |                |                   |                  |                  |                |                |                  |                  |                     |
|                | (a) Business support services                          | 1,359          | 468            | 5              | 473            | 9,120            | 12,206           | 21,326           | 139                     | 42                       | 382            | 39             | 856               | 6,692            | 8                | 3,800          | 2,474          | 35,758           | 37,590           |                     |
|                | (b) Sales promotion                                    | 78,347         | 28,853         | 111            | 28,964         | 1,170,561        | 1,068,165        | 2,238,726        | 13,734                  | 3,563                    | 18,970         | 425            | 113,136           | 409,047          | 144              | (1,526)        | 39,035         | 2,835,254        | 2,942,565        |                     |
|                | (c) Miscellaneous expenses                             | 438            | 155            | 4              | 159            | 3,302            | 3,026            | 6,328            | 59                      | 11                       | 143            | 15             | 429               | 2,250            | 3                | (8)            | 316            | 9,546            | 10,143           |                     |
| 13             | Depreciation / Amortization                            | 10,322         | 4,118          | 42             | 4,160          | 137,843          | 116,632          | 254,475          | 1,226                   | 316                      | 2,742          | 250            | 5,735             | 44,017           | 53               | 74             | 4,876          | 313,764          | 328,246          |                     |
| 14             | GST on premium account                                 | -              | -              | -              | -              | -                | -                | -                | -                       | -                        | -              | -              | -                 | -                | -                | -              | -              | -                | -                |                     |
|                | <b>Total</b>                                           | <b>309,846</b> | <b>111,164</b> | <b>691</b>     | <b>111,855</b> | <b>2,140,015</b> | <b>1,988,174</b> | <b>4,128,189</b> | <b>43,394</b>           | <b>11,604</b>            | <b>74,890</b>  | <b>4,486</b>   | <b>255,635</b>    | <b>1,352,952</b> | <b>25,587</b>    | <b>11,945</b>  | <b>139,658</b> | <b>6,048,340</b> | <b>6,470,041</b> |                     |

\* Rent expense is net of rental income of ₹ 3,545 thousand (previous period ₹ 650 thousand)

Operating Expenses Related To Insurance Business

| SI.No.         | Particulars                                            | (₹ '000)       |                |                |                |                  |                  |                  |                         |                          |                |                |                   |                  |                  |                |                |                  | Total            |                     |
|----------------|--------------------------------------------------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|-------------------------|--------------------------|----------------|----------------|-------------------|------------------|------------------|----------------|----------------|------------------|------------------|---------------------|
|                |                                                        | Fire           | Marine         |                |                | Miscellaneous    |                  |                  |                         |                          |                |                |                   |                  |                  |                |                |                  |                  | Total Miscellaneous |
|                |                                                        |                | Marine Cargo   | Marine Others  | Marine Total   | Motor OD         | Motor TP         | Motor Total      | Worksmens' Compensation | Public/Product Liability | Engineering    | Aviation       | Personal Accident | Health Insurance | Credit Insurance | Crop Insurance | Others         |                  |                  |                     |
| For Q2 2019-20 | For Q2 2019-20                                         | For Q2 2019-20 | For Q2 2019-20 | For Q2 2019-20 | For Q2 2019-20 | For Q2 2019-20   | For Q2 2019-20   | For Q2 2019-20   | For Q2 2019-20          | For Q2 2019-20           | For Q2 2019-20 | For Q2 2019-20 | For Q2 2019-20    | For Q2 2019-20   | For Q2 2019-20   | For Q2 2019-20 | For Q2 2019-20 | For Q2 2019-20   |                  |                     |
| 1              | Employees' remuneration & welfare benefits             | 99,521         | 49,943         | 383            | 50,326         | 345,086          | 392,543          | 737,629          | 17,079                  | 5,904                    | 30,728         | 2,297          | 111,615           | 500,452          | 2,998            | 33,398         | 54,541         | 1,496,641        | 1,646,488        |                     |
| 2              | Travel, conveyance and vehicle running expenses        | 9,591          | 4,444          | 33             | 4,477          | 35,739           | 43,413           | 79,152           | 1,781                   | 567                      | 2,842          | 162            | 8,833             | 36,628           | 288              | 15,219         | 899            | 146,371          | 160,439          |                     |
| 3              | Training expenses                                      | 1,393          | 1,023          | 9              | 1,032          | 7,034            | 6,832            | 13,866           | 195                     | 78                       | 370            | 38             | 1,472             | 7,097            | 13               | 114            | 1,268          | 24,511           | 26,936           |                     |
| 4              | Rents, rates & taxes*                                  | 10,666         | 7,790          | 64             | 7,854          | 86,173           | 88,510           | 174,683          | 1,877                   | 727                      | 3,433          | 415            | 15,800            | 65,469           | 109              | 7,529          | 9,630          | 279,672          | 298,192          |                     |
| 5              | Repairs & maintenance                                  | 4,628          | 2,353          | 17             | 2,370          | 29,947           | 32,211           | 62,158           | 1,010                   | 326                      | 1,516          | 203            | 8,244             | 34,637           | 68               | 1,666          | 4,658          | 114,486          | 121,484          |                     |
| 6              | Printing & stationery                                  | 865            | 630            | 5              | 635            | 8,110            | 8,167            | 16,277           | 161                     | 56                       | 280            | 35             | 1,452             | 6,366            | 11               | 743            | 529            | 25,910           | 27,410           |                     |
| 7              | Communication                                          | 2,686          | 1,811          | 14             | 1,825          | 19,102           | 20,602           | 39,704           | 639                     | 205                      | 1,035          | 127            | 2,653             | 20,668           | 82               | 984            | 1,377          | 67,474           | 71,985           |                     |
| 8              | Legal & professional charges                           | 19,443         | 8,583          | 84             | 8,667          | 82,262           | 88,420           | 170,682          | 2,077                   | 1,108                    | 5,894          | 546            | 10,400            | 75,931           | (5,404)          | 12,829         | 22,116         | 296,179          | 324,289          |                     |
| 9              | Auditors' fees, expenses etc                           |                |                |                |                |                  |                  |                  |                         |                          |                |                |                   |                  |                  |                |                |                  |                  |                     |
|                | (a) as auditor                                         | 194            | 151            | 1              | 152            | 1,703            | 1,700            | 3,403            | 36                      | 13                       | 67             | 9              | 272               | 1,239            | 2                | 30             | 220            | 5,291            | 5,637            |                     |
|                | (b) as adviser or in any other capacity, in respect of |                |                |                |                |                  |                  |                  |                         |                          |                |                |                   |                  |                  |                |                |                  |                  |                     |
|                | (i) Taxation matters                                   | -              | -              | -              | -              | -                | -                | -                | -                       | -                        | -              | -              | -                 | -                | -                | -              | -              | -                | -                |                     |
|                | (ii) Insurance matters                                 | -              | -              | -              | -              | -                | -                | -                | -                       | -                        | -              | -              | -                 | -                | -                | -              | -              | -                | -                |                     |
|                | (iii) Management services; and                         | -              | -              | -              | -              | -                | -                | -                | -                       | -                        | -              | -              | -                 | -                | -                | -              | -              | -                | -                |                     |
|                | (c) In any other capacity                              | 8              | 10             | 1              | 11             | (9)              | (5)              | (14)             | 1                       | 6                        | 10             | 4              | 1                 | 14               | -                | 11             | (1)            | 32               | 51               |                     |
| 10             | Advertisement and publicity                            | 17,256         | 12,026         | 73             | 12,099         | 150,578          | 171,153          | 321,731          | 3,235                   | 1,098                    | 4,401          | 246            | 23,833            | 153,791          | 143              | 2,193          | 12,589         | 523,260          | 552,615          |                     |
| 11             | Interest & Bank Charges                                | 1,161          | 917            | 7              | 924            | 31,730           | 37,383           | 69,113           | 326                     | 137                      | 469            | 42             | 5,478             | 19,013           | 12               | 131            | 1,951          | 96,672           | 98,757           |                     |
| 12             | Others                                                 |                |                |                |                |                  |                  |                  |                         |                          |                |                |                   |                  |                  |                |                |                  |                  |                     |
|                | (a) Business support services                          | 946            | 526            | 4              | 530            | 4,666            | 4,772            | 9,438            | 183                     | 47                       | 268            | 18             | 2,067             | 5,329            | 6                | 375            | 1,006          | 18,737           | 20,213           |                     |
|                | (b) Sales promotion                                    | 33,960         | 9,396          | 68             | 9,464          | 623,484          | 591,750          | 1,215,234        | 8,322                   | 1,569                    | 10,845         | 413            | 277,352           | 287,649          | 72               | 6,976          | 76,310         | 1,884,742        | 1,928,166        |                     |
|                | (c) Miscellaneous expenses                             | 1,678          | 1,246          | 11             | 1,257          | 2,170            | 2,407            | 4,577            | 84                      | 50                       | 257            | 26             | 2,008             | 7,132            | 20               | 1,068          | 1,231          | 16,453           | 19,388           |                     |
| 13             | Depreciation / Amortization                            | 6,454          | 4,816          | 40             | 4,856          | 48,539           | 48,560           | 97,099           | 1,106                   | 412                      | 2,151          | 238            | 7,940             | 37,229           | 66               | 1,166          | 6,392          | 153,799          | 165,109          |                     |
| 14             | GST on premium account                                 | -              | -              | -              | -              | -                | -                | -                | -                       | -                        | -              | -              | -                 | -                | -                | -              | -              | -                | -                |                     |
|                | <b>Total</b>                                           | <b>210,450</b> | <b>105,665</b> | <b>814</b>     | <b>106,479</b> | <b>1,476,314</b> | <b>1,538,418</b> | <b>3,014,732</b> | <b>38,112</b>           | <b>12,303</b>            | <b>64,566</b>  | <b>4,819</b>   | <b>479,420</b>    | <b>1,258,644</b> | <b>(1,514)</b>   | <b>84,432</b>  | <b>194,716</b> | <b>5,150,230</b> | <b>5,467,159</b> |                     |

\* Rent expense is net off rental income of ₹ 650 thousand (previous period ₹ 5,111 thousand)

**PERIODIC DISCLOSURES**  
**FORM NL-7-OPERATING EXPENSES SCHEDULE**

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

**Operating Expenses Related To Insurance Business**

(₹ '000)

| Sl.No. | Particulars                                            | Marine         |                 |                 |                 | Miscellaneous    |                  |                  |                         |                          |                 |                 |                   |                  |                  |                 |                 |                     | Total             |
|--------|--------------------------------------------------------|----------------|-----------------|-----------------|-----------------|------------------|------------------|------------------|-------------------------|--------------------------|-----------------|-----------------|-------------------|------------------|------------------|-----------------|-----------------|---------------------|-------------------|
|        |                                                        | Fire           | Marine Cargo    | Marine Others   | Marine Total    | Motor OD         | Motor TP         | Motor Total      | Worksmens' Compensation | Public/Product Liability | Engineering     | Aviation        | Personal Accident | Health Insurance | Credit Insurance | Crop Insurance  | Others          | Total Miscellaneous |                   |
|        |                                                        |                | Upto H1 2020-21 | Upto H1 2020-21 | Upto H1 2020-21 | Upto H1 2020-21  | Upto H1 2020-21  | Upto H1 2020-21  | Upto H1 2020-21         | Upto H1 2020-21          | Upto H1 2020-21 | Upto H1 2020-21 | Upto H1 2020-21   | Upto H1 2020-21  | Upto H1 2020-21  | Upto H1 2020-21 | Upto H1 2020-21 | Upto H1 2020-21     |                   |
| 1      | Employees' remuneration & welfare benefits             | 320,891        | 110,225         | (73)            | 110,152         | 910,152          | 890,622          | 1,800,774        | 39,819                  | 13,190                   | 60,632          | 4,221           | 129,960           | 1,206,393        | 6,240            | 19,926          | 102,920         | 3,384,075           | 3,815,118         |
| 2      | Travel, conveyance and vehicle running expenses        | 7,614          | 1,443           | (1)             | 1,442           | 16,409           | 16,717           | 33,126           | 834                     | 263                      | 1,427           | 71              | 2,370             | 23,284           | 76               | 733             | 2,200           | 64,384              | 73,440            |
| 3      | Training expenses                                      | 4,037          | 1,200           | (1)             | 1,199           | 10,235           | 9,727            | 19,962           | 552                     | 190                      | 846             | 33              | 1,383             | 13,505           | 6                | 36              | 976             | 37,489              | 42,725            |
| 4      | Rents, rates & taxes*                                  | 31,292         | 11,718          | (12)            | 11,706          | 128,664          | 114,535          | 243,199          | 2,906                   | 1,034                    | 5,703           | 508             | 13,732            | 117,745          | 105              | (952)           | 12,014          | 395,994             | 438,992           |
| 5      | Repairs & maintenance                                  | 17,551         | 4,777           | (4)             | 4,773           | 63,236           | 61,036           | 124,272          | 2,116                   | 713                      | 3,220           | 374             | 8,713             | 78,114           | 129              | 884             | 7,444           | 225,979             | 248,303           |
| 6      | Printing & stationery                                  | 2,102          | 805             | (1)             | 804             | 8,815            | 7,892            | 16,707           | 197                     | 69                       | 375             | 35              | 1,027             | 9,604            | 9                | 69              | 847             | 28,939              | 31,845            |
| 7      | Communication                                          | 13,221         | 4,128           | (4)             | 4,124           | 48,862           | 43,899           | 92,761           | 1,339                   | 466                      | 2,369           | 206             | 14,774            | 64,759           | 87               | 487             | 6,365           | 183,613             | 200,958           |
| 8      | Legal & professional charges                           | 88,593         | 33,092          | (36)            | 33,056          | 201,962          | 193,965          | 395,927          | 4,204                   | 1,634                    | 15,722          | 861             | 24,031            | 216,258          | 24,041           | 7,508           | 38,348          | 728,534             | 850,183           |
| 9      | Auditors' fees, expenses etc                           |                |                 |                 |                 |                  |                  |                  |                         |                          |                 |                 |                   |                  |                  |                 |                 |                     |                   |
|        | (a) as auditor                                         | 885            | 343             | -               | 343             | 3,481            | 3,073            | 6,554            | 80                      | 28                       | 160             | 15              | 323               | 3,056            | 3                | 18              | 357             | 10,594              | 11,822            |
|        | (b) as adviser or in any other capacity, in respect of |                |                 |                 |                 |                  |                  |                  |                         |                          |                 |                 |                   |                  |                  |                 |                 |                     |                   |
|        | (i) Taxation matters                                   | -              | -               | -               | -               | -                | -                | -                | -                       | -                        | -               | -               | -                 | -                | -                | -               | -               | -                   | -                 |
|        | (ii) Insurance matters                                 | -              | -               | -               | -               | -                | -                | -                | -                       | -                        | -               | -               | -                 | -                | -                | -               | -               | -                   | -                 |
|        | (iii) Management services; and                         | -              | -               | -               | -               | -                | -                | -                | -                       | -                        | -               | -               | -                 | -                | -                | -               | -               | -                   | -                 |
|        | (c) In any other capacity                              | 1,181          | 32              | -               | 32              | 178              | 142              | 320              | 4                       | 2                        | 213             | 2               | 23                | 224              | -                | 1               | 475             | 1,264               | 2,477             |
| 10     | Advertisement and publicity                            | 19,269         | 6,176           | (6)             | 6,170           | 111,595          | 118,803          | 230,398          | 1,429                   | 677                      | 3,021           | 253             | 20,889            | 128,628          | 47               | 630             | 12,387          | 398,359             | 423,798           |
| 11     | Interest & Bank Charges                                | 5,492          | 1,984           | (1)             | 1,983           | 65,163           | 65,643           | 130,806          | 846                     | 240                      | 1,072           | 50              | 5,465             | 43,118           | 10               | 88              | 2,382           | 184,077             | 191,552           |
| 12     | Others                                                 |                |                 |                 |                 |                  |                  |                  |                         |                          |                 |                 |                   |                  |                  |                 |                 |                     |                   |
|        | (a) Business support services                          | 4,763          | 1,493           | (2)             | 1,491           | 15,767           | 18,468           | 34,235           | 356                     | 127                      | 846             | 67              | 1,495             | 14,442           | 14               | 3,870           | 3,659           | 59,111              | 65,365            |
|        | (b) Sales promotion                                    | 175,016        | 58,991          | 38              | 59,029          | 1,940,224        | 1,746,509        | 3,686,733        | 29,976                  | 7,169                    | 35,841          | 859             | 166,081           | 787,702          | 229              | 516             | 80,570          | 4,795,676           | 5,029,721         |
|        | (c) Miscellaneous expenses                             | 2,111          | 733             | (1)             | 732             | 7,085            | 6,676            | 13,761           | 163                     | 61                       | 344             | 32              | 893               | 6,818            | 6                | 32              | 1,038           | 23,148              | 25,991            |
| 13     | Depreciation / Amortization                            | 27,532         | 10,808          | (11)            | 10,797          | 253,689          | 224,909          | 478,598          | 2,407                   | 860                      | 5,072           | 433             | 9,979             | 94,538           | 98               | 644             | 10,814          | 603,443             | 641,772           |
| 14     | GST on premium account                                 | -              | -               | -               | -               | -                | -                | -                | -                       | -                        | -               | -               | -                 | -                | -                | -               | -               | -                   | -                 |
|        | <b>Total</b>                                           | <b>721,550</b> | <b>247,948</b>  | <b>(115)</b>    | <b>247,833</b>  | <b>3,785,517</b> | <b>3,522,616</b> | <b>7,308,133</b> | <b>87,228</b>           | <b>26,723</b>            | <b>136,863</b>  | <b>8,020</b>    | <b>401,138</b>    | <b>2,808,188</b> | <b>31,100</b>    | <b>34,490</b>   | <b>282,796</b>  | <b>11,124,679</b>   | <b>12,094,062</b> |

\* Rent expense is net of rental income of ₹ 3,830 thousand (previous period ₹ 2,494 thousand)

**Operating Expenses Related To Insurance Business**

(₹ '000)

| Sl.No. | Particulars                                            | Marine         |                 |                 |                 | Miscellaneous    |                  |                  |                         |                          |                 |                 |                   |                  |                  |                 |                 |                     | Total             |
|--------|--------------------------------------------------------|----------------|-----------------|-----------------|-----------------|------------------|------------------|------------------|-------------------------|--------------------------|-----------------|-----------------|-------------------|------------------|------------------|-----------------|-----------------|---------------------|-------------------|
|        |                                                        | Fire           | Marine Cargo    | Marine Others   | Marine Total    | Motor OD         | Motor TP         | Motor Total      | Worksmens' Compensation | Public/Product Liability | Engineering     | Aviation        | Personal Accident | Health Insurance | Credit Insurance | Crop Insurance  | Others          | Total Miscellaneous |                   |
|        |                                                        |                | Upto H1 2019-20 | Upto H1 2019-20 | Upto H1 2019-20 | Upto H1 2019-20  | Upto H1 2019-20  | Upto H1 2019-20  | Upto H1 2019-20         | Upto H1 2019-20          | Upto H1 2019-20 | Upto H1 2019-20 | Upto H1 2019-20   | Upto H1 2019-20  | Upto H1 2019-20  | Upto H1 2019-20 | Upto H1 2019-20 | Upto H1 2019-20     |                   |
| 1      | Employees' remuneration & welfare benefits             | 216,810        | 116,096         | 859             | 116,955         | 741,409          | 783,987          | 1,525,396        | 34,756                  | 13,497                   | 60,111          | 4,150           | 222,680           | 1,015,395        | 5,999            | 27,682          | 147,154         | 3,056,820           | 3,390,585         |
| 2      | Travel, conveyance and vehicle running expenses        | 19,618         | 9,320           | 68              | 9,388           | 64,780           | 74,494           | 139,274          | 3,636                   | 1,414                    | 5,362           | 278             | 16,900            | 77,917           | 517              | 11,946          | 20,246          | 277,490             | 306,496           |
| 3      | Training expenses                                      | 2,795          | 1,812           | 15              | 1,827           | 12,985           | 12,120           | 25,105           | 337                     | 143                      | 666             | 55              | 2,641             | 13,259           | 19               | 104             | 2,129           | 44,458              | 49,080            |
| 4      | Rents, rates & taxes*                                  | 24,123         | 16,479          | 144             | 16,623          | 153,600          | 150,496          | 304,096          | 3,517                   | 1,664                    | 6,478           | 635             | 27,930            | 127,255          | 184              | 6,210           | 23,557          | 501,526             | 542,272           |
| 5      | Repairs & maintenance                                  | 11,759         | 6,442           | 49              | 6,491           | 63,351           | 63,455           | 126,806          | 2,078                   | 827                      | 3,189           | 349             | 15,996            | 66,855           | 105              | 1,430           | 10,232          | 227,867             | 246,117           |
| 6      | Printing & stationery                                  | 2,099          | 1,437           | 12              | 1,449           | 15,219           | 14,600           | 29,819           | 312                     | 142                      | 558             | 57              | 2,815             | 12,881           | 18               | 563             | 2,065           | 49,230              | 52,778            |
| 7      | Communication                                          | 9,643          | 5,092           | 41              | 5,133           | 44,266           | 44,171           | 88,437           | 1,381                   | 590                      | 2,559           | 235             | 25,733            | 50,772           | 139              | 861             | 10,889          | 181,596             | 196,372           |
| 8      | Legal & professional charges                           | 42,056         | 19,214          | 193             | 19,407          | 165,075          | 167,314          | 332,389          | 3,819                   | 2,392                    | 10,748          | 844             | 27,801            | 160,155          | 572              | 4,233           | 42,113          | 585,066             | 646,529           |
| 9      | Auditors' fees, expenses etc                           |                |                 |                 |                 |                  |                  |                  |                         |                          |                 |                 |                   |                  |                  |                 |                 |                     |                   |
|        | (a) as auditor                                         | 541            | 382             | 3               | 385             | 3,399            | 3,194            | 6,593            | 78                      | 37                       | 145             | 15              | 551               | 2,568            | 4                | 28              | 434             | 10,453              | 11,379            |
|        | (b) as adviser or in any other capacity, in respect of |                |                 |                 |                 |                  |                  |                  |                         |                          |                 |                 |                   |                  |                  |                 |                 |                     |                   |
|        | (i) Taxation matters                                   | -              | -               | -               | -               | -                | -                | -                | -                       | -                        | -               | -               | -                 | -                | -                | -               | -               | -                   | -                 |
|        | (ii) Insurance matters                                 | -              | -               | -               | -               | -                | -                | -                | -                       | -                        | -               | -               | -                 | -                | -                | -               | -               | -                   | -                 |
|        | (iii) Management services; and                         | -              | -               | -               | -               | -                | -                | -                | -                       | -                        | -               | -               | -                 | -                | -                | -               | -               | -                   | -                 |
|        | (c) In any other capacity                              | 27             | 22              | 1               | 23              | 45               | 45               | 90               | 2                       | 7                        | 13              | 4               | 12                | 78               | -                | 8               | 24              | 238                 | 288               |
| 10     | Advertisement and publicity                            | 39,443         | 21,123          | 139             | 21,262          | 311,707          | 371,506          | 683,213          | 5,367                   | 2,070                    | 8,805           | 417             | 131,517           | 338,407          | 206              | 1,724           | 55,364          | 1,227,090           | 1,287,795         |
| 11     | Interest & Bank Charges                                | 4,008          | 2,718           | 20              | 2,738           | 61,770           | 69,500           | 131,270          | 712                     | 283                      | 1,094           | 75              | 10,672            | 39,286           | 25               | 120             | 4,304           | 187,841             | 194,587           |
| 12     | Others                                                 |                |                 |                 |                 |                  |                  |                  |                         |                          |                 |                 |                   |                  |                  |                 |                 |                     |                   |
|        | (a) Business support services                          | 1,894          | 971             | 7               | 978             | 7,841            | 7,740            | 15,581           | 293                     | 90                       | 450             | 28              | 3,818             | 11,130           | 9                | 369             | 2,092           | 33,860              | 36,732            |
|        | (b) Sales promotion                                    | 84,734         | 40,053          | 152             | 40,205          | 1,191,155        | 1,104,662        | 2,295,817        | 21,200                  | 3,966                    | 26,426          | 873             | 394,658           | 553,513          | 191              | 6,028           | 137,554         | 3,440,226           | 3,565,165         |
|        | (c) Miscellaneous expenses                             | 2,960          | 2,026           | 17              | 2,043           | 5,109            | 5,142            | 10,251           | 167                     | 69                       | 445             | 37              | 2,849             | 12,056           | 27               | 807             | 3,012           | 29,720              | 34,723            |
| 13     | Depreciation / Amortization                            | 15,922         | 11,025          | 97              | 11,122          | 92,244           | 87,504           | 179,748          | 2,215                   | 1,056                    | 4,320           | 390             | 15,213            | 72,737           | 117              | 1,038           | 12,385          | 289,219             | 316,263           |
| 14     | GST on premium account                                 | -              | -               | -               | -               | -                | -                | -                | -                       | -                        | -               | -               | -                 | -                | -                | -               | -               | -                   | -                 |
|        | <b>Total</b>                                           | <b>478,432</b> | <b>254,212</b>  | <b>1,817</b>    | <b>256,029</b>  | <b>2,933,955</b> | <b>2,959,930</b> | <b>5,893,885</b> | <b>79,870</b>           | <b>28,247</b>            | <b>131,369</b>  | <b>8,442</b>    | <b>901,786</b>    | <b>2,554,264</b> | <b>8,132</b>     | <b>63,151</b>   | <b>473,554</b>  | <b>10,142,700</b>   | <b>10,877,161</b> |

\* Rent expense is net off rental income of ₹ 2,494 thousand (previous period ₹ 10,151 thousand)