

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

| Particulars | Fire | Marine | | | | | | Miscellaneous | | | | | | | | | | Total |
|--|---------------|----------------|----------------|----------------|----------------|----------------|------------------|-------------------------|--------------------------|----------------|----------------|-------------------|------------------|------------------|----------------|---------------------|------------------|-------|
| | | 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 | Others | Total Miscellaneous | | |
| | | For Q3 2011-12 | For Q3 2011-12 | For Q3 2011-12 | For Q3 2011-12 | For Q3 2011-12 | For Q3 2011-12 | For Q3 2011-12 | For Q3 2011-12 | For Q3 2011-12 | For Q3 2011-12 | For Q3 2011-12 | For Q3 2011-12 | For Q3 2011-12 | For Q3 2011-12 | For Q3 2011-12 | For Q3 2011-12 | |
| | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | |
| 1 Employees' remuneration & welfare benefits | 9,468 | 11,639 | 12,463 | 24,102 | 199,321 | 85,490 | 284,811 | 3,755 | 493 | 18,243 | 10,666 | 15,947 | 212,780 | 2,280 | 23,987 | 572,962 | 606,532 | |
| 2 Travel, conveyance and vehicle running expenses | 813 | 1,111 | 1,209 | 2,320 | 19,325 | 8,292 | 27,617 | 364 | 43 | 1,749 | 1,017 | 1,537 | 20,609 | 221 | 2,226 | 55,383 | 58,516 | |
| 3 Training expenses | 184 | 157 | 156 | 313 | 2,502 | 1,071 | 3,573 | 48 | 9 | 242 | 145 | 205 | 2,684 | 29 | 362 | 7,297 | 7,794 | |
| 4 Rents, rates & taxes* | 2,311 | 1,823 | 1,765 | 3,588 | 28,383 | 12,151 | 40,534 | 543 | 119 | 2,781 | 1,683 | 2,356 | 30,495 | 327 | 4,334 | 83,172 | 89,071 | |
| 5 Repairs | 1,304 | 1,120 | 1,110 | 2,230 | 17,831 | 7,636 | 25,467 | 339 | 67 | 1,718 | 1,032 | 1,466 | 19,126 | 205 | 2,582 | 52,002 | 55,536 | |
| 6 Printing & stationery | 387 | 305 | 295 | 600 | 4,744 | 2,030 | 6,774 | 91 | 20 | 465 | 281 | 394 | 5,096 | 55 | 725 | 13,901 | 14,888 | |
| 7 Communication | 1,918 | 1,560 | 1,524 | 3,084 | 24,497 | 10,488 | 34,985 | 467 | 98 | 2,385 | 1,439 | 2,027 | 26,304 | 283 | 3,667 | 71,655 | 76,657 | |
| 8 Legal & professional charges | 10,329 | 5,402 | 4,582 | 9,984 | 74,319 | 31,728 | 106,047 | 1,447 | 493 | 7,971 | 5,020 | 6,489 | 80,583 | 866 | 14,806 | 223,722 | 244,035 | |
| 9 Auditors' fees, expenses etc | | | | | | | | | | | | | | | | | | |
| (a) as auditor | 25 | 21 | 21 | 42 | 345 | 148 | 493 | 6 | 1 | 33 | 20 | 29 | 370 | 4 | 50 | 1,006 | 1,073 | |
| (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 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 10 Advertisement and publicity | 5,933 | 3,231 | 2,707 | 5,938 | 43,955 | 18,760 | 62,715 | 858 | 302 | 4,754 | 3,004 | 3,857 | 47,703 | 512 | 8,957 | 132,662 | 144,533 | |
| 11 Interest & Bank Charges | 483 | 376 | 362 | 738 | 5,824 | 2,493 | 8,317 | 111 | 25 | 572 | 346 | 484 | 6,259 | 67 | 898 | 17,079 | 18,300 | |
| 12 Others | | | | | | | | | | | | | | | | | | |
| (a) Miscellaneous expenses | 26,928 | 15,645 | 13,520 | 29,165 | 218,802 | 93,450 | 312,252 | 4,255 | 1,373 | 23,191 | 14,525 | 18,986 | 237,201 | 2,548 | 42,120 | 656,451 | 712,544 | |
| (b) Business & Sales Promotion | 3,122 | 2,359 | 2,252 | 4,611 | 36,258 | 15,517 | 51,775 | 694 | 161 | 3,585 | 2,177 | 3,024 | 38,990 | 419 | 5,699 | 106,524 | 114,257 | |
| 13 Depreciation | 1,624 | 1,900 | 2,017 | 3,917 | 32,279 | 13,842 | 46,121 | 609 | 85 | 2,972 | 1,743 | 2,590 | 34,477 | 369 | 3,971 | 92,937 | 98,478 | |
| 14 Service tax on premium account | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| TOTAL | 64,829 | 46,649 | 43,983 | 90,632 | 708,385 | 303,096 | 1,011,481 | 13,587 | 3,289 | 70,661 | 43,098 | 59,391 | 762,677 | 8,185 | 114,384 | 2,086,753 | 2,242,214 | |

* Rent expense is net off rental income of ₹ 17,363 thousand (previous period ₹ 50,948 thousand)

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

| Particulars | Fire | Marine | | | | | | Miscellaneous | | | | | | | | | | Total |
|--|---------------|----------------|----------------|----------------|----------------|----------------|----------------|-------------------------|--------------------------|----------------|----------------|-------------------|------------------|------------------|----------------|---------------------|------------------|-------|
| | | 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 | Others | Total Miscellaneous | | |
| | | For Q3 2010-11 | For Q3 2010-11 | For Q3 2010-11 | For Q3 2010-11 | For Q3 2010-11 | For Q3 2010-11 | For Q3 2010-11 | For Q3 2010-11 | For Q3 2010-11 | For Q3 2010-11 | For Q3 2010-11 | For Q3 2010-11 | For Q3 2010-11 | For Q3 2010-11 | For Q3 2010-11 | For Q3 2010-11 | |
| | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | |
| 1 Employees' remuneration & welfare benefits | 28,694 | 15,290 | 12,347 | 27,637 | 188,072 | 66,289 | 254,361 | 3,721 | 496 | 21,787 | 21,420 | 15,198 | 199,172 | 2,823 | 52,062 | 571,040 | 627,371 | |
| 2 Travel, conveyance and vehicle running expenses | 2,450 | 1,289 | 1,034 | 2,323 | 15,795 | 5,572 | 21,367 | 312 | 46 | 1,837 | 1,793 | 1,279 | 16,785 | 238 | 4,400 | 48,057 | 52,830 | |
| 3 Training expenses | 237 | 123 | 98 | 221 | 1,504 | 531 | 2,035 | 29 | 5 | 176 | 170 | 122 | 1,604 | 23 | 422 | 4,586 | 5,044 | |
| 4 Rents, rates & taxes | 1,935 | 1,465 | 1,353 | 2,818 | 19,582 | 6,782 | 26,364 | 400 | (65) | 2,070 | 2,406 | 1,498 | 19,213 | 256 | 4,692 | 56,834 | 61,587 | |
| 5 Repairs | 2,339 | 1,247 | 1,009 | 2,256 | 15,356 | 5,412 | 20,768 | 303 | 40 | 1,778 | 1,749 | 1,240 | 16,257 | 230 | 4,248 | 46,613 | 51,208 | |
| 6 Printing & stationery | 670 | 350 | 280 | 630 | 4,284 | 1,512 | 5,796 | 85 | 13 | 499 | 485 | 348 | 4,560 | 65 | 1,197 | 13,048 | 14,348 | |
| 7 Communication | 2,322 | 1,367 | 1,154 | 2,521 | 17,268 | 6,051 | 23,319 | 346 | 12 | 1,942 | 2,019 | 1,371 | 17,836 | 248 | 4,564 | 51,657 | 56,500 | |
| 8 Legal & professional charges | 8,169 | 3,527 | 2,842 | 6,369 | 43,326 | 15,275 | 58,601 | 857 | 119 | 5,027 | 4,928 | 3,504 | 45,942 | 651 | 12,021 | 131,650 | 146,188 | |
| 9 Auditors' fees, expenses etc | | | | | | | | | | | | | | | | | | |
| (a) as auditor | 45 | 23 | 18 | 41 | 277 | 98 | 375 | 5 | 1 | 33 | 31 | 23 | 297 | 4 | 79 | 848 | 934 | |
| (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 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 10 Advertisement and publicity | 3,030 | 1,435 | 1,089 | 2,524 | 17,002 | 6,043 | 23,045 | 331 | 93 | 2,052 | 1,863 | 1,409 | 18,637 | 271 | 5,009 | 52,710 | 58,264 | |
| 11 Interest & Bank Charges | 2,093 | 883 | 622 | 1,505 | 10,035 | 3,601 | 13,636 | 192 | 88 | 1,269 | 1,049 | 856 | 11,441 | 171 | 3,167 | 31,869 | 35,467 | |
| 12 Others | | | | | | | | | | | | | | | | | | |
| (a) Miscellaneous expenses | 39,528 | 14,101 | 8,664 | 22,765 | 148,262 | 54,163 | 202,425 | 2,740 | 2,251 | 20,374 | 14,093 | 13,343 | 181,711 | 2,837 | 52,804 | 492,578 | 554,871 | |
| (b) Business & Sales Promotion | 3,165 | 1,660 | 1,331 | 2,991 | 20,331 | 7,173 | 27,504 | 402 | 60 | 2,367 | 2,305 | 1,648 | 21,622 | 308 | 5,672 | 61,888 | 68,044 | |
| 13 Depreciation | 3,449 | 1,710 | 1,331 | 3,041 | 20,582 | 7,290 | 27,872 | 403 | 89 | 2,442 | 2,292 | 1,688 | 22,244 | 320 | 5,911 | 63,261 | 69,751 | |
| 14 Service tax on premium account | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| TOTAL | 98,126 | 44,470 | 33,172 | 77,642 | 521,676 | 185,792 | 707,468 | 10,126 | 3,248 | 63,653 | 56,603 | 43,527 | 577,321 | 8,445 | 156,248 | 1,626,639 | 1,802,407 | |

* Rent expense is net off rental income of ₹ 50,948 thousand (previous period ₹ NIL)

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

| Particulars | Fire | Marine | | | Miscellaneous | | | | | | | | | | | | Total |
|--|----------------|----------------|----------------|----------------|------------------|----------------|------------------|-------------------------|--------------------------|----------------|----------------|-------------------|------------------|------------------|----------------|---------------------|------------------|
| | | 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 | Others | Total Miscellaneous | |
| | | 9M 2011-12 | 9M 2011-12 | 9M 2011-12 | 9M 2011-12 | 9M 2011-12 | 9M 2011-12 | 9M 2011-12 | 9M 2011-12 | 9M 2011-12 | 9M 2011-12 | 9M 2011-12 | 9M 2011-12 | 9M 2011-12 | 9M 2011-12 | 9M 2011-12 | |
| | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) |
| 1 Employees' remuneration & welfare benefits | 140,581 | 52,735 | 34,233 | 86,968 | 566,882 | 240,420 | 807,302 | 11,561 | 7,121 | 73,498 | 49,612 | 55,396 | 628,216 | 6,782 | 176,625 | 1,816,113 | 2,043,662 |
| 2 Travel, conveyance and vehicle running expenses | 13,869 | 5,203 | 3,377 | 8,580 | 55,926 | 23,719 | 79,645 | 1,141 | 703 | 7,251 | 4,895 | 5,465 | 61,977 | 669 | 17,425 | 179,171 | 201,620 |
| 3 Training expenses | 1,618 | 607 | 394 | 1,001 | 6,523 | 2,766 | 9,289 | 133 | 82 | 846 | 571 | 637 | 7,229 | 78 | 2,032 | 20,897 | 23,516 |
| 4 Rents, rates & taxes* | 17,822 | 6,685 | 4,340 | 11,025 | 71,866 | 30,479 | 102,345 | 1,466 | 903 | 9,318 | 6,290 | 7,023 | 79,641 | 860 | 22,391 | 230,237 | 259,084 |
| 5 Repairs | 11,533 | 4,326 | 2,808 | 7,134 | 46,505 | 19,723 | 66,228 | 948 | 584 | 6,029 | 4,070 | 4,544 | 51,536 | 556 | 14,490 | 148,985 | 167,652 |
| 6 Printing & stationery | 2,977 | 1,117 | 725 | 1,842 | 12,003 | 5,090 | 17,093 | 245 | 151 | 1,556 | 1,050 | 1,173 | 13,301 | 144 | 3,740 | 38,453 | 43,272 |
| 7 Communication | 15,559 | 5,836 | 3,789 | 9,625 | 62,739 | 26,608 | 89,347 | 1,279 | 788 | 8,134 | 5,491 | 6,131 | 69,527 | 751 | 19,548 | 200,996 | 226,180 |
| 8 Legal & professional charges | 39,431 | 14,403 | 9,350 | 23,753 | 154,826 | 65,663 | 220,489 | 3,157 | 1,945 | 20,074 | 13,550 | 15,130 | 171,577 | 1,852 | 48,239 | 496,013 | 559,197 |
| 9 Auditors' fees, expenses etc | | | | | | | | | | | | | | | | | |
| (a) as auditor | 222 | 83 | 54 | 137 | 897 | 380 | 1,277 | 18 | 11 | 116 | 78 | 88 | 994 | 11 | 279 | 2,872 | 3,231 |
| (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 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 Advertisement and publicity | 22,230 | 8,339 | 5,413 | 13,752 | 89,642 | 38,018 | 127,660 | 1,828 | 1,126 | 11,622 | 7,845 | 8,760 | 99,341 | 1,072 | 27,930 | 287,184 | 323,166 |
| 11 Interest & Bank Charges | 3,637 | 1,364 | 886 | 2,250 | 14,665 | 6,219 | 20,884 | 299 | 184 | 1,901 | 1,283 | 1,433 | 16,251 | 175 | 4,569 | 46,979 | 52,866 |
| 12 Others | | | | | | | | | | | | | | | | | |
| (a) Miscellaneous expenses | 116,815 | 43,819 | 28,445 | 72,264 | 470,289 | 199,454 | 669,743 | 9,606 | 5,917 | 61,072 | 41,225 | 46,031 | 522,011 | 5,635 | 146,764 | 1,508,004 | 1,697,083 |
| (b) Business & Sales Promotion | 22,378 | 8,395 | 5,449 | 13,844 | 90,239 | 38,271 | 128,510 | 1,840 | 1,134 | 11,700 | 7,897 | 8,818 | 100,002 | 1,080 | 28,116 | 289,097 | 325,319 |
| 13 Depreciation | 22,558 | 8,462 | 5,493 | 13,955 | 90,965 | 38,579 | 129,544 | 1,855 | 1,143 | 11,794 | 7,961 | 8,889 | 100,807 | 1,088 | 28,342 | 291,423 | 327,936 |
| 14 Service tax on premium account | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 431,230 | 161,374 | 104,756 | 266,130 | 1,733,967 | 735,389 | 2,469,356 | 35,376 | 21,792 | 224,911 | 151,818 | 169,518 | 1,922,410 | 20,753 | 540,490 | 5,556,424 | 6,253,784 |

* Rent expense is net off rental income of ₹ 63,864 thousand (previous period ₹ 72,127 thousand)

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

| Particulars | Fire | Marine | | | Miscellaneous | | | | | | | | | | | | Total |
|--|----------------|----------------|---------------|----------------|------------------|----------------|------------------|-------------------------|--------------------------|----------------|----------------|-------------------|------------------|------------------|----------------|---------------------|------------------|
| | | 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 | Others | Total Miscellaneous | |
| | | 9M 2010-11 | 9M 2010-11 | 9M 2010-11 | 9M 2010-11 | 9M 2010-11 | 9M 2010-11 | 9M 2010-11 | 9M 2010-11 | 9M 2010-11 | 9M 2010-11 | 9M 2010-11 | 9M 2010-11 | 9M 2010-11 | 9M 2010-11 | 9M 2010-11 | |
| | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) | (₹ '000) |
| 1 Employees' remuneration & welfare benefits | 157,030 | 51,522 | 29,040 | 80,562 | 518,691 | 191,629 | 710,320 | 9,352 | 9,959 | 74,717 | 46,041 | 48,106 | 662,028 | 10,583 | 197,543 | 1,768,649 | 2,006,241 |
| 2 Travel, conveyance and vehicle running expenses | 13,048 | 4,281 | 2,413 | 6,694 | 43,098 | 15,923 | 59,021 | 777 | 827 | 6,208 | 3,826 | 3,997 | 55,009 | 879 | 16,414 | 146,958 | 166,700 |
| 3 Training expenses | 1,229 | 403 | 227 | 630 | 4,059 | 1,500 | 5,559 | 73 | 78 | 585 | 360 | 376 | 5,181 | 83 | 1,546 | 13,841 | 15,700 |
| 4 Rents, rates & taxes | 20,080 | 6,588 | 3,713 | 10,301 | 66,327 | 24,504 | 90,831 | 1,196 | 1,273 | 9,554 | 5,887 | 6,151 | 84,656 | 1,353 | 25,261 | 226,162 | 256,543 |
| 5 Repairs | 12,836 | 4,211 | 2,374 | 6,585 | 42,398 | 15,664 | 58,062 | 764 | 814 | 6,107 | 3,763 | 3,932 | 54,115 | 865 | 16,147 | 144,569 | 163,990 |
| 6 Printing & stationery | 3,521 | 1,155 | 651 | 1,806 | 11,630 | 4,297 | 15,927 | 210 | 223 | 1,675 | 1,032 | 1,079 | 14,844 | 237 | 4,429 | 39,656 | 44,983 |
| 7 Communication | 15,524 | 5,094 | 2,871 | 7,965 | 51,278 | 18,945 | 70,223 | 925 | 985 | 7,387 | 4,552 | 4,756 | 65,449 | 1,046 | 19,529 | 174,852 | 198,341 |
| 8 Legal & professional charges | 39,485 | 11,822 | 6,663 | 18,485 | 119,014 | 43,969 | 162,983 | 2,146 | 2,285 | 17,144 | 10,564 | 11,038 | 151,903 | 2,428 | 45,326 | 405,817 | 463,787 |
| 9 Auditors' fees, expenses etc | | | | | | | | | | | | | | | | | |
| (a) as auditor | 222 | 73 | 41 | 114 | 734 | 271 | 1,005 | 13 | 14 | 106 | 65 | 68 | 937 | 15 | 280 | 2,503 | 2,839 |
| (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 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 Advertisement and publicity | 12,651 | 4,151 | 2,340 | 6,491 | 41,788 | 15,439 | 57,227 | 753 | 802 | 6,020 | 3,709 | 3,876 | 53,336 | 853 | 15,915 | 142,491 | 161,633 |
| 11 Interest & Bank Charges | 6,388 | 2,096 | 1,181 | 3,277 | 21,100 | 7,796 | 28,896 | 380 | 405 | 3,040 | 1,873 | 1,957 | 26,932 | 431 | 8,036 | 71,950 | 81,615 |
| 12 Office expenses | 60,400 | 19,818 | 11,170 | 30,988 | 199,519 | 73,711 | 273,230 | 3,597 | 3,831 | 28,740 | 17,710 | 18,504 | 254,654 | 4,072 | 75,987 | 680,325 | 771,713 |
| 13 Others | | | | | | | | | | | | | | | | | |
| (a) Miscellaneous expenses | 3,824 | 1,255 | 706 | 1,961 | 11,925 | 4,405 | 16,330 | 228 | 243 | 1,819 | 1,121 | 1,172 | 16,123 | 258 | 4,811 | 42,105 | 47,890 |
| (b) Business & Sales Promotion | 16,752 | 5,496 | 3,098 | 8,594 | 55,333 | 20,443 | 75,776 | 998 | 1,062 | 7,971 | 4,912 | 5,132 | 70,624 | 1,130 | 21,074 | 188,679 | 214,025 |
| 14 Depreciation | 16,093 | 5,280 | 2,976 | 8,256 | 53,157 | 19,639 | 72,796 | 958 | 1,021 | 6,572 | 4,718 | 4,930 | 67,847 | 1,085 | 20,245 | 181,257 | 205,606 |
| 15 Service tax on premium account | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 379,083 | 123,245 | 69,484 | 192,709 | 1,240,061 | 458,135 | 1,698,186 | 22,370 | 23,822 | 178,730 | 110,133 | 115,074 | 1,583,638 | 25,318 | 472,543 | 4,229,814 | 4,801,606 |

* Rent expense is net off rental income of ₹ 72,127 thousand (previous period ₹ NIL)