

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE



Name of the Insurer: BHARTI AXA General Insurance Company Limited
Registration No: 139 and Date of Registration with the IRDA : 27th June 2008

Date: As on 30th June 2015

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

S. no	Particulars	FOR THE QUARTER Apr 15 - June 15	UP TO THE QUARTER June 2015	FOR THE QUARTER Apr 14 - June 14	UP TO THE QUARTER June 2014
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	353,772	353,772	309,581	309,581
2	Travel, conveyance and vehicle running expenses	25,022	25,022	26,054	26,054
3	Training expenses	3,533	3,533	6,531	6,531
4	Rents, rates & taxes	45,217	45,217	44,111	44,111
5	Repairs	14,404	14,404	14,820	14,820
6	Printing & stationery	7,085	7,085	7,851	7,851
7	Communication	38,642	38,642	35,976	35,976
8	Legal & professional charges	38,935	38,935	34,595	34,595
9	Auditors' fees, expenses etc	-	-	-	-
	(a) as auditor	209	209	500	500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	290	290	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	220	220	-	-
	(c) in any other capacity	-	-	-	-
10	Audit Out of Pocket expenses	228	228	58	58
11	Advertisement and publicity	7,546	7,546	7,599	7,599
12	Interest & Bank Charges	2,887	2,887	2,351	2,351
13	Others (to be specified)	-	-	-	-
	Information technology	124,822	124,822	19,666	19,666
	Marketing Expenses	545,538	545,538	580,150	580,150
	Exchange (gain) /loss	259	259	77	77
	Miscellaneous Expenses	2,970	2,970	4,537	4,537
	Support Services	25,809	25,809	23,817	23,817
	ST on Exempted Services	178	178	-	-
	Loss on Sale of Assets	(522)	(522)	(38)	(38)
14	Depreciation	19,603	19,603	25,439	25,439
	TOTAL	1,256,647	1,256,647	1,143,674	1,143,674

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.