

# 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 Sep 2016

### OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

SI NO	PARTICULARS	FOR THE QUARTER JULY TO SEPTEMBER 2016 (Rs.'000)	UP TO THE QUARTER SEPTEMBER 2016 (Rs.'000)	FOR THE QUARTER JULY TO SEPTEMBER 2015 (Rs.'000)	UP TO THE QUARTER SEPTEMBER 2015 (Rs.'000)
1	Employees' remuneration & welfare benefits	331,772	639,267	301,656	655,429
2	Travel, conveyance and vehicle running expenses	17,167	38,738	28,419	53,440
3	Training expenses	370,954	725,207	4,381	7,915
4	Rents, rates & taxes	44,844	108,142	43,136	88,353
5	Repairs	14,944	29,883	16,441	30,845
6	Printing & stationery	5,037	10,186	6,113	13,197
7	Communication	29,057	73,274	45,819	84,460
8	Legal & professional charges	55,471	97,717	51,322	90,256
9	Auditors' fees, expenses etc	-	-	-	-
	(a) as auditor	425	1,500	789	998
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	145	145	(146)	144
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	350	(1)	220
	(c) in any other capacity	-	-	-	-
10	Audit Out of Pocket expenses	93	168	45	274
11	Advertisement and publicity	20,969	102,233	25,318	32,864
12	Interest & Bank Charges	4,584	8,344	3,681	6,568
13	Others	-	-	-	-
	Information technology	135,458	275,901	139,023	263,845
	Marketing Expenses	128,191	301,587	516,341	1,061,879
	Exchange (gain) /loss	5	1,014	5,396	5,656
	Miscellaneous Expenses	5,101	(14,430)	2,682	5,652
	Support Services	33,107	59,640	26,684	52,494
	ST on Exempted Services	146	1,499	149	326
	Loss on Sale of Assets	704	767	(1,543)	(2,065)
14	Depreciation	18,436	38,019	22,532	42,135
	<b>TOTAL</b>	<b>1,216,608</b>	<b>2,499,150</b>	<b>1,238,238</b>	<b>2,494,887</b>

**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.