

**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 IRDAI : 27th June, 2008

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(Rs. '000)

| For the Period Ended September 30, 2019                |               |               |                 |               |                  |                 |                  |                        |                  |               |          |                   |                  |                          |                  |               |                     |                  |
|--------------------------------------------------------|---------------|---------------|-----------------|---------------|------------------|-----------------|------------------|------------------------|------------------|---------------|----------|-------------------|------------------|--------------------------|------------------|---------------|---------------------|------------------|
| Particulars                                            | Fire          | Marine Cargo  | Marine - Others | Marine Total  | Motor OD         | Motor TP        | Motor Total      | Workmen's Compensation | Public Liability | Engineering   | Aviation | Personal Accident | Health Insurance | Crop / Weather Insurance | Credit Insurance | Others        | Miscellaneous Total | Total            |
| Employees' remuneration and welfare benefits           | 34,602        | 42,718        | -               | 42,718        | 3,93,178         | 2,82,872        | 6,76,050         | 5,244                  | 15,638           | 5,209         | -        | 20,615            | 2,16,175         | 42,848                   | 107              | 6,876         | 9,88,761            | 10,66,082        |
| Travel, conveyance and vehicle running expenses        | 1,853         | 2,049         | -               | 2,049         | 25,757           | 18,531          | 44,288           | 301                    | 709              | 304           | -        | 1,136             | 11,820           | 3,610                    | 5                | 394           | 62,565              | 66,469           |
| Training Expenses                                      | 469           | 599           | -               | 599           | 6,946            | 4,987           | 11,943           | 82                     | 218              | 78            | -        | 331               | 3,291            | 1,556                    | 2                | 96            | 17,597              | 18,665           |
| Rents, rates and taxes                                 | 3,494         | 4,192         | -               | 4,192         | 47,229           | 34,142          | 81,294           | 576                    | 1,527            | 561           | -        | 2,296             | 23,085           | 7,285                    | 11               | 717           | 1,12,292            | 1,25,005         |
| Repairs, Maintenance (including Electricity)           | 519           | 663           | -               | 663           | 7,680            | 5,525           | 13,206           | 91                     | 241              | 86            | -        | 367               | 3,639            | 1,721                    | 2                | 106           | 19,257              | 20,640           |
| Printing and stationery                                | 215           | 229           | -               | 229           | 3,647            | 2,624           | 6,271            | 24                     | 46               | 21            | -        | 240               | 3,222            | 1,317                    | 0                | 84            | 10,224              | 10,669           |
| Communication Expenses                                 | 2,854         | 3,642         | -               | 3,642         | 42,217           | 30,373          | 72,590           | 501                    | 1,322            | 474           | -        | 2,015             | 20,003           | 9,458                    | 10               | 582           | 1,06,956            | 1,13,451         |
| Legal and professional charges                         | 1,725         | 2,202         | -               | 2,202         | 32,472           | 23,362          | 55,834           | 303                    | 799              | 286           | -        | 1,218             | 12,095           | 10,417                   | 6                | 352           | 81,310              | 85,237           |
| Auditor's fees expenses etc.                           | -             | -             | -               | -             | -                | -               | -                | -                      | -                | -             | -        | -                 | -                | -                        | -                | -             | -                   | -                |
| (a) as auditor                                         | 76            | 98            | -               | 98            | 1,130            | 814             | 1,943            | 13                     | 35               | 13            | -        | 54                | 536              | 253                      | 0                | 16            | 2,866               | 3,038            |
| (b) as advisor or in any other capacity, in respect of | -             | -             | -               | -             | -                | -               | -                | -                      | -                | -             | -        | -                 | -                | -                        | -                | -             | -                   | -                |
| (i) Taxation matters                                   | 4             | 5             | -               | 5             | 56               | 40              | 96               | 1                      | 2                | 1             | -        | 3                 | 26               | 13                       | 0                | 1             | 140                 | 148              |
| (ii) Insurance matters                                 | -             | -             | -               | -             | -                | -               | -                | -                      | -                | -             | -        | -                 | -                | -                        | -                | -             | -                   | -                |
| (iii) Certification Fee                                | 7             | 9             | -               | 9             | 99               | 71              | 170              | 1                      | 3                | 1             | -        | 5                 | 47               | 22                       | 0                | 1             | 251                 | 266              |
| (c) in any other capacity                              | -             | -             | -               | -             | -                | -               | -                | -                      | -                | -             | -        | -                 | -                | -                        | -                | -             | -                   | -                |
| Audit Out of Pocket expenses                           | 11            | 14            | -               | 14            | 165              | 118             | 283              | 2                      | 5                | 2             | -        | 8                 | 78               | 37                       | 0                | 2             | 418                 | 442              |
| Advertisement and Publicity                            | 37,699        | 27,175        | -               | 27,175        | 6,18,170         | 4,44,743        | 10,62,913        | 6,227                  | 8,108            | 6,804         | -        | 21,681            | 2,18,689         | 31,543                   | 67               | 6,332         | 13,62,365           | 14,27,238        |
| Interest and Bank Charges                              | 565           | 722           | -               | 722           | 8,365            | 6,018           | 14,383           | 99                     | 262              | 94            | -        | 399               | 3,963            | 34,296                   | 2                | 115           | 53,616              | 54,900           |
| Others                                                 | -             | -             | -               | -             | -                | -               | -                | -                      | -                | -             | -        | -                 | -                | -                        | -                | -             | -                   | -                |
| Information technology                                 | 5,453         | 6,961         | -               | 6,961         | 80,680           | 58,045          | 1,38,725         | 958                    | 2,527            | 905           | -        | 3,850             | 38,228           | 18,075                   | 19               | 1,112         | 2,04,400            | 2,16,813         |
| Marketing Expenses                                     | 591           | 754           | -               | 754           | 8,745            | 15,036          | 23,781           | 104                    | 274              | 98            | -        | 417               | 4,143            | 1,959                    | 2                | 121           | 22,154              | 23,499           |
| Exchange (gain) /loss                                  | 12            | 16            | -               | 16            | 183              | 131             | 313              | 2                      | 6                | 2             | -        | 9                 | 86               | 41                       | 0                | 3             | 462                 | 491              |
| Miscellaneous Expenses                                 | 207           | 264           | -               | 264           | 3,064            | 2,204           | 5,268            | 36                     | 96               | 34            | -        | 146               | 1,452            | 687                      | 1                | 42            | 7,765               | 8,234            |
| Support Services                                       | 2,290         | 2,195         | -               | 2,195         | 35,808           | 25,752          | 61,570           | 369                    | 684              | 380           | -        | 1,490             | 16,169           | 17,664                   | 5                | 551           | 98,884              | 1,03,367         |
| ST on Exempted Services                                | 190           | 243           | -               | 243           | 2,815            | 2,025           | 4,840            | 32                     | 88               | 32            | -        | 134               | 1,334            | 48,178                   | 1                | 30            | 54,679              | 55,112           |
| Profit/ Loss on Discard / Sale of Assets               | (22)          | (29)          | -               | (29)          | (331)            | (238)           | (569)            | (4)                    | (16)             | (10)          | -        | (16)              | (157)            | (74)                     | (0)              | (5)           | (839)               | (887)            |
| Depreciation                                           | 1,169         | 1,492         | -               | 1,492         | 17,294           | 12,442          | 29,736           | 205                    | 542              | 194           | -        | 825               | 8,195            | 3,875                    | 4                | 238           | 43,813              | 46,475           |
|                                                        | <b>93,973</b> | <b>96,220</b> | <b>-</b>        | <b>96,220</b> | <b>13,35,421</b> | <b>9,60,765</b> | <b>22,96,186</b> | <b>15,168</b>          | <b>33,122</b>    | <b>15,575</b> | <b>-</b> | <b>57,223</b>     | <b>5,86,089</b>  | <b>2,33,781</b>          | <b>244</b>       | <b>17,775</b> | <b>32,55,163</b>    | <b>34,45,356</b> |

(Rs. '000)

| For the Period Ended September 30, 2018                |               |               |                 |               |                 |                 |                  |                        |                  |               |          |                   |                  |                          |                  |               |                     |                  |
|--------------------------------------------------------|---------------|---------------|-----------------|---------------|-----------------|-----------------|------------------|------------------------|------------------|---------------|----------|-------------------|------------------|--------------------------|------------------|---------------|---------------------|------------------|
| Particulars                                            | Fire          | Marine Cargo  | Marine - Others | Marine Total  | Motor OD        | Motor TP        | Motor Total      | Workmen's Compensation | Public Liability | Engineering   | Aviation | Personal Accident | Health Insurance | Crop / Weather Insurance | Credit Insurance | Others        | Miscellaneous Total | Total            |
| Employees' remuneration and welfare benefits           | 21,882        | 26,109        | -               | 26,109        | 3,48,842        | 2,12,085        | 5,60,927         | 5,247                  | 12,916           | 4,462         | -        | 15,654            | 1,95,874         | 15,040                   | 88               | 597           | 8,10,806            | 8,58,798         |
| Travel, conveyance and vehicle running expenses        | 1,070         | 1,094         | -               | 1,094         | 19,887          | 12,152          | 32,139           | 263                    | 528              | 228           | -        | 771               | 9,128            | -                        | 5                | 1,962         | 45,023              | 47,188           |
| Training Expenses                                      | 93            | 107           | -               | 107           | 1,878           | 1,142           | 3,020            | 25                     | 52               | 20            | -        | 77                | 885              | -                        | 0                | 326           | 4,406               | 4,605            |
| Rents, rates and taxes                                 | 5,812         | 4,603         | -               | 4,603         | 93,885          | 57,079          | 1,50,964         | 2,268                  | 4,126            | 1,344         | -        | 3,408             | 28,558           | 5,154                    | 21               | 2,212         | 1,98,055            | 2,08,470         |
| Repairs, Maintenance (including Electricity)           | 497           | 570           | -               | 570           | 10,048          | 6,109           | 16,157           | 132                    | 279              | 108           | -        | 413               | 4,735            | 899                      | 3                | 847           | 23,573              | 24,640           |
| Printing and stationery                                | 292           | 193           | -               | 193           | 5,821           | 3,539           | 9,360            | 41                     | 63               | 34            | -        | 149               | 1,663            | -                        | 1                | 431           | 11,744              | 12,229           |
| Communication Expenses                                 | 1,571         | 1,801         | -               | 1,801         | 31,750          | 19,303          | 51,053           | 418                    | 882              | 340           | -        | 1,304             | 14,963           | -                        | 8                | 5,518         | 74,485              | 77,856           |
| Legal and professional charges                         | 1,759         | 2,011         | -               | 2,011         | 38,948          | 23,679          | 62,627           | 466                    | 983              | 380           | -        | 1,456             | 16,711           | 17,565                   | 12               | 6,153         | 1,06,354            | 1,10,125         |
| Auditor's fees expenses etc.                           | -             | -             | -               | -             | -               | -               | -                | -                      | -                | -             | -        | -                 | -                | -                        | -                | -             | -                   | -                |
| (a) as auditor                                         | 52            | 60            | -               | 60            | 1,050           | 639             | 1,689            | 14                     | 29               | 11            | -        | 43                | 495              | 175                      | 0                | 8             | 2,464               | 2,575            |
| (b) as advisor or in any other capacity, in respect of | -             | -             | -               | -             | -               | -               | -                | -                      | -                | -             | -        | -                 | -                | -                        | -                | -             | -                   | -                |
| (i) Taxation matters                                   | 3             | 3             | -               | 3             | 51              | 31              | 82               | 1                      | 1                | 1             | -        | 2                 | 24               | 8                        | 0                | 0             | 120                 | 125              |
| (ii) Insurance matters                                 | -             | -             | -               | -             | -               | -               | -                | -                      | -                | -             | -        | -                 | -                | -                        | -                | -             | -                   | -                |
| (iii) Certification Fee                                | 13            | 15            | -               | 15            | 265             | 161             | 426              | 3                      | 7                | 3             | -        | 11                | 125              | 44                       | 0                | 2             | 622                 | 651              |
| (c) in any other capacity                              | -             | -             | -               | -             | -               | -               | -                | -                      | -                | -             | -        | -                 | -                | -                        | -                | -             | -                   | -                |
| Audit Out of Pocket expenses                           | 7             | 8             | -               | 8             | 146             | 89              | 235              | 2                      | 4                | 2             | -        | 6                 | 69               | 24                       | 0                | 1             | 343                 | 357              |
| Advertisement and Publicity                            | 22,911        | 20,143        | -               | 20,143        | 2,25,552        | 1,37,128        | 3,62,680         | 11,478                 | 6,520            | 14,167        | -        | 10,870            | 94,307           | 5,394                    | 56               | 11,828        | 5,17,298            | 5,60,353         |
| Interest and Bank Charges                              | 236           | 270           | -               | 270           | 4,765           | 2,897           | 7,662            | 63                     | 132              | 51            | -        | 196               | 2,245            | 22,027                   | 4                | 1,839         | 34,219              | 34,725           |
| Others                                                 | -             | -             | -               | -             | -               | -               | -                | -                      | -                | -             | -        | -                 | -                | -                        | -                | -             | -                   | -                |
| Information technology                                 | 3,850         | 4,415         | -               | 4,415         | 77,835          | 47,321          | 1,25,156         | 1,024                  | 2,161            | 834           | -        | 3,196             | 36,681           | 12,958                   | 20               | 570           | 1,82,601            | 1,90,865         |
| Marketing Expenses                                     | 92            | 106           | -               | 106           | 1,869           | 1,137           | 3,006            | 25                     | 52               | 20            | -        | 77                | 881              | -                        | 0                | 325           | 4,385               | 4,583            |
| Exchange (gain) /loss                                  | 3             | 3             | -               | 3             | 52              | 32              | 84               | 1                      | 1                | 1             | -        | 2                 | 25               | -                        | 0                | 9             | 123                 | 128              |
| Miscellaneous Expenses                                 | 311           | 356           | -               | 356           | 6,280           | 3,818           | 10,097           | 83                     | 174              | 67            | -        | 258               | 2,559            | -                        | 2                | 1,091         | 14,722              | 15,399           |
| Support Services                                       | 3,248         | 3,176         | -               | 3,176         | 35,079          | 21,327          | 56,406           | 1,228                  | 1,509            | 1,335         | -        | 1,904             | 19,067           | -                        | 8                | 2,073         | 83,532              | 89,473           |
| ST on Exempted Services                                | -             | -             | -               | -             | -               | -               | -                | -                      | -                | -             | -        | -                 | -                | -                        | -                | -             | 47,609              | 47,609           |
| Profit/ Loss on Sale of Assets                         | (34)          | (39)          | -               | (39)          | (687)           | (417)           | (1,104)          | (9)                    | (19)             | (7)           | -        | (28)              | (324)            | 47,609                   | (0)              | (119)         | (1,611)             | (1,684)          |
| Depreciation                                           | 878           | 1,007         | -               | 1,007         | 17,746          | 10,789          | 28,535           | 233                    | 493              | 190           | -        | 729               | 8,363            | 2,954                    | 5                | 130           | 41,632              | 43,515           |
|                                                        | <b>64,546</b> | <b>66,011</b> | <b>-</b>        | <b>66,011</b> | <b>9,21,161</b> | <b>5,60,040</b> | <b>14,81,201</b> | <b>23,006</b>          | <b>30,893</b>    | <b>23,591</b> | <b>-</b> | <b>40,498</b>     | <b>4,37,434</b>  | <b>1,29,851</b>          | <b>238</b>       | <b>35,799</b> | <b>22,02,513</b>    | <b>23,33,070</b> |

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**
**(Rs. '000)**
**For the Quarter Ended September 30, 2019**

| Particulars                                            | Fire          | Marine Cargo  | Marine - Others | Marine Total  | Motor OD        | Motor TP        | Motor Total      | Workmen's Compensation | Public Liability | Engineering  | Aviation | Personal Accident | Health Insurance | Crop / Weather Insurance | Credit Insurance | Others       | Miscellaneous Total | Total            |
|--------------------------------------------------------|---------------|---------------|-----------------|---------------|-----------------|-----------------|------------------|------------------------|------------------|--------------|----------|-------------------|------------------|--------------------------|------------------|--------------|---------------------|------------------|
| Employees' remuneration and welfare benefits           | 14,478        | 19,933        | -               | 19,933        | 1,87,719        | 1,43,486        | 3,31,205         | 2,685                  | 8,247            | 2,347        | -        | 11,693            | 97,003           | 28,104                   | 44               | 3,200        | 4,84,527            | 5,18,938         |
| Travel, conveyance and vehicle running expenses        | 773           | 865           | -               | 865           | 11,952          | 9,165           | 21,117           | 146                    | 335              | 129          | -        | 632               | 5,002            | 2,580                    | 2                | 180          | 30,122              | 31,760           |
| Training Expenses                                      | 100           | 133           | -               | 133           | 2,235           | 1,801           | 4,037            | 27                     | 65               | 19           | -        | 138               | 824              | 1,550                    | 0                | 26           | 6,686               | 6,919            |
| Rents, rates and taxes                                 | 1,638         | 2,065         | -               | 2,065         | 23,305          | 17,751          | 41,056           | 306                    | 845              | 262          | -        | 1,370             | 10,621           | 7,277                    | 5                | 346          | 62,089              | 65,791           |
| Repairs, Maintenance (including Electricity)           | 275           | 355           | -               | 355           | 4,571           | 3,416           | 7,987            | 55                     | 140              | 47           | -        | 239               | 2,011            | 1,717                    | 1                | 60           | 12,256              | 12,886           |
| Printing and stationery                                | 69            | 68            | -               | 68            | 1,465           | 1,144           | 2,609            | 7                      | 9                | 4            | -        | 131               | 1,082            | 345                      | (0)              | 36           | 4,223               | 4,360            |
| Communication Expenses                                 | 1,071         | 1,393         | -               | 1,393         | 19,494          | 14,957          | 34,451           | 235                    | 588              | 187          | -        | 1,082             | 8,104            | 9,429                    | 3                | 244          | 54,324              | 56,787           |
| Legal and professional charges                         | 877           | 1,131         | -               | 1,131         | 17,185          | 12,991          | 30,176           | 176                    | 450              | 150          | -        | 774               | 6,437            | 6,107                    | 3                | 191          | 44,464              | 46,473           |
| Auditor's fees expenses etc.                           | -             | -             | -               | -             | -               | -               | -                | -                      | -                | -            | -        | -                 | -                | -                        | -                | -            | -                   | -                |
| (a) as auditor                                         | 33            | 43            | -               | 43            | 579             | 439             | 1,018            | 7                      | 18               | 6            | -        | 31                | 247              | 253                      | 0                | 7            | 1,588               | 1,664            |
| (b) as advisor or in any other capacity, in respect of | -             | -             | -               | -             | -               | -               | -                | -                      | -                | -            | -        | -                 | -                | -                        | -                | -            | -                   | -                |
| (i) Taxation matters                                   | 1             | 2             | -               | 2             | 26              | 20              | 46               | 0                      | 1                | 0            | -        | 1                 | 11               | 12                       | 0                | 0            | 72                  | 75               |
| (ii) Insurance matters                                 | -             | -             | -               | -             | -               | -               | -                | -                      | -                | -            | -        | -                 | -                | -                        | -                | -            | -                   | -                |
| (iii) Certification Fee                                | 2             | 3             | -               | 3             | 45              | 35              | 80               | 1                      | 1                | 0            | -        | 3                 | 19               | 22                       | 0                | 1            | 127                 | 133              |
| (c) in any other capacity                              | -             | -             | -               | -             | -               | -               | -                | -                      | -                | -            | -        | -                 | -                | -                        | -                | -            | -                   | -                |
| Audit Out of Pocket expenses                           | 7             | 9             | -               | 9             | 111             | 82              | 193              | 1                      | 3                | 1            | -        | 6                 | 50               | 37                       | 0                | 1            | 293                 | 308              |
| Advertisement and Publicity                            | 15,740        | 10,105        | -               | 10,105        | 2,96,847        | 2,26,753        | 5,23,600         | 2,982                  | 3,058            | 2,797        | -        | 13,043            | 91,372           | 28,053                   | 14               | 1,362        | 6,66,281            | 6,92,126         |
| Interest and Bank Charges                              | 288           | 372           | -               | 372           | 4,829           | 3,620           | 8,449            | 58                     | 148              | 49           | -        | 254               | 2,112            | 35,082                   | 1                | 63           | 46,215              | 46,875           |
| Others                                                 | -             | -             | -               | -             | -               | -               | -                | -                      | -                | -            | -        | -                 | -                | -                        | -                | -            | -                   | -                |
| Information technology                                 | 2,018         | 2,624         | -               | 2,624         | 36,877          | 28,329          | 65,206           | 445                    | 1,112            | 353          | -        | 2,052             | 15,289           | 18,019                   | 6                | 460          | 1,07,943            | 1,07,585         |
| Marketing Expenses                                     | 368           | 473           | -               | 473           | 5,897           | 4,360           | 10,257           | 71                     | 182              | 62           | -        | 300               | 2,652            | 1,955                    | 1                | 78           | 15,560              | 16,400           |
| Exchange (gain) / loss                                 | (2)           | (2)           | -               | (2)           | 9               | 9               | 0                | 0                      | (0)              | (0)          | -        | -                 | (8)              | 41                       | (0)              | (0)          | 46                  | 42               |
| Miscellaneous Expenses                                 | 48            | 64            | -               | 64            | 1,037           | 829             | 1,866            | 13                     | 31               | 9            | -        | 63                | 390              | 684                      | 0                | 12           | 3,067               | 3,179            |
| Support Services                                       | 991           | 970           | -               | 970           | 17,189          | 13,131          | 30,319           | 182                    | 326              | 162          | -        | 889               | 7,015            | 9,736                    | 2                | 257          | 48,889              | 50,851           |
| ST on Exempted Services                                | (9)           | (9)           | -               | (9)           | 273             | 300             | 573              | 4                      | 6                | (0)          | -        | 30                | 2                | 32,985                   | (0)              | 0            | 33,600              | 33,582           |
| (Profit) / Loss on Discard / Sale of Assets            | 3             | 4             | -               | 4             | (6)             | (23)            | (0)              | (0)                    | 0                | 0            | -        | (2)               | 13               | (74)                     | 0                | 0            | (85)                | (78)             |
| Depreciation                                           | 437           | 568           | -               | 568           | 7,958           | 6,108           | 14,066           | 96                     | 240              | 76           | -        | 442               | 3,305            | 3,863                    | 1                | 100          | 22,189              | 23,194           |
|                                                        | <b>39,206</b> | <b>41,168</b> | <b>-</b>        | <b>41,168</b> | <b>6,39,591</b> | <b>4,88,709</b> | <b>11,28,301</b> | <b>7,498</b>           | <b>15,807</b>    | <b>6,661</b> | <b>-</b> | <b>33,172</b>     | <b>2,53,555</b>  | <b>1,87,775</b>          | <b>82</b>        | <b>6,625</b> | <b>16,39,476</b>    | <b>17,19,849</b> |

**(Rs. '000)**
**For the Quarter Ended September 30, 2018**

| Particulars                                            | Fire          | Marine Cargo  | Marine - Others | Marine Total  | Motor OD        | Motor TP        | Motor Total     | Workmen's Compensation | Public Liability | Engineering  | Aviation | Personal Accident | Health Insurance | Crop / Weather Insurance | Credit Insurance | Others        | Miscellaneous Total | Total            |
|--------------------------------------------------------|---------------|---------------|-----------------|---------------|-----------------|-----------------|-----------------|------------------------|------------------|--------------|----------|-------------------|------------------|--------------------------|------------------|---------------|---------------------|------------------|
| Employees' remuneration and welfare benefits           | 14,229        | 16,474        | -               | 16,474        | 1,64,130        | 1,08,229        | 2,72,358        | 3,141                  | 7,696            | 2,982        | -        | 8,890             | 1,07,527         | 6,140                    | 28               | 7,386         | 4,16,148            | 4,46,851         |
| Travel, conveyance and vehicle running expenses        | 672           | 645           | -               | 645           | 11,031          | 7,116           | 18,148          | 152                    | 287              | 146          | -        | 455               | 4,890            | -                        | 2                | 1,879         | 25,958              | 27,275           |
| Training Expenses                                      | 82            | 93            | -               | 93            | 1,663           | 1,021           | 2,684           | 22                     | 45               | 18           | -        | 68                | 769              | -                        | 0                | 324           | 3,931               | 4,106            |
| Rents, rates and taxes                                 | 1,897         | 1,912         | -               | 1,912         | 70,360          | 43,852          | 1,14,211        | 710                    | 528              | 581          | -        | 988               | 8,664            | 5,007                    | 11               | 1,318         | 1,32,020            | 1,35,829         |
| Repairs, Maintenance (including Electricity)           | 239           | 266           | -               | 266           | 5,079           | 3,315           | 8,394           | 64                     | 110              | 55           | -        | 205               | 2,046            | 877                      | 1                | 819           | 12,571              | 13,076           |
| Printing and stationery                                | 203           | 126           | -               | 126           | 3,644           | 2,315           | 5,959           | 24                     | 26               | 21           | -        | 81                | 1,002            | -                        | 1                | 392           | 7,506               | 7,835            |
| Communication Expenses                                 | 941           | 1,060         | -               | 1,060         | 19,633          | 12,490          | 32,123          | 251                    | 470              | 212          | -        | 797               | 8,406            | -                        | 4                | 5,397         | 47,659              | 49,661           |
| Legal and professional charges                         | 985           | 1,103         | -               | 1,103         | 22,116          | 14,215          | 36,330          | 261                    | 479              | 223          | -        | 834               | 8,671            | 17,565                   | 6                | 6,003         | 70,373              | 72,461           |
| Auditor's fees expenses etc.                           | -             | -             | -               | -             | -               | -               | -               | -                      | -                | -            | -        | -                 | -                | -                        | -                | -             | -                   | -                |
| (a) as auditor                                         | 23            | 25            | -               | 25            | 486             | 322             | 808             | 6                      | 10               | 5            | -        | 20                | 190              | 175                      | 0                | 2             | 1,215               | 1,263            |
| (b) as advisor or in any other capacity, in respect of | -             | -             | -               | -             | -               | -               | -               | -                      | -                | -            | -        | -                 | -                | -                        | -                | -             | -                   | -                |
| (i) Taxation matters                                   | 3             | 3             | -               | 3             | 51              | 31              | 82              | 1                      | 1                | 1            | -        | 2                 | 24               | 8                        | 0                | 0             | 120                 | 125              |
| (ii) Insurance matters                                 | -             | -             | -               | -             | -               | -               | -               | -                      | -                | -            | -        | -                 | -                | -                        | -                | -             | -                   | -                |
| (iii) Certification Fee                                | 4             | 5             | -               | 5             | 93              | 65              | 158             | 1                      | 2                | 1            | -        | 4                 | 32               | 44                       | 0                | 0             | 241                 | 250              |
| (c) in any other capacity                              | -             | -             | -               | -             | -               | -               | -               | -                      | -                | -            | -        | -                 | -                | -                        | -                | -             | -                   | -                |
| Audit Out of Pocket expenses                           | 5             | 6             | -               | 6             | 106             | 66              | 172             | 1                      | 3                | 1            | -        | 4                 | 47               | 24                       | 0                | 1             | 254                 | 265              |
| Advertisement and Publicity                            | 4,581         | 4,451         | -               | 4,451         | 1,75,558        | 1,09,019        | 2,84,577        | 1,980                  | 926              | 1,591        | -        | 1,683             | 12,496           | 5,247                    | 24               | 1,580         | 3,10,105            | 3,19,137         |
| Interest and Bank Charges                              | 117           | 130           | -               | 130           | 2,471           | 1,607           | 4,078           | 31                     | 54               | 27           | -        | 100               | 1,004            | 22,027                   | 3                | 1,816         | 29,141              | 29,387           |
| Others                                                 | -             | -             | -               | -             | -               | -               | -               | -                      | -                | -            | -        | -                 | -                | -                        | -                | -             | -                   | -                |
| Information technology                                 | 1,388         | 1,518         | -               | 1,518         | 30,441          | 20,674          | 51,115          | 371                    | 553              | 332          | -        | 1,215             | 11,035           | 12,497                   | 4                | 557           | 77,628              | 80,584           |
| Marketing Expenses                                     | 48            | 54            | -               | 54            | 1,013           | 655             | 1,668           | 13                     | 23               | 11           | -        | 41                | 418              | -                        | 0                | 316           | 2,490               | 2,592            |
| Exchange (gain) / loss                                 | 3             | 3             | -               | 3             | 52              | 32              | 84              | 1                      | 1                | 1            | -        | 2                 | 25               | 9                        | 0                | 9             | 123                 | 128              |
| Miscellaneous Expenses                                 | 140           | 155           | -               | 155           | 2,992           | 1,969           | 4,961           | 37                     | 63               | 32           | -        | 120               | 1,180            | -                        | 0                | 1,059         | 7,453               | 7,748            |
| Support Services                                       | 1,147         | 1,314         | -               | 1,314         | 21,175          | 13,509          | 34,685          | 282                    | 564              | 245          | -        | 671               | 6,784            | -                        | 3                | 1,127         | 44,360              | 46,822           |
| ST on Exempted Services                                | -             | -             | -               | -             | -               | -               | -               | -                      | -                | -            | -        | -                 | -                | 43,590                   | 4                | (1,135)       | 42,460              | 42,460           |
| Profit/ Loss on Sale of Assets                         | 3             | 4             | -               | 4             | 21              | (20)            | 1               | 1                      | 5                | 0            | -        | 1                 | 59               | -                        | 0                | (112)         | (45)                | (38)             |
| Depreciation                                           | 390           | 432           | -               | 432           | 8,350           | 5,506           | 13,857          | 104                    | 174              | 91           | -        | 336               | 3,279            | 2,954                    | 1                | 36            | 20,831              | 21,653           |
|                                                        | <b>27,102</b> | <b>29,780</b> | <b>-</b>        | <b>29,780</b> | <b>5,40,465</b> | <b>3,45,987</b> | <b>8,86,452</b> | <b>7,455</b>           | <b>12,019</b>    | <b>6,578</b> | <b>-</b> | <b>16,516</b>     | <b>1,78,547</b>  | <b>1,16,156</b>          | <b>94</b>        | <b>28,774</b> | <b>12,52,590</b>    | <b>13,09,474</b> |