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

bharti AXA redefining / general insurance

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS (Rs. '000)

For the period ended September 30, 2020

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	38,620	22,154	-	22,154	3,79,271	2,74,645	6,53,916	3,715	7,500	3,237	-	37,354	3,05,812	36,495	49	18,536	10,66,614	11,27,388
Travel, conveyance and vehicle running expenses	1,700	1,181	-	1,181	12,123	8,779	20,902	210	381	186	-	849	7,829	4,527	3	283	34,970	37,851
Training Expenses	768	543	-	543	5,935	4,298	10,233	95	167	82	-	457	4,016	2,149	2	159	17,360	18,671
Rents, rates and taxes	5,086	3,373	-	3,373	38,895	28,166	67,061	612	1,083	537	-	2,937	25,439	11,799	9	1,107	1,10,584	1,19,043
Repairs Maintenance (including Electricity)	886	627	-	627	6,849	4,960	11,809	110	193	95	-	528	4,635	2,480	2	184	20,036	21,549
Printing and stationery	313	207	-	207	3,830	2,774	6,604	35	49	26	-	414	3,324	762	-	186	11,400	11,920
Communication Expenses	4,168	2,947	-	2,947	32,211	23,325	55,536	516	908	448	-	2,482	21,796	11,663	8	866	94,223	1,01,338
Legal and professional charges	4,868	3,441	-	3,441	40,439	29,283	69,722	603	1,060	523	-	2,898	25,454	54,882	10	1,010	1,56,162	1,64,471
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	113	80	-	80	874	633	1,507	14	25	12	-	67	592	317	-	23	2,557	2,750
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	41	29	-	29	318	230	548	5	9	4	-	25	215	115	-	9	930	1,000
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Certification Fee	19	13	-	13	146	106	252	2	4	2	-	11	99	53	-	4	427	459
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	14	10	-	10	110	79	189	2	3	2	-	8	74	40	-	3	321	345
Advertisement and Publicity	67,493	29,798	-	29,798	4,96,010	3,59,180	8,55,190	7,166	12,182	6,649	-	30,817	2,43,294	26,217	57	17,066	11,98,638	12,95,929
Interest and Bank Charges	1,423	1,006	-	1,006	10,995	7,962	18,957	176	310	153	-	847	7,440	3,981	3	295	32,162	34,591
Others			-								-				-			
Information technology	6,401	4,525	-	4,525	49,468	35,821	85,289	793	1,394	688	-	3,811	33,472	17,911	13	1,329	1,44,700	1,55,626
Marketing Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange (gain) /loss	69	49	-	49	532	385	917	9	15	7	-	41	360	193	-	14	1,556	1,674
Miscellaneous Expenses	556	393	-	393	4,297	3,112	7,409	69	121	60	-	331	2,908	1,556	1	115	12,570	13,519
Support Services	5,977	2,834	-	2,834	64,193	46,484	1,10,677	664	784	551	-	5,225	40,622	12,501	4	2,725	1,73,753	1,82,564
GST on Exempted Services	240	170	-	170	1,857	1,345	3,202	30	52	26	-	143	1,257	22,440	-	50	27,200	27,610
(Profit)/ Loss on Discard / Sale of Assets	10	7	-	7	77	56	133	1	2	1	-	6	52	28	-	2	225	242
Depreciation	2,065	1,460	-	1,460	15,962	11,558	27,520	256	450	222	-	1,230	10,801	5,779	4	429	46,691	50,216
	1,40,830	**74,846**	**-**	**74,846**	**11,84,392**	**8,43,181**	**20,07,573**	**15,083**	**26,892**	**13,511**	**-**	**90,481**	**7,39,291**	**2,15,888**	**185**	**44,395**	**31,53,079**	**33,68,756**

(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	9,88,762	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	62,567	66,469
Training Expenses	469	599	-	599	6,946	4,997	11,943	82	218	78	-	331	3,291	1,556	2	96	17,597	18,665
Rents, rates and taxes	3,484	4,199	-	4,199	47,279	34,015	81,294	576	1,527	561	-	2,296	23,055	7,285	11	717	1,17,322	1,25,005
Repairs Maintenance (including Electricity)	519	663	-	663	7,680	5,525	13,205	91	241	86	-	367	3,639	1,721	2	106	19,458	20,640
Printing and stationery	215	229	-	229	3,647	2,624	6,271	24	46	21	-	240	3,222	317	-	84	10,225	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	1,06,955	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	1,944	13	35	13	-	54	536	253	-	16	2,864	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	-	1	143	152
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Certification Fee	7	9	-	9	99	71	170	1	3	1	-	5	47	22	-	1	250	266
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	11	14	-	14	165	118	283	2	5	2	-	8	78	37	-	2	417	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	13,62,364	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	53,613	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	2,04,399	2,16,813
Marketing Expenses	591	754	-	754	8,745	6,291	15,036	104	274	98	-	417	4,143	1,959	2	121	22,154	23,499
Exchange (gain) /loss	12	16	-	16	183	131	314	2	6	2	-	9	86	41	-	3	463	491
Miscellaneous Expenses	207	264	-	264	3,064	2,204	5,268	36	96	34	-	146	1,452	687	1	42	7,762	8,233
Support Services	2,290	2,195	-	2,195	35,808	25,762	61,570	369	684	380	-	1,490	16,169	17,664	5	551	98,882	1,03,367
ST on Exempted Services	190	243	-	243	2,815	2,025	4,840	33	88	32	-	134	1,334	48,178	1	39	54,679	55,112
Profit/ Loss on Sale of Assets	(22)	(29)	-	(29)	(331)	(238)	(569)	(4)	(10)	(4)	-	(16)	(157)	(74)	-	(5)	(839)	(890)
Depreciation	1,169	1,492	-	1,492	17,294	12,442	29,736	205	542	194	-	825	8,195	3,875	4	238	43,814	46,475
	93,973	**96,220**	**-**	**96,220**	**13,35,418**	**9,60,766**	**22,95,184**	**15,168**	**33,122**	**15,576**	**-**	**57,223**	**5,85,089**	**2,33,781**	**244**	**17,775**	**32,55,161**	**34,45,354**

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. '000)

For the quarter ended September 30, 2020

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	4,810	4,376	-	4,376	2,13,234	1,47,290	3,60,524	808	(74)	684	-	25,543	1,68,312	21,386	6	13,024	5,90,213	5,99,399
Travel, conveyance and vehicle running expenses	1,277	911	-	911	9,821	7,014	16,835	165	266	153	-	667	5,525	4,416	2	215	28,244	30,433
Training Expenses	54	(6)	-	(6)	1,718	1,064	2,782	10	(55)	27	-	97	(193)	2,078	1	48	4,794	4,841
Rents, rates and taxes	1,993	1,138	-	1,138	21,215	14,605	35,819	258	162	297	-	1,457	8,224	11,533	4	623	58,376	61,508
Repairs Maintenance (including Electricity)	348	213	-	213	3,675	2,525	6,201	46	26	54	-	257	1,467	2,426	1	100	10,578	11,138
Printing and stationery	260	169	-	169	3,078	2,198	5,276	30	39	23	-	344	2,610	678	-	165	9,164	9,593
Communication Expenses	2,000	1,280	-	1,280	19,419	13,513	32,932	258	234	282	-	1,389	9,025	11,447	4	529	56,101	59,382
Legal and professional charges	2,545	1,655	-	1,655	25,847	18,091	43,938	327	338	345	-	1,727	11,770	49,667	6	649	1,08,766	1,12,967
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	42	25	-	25	455	311	766	6	3	7	-	31	173	310	-	12	1,308	1,375
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	41	29	-	29	318	230	548	5	9	4	-	25	215	115	-	9	930	1,000
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Certification Fee	14	9	-	9	117	84	201	1	2	2	-	9	70	53	-	3	341	364
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	3	2	-	2	47	31	77	1	-	1	-	3	11	39	-	1	133	138
Advertisement and Publicity	35,341	15,950	-	15,950	3,45,410	2,43,665	5,89,076	4,337	5,228	3,938	-	20,484	1,28,760	25,273	36	11,691	7,88,824	8,40,115
Interest and Bank Charges	678	433	-	433	6,596	4,588	11,183	87	78	96	-	471	3,048	3,907	2	179	19,052	20,163
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	2,791	1,749	-	1,749	28,166	19,483	47,649	364	272	411	-	1,991	12,205	17,551	6	768	81,218	85,759
Marketing Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange (gain) /loss	54	37	-	37	441	315	757	7	10	6	-	33	270	191	-	12	1,286	1,378
Miscellaneous Expenses	73	21	-	21	1,446	926	2,372	12	(29)	23	-	87	61	1,508	-	40	4,074	4,169
Support Services	1,059	766	-	766	32,498	22,173	54,671	161	(252)	68	-	3,304	19,665	3,427	2	1,688	82,734	84,558
ST on Exempted Services	(22)	(23)	-	(23)	362	198	560	-	(27)	4	-	15	(240)	39,285	-	(28,788)	10,809	10,764
(Profit)/ Loss on Discard / Sale of Assets	8	6	-	6	66	47	113	1	1	1	-	5	41	28	-	2	191	204
Depreciation	846	523	-	523	8,772	6,043	14,815	111	71	128	-	615	3,622	5,658	2	240	25,262	26,632
	54,215	**29,263**	**-**	**29,263**	**7,22,701**	**5,04,294**	**12,27,095**	**6,995**	**6,302**	**6,554**	**-**	**58,554**	**3,74,641**	**2,00,976**	**72**	**1,210**	**18,82,598**	**19,85,880**

(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	1,87,720	1,43,486	3,31,206	2,685	8,247	2,347	-	11,692	97,003	28,104	44	3,200	4,84,528	5,18,939
Travel, conveyance and vehicle running expenses	773	866	-	866	11,952	9,165	21,117	146	335	130	-	632	5,002	2,580	1	180	30,124	31,762
Training Expenses	100	133	-	133	2,236	1,801	4,037	27	66	19	-	138	824	1,550	1	26	6,687	6,918
Rents, rates and taxes	1,637	2,065	-	2,065	23,306	17,751	41,057	306	846	262	-	1,370	10,621	7,277	4	346	62,089	65,790
Repairs Maintenance (including Electricity)	275	355	-	355	4,571	3,416	7,987	55	141	47	-	239	2,011	1,717	1	60	12,257	12,887
Printing and stationery	69	69	-	69	1,465	1,144	2,609	8	9	4	-	131	1,082	345	-	36	4,224	4,362
Communication Expenses	1,072	1,392	-	1,392	19,494	14,957	34,451	235	588	188	-	1,082	8,103	9,429	3	244	54,323	56,787
Legal and professional charges	877	1,132	-	1,132	17,185	12,991	30,176	176	450	150	-	774	6,437	6,107	3	191	44,464	46,474
Auditor's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	33	43	-	43	580	439	1,019	7	17	6	-	31	247	252	-	8	1,587	1,662
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	2	2	-	2	26	20	46	1	1	1	-	2	10	13	-	1	73	77
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Certification Fee	3	4	-	4	46	35	81	-	1	-	-	3	19	22	-	-	127	133
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Audit Out of Pocket expenses	7	9	-	9	111	82	193	1	3	1	-	6	50	37	-	1	293	307
Advertisement and Publicity	15,739	10,105	-	10,105	2,96,847	2,26,753	5,23,600	2,981	3,058	2,797	-	13,043	91,372	28,053	14	1,362	6,66,280	6,92,122
Interest and Bank Charges	288	372	-	372	4,829	3,619	8,448	58	148	49	-	254	2,111	35,082	1	62	46,214	46,873
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	2,017	2,624	-	2,624	36,877	28,329	65,206	445	1,113	353	-	2,051	15,289	18,019	5	460	1,02,942	1,07,583
Marketing Expenses	368	472	-	472	5,898	4,359	10,257	71	182	62	-	300	2,652	1,955	1	79	15,559	16,399
Exchange (gain) /loss	(2)	(2)	-	(2)	3	9	12	-	-	-	-	2	(8)	41	-	-	47	42
Miscellaneous Expenses	48	63	-	63	1,036	829	1,865	12	31	8	-	63	390	684	-	12	3,066	3,176
Support Services	992	970	-	970	17,189	13,130	30,319	182	326	162	-	889	7,015	9,736	1	257	48,887	50,849
ST on Exempted Services	(9)	(9)	-	(9)	273	300	573	3	6	-	-	30	3	32,985	-	1	33,600	33,582
Profit/ Loss on Sale of Assets	3	3	-	3	(6)	(18)	(24)	-	-	-	-	(3)	13	(74)	-	-	(86)	(81)
Depreciation	437	568	-	568	7,957	6,108	14,066	96	241	76	-	442	3,306	3,863	1	99	22,189	23,193
	39,207	**41,169**	**-**	**41,169**	**6,39,595**	**4,88,706**	**11,28,301**	**7,495**	**15,809**	**6,662**	**-**	**33,171**	**2,53,552**	**1,67,777**	**80**	**6,625**	**16,39,474**	**17,19,836**