

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	
Salaries and wages	1,000
Commissions	2,000
Advertising	500
Travel	300
Telephone	200
Postage	100
Office supplies	100
Repairs and maintenance	100
Utilities	100
Insurance	100
Depreciation	100
Other	100
Total	6,600

(Rs. '000)

Particulars	For the Period Ended December 31, 2020																	
	Fire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Motor's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Ops / Weather Insurance	Credit Insurance	Others	Miscellaneous Total	Total
Employees' remuneration and welfare benefits	82,222	51,852	51,852	6,64,728	4,70,873	11,35,704	8,424	21,281	8,620	-	41,539	3,50,889	7,884	187	24,536	16,72,952	18,07,038	
Travel, conveyance and vehicle running expenses	2,115	1,395	23,513	46,663	40,181	272	232	493	-	-	-	1,533	593	4	693	38,735	42,713	
Training Expenses	792	593	593	8,882	6,293	15,175	107	191	94	-	-	554	4,444	2,184	2	2,188	22,989	24,304
Rent, rates and taxes	6,087	4,541	4,541	73,317	51,961	1,29,298	862	1,490	761	-	-	4,317	34,761	13,896	14	1,964	1,83,427	1,94,605
Repairs, Maintenance (including Electrical)	980	733	733	19,981	18,771	291	735	291	116	-	-	685	2,498	2,018	-	2,018	28,876	30,122
Printing and Stationery	590	399	8,653	61,301	14,782	70	105	95	-	-	-	739	5,999	1,505	1	4,098	23,654	24,643
Communications Expenses	8,122	4,280	4,280	64,148	45,451	1,09,999	772	1,362	877	-	-	3,098	82,101	10,774	14	1,578	1,66,894	1,78,986
Legal and professional charges	1,664	239	48,241	1,66,293	1,66,293	-	239	1,66,293	1,66,293	1,66,293	-	1,66,293	1,66,293	1,66,293	-	1,66,293	1,66,293	1,66,293
Author's fees expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	334	100	100	1,504	1,086	2,570	38	32	56	-	-	94	753	370	0	37	3,830	4,126
(b) in Taxation matters	33	24	24	369	208	623	4	8	4	-	-	23	181	90	0	9	943	1,000
(c) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Certification Fee	20	15	15	222	158	380	3	5	2	-	-	14	111	55	0	5	575	610
(e) in any other capacity	16	12	12	178	125	306	2	2	2	-	-	11	88	43	0	4	455	482
Audit Out of Pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and Publicity	99,940	46,465	46,465	10,26,107	7,27,018	17,53,125	11,209	16,295	10,193	-	-	92,478	3,66,489	33,180	70	29,349	22,72,391	24,18,739
Interest and Bank Charges	1,981	1,482	1,482	22,210	15,736	37,947	267	479	234	-	-	1,384	11,114	5,461	5	546	57,437	60,899
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information technology	8,061	6,029	6,029	90,365	64,021	1,64,381	1,088	1,847	953	-	-	5,632	45,518	22,216	20	2,220	2,33,678	2,47,767
Marketing Expenses	41	31	31	459	325	785	785	6	10	5	-	29	230	113	0	11	1,138	1,259
Exchange gains / loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	643	481	481	7,212	5,109	12,321	917	156	76	-	-	450	3,609	1,773	27	1,865	18,970	20,835
Supplier Discounts	8,823	4,859	4,859	1,23,331	1,76,830	1,290	1,290	1,290	1,290	1,290	-	1,290	1,290	1,290	-	1,290	1,290	1,290
GST on Exempted Services / Sale of Assets	908	678	10,115	7,209	17,384	1,283	1,283	1,283	1,283	1,283	-	1,283	1,283	1,283	-	1,283	1,283	1,283
(Profit) Loss on Discount / Sale of Assets	7	5	5	76	54	12	5	12	1	2	1	8	38	19	0	2	196	207
Depreciation	2,710	1,901	1,901	29,817	20,456	348	348	348	348	348	-	1,799	14,664	709	6	749	79,596	82,651
Total	2,27,085	1,20,851	-	1,20,851	22,15,781	15,68,474	87,20,200	28,007	4,278	24,083	-	1,20,238	6,65,740	3,36,089	\$19	67,404	85,74,200	87,31,823

(Rs. '000)

Particulars	For the Period Ended December 31, 2019																		
	Pire	Marine Cargo	Marine - Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aircraft	Personal Accidents	Health Insurance	Crop / Weather Insurance	Credit Insurance	Others	Miscellaneous Total	Total	
Employees' remuneration and welfare benefits	46,024	61,929	61,928	6,06,834	4,37,602	10,34,436	7,893	22,516	7,211		33,624	2,88,100	90,878		223	10,039	14,74,523	15,62,476	
Fuel, lubricants and vehicle running expenses	2,513	3,230	3,230	44,583	31,336	75,919	4	4,583			2,088	1,04,684	6,092		32	1,039	1,04,808	1,03,811	
Traorial Expenses	346	659	659	3,637	5,586	15,933	34	229	88		454	3,663	738		13	27,316	32,351	27,351	
Banks rates and taxes	3,756	5,797	8,797	77,325	54,487	1,31,812	814	2,033	173		3,893	32,391	10,295		22	1,090	1,83,093	1,92,617	
Repairs & Maintenance - (including) Electrical	320	341	341	13,043	23,967	37,914	343	133	133		482	2,613	128		41	33,526	34,209	34,209	
Printing and Stationery Expenses				385	6,699	11,344	43	82	37		396	5,175	697		13	1,891	17,895	18,539	
Communication Expenses	2,330	4,819	4,819	68,389	48,288	1,16,674	698	1,472	648		3,322	26,804	12,716		19	804	1,63,276	1,70,633	
Legal and professional charges	4,884	3,606	3,606	64,637	43,418	1,08,055	523	253	483		2,486	20,061	14,705		67	1,463	1,46,316	1,50,616	
Auditor's fees/expenses etc.																			
(i) as auditor	67	128	128	3,808	1,275	3,083	38	44	17		88	709	337		1	22	4,319	4,513	
(ii) as advisor or in any other capacity, in respect of:																			
(a) Taxation matters	3	6	6	90	94	164	3	1			4	35	17		0	1	216	229	
(b) Insurance matters																			
(iii) Certification fee	8	9	9	129	93	220	2	3	1		6	51	24		0	2	309	322	
(c) In any other capacity																			
(iv) South East of India expenses	1	14	14	192	135	327	2	5	2		9	75	36		0	2	438	473	
Advertisement and Publicity	58,378	39,330	39,330	10,80,960	7,61,692	18,42,652	9,488	10,966	9,987		40,689	3,15,261	41,137		139	11,270	22,81,595	23,79,304	
Interest and Bank Charges	707	1,347	1,347	19,116	13,475	32,588	195	467	181		929	7,493	47,391		5	230	98,477	99,332	
Others																			
Information technology	4,563	8,099	8,099	1,21,323	86,898	2,10,221	1,299	3,016	1,165		5,990	48,337	22,831		39	1,488	2,94,440	3,07,692	
Machinery Expenses	556	1,060	1,060	15,039	10,591	25,631	133	368	142		738	5,891	2,795		4	161	3,688	37,660	
Transportation Expenses	1,783	2,795	2,795	41,369	28,109	69,478	353	109	61		1,000	25	130		0	160	1,000	1,000	
Miscellaneous Expenses	191	363	363	8,155	3,632	8,786	83	126	49		250	2,021	999		0	12,307	12,861	12,861	
Insurance Expenses	8,103	3,178	3,178	1,71,513	40,739	88,099	532	2,607	532		2,505	22,823	28,969		11	611	1,63,817	1,69,938	
ST on Exempted Services				18,963	45,883	64,846	3,488	10,509	10,509		10,509	10,509	10,509		0	10,509	10,509	10,509	
Profit/Loss on Sale of Assets															0	1	288	301	
Less: Depreciation	1,277	1,061	1,061	47,313	27,761	78,074	762	3,762	762		1,345	10,487	5,163		0	394	66,203	69,217	
Total	1,27,486	1,38,387	1,38,387	18,98,894	13,85,954	38,30,800	22,410	46,832	22,422		1,00,014	6,38,644	3,22,614		507	28,288	81,59,297	84,68,172	

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	48.5