Bajaj Allianz General Insurance Company Limited © BAJAJ | Allianz (® IRDA Registration No 113. dated 2nd May, 2001

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the quarter ended 30 June 2021

FORM NL-7-OPERATING EXPENSES SCHEDULE

	TO INSURANCE	

OPER	ATING EXPENSES RELATED TO INSURANC	E BUSINESS																	
				Marine								Miscellaneous							
Sr.No		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	Total
Sr.No	Particulars	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter							
		ended	ended	ended	ended	ended	ended	ended	ended	ended	ended	ended							
		30 June 2021	30 June 2021	30 June 2021	30 June 2021	30 June 2021	30 June 2021	30 June 2021	30 June 2021	30 June 2021	30 June 2021	30 June 2021							
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000
1	Employees' remuneration, benefits and	380.703	27.705	2.751	30.456	378.629	440,709	819.338	6.757	8.984	29.940	2.529	41.942	467.309	714	49.502	188.403	1.615.418	2.026.577
	other manpower costs (Net)	,	,	, ,		,	.,	,	,,,	.,	.,	, , ,	,	. ,		.,	,	,,	
2	Travel, conveyance and vehicle running	984	623	2	625	5,261	6,805	12,066	159	86	125	7	703	8,142	-	765	1,175	23,228	24,837
	expenses					· ·											· ·		
3	Training expenses	36	23	-	23	193	247	440	6	3	5	-	25	281	-	15	41	816	875
4	Rents, rates and taxes	3,323	2,115	7	2,122	17,912	22,956	40,868	539	293	424	24	2,286	26,208	1	1,270	3,956	75,869	81,314
5	Repairs and maintenance	1.056	672	2	674	5.691	7.294	12.985	171	93	135	8	726	8.309		3.365	1.257	27.049	28.779
6	Printing and stationery	972	140		140		3,130		24	3	7	-	3,745	2,589		41	2,878	14,901	16,013
7	Communication	2,522	363	-	363		8,120		63	7	19	-	9,715	6,729		548		39,114	41,999
8	Legal and professional charges	1,643	1,046	3	1,049	8,854	11,348	20,202	266	145	210	12	1,130	12,998	1	741	1,955	37,660	40,352
9	Auditors' fees, expenses, etc.										-	-			-				
	(a) as auditors	100	64	-	64	538	689	1,227	16	9	13	1	69	783	-		118	2,236	2,400
	(b) as advisor or in any other capacity in			-	-	-	-	-	-	-	-	-		-	-		-		-
	respect of:																		
	(i) Taxation matters	-	-		-	-		-	-			-			-		-		-
	(ii) Insurance matters	-	-	-	-	-			-			-	-		-	-	-	-	
	(iii) Management services	-	-	-	-	-	-		-	-		-	-		-	-	-	-	
	(iv) Tax audit	9	6		6	50	65			1	1	-	6	73			12	210	225
	(c) In any other capacity	22	14		14		153			2	3	-	15	174	-		27	497	533
	(d) Out of pocket expenses	9	6		6	48	62	110		1	1	-	6	70			11	200	215
	Advertisement and publicity	27,307	4,706	292			46,054	82,224	1,078	1,130	3,122			52,338	80	1,839	13,836	160,472	192,777
11	Interest and bank charges	2,802	1,784	6			19,355	34,457	454	247	358			21,986	1	28	3,334	62,814	67,406
12	Business development and promotion	16,650	1,500	204	1,704	10,055	12,670	22,725	295	551	1,864	175	1,237	14,409	56	-	6,418	47,730	66,084
13	Marketing and support services	411,492	37,062	5,030	42,092	248,512	313,134	561,646	7,294	13,616	46,077	4,334	30,564	356,115	1,396	-	158,623	1,179,665	1,633,249
14	Other acquisition costs	21.628	877	134	1.011	17.366	21.882	39,248	15	194	2,663	51	78	8,434		26	3.274	53.983	76,622
15	Others																		
	(a) Exchange (gain) /loss (net)	42	26	-	26	224	287	511	7	4	5	-	29	326	-		49	931	999
	(b)Other office running expenses	3,318	2,107	7	2,114	17,843	22,868	40,711	536	292	423	24	2,290	26,018	1	1,767	3,952	76,016	81,447
	(c)Miscellaneous expenses	282	179	1	180		1,943	3,459	46	25	36	2	195	2,210	-	150	336	6,457	6,919
	(d) Loss/(Profit) on disposal of assets (net)	(17)	(11)	-	(11)	(93)	(120)	(213)	(3)	(2)	(2)	-	(12)	(136)	-	-	(20)	(388)	(416
	(e) Information technology	13,430	1,933	1	1,934	34,317	43,240	77,557	335	39	101	2	51,734	35,765	-	2,733	39,763	208,029	223,393
16	Depreciation	4,833	3,077				33.392	59,446	783	426	617			38,195	2	1.176	5,756	109,761	117.681
	GST /Service tax	-	-		-	(8.840)	(11.329)	(20,169)	-	-		-	(455)	3.868	-	18.235	669	2.148	2.148
	TOTAL	893.146	86.017	8.450	94,467		1.004.954	1.829.403	18.848	26.149	86.147	7,499	155.832	1.093,193	2.252		443,292	3.744.816	4,732,428

				Marine								Miscellaneous							$\overline{}$
		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	Total
Sr.No	Particulars	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter							
		ended	ended	ended	ended	ended	ended	ended	ended	ended	ended	ended							
		30 June 2020	30 June 2020	30 June 2020	30 June 2020	30 June 2020	30 June 2020	30 June 2020	30 June 2020	30 June 2020	30 June 2020	30 June 2020							
		(Rs.'000)	(Rs. '000)	(Rs.'000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)						
1	Employees' remuneration, benefits and other manpower costs (Net)	327,721	23,102	1,864	24,966	363,038	439,001	802,039	7,074	7,280	23,501	1,798	53,285	400,795	1,455	40,611	171,950	1,509,788	1,862,474
2	Travel, conveyance and vehicle running expenses	322	194		194	1,676	2,201	3,877	64	18	32	1	302	2,317	-	557	448	7,616	8,132
3	Training expenses		-	-	-	1	2			-			-	2	-	6	-	11	11
4	Rents, rates and taxes	4,124	2,476	7	2,483	22,442	29,168	51,610	819	238	421	15	3,492	29,230	3	1,791	5,296		99,522
5	Repairs and maintenance	1,050	630	2	632	5,715	7,428	13,143	208	61	107	4	889	7,450	1	735	1,350	23,948	25,630
6	Printing and stationery	1,054	101		101	2,473			25	3	8		2,672	2,668		253	3,740	15,162	16,317
7	Communication	1.535	147		147	3.604			37		11	1	3.893	5.008	-	409	5.449		24.935
	Legal and professional charges	1,117	670	2	672	6,076	7,897	13,973	222	65	114	4	946	7,999	1	64	1,432	24,820	26,609
9	Auditors' fees, expenses, etc.				-	-		-						-	-	-			-
	(a) as auditors	84	51		51	458	596	1,054	17	5	9		71	596	-	5	108	1,865	2,000
	(b) as advisor or in any other capacity in respect of:	-	-	-	-		-	-	-	-	-	-		-	-	-	•	-	
	(i) Taxation matters											-		-					
	(ii) Insurance matters													-					
	(iii) Management services		-		-	-		-				-		-	-	-			-
	(iv) Tax audit	9	6		6	52			2	1	1		8	67		1	11		
	(c) In any other capacity	18	11		11	97			4	1	2		15	127	-	1	22		425
	(d) Out of pocket expenses	19			12	105			4		2		16	136	-	1	25		
10	Advertisement and publicity	4,472			2,250	21,637			735		374	13	5,261	27,575	3		7,718		115,816
	Interest and bank charges	1.668	1.002		1.005	9.079			331		170	6	1.413	11.802	1	488	2.142		40.001
12	Business development and promotion	71,132	6,259	681	6,940	42,786	57,425	100,211	1,574	2,083	6,839	591	6,671	55,199	533	-	28,973	202,674	280,746
13	Marketing and support services	297,292	26,160	2,845	29,005	178,821	240,003	418,824	6,577	8,707	28,583	2,470	27,882	230,701	2,227	-	121,094	847,065	1,173,362
14	Other acquisition costs	19,377	920	91	1,011	4,781	5,515	10,296	24	34	458	128	80	4,250	-	1,150	1,489	17,909	38,297
15	Others																		
	(a) Exchange (gain) /loss (net)	168			101	913					17	1	142			10	214		3.983
	(b)Other office running expenses	4,284			2,581	24,127			852	248		15	3,626	30,356	3	989	5,497		103,431
	(c)Miscellaneous expenses	314	189	1	190	1,770			62	18	32	1	266	2,227		73	403	7,084	7,588
	(d) Loss/(Profit) on disposal of assets (net)	36	21		21	195	253	448	7	2	4	-	30	253	-	2	46	792	849
	(e) Information technology	11,984	1,146	1	1,147	28,127	37,751	65,878	286	34	87	5	30,382	30,582	-	4,915	42,534	174,703	187,834
16	Depreciation	5.038	3.025	9	3.034	27.417	35.634	63.051	1.000	291	514	18	4.267	35.789	4	1.635	6.469	113.038	121.110
	GST /Service tax		-	-	-	10,286	11,866	22,152	-	-		-	292	3,152	-	23,452	43	49,091	49,091
	TOTAL	752.818	71.041	5,519	76,560	755,676	957,069	1,712,745	19,957	19.411	61,724	5.071	145,901	889.468	4.231	94,507	406,453	3,359,468	4,188,845

_				Marine						Miscellaneous													
		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	Total				
Sr.No	Particulars	For the period	For the period	For the period	For the period	For the period	For the period	For the period	For the period	For the period	For the period	For the period											
		ended	ended	ended	ended	ended	ended	ended	ended	ended	ended	ended											
		30 June 2021	30 June 2021	30 June 2021	30 June 2021	30 June 2021	30 June 2021	30 June 2021	30 June 2021	30 June 2021	30 June 2021	30 June 2021											
		(Rs. '000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)				
1	Employees' remuneration, benefits and	380.703	27.705	2,751	30,456																		
	other manpower costs (Net)	,				378,629	440,709	819,338	6,757	8,984	29,940	2,529	41,942	467,309	714	49,502	188,403	1,615,418	2,026,577				
2	Travel, conveyance and vehicle running	984	623	2	625																		
	expenses					5,261	6,805	12,066	159	86	125	7	703	8,142		765	1,175	23,228	24,837				
3	Training expenses	36	23		23	193	247	440	6	3	5		25	281		15	41	816	875				
4	Rents, rates and taxes	3,323	2,115	7	2,122	17,912	22,956	40,868	539	293	424	24	2,286	26,208	1	1,270	3,956	75,869					
5	Repairs and maintenance	1,056	672	2	674	5,691	7,294	12,985	171	93	135	8	726	8,309	-	3,365	1,257	27,049	28,779				
6	Printing and stationery	972	140		140	2,484	3,130	5,614	24	3	7	-	3,745	2,589	-	41	2,878	14,901					
7	Communication	2,522	363		363	6,444			63		19		9,715	6,729		548							
8	Legal and professional charges	1,643	1,046	3	1,049	8,854	11,348	20,202	266	145	210	12	1,130	12,998	1	741	1,955	37,660	40,352				
9	Auditors' fees. expenses. etc.				-			-															
	(a) as auditors	100	64	-	64	538	689	1,227	16	9	13	1	69	783	-	-	118	2,236	2,400				
	(b) as advisor or in any other capacity in	-	-		-																		
	respect of:					-				-	-	-	-		-	-		-	-				
	(i) Taxation matters	-			-	-				-	-	-	-		-	-			-				
	(ii) Insurance matters				-	-			-	-	-	-	-	-	-	-	-		-				
	(iii) Management services				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	(iv) Tax audit	9	6	-	6	50			2		1	-	6	73	-	-	12						
	(c) In any other capacity	22	14		14	119			4	2	3		15				27						
	(d) Out of pocket expenses	9	6		6	48			1	1	1	-	6	70	-	-	11						
10	Advertisement and publicity	27,307	4,706			36,170	46,054		1,078		3,122	274		52,338	80		13,836	160,472					
11	Interest and bank charges	2,802	1,784		1,790	15,102	19,355	34,457	454	247	358	21	1,928	21,986	1	28	3,334	62,814	67,406				
12	Business development and promotion	16,650	1,500	204	1,704		1								1			1					
						10,055	12,670	22,725	295	551	1,864	175	1,237	14,409	56	-	6,418						
	Marketing and support services	411,492	37,062	5,030		248,512	313,134		7,294		46,077	4,334		356,115	1,396		158,623	1,179,665					
	Other acquisition costs	21,628	877	134		17,366	21,882		15	194	2,663	51	78	8,434	-	26	3,274	53,983	76,622				
15	Others				-			-															
	(a) Exchange (gain) /loss (net)	42	26		26	224			7	4	5	-	29	326	-		49						
	(b)Other office running expenses	3,318	2,107		2,114	17,843	22,868		536		423	24			1	1,767	3,952						
	(c)Miscellaneous expenses	282	179		180	1,516	1,943	3,459	46	25	36	2	195	2,210	-	150	336	6,457	6,919				
	(d) Loss/(Profit) on disposal of assets	(17)	(11)		(11)										1								
_	(net)					(93)			(3)	(2)	(2)	-	(12)	(136)	-		(20)						
-	(e) Information technology	13,430	1,933		1,934	34,317			335		101	2		35,765	-	2,733	39,763						
16	Depreciation	4,833	3,077	10	3,087	26,054	33,392		783		617	35	3,325	38,195	2	1,176	5,756						
17	GST /Service tax					(8,840)						-	(455)		-	18,235	669						
	TOTAL	893.146	86.017	8.450	94,467	824,449	1.004.954	1.829.403	18,848	26.149	86.147	7,499	155.832	1.093.193	2.252	82,201	443,292	3,744,816	4.732.428				

		,		Marine								Miscellaneous							
		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	Total
Sr.No	Particulars	For the period	For the period	For the period	For the period	For the period	For the period	For the period	For the period	For the period	For the period	For the period							
		ended	ended	ended	ended	ended	ended	ended	ended	ended	ended	ended							
		30 June 2020	30 June 2020	30 June 2020	30 June 2020	30 June 2020	30 June 2020	30 June 2020	30 June 2020	30 June 2020	30 June 2020	30 June 2020							
		(Rs. '000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Employees' remuneration, benefits and	327,721	23,102	1,864	24,966														1
	other manpower costs (Net)					363,038	439,001	802,039	7,074	7,280	23,501	1,798	53,285	400,795	1,455	40,611	171,950	1,509,788	1,862,474
2	Travel, conveyance and vehicle running	322	194	-	194														1
- 1	expenses					1,676	2,201	3,877	64	18	32	1	302	2,317	-	557	448	7,616	8,132
	Training expenses			- 7			2	3	-	-	-	-	- :	2	-	1.791		11	
	Rents, rates and taxes	4,124	2,476				29,168	51,610	819	238	421	15	3,492	29,230	3		5,296		
	Repairs and maintenance	1,050	630		632			13,143	208	- 01	107	4	889	7,450 2,668	1	735			
	Printing and stationery		101		101	2,473 3,604	3,320 4.837	5,793 8.441	25		11	1	2,672 3.893	2,668	-	253 409			
	Communication	1,535	147		147		7,897	13.973	222			4	3,893	7,999	1				24,933
	Legal and professional charges Auditors' fees, expenses, etc.	1.117	670	2	672	0,076	7,897	13,973	222	00	114	4	940	7,999	1	04	1,432	24,820	20,009
	(a) as auditors	84	51		51	458	596	1.054	17	-			71	596		-	108	1.865	2.000
	(b) as advisor or in any other capacity in		- 31		31	438	350	1,034	- 1/	,	,		/1	330		,	100	1,003	2,000
	respect of:	· .	-	1	1											l .			1
	(i) Taxation matters						- 1			-			-			-			-
	(ii) Insurance matters																		
	(iii) Management services																		
	(iv) Tax audit	9	6		6	52	67	119	2	1	1		8	67	-	1	11	210	225
	(c) In any other capacity	18	11		11	97	127	224	4	1	2		15	127		1	22		
	(d) Out of pocket expenses	19	12		12	105	136	241	4	1	2		16	136		1	25	426	457
10	Advertisement and publicity	4,472	2,244	6	2,250	21,637	28,208	49,845	735	211	374	13	5,261	27,575	3	17,359	7,718	109,094	115,816
11	Interest and bank charges	1.668	1.002	3	1.005	9,079	11,800	20,879	331	96	170	6	1,413	11,802	1	488	2,142	37,328	40,001
12	Business development and promotion	71,132	6,259	681	6,940	42,786	57,425	100,211	1,574	2,083	6,839	591	6,671	55,199	533		28,973	202,674	280,746
13	Marketing and support services	297,292	26,160	2,845	29,005	178,821	240,003	418,824	6,577	8,707	28,583	2,470	27,882	230,701	2,227		121,094	847,065	1,173,362
14 (Other acquisition costs	19,377	920	91	1,011	4,781	5,515	10,296	24	34	458	128	80	4,250	-	1,150	1,489	17,909	38,297
15 (Others																		
	(a) Exchange (gain) /loss (net)	168	101		101	913	1,187	2,100	33	10	17	1	142	1,187		10		3,714	3.983
	(b)Other office running expenses	4.284	2.574	7	2.581	24,127	30,416	54,543	852	248		15		30,356	3		5,497	96,566	103.431
	(c)Miscellaneous expenses	314	189	1	190	1,770	2,231	4,001	62	18	32	1	266	2,227		73	403	7,084	7,588
	(d) Loss/(Profit) on disposal of assets (net)	36	21	-	21	195	253	448	7	2	4		30	253		2	46	792	849
	(e) Information technology	11.984	1.146	1	1,147	28.127	37,751	65.878	286	34	87	5	30.382	30.582	-	4,915	42.534	174,703	187.834
	Depreciation	5.038	3.025		3,034	27,417	35,634	63,051	1,000		514	18	4,267	35,789	4		6,469	113,038	121,110
	GST /Service tax	-	-		-	10,286	11,866	22,152	-	-	-		292	3,152	-	23,452	43	49,091	49.091
	TOTAL	752.818	71.041	5.519	76,560	755,676	957,069	1.712.745	19.957	19.411	61.724	5.071	145,901	889,468	4.231	94,507	406,453	3,359,468	4.188.845