Bajaj Allianz General Insurance Company Limited

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 on and to Balance Sheet as at 30 June 2017

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sr.No	Particulars	Fire	Marine			Miscellaneous												Total
			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	
		For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017	For the quarter ended 30 June 2017
		(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 & welfare benefits	55,419	22,299	194	22,493	4,38,579	3,64,079	8,02,658	8,077	2,753	4,937	106	77,223	2,56,797	279	5,453	70,817	12,29,100	13,07,012
2	Travel, conveyance and vehicle running expenses	2,744	1,115	12	1,127	19,679	18,439	38,118	404	145	262	6	3,291	12,540	17	266	3,279	58,328	62,199
3	Training expenses	-48	-25	0	-25	-397	-364	-761	-10	-3	-5	0	-39	-279	0	-4	-51	-1,152	-1,225
4	Rents, rates & taxes	2,486	1,280	4	1,284	20,513	18,807	39,320	493	148	250	3	2,025	14,399	3	213	2,652	59,506	63,276
5	Repairs	792	408	1	409	6,536	5,992	12,528	157	47	80	1	645	4,588	1	68	845	18,960	20,161
6	Printing & stationery	1,669	443	0	443	7,178	6,575	13,753	64	6	25	0	8,013	3,103	0	38	4,586	29,588	31,700
7	Communication	1,979	690	2	692	11,776	10,477	22,253	188	49	95	1	6,471	6,409	2	100	4,154	39,722	42,393
8	Information Technology	6,131	1,627	0	1,627	26,369	24,154	50,523	237	22	92	1	29,436	11,397	0	139	16,848	1,08,695	1,16,453
9	Legal & professional charges	535	275	1	276	4,413	4,046	8,459	106	32	54	1	436	3,098	1	46	570	12,803	13,614
10	Auditors' fees, expenses etc																		
	(a) as auditor	75	38	0	38	616	565	1,181	15	4	7	0	62	432	0	6	80	1,787	1,900
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) Tax Audit	9	5	0	5	73	67	140	2	1	1	0	7	51	0	1	10	213	227
	(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(c) in any other capacity	19	10	0	10	157	144	301	4	1	2	0	16	110	0	2	20	456	485
	(d) Out of pocket expenses	13	7	0	7	109	100	209	3	1	1	0	11	77	0	1	14	317	337
11	Advertisement and publicity	3,555	1,831	6	1,837	29,335	26,894	56,229	705	211	357	5	2,896	20,591	4	305	3,791	85,094	90,486
12	Interest & Bank Charges	1,609	829	3	832	13,276	12,171	25,447	319	96	162	2	1,311	9,319	2	138	1,716	38,512	40,953
13	Business development & Promotion	7,709	3,970	12	3,982	63,610	58,318	1,21,928	1,529	458	774	10	6,281	44,650	9	662	8,221	1,84,522	1,96,213
14	Marketing & Support Services	48,442	24,948	78	25,026	3,99,713	3,66,455	7,66,168	9,607	2,876	4,866	66	39,467	2,80,569	55	4,160	51,658	11,59,492	12,32,960
15	Other Acquisition Costs	4,969	355	25	380	7,337	6,726	14,063	1	18	222	77	235	6,778	0	660	1,529	23,583	28,932
16	Others (to be specified)																		
	Exchange (gain) /loss	-59	-31	0	-31	-489	-449	-938	-12	-4	-6	0	-48	-344	0	-5	-64	-1,421	-1,511
	Miscellaneous Expenses	4,671	2,397	8	2,405	38,141	34,987	73,128	924	277	468	6	3,894	26,970	5	418	5,026	1,11,116	1,18,192
	Loss/(Profit) on disposal of Assets	-10	-5	0	-5	-81	-75	-156	-2	-1	-1	0	-8	-57	0	-1	-11	-237	-252
17	Deoreciation	2,430	1,252	4	1,256	20,051	18,383	38,434	482	144	244	3	1,980	14,075	3	209	2,592	58,166	61,852
18	Service Tax Expenses	1,069	551	2	553	801	16,239	17,040	212	63	107	1	69,391	-15,891	1	813	6,363	78,100	79,722
	TOTAL	**1,46,208**	**64,269**	**352**	**64,621**	**11,07,295**	**9,92,730**	**21,00,025**	**23,505**	**7,344**	**12,994**	**289**	**2,52,996**	**6,99,382**	**382**	**13,688**	**1,84,645**	**32,95,250**	**35,06,079**

Sr.No	Particulars	Fire	Marine			Miscellaneous												Total
			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others	Total Miscellaneous	
		For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016	For the quarter ended 30 June 2016
		(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 & welfare benefits	45,717	25,836	154	25,990	4,15,172	2,76,798	6,91,970	10,736	2,380	4,220	111	29,413	2,12,806	78	0	44,884	9,96,598	10,68,305
2	Travel, conveyance and vehicle running expenses	1,981	1,120	7	1,127	17,994	11,996	29,990	465	103	183	5	1,275	9,223	3	0	1,945	43,192	46,300
3	Training expenses	-1	-1	0	-1	-11	-7	-18	0	0	0	0	-1	-6	0	0	-1	-26	-28
4	Rents, rates & taxes	2,528	1,428	8	1,436	22,955	15,304	38,259	594	132	233	6	1,626	11,766	4	0	2,482	55,102	59,066
5	Repairs	882	498	3	501	8,009	5,339	13,348	207	46	81	2	567	4,105	2	0	867	19,225	20,608
6	Printing & stationery	1,523	861	5	866	13,830	9,221	23,051	358	79	141	4	980	7,089	3	0	1,493	33,198	35,587
7	Communication	1,955	1,105	7	1,112	17,755	11,838	29,593	459	102	180	5	1,258	9,101	3	0	1,919	42,620	45,687
8	Information Technology	3,721	2,103	13	2,116	33,794	22,530	56,324	874	194	343	9	2,394	17,322	6	0	3,654	81,120	86,957
9	Legal & professional charges	475	269	2	271	4,315	2,877	7,192	112	25	44	1	306	2,212	1	0	465	10,358	11,104
10	Auditors' fees, expenses etc																		
	(a) as auditor	73	41	0	41	665	443	1,108	17	4	7	0	47	341	0	0	72	1,596	1,710
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) Tax Audit	8	5	0	5	73	49	122	2	0	1	0	5	37	0	0	8	175	188
	(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(c) in any other capacity	9	5	0	5	80	53	133	2	0	1	0	6	41	0	0	9	192	206
	(d) Out of pocket expenses	19	11	0	11	176	117	293	5	1	2	0	12	90	0	0	20	423	453
11	Advertisement and publicity	3,504	1,980	12	1,992	31,823	21,217	53,040	823	182	323	9	2,255	16,312	6	0	3,441	76,391	81,887
12	Interest & Bank Charges	941	532	3	535	8,543	5,696	14,239	221	49	87	2	605	4,379	2	0	924	20,508	21,984
13	Business development & Promotion	3,717	2,100	12	2,112	33,754	22,504	56,258	873	193	343	9	2,391	17,301	6	0	3,651	81,025	86,854
14	Marketing & Support Services	51,927	29,345	175	29,520	4,71,565	3,14,397	7,85,962	12,195	2,703	4,792	126	33,409	2,41,713	90	0	50,980	11,31,970	12,13,417
15	Other Acquisition Costs	3,282	228	76	304	6,078	4,053	10,131	3	24	248	201	116	3,795	0	0	1,136	15,654	19,240
16	Others (to be specified)																		
	Exchange (gain) /loss	22	13	0	13	202	135	337	5	1	2	0	14	104	0	0	22	485	520
	Miscellaneous Expenses	4,523	2,556	15	2,571	41,076	27,385	68,461	1,062	235	417	11	2,910	21,054	8	0	4,442	98,600	1,05,694
	Loss/(Profit) on disposal of Assets	-16	-9	0	-9	-144	-96	-240	-4	-1	-1	0	-10	-74	0	0	-16	-346	-371
17	Depreciation	2,086	1,179	7	1,186	18,946	12,631	31,577	490	109	193	5	1,342	9,711	4	0	2,047	45,478	48,750
18	Service Tax Expenses	1,457	823	5	828	975	15,351	16,326	342	76	134	4	1,060	12,518	3	0	2,316	32,778	35,063
	TOTAL	**1.30.333**	**72.028**	**504**	**72.532**	**11.47.625**	**7.79.831**	**19.27.456**	**29.841**	**6.637**	**11.974**	**510**	**81.980**	**6.00.940**	**219**	**0**	**1.26.760**	**27.86.316**	**29.89.181**

Sr.No	Particulars	Fire	Marine			Miscellaneous												Total
			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	
		Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017	Upto the quarter ended 30 June 2017
		(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 & welfare benefits	55,419	22,299	194	22,493	4,38,579	3,64,079	8,02,658	8,077	2,753	4,937	106	77,223	2,56,797	279	5,453	70,817	12,29,100	13,07,012
2	Travel, conveyance and vehicle running expenses	2,744	1,115	12	1,127	19,679	18,439	38,118	404	145	262	6	3,291	12,540	17	266	3,279	58,328	62,199
3	Training expenses	(48)	(25)	-	(25)	(397)	(364)	(761)	(10)	(3)	(5)	-	(39)	(279)	-	(4)	(51)	(1,152)	(1,225)
4	Rents, rates & taxes	2,486	1,280	4	1,284	20,513	18,807	39,320	493	148	250	3	2,025	14,399	3	213	2,652	59,506	63,276
5	Repairs	792	408	1	409	6,536	5,992	12,528	157	47	80	1	645	4,588	1	68	845	18,960	20,161
6	Printing & stationery	1,669	443	-	443	7,178	6,575	13,753	64	6	25	-	8,013	3,103	-	38	4,586	29,588	31,700
7	Communication	1,979	690	2	692	11,776	10,477	22,253	188	49	95	1	6,471	6,409	2	100	4,154	39,722	42,393
8	Information Technology	6,131	1,627	-	1,627	26,369	24,154	50,523	237	22	92	1	29,436	11,397	-	139	16,848	1,08,695	1,16,453
9	Legal & professional charges	535	275	1	276	4,413	4,046	8,459	106	32	54	1	436	3,098	1	46	570	12,803	13,614
10	Auditors' fees, expenses etc																		
	(a) as auditor	75	38	-	38	616	565	1,181	15	4	7	-	62	432	-	6	80	1,787	1,900
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Tax Audit	9	5	-	5	73	67	140	2	1	1	-	7	51	-	1	10	213	227
	(iii) Management services: and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	19	10	-	10	157	144	301	4	1	2	-	16	110	-	2	20	456	485
	(d) Out of pocket expenses	13	7	-	7	109	100	209	3	1	1	-	11	77	-	1	14	317	337
11	Advertisement and publicity	3,555	1,831	6	1,837	29,335	26,894	56,229	705	211	357	5	2,896	20,591	4	305	3,791	85,094	90,486
12	Interest & Bank Charges	1,609	829	3	832	13,276	12,171	25,447	319	96	162	2	1,311	9,319	2	138	1,716	38,512	40,953
13	Business development & Promotion	7,709	3,970	12	3,982	63,610	58,318	1,21,928	1,529	458	774	10	6,281	44,650	9	662	8,221	1,84,522	1,96,213
14	Marketing & Support Services	48,442	24,948	78	25,026	3,99,713	3,66,455	7,66,168	9,607	2,876	4,866	66	39,467	2,80,569	55	4,160	51,658	11,59,492	12,32,960
15	Other Acquisition Costs	4,969	355	25	380	7,337	6,726	14,063	1	18	222	77	235	6,778	-	660	1,529	23,583	28,932
16	Others (to be specified)																		
	Exchange (gain) /loss	(59)	(31)	-	(31)	(489)	(449)	(938)	(12)	(4)	(6)	-	(48)	(344)	-	(5)	(64)	(1,421)	(1,511)
	Miscellaneous Expenses	4,671	2,397	8	2,405	38,141	34,987	73,128	924	277	468	6	3,894	26,970	5	418	5,026	1,11,116	1,18,192
	Loss/(Profit) on disposal of Assets	(10)	(5)	-	(5)	(81)	(75)	(156)	(2)	(1)	(1)	-	(8)	(57)	-	(1)	(11)	(237)	(252)
17	Depreciation	2,430	1,252	4	1,256	20,051	18,383	38,434	482	144	244	3	1,980	14,075	3	209	2,592	58,166	61,852
18	Service Tax Expenses	1,069	551	2	553	801	16,239	17,040	212	63	107	1	69,391	(15,891)	1	813	6,363	78,100	79,722
	TOTAL	**1.46.208**	**64.269**	**352**	**64.621**	**11.07.295**	**9.92.730**	**21.00.025**	**23.505**	**7.344**	**12.994**	**289**	**2.52.996**	**6.99.382**	**382**	**13.688**	**1.84.645**	**32.95.250**	**35.06.079**

Sr.No	Particulars	Fire	Marine			Miscellaneous												Total
			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	
		Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016	Upto the quarter ended 30 June 2016
		(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 & welfare benefits	45,717	25,836	154	25,990	4,15,172	2,76,798	6,91,970	10,736	2,380	4,220	111	29,413	2,12,806	78	-	44,884	9,96,598	10,68,305
2	Travel, conveyance and vehicle running expenses	1,981	1,120	7	1,127	17,994	11,996	29,990	465	103	183	5	1,275	9,223	3	-	1,945	43,192	46,300
3	Training expenses	(1)	(1)	-	(1)	(11)	(7)	(18)	-	-	-	-	(1)	(6)	-	-	(1)	(26)	(28)
4	Rents, rates & taxes	2,528	1,428	8	1,436	22,955	15,304	38,259	594	132	233	6	1,626	11,766	4	-	2,482	55,102	59,066
5	Repairs	882	498	3	501	8,009	5,339	13,348	207	46	81	2	567	4,105	2	-	867	19,225	20,608
6	Printing & stationery	1,523	861	5	866	13,830	9,221	23,051	358	79	141	4	980	7,089	3	-	1,493	33,198	35,587
7	Communication	1,955	1,105	7	1,112	17,755	11,838	29,593	459	102	180	5	1,258	9,101	3	-	1,919	42,620	45,687
8	Information Technology	3,721	2,103	13	2,116	33,794	22,530	56,324	874	194	343	9	2,394	17,322	6	-	3,654	81,120	86,957
9	Legal & professional charges	475	269	2	271	4,315	2,877	7,192	112	25	44	1	306	2,212	1	-	465	10,358	11,104
10	Auditors' fees, expenses etc																		
	(a) as auditor	73	41	-	41	665	443	1,108	17	4	7	-	47	341	-	-	72	1,596	1,710
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Tax Audit	8	5	-	5	73	49	122	2	-	1	-	5	37	-	-	8	175	188
	(iii) Management services: and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	9	5	-	5	80	53	133	2	-	1	-	6	41	-	-	9	192	206
	(d) Out of pocket expenses	19	11	-	11	176	117	293	5	1	2	-	12	90	-	-	20	423	453
11	Advertisement and publicity	3,504	1,980	12	1,992	31,823	21,217	53,040	823	182	323	9	2,255	16,312	6	-	3,441	76,391	81,887
12	Interest & Bank Charges	941	532	3	535	8,543	5,696	14,239	221	49	87	2	605	4,379	2	-	924	20,508	21,984
13	Business development & Promotion	3,717	2,100	12	2,112	33,754	22,504	56,258	873	193	343	9	2,391	17,301	6	-	3,651	81,025	86,854
14	Marketing & Support Services	51,927	29,345	175	29,520	4,71,565	3,14,397	7,85,962	12,195	2,703	4,792	126	33,409	2,41,713	90	-	50,980	11,31,970	12,13,417
15	Other Acquisition Costs	3,282	228	76	304	6,078	4,053	10,131	3	24	248	201	116	3,795	-	-	1,136	15,654	19,240
16	Others (to be specified)																		
	Exchange (gain) /loss	22	13	-	13	202	135	337	5	1	2	-	14	104	-	-	22	485	520
	Miscellaneous Expenses	4,523	2,556	15	2,571	41,076	27,385	68,461	1,062	235	417	11	2,910	21,054	8	-	4,442	98,600	1,05,694
	Loss/(Profit) on disposal of Assets	(16)	(9)	-	(9)	(144)	(96)	(240)	(4)	(1)	(1)	-	(10)	(74)	-	-	(16)	(346)	(371)
17	Depreciation	2,086	1,179	7	1,186	18,946	12,631	31,577	490	109	193	5	1,342	9,711	4	-	2,047	45,478	48,750
18	Service Tax Expenses	1,457	823	5	828	975	15,351	16,326	342	76	134	4	1,060	12,518	3	-	2,316	32,778	35,063
	TOTAL	**1.30.333**	**72.028**	**504**	**72.532**	**11.47.625**	**7.79.831**	**19.27.456**	**29.841**	**6.637**	**11.974**	**510**	**81.980**	**6.00.940**	**219**	**-**	**1.26.760**	**27.86.316**	**29.89.181**