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 period ended 31 December 2020

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 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 2020	For the quarter ended 31 December 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)*
1	Employees' remuneration, benefits and other manpower costs (Net)	261,837	20,645	511	21,155	465,407	571,964	1,037,371	6,523	4,410	23,951	2,490	35,239	436,184	992	34,718	178,882	1,760,758	2,043,751
2	Travel, conveyance and vehicle running expenses	1,331	522	1	523	10,282	12,897	23,179	205	77	122	1	974	8,031	-	6,195	1,436	40,220	42,074
3	Training expenses	6	2	-	2	48	59	107	1	1	-	-	4	29	-	30	7	179	187
4	Rents, rates and taxes	2,663	960	1	961	25,599	31,575	57,174	369	173	237	(1)	1,692	11,573	1	6,014	3,554	80,786	84,410
5	Repairs and maintenance	782	282	-	282	7,532	9,289	16,821	109	50	70	(1)	496	3,418	-	3,272	1,048	25,283	26,347
6	Printing and stationery	1,285	176	-	176	4,760	6,185	10,945	31	2	11	-	4,662	4,494	-	1,426	(1,538)	20,033	21,494
7	Communication	2,512	343	-	343	9,310	12,096	21,406	61	5	21	-	9,117	8,794	-	3,415	(3,130)	39,689	42,544
8	Legal and professional charges	1,037	386	1	387	9,430	11,698	21,128	149	65	93	-	676	5,426	1	2,448	1,342	31,328	32,752
9	Auditors' fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditors	65	24	-	24	603	747	1,350	9	4	6	-	42	298	-	117	85	1,911	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	7	3	-	3	68	84	152	1	-	-	-	5	33	-	13	11	215	225
	(c) In any other capacity	43	17	-	17	332	419	751	7	2	4	-	29	243	-	91	50	1,177	1,237
	(d) Out of pocket expenses	1	-	-	-	25	29	54	-	-	-	-	1	(7)	-	(2)	3	49	50
10	Advertisement and publicity	4,010	1,475	1	1,476	37,170	46,022	83,192	570	256	360	(1)	2,591	18,485	1	37,366	5,259	148,079	153,565
11	Interest and bank charges	2,154	809	1	810	19,176	23,844	43,020	314	134	195	-	1,416	10,111	1	4,092	2,769	62,052	65,016
12	Business development and promotion	30,499	2,932	(40)	2,892	64,575	82,044	146,619	885	703	3,880	461	4,117	38,349	134	-	19,008	214,156	247,547
13	Marketing and support services	339,596	31,709	1,070	32,779	529,829	684,718	1,214,547	9,496	8,236	43,767	4,386	42,397	403,102	2,112	-	189,099	1,917,142	2,289,517
14	Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Other acquisition costs	11,217	296	50	346	(400)	(520)	(920)	1	140	1,223	44	43	7,421	-	254	25,524	33,730	45,293
16	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss (net)	93	25	-	25	1,292	1,543	2,835	9	7	8	-	46	88	-	66	151	3,210	3,328
	(b) Miscellaneous expenses	3,093	1,117	-	1,117	29,630	36,551	66,181	430	201	277	(2)	1,952	13,557	1	7,442	4,169	94,208	98,418
	(c) Loss/(Profit) on disposal of assets (net)	362	152	-	152	2,492	3,197	5,689	60	20	34	-	261	2,342	-	854	416	9,676	10,190
	(d) Information technology	12,292	1,713	-	1,713	47,071	60,959	108,030	294	25	99	1	46,111	43,649	1	12,345	(30,882)	179,673	193,678
17	Depreciation	4,085	1,508	1	1,509	37,642	46,634	84,276	583	260	367	-	2,646	19,210	1	9,160	5,339	121,842	127,436
18	GST /Service tax	-	-	-	-	11,466	14,229	25,695	-	-	-	-	129	-	-	10,824	81	36,729	36,729
	TOTAL	**678,970**	**65,096**	**1,597**	**66,692**	**1,313,339**	**1,656,263**	**2,969,602**	**20,107**	**14,771**	**74,725**	**7,378**	**154,646**	**1,034,830**	**3,245**	**140,140**	**402,683**	**4,822,125**	**5,567,788**

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 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019	For the quarter ended 31 December 2019
		(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 other manpower costs (Net)	631,149	23,455	4,071	27,527	354,604	653,285	1,007,889	3,817	13,728	58,921	4,787	3,298	651,602	4,513	(289,563)	345,197	1,804,189	2,462,865
2	Travel, conveyance and vehicle running expenses	2,340	729	2	731	19,606	26,447	46,053	285	112	215	8	2,659	16,841	4	23,537	3,850	93,564	96,634
3	Training expenses	100	36	-	36	833	1,166	1,999	14	5	9	-	100	643	-	469	124	3,363	3,498
4	Rents, rates and taxes	2,709	975	1	976	22,446	31,461	53,907	400	143	248	1	2,710	17,505	1	8,316	3,306	86,537	90,221
5	Repairs and maintenance	889	320	-	320	7,336	10,291	17,627	132	47	81	1	887	5,911	-	7,753	1,082	33,521	34,729
6	Printing and stationery	1,811	271	-	271	6,616	9,003	15,619	37	1	13	1	5,446	13,392	-	6,490	13,833	54,832	56,915
7	Communication	2,321	491	-	491	12,038	16,462	28,500	135	40	77	-	5,578	17,362	-	7,382	13,107	72,181	74,992
8	Legal and professional charges	1,495	538	1	539	11,061	15,861	26,922	224	74	134	1	1,382	9,653	-	2,853	1,686	42,929	44,960
9	Auditors' fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditors	63	23	-	23	514	724	1,238	9	3	6	-	62	401	-	117	78	1,914	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	7	2	-	2	57	81	138	1	-	-	-	7	45	-	14	9	214	224
	(c) In any other capacity	23	8	-	8	177	252	429	4	1	2	-	22	141	-	44	27	670	700
	(d) Out of pocket expenses	3	1	-	1	49	62	111	1	-	-	-	5	32	-	2	7	158	161
10	Advertisement and publicity	1,463	525	(1)	524	17,300	22,841	40,141	206	97	144	(1)	1,907	13,065	1	112,854	2,324	170,738	172,726
11	Interest and bank charges	2,432	876	2	878	18,717	26,625	45,342	362	123	220	2	2,310	16,745	1	4,570	2,819	72,494	75,804
12	Business development and promotion	87,145	5,924	967	6,891	54,113	73,361	127,474	917	3,212	12,670	1,054	6,461	58,723	1,074	(51,857)	62,636	222,364	316,399
13	Marketing and support services	542,035	35,638	6,057	41,695	315,447	423,692	739,139	5,118	19,953	79,051	6,598	37,264	347,407	6,730	(333,567)	388,604	1,296,297	1,880,025
14	Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Other acquisition costs	28,286	(124)	236	112	(22,988)	(34,953)	(57,941)	(567)	(22)	1,851	93	4,701	13,276	(1)	49,487	6,619	17,496	45,894
16	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss (net)	(268)	(97)	-	(97)	(1,752)	(2,583)	(4,335)	(41)	(13)	(23)	-	(228)	(1,458)	-	(534)	(276)	(6,908)	(7,272)
	(b) Miscellaneous expenses	2,755	986	-	986	27,186	36,851	64,037	398	154	256	1	3,052	19,564	1	49,923	3,871	141,257	145,000
	(c) Loss/(Profit) on disposal of assets (net)	(88)	(32)	-	(32)	(571)	(843)	(1,414)	(13)	(4)	(8)	-	(74)	(476)	-	(175)	(91)	(2,255)	(2,374)
	(d) Information technology	6,386	1,000	-	1,000	23,634	32,960	56,594	160	14	64	1	18,702	23,926	-	21,611	44,224	165,296	172,682
17	Depreciation	4,109	1,480	2	1,482	32,675	46,173	78,848	610	212	373	2	3,993	26,122	2	11,763	4,872	126,797	132,387
18	GST /Service tax	(10)	(852)	(3)	(855)	11,623	16,660	28,283	(362)	(102)	(204)	(3)	(903)	2,405	(1)	74,263	(667)	102,709	101,844
	TOTAL	**1,317,155**	**72,173**	**11,335**	**83,509**	**910,721**	**1,405,879**	**2,316,600**	**11,847**	**37,778**	**154,100**	**12,546**	**99,341**	**1,252,827**	**12,325**	**(294,248)**	**897,241**	**4,500,357**	**5,901,014**

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 period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 2020	Upto the period ended 31 December 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)*
1	Employees' remuneration, benefits and other manpower costs (Net)	854,830	59,905	3,162	63,068	1,211,275	1,542,974	2,754,250	20,904	14,527	74,388	6,132	130,748	1,325,223	3,634	105,078	510,115	4,945,000	5,862,897
2	Travel, conveyance and vehicle running expenses	2,388	974	2	976	16,399	20,908	37,307	385	131	218	3	1,841	15,725	1	11,875	2,917	70,403	73,767
3	Training expenses	14	6	-	6	98	125	223	2	1	1	-	10	89	-	112	17	455	475
4	Rents, rates and taxes	9,564	3,991	8	3,999	66,943	85,690	152,633	1,582	537	888	11	6,868	61,140	5	26,513	11,002	261,179	274,742
5	Repairs and maintenance	2,820	1,177	2	1,179	19,741	25,269	45,010	467	158	262	3	2,025	18,099	1	10,402	3,245	79,672	83,671
6	Printing and stationery	2,658	332	-	332	8,379	11,083	19,462	66	6	21	-	8,193	8,659	-	6,133	11,949	54,489	57,479
7	Communication	5,216	651	-	651	16,440	21,746	38,186	129	12	41	1	16,074	17,013	-	9,892	23,444	104,792	110,659
8	Legal and professional charges	3,192	1,332	3	1,335	22,340	28,596	50,936	528	179	296	4	2,292	21,484	2	8,156	3,669	87,546	92,073
9	Auditors' fees, expenses, etc.				-			-											
	(a) as auditors	212	89	-	89	1,485	1,901	3,386	35	12	20	-	152	1,354	-	495	245	5,699	6,000
	(b) as advisor or in any other capacity in respect of:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Tax audit	24	10	-	10	167	214	381	4	1	2	-	17	152	-	56	28	641	675
	(c) In any other capacity	77	32	-	32	536	686	1,222	13	4	7	-	55	488	-	179	87	2,055	2,164
	(d) Out of pocket expenses	19	8	-	8	132	169	301	3	1	2	-	14	121	-	44	21	507	534
10	Advertisement and publicity	13,034	5,438	11	5,449	91,228	116,777	208,005	2,156	732	1,211	15	9,359	83,100	6	145,691	14,995	465,270	483,753
11	Interest and bank charges	6,220	2,595	5	2,600	43,535	55,727	99,262	1,029	349	578	7	4,466	41,645	3	14,951	7,157	169,447	178,267
12	Business development and promotion	153,033	13,974	995	14,969	174,666	231,039	405,705	4,157	3,852	19,917	1,722	17,935	173,555	1,163	-	77,574	705,580	873,582
13	Marketing and support services	925,128	84,475	6,018	90,493	1,055,906	1,396,699	2,452,605	25,131	23,284	120,401	10,410	108,425	1,049,192	7,028	-	468,956	4,265,432	5,281,053
14	Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Other acquisition costs	39,993	1,698	229	1,927	9,894	12,319	22,213	29	186	2,686	5,574	189	20,079	-	1,403	30,214	82,573	124,493
16	Others				-			-											
	(a) Exchange (gain) /loss (net)	731	305	1	306	5,116	6,549	11,665	121	41	68	1	525	4,666	-	1,706	841	19,634	20,671
	(b) Miscellaneous expenses	10,994	4,587	9	4,596	77,897	98,551	176,448	1,819	618	1,023	13	7,849	70,328	6	29,955	12,586	300,645	316,235
	(c) Loss/(Profit) on disposal of assets (net)	321	134	-	134	2,246	2,875	5,121	53	18	30	-	230	2,048	-	749	371	8,620	9,075
	(d) Information technology	28,449	3,552	1	3,553	89,670	118,611	208,281	701	68	221	5	87,676	92,653	1	48,787	127,876	566,269	598,271
17	Depreciation	13,060	5,449	11	5,460	91,409	117,008	208,417	2,161	734	1,213	16	9,378	84,058	6	35,169	15,022	356,174	374,694
18	GST /Service tax	-	-	-	-	32,613	40,607	73,220	-	-	-	-	447	3,707	-	57,991	350	135,715	135,715
	TOTAL	**2,071,977**	**190,714**	**10,457**	**201,172**	**3,038,115**	**3,936,123**	**6,974,239**	**61,475**	**45,451**	**223,494**	**23,917**	**414,768**	**3,094,578**	**11,856**	**515,337**	**1,322,681**	**12,687,797**	**14,960,945**

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 period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019	Upto the period ended 31 December 2019
		(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 other manpower costs (Net)	831,820	83,162	4,456	87,619	1,549,849	2,240,478	3,790,327	28,087	20,985	74,654	5,237	200,794	1,573,839	4,758	188,834	615,352	6,502,867	7,422,306
2	Travel, conveyance and vehicle running expenses	10,958	3,547	17	3,564	69,863	101,880	171,743	1,460	458	944	25	10,151	59,921	13	42,522	13,278	300,515	315,037
3	Training expenses	391	141	-	141	2,503	3,708	6,211	59	18	34	-	328	2,096	-	1,072	401	10,219	10,751
4	Rents, rates and taxes	10,287	3,710	10	3,720	65,896	97,624	163,520	1,561	469	904	11	8,634	55,325	4	24,004	10,540	264,972	278,979
5	Repairs and maintenance	3,334	1,202	3	1,205	21,355	31,638	52,993	506	152	293	4	2,798	18,113	1	12,815	3,416	91,091	95,630
6	Printing and stationery	6,975	1,099	-	1,099	25,370	37,473	62,843	185	16	72	2	20,218	28,581	-	32,328	37,397	181,642	189,716
7	Communication	9,149	2,056	3	2,059	41,901	61,659	103,560	623	154	333	5	20,187	42,305	1	34,595	35,717	237,480	248,688
8	Legal and professional charges	3,710	1,338	3	1,341	23,764	35,205	58,969	563	169	326	4	3,114	20,710	1	7,440	3,801	95,097	100,148
9	Auditors' fees, expenses, etc.				-			-											
	(a) as auditors	224	81	-	81	1,435	2,126	3,561	34	10	20	-	188	1,202	-	449	231	5,695	6,000
	(b) as advisor or in any other capacity in respect of:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Tax audit	25	9	-	9	161	239	400	4	1	2	-	21	135	-	51	27	641	675
	(c) In any other capacity	64	23	-	23	413	611	1,024	10	3	6	-	54	346	-	129	66	1,638	1,725
	(d) Out of pocket expenses	51	18	-	18	327	485	812	8	2	4	-	43	274	-	102	53	1,298	1,367
10	Advertisement and publicity	13,257	4,781	12	4,793	84,926	125,816	210,742	2,012	604	1,165	15	11,128	71,927	5	137,271	13,583	448,452	466,502
11	Interest and bank charges	7,101	2,561	7	2,568	45,489	67,391	112,880	1,077	324	624	8	5,960	40,047	3	14,236	7,276	182,435	192,104
12	Business development and promotion	112,193	14,964	995	15,959	197,738	292,062	489,800	4,754	4,289	14,839	1,087	26,044	183,735	1,083	-	86,548	812,179	940,331
13	Marketing and support services	703,156	93,784	6,238	100,022	1,239,303	1,830,470	3,069,773	29,796	26,881	93,004	6,812	163,231	1,151,539	6,790	-	542,419	5,090,245	5,893,423
14	Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Other acquisition costs	28,301	1,244	240	1,484	(1,249)	(1,850)	(3,099)	14	141	2,179	98	7,665	32,198	-	57,336	8,886	105,418	135,203
16	Others				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss (net)	(321)	(116)	-	(116)	(2,054)	(3,043)	(5,097)	(49)	(15)	(28)	-	(269)	(1,721)	-	(643)	(327)	(8,149)	(8,586)
	(b) Miscellaneous expenses	14,901	5,292	15	5,307	98,149	143,163	241,312	2,217	670	1,304	18	12,719	78,899	7	75,672	15,986	428,804	449,012
	(c) Loss/(Profit) on disposal of assets (net)	(104)	(38)	-	(38)	(666)	(987)	(1,653)	(16)	(5)	(9)	-	(87)	(558)	-	(209)	(107)	(2,644)	(2,786)
	(d) Information technology	19,570	3,084	1	3,085	71,188	105,145	176,333	518	46	203	5	56,731	62,386	-	88,021	104,932	489,175	511,830
17	Depreciation	13,557	4,889	13	4,902	86,846	128,661	215,507	2,057	618	1,191	15	11,379	73,273	5	31,322	13,891	349,258	367,717
18	GST /Service tax	-	-	-	-	25,162	37,276	62,438	-	-	-	-	943	14,189	-	79,151	744	157,465	157,465
	TOTAL	**1,788,599**	**226,831**	**12,013**	**238,845**	**3,647,669**	**5,337,230**	**8,984,899**	**75,480**	**55,990**	**192,064**	**13,346**	**561,974**	**3,508,761**	**12,671**	**826,498**	**1,514,110**	**15,745,793**	**17,773,237**