

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 March 2021

FORM NL-7-OPERATING EXPENSES SCHEDULE**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

Sr.No	Particulars	Miscellaneous																			Total Miscellaneous	Total
		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					
For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021	For the quarter ended 31 March 2021				
1	Employees' remuneration, benefits and other manpower costs (Net)	324,508	23,017	1,200	24,218	428,423	582,277	1,010,701	4,197	7,074	32,029	2,004	42,803	418,264	1,667	86,136	1,775,795	170,921	2,124,521	2,124,521		
2	Travel, conveyance and vehicle running expenses	2,420	797	2	799	15,174	20,482	35,656	322	105	205	3	1,824	34,029	2	6,115	2,608	60,869	64,088	64,088		
3	Training expenses	304	117	-	117	2,066	7,207	4,773	47	15	27	-	203	1,790	-	642	331	7,828	8,249	8,249		
4	Rents, rates and taxes	3,773	1,004	1	1,005	21,039	29,430	50,469	424	1,800	258	1	1,800	15,383	1	1,167	3,043	72,672	77,097	77,097		
5	Repairs and maintenance	3,248	393	3	394	2,923	10,308	18,851	164	51	98	1	700	6,055	1	5,070	1,171	32,171	33,813	33,813		
6	Printing and stationery	571	60	-	60	1,151	1,783	2,934	10	1	3	-	6,311	1,594	-	371	2,250	13,474	14,105	14,105		
7	Communication	436	35	-	35	241	774	1,015	3	2	2	-	9,313	4,164	-	638	1,407	16,543	17,014	17,014		
8	Legal and professional charges	1,859	618	1	619	12,007	16,345	28,352	255	80	151	-	1,092	9,778	-	2,104	1,814	43,626	46,104	46,104		
9	Auditors' fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditors	87	26	-	26	549	760	1,309	11	3	6	-	780	412	-	17	81	1,887	2,000	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	10	3	-	3	62	85	147	1	1	1	-	6	47	-	2	7	212	225	225		
	(c) In any other capacity	36	11	-	11	229	315	544	4	2	3	-	20	176	-	13	37	799	846	846		
	(d) Out of pocket expenses	7	2	-	2	42	58	100	1	-	1	-	30	30	-	7	41	150	150	150		
10	Advertisement and publicity	78,746	7,673	453	8,126	108,631	149,773	258,405	2,392	1,804	10,315	749	10,373	98,147	585	(788)	38,096	420,077	506,949	506,949		
11	Interest and bank charges	3,762	1,259	2	1,261	20,346	33,094	57,442	519	163	306	2	2,221	19,673	2	3,955	3,679	86,602	91,625	91,625		
12	Business development and promotion	107,556	9,832	625	10,457	131,060	180,443	311,502	2,929	2,341	14,466	1,017	12,823	123,643	831	-	49,399	518,772	636,795	636,795		
13	Marketing and support services	241,619	22,118	1,171	23,289	319,729	460,483	780,212	6,602	4,141	33,926	1,692	29,460	281,828	1,912	-	95,301	1,235,074	1,499,982	1,499,982		
14	Other acquisition costs	4,143	74	128	200	29,404	35,335	68,739	37	33	1,998	2,262	7,081	-	-	(13,887)	-	51,489	53,432	53,432		
15	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Exchange (gain)/loss (net)	(62)	(47)	(1)	(50)	(564)	(592)	(1,156)	(17)	(77)	(11)	-	(77)	(713)	-	(561)	(112)	(2,652)	(2,762)	(2,762)		
	(b) Other office running expenses	2,422	623	1	624	14,410	20,938	35,349	272	76	171	(1)	1,175	9,615	1	(878)	2,031	47,860	50,906	50,906		
	(c) Miscellaneous expenses	982	344	-	344	6,491	8,667	15,157	140	45	82	1	607	5,288	-	1,413	998	23,512	29,068	29,068		
	(d) Loss/(Profit) on disposal of assets (net)	26	-	-	-	117	333	-	1	-	-	-	3	3	-	(155)	8	194	220	220		
	(e) Information technology	9,212	1,018	-	1,018	21,486	31,455	57,941	182	15	63	-	81,402	27,407	-	7,066	37,730	206,896	217,126	217,126		
16	Depreciation	5,442	1,694	2	1,696	38,415	47,626	82,041	708	216	426	-	3,028	26,041	3	2,485	5,063	120,001	127,139	127,139		
17	GST /Service tax	-	-	-	-	4,309	6,777	11,086	-	-	-	-	1,174	13,574	-	11,254	3,036	40,124	40,124	40,124		
TOTAL		788,717	70,671	3,584	74,256	1,178,742	1,640,159	2,818,902	22,044	13,410	94,428	7,730	206,399	1,083,049	5,005	121,388	401,442	4,773,796	5,636,769	5,636,769		

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		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					
For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020	For the quarter ended 31 March 2020			
1	Employees' remuneration, benefits and other manpower costs (Net)	289,988	26,848	1,286	28,134	423,914	644,734	1,068,648	8,429	4,255	22,874	9,409	55,285	441,965	1,713	31,848	1,771,881	1,821,506	2,139,627	2,139,627		
2	Travel, conveyance and vehicle running expenses	3,202	1,011	5	1,016	19,120	28,795	47,915	429	96	286	414	2,556	16,880	4	7,391	3,614	79,585	83,803	83,803		
3	Training expenses	171	61	-	61	1,081	1,652	2,733	27	6	16	19	136	915	-	184	171	4,207	4,439	4,439		
4	Rents, rates and taxes	3,594	1,287	2	1,289	22,594	34,735	57,329	561	123	324	467	2,826	19,203	1	3,794	3,584	88,212	93,095	93,095		
5	Repairs and maintenance	3,501	539	3	540	9,471	14,470	23,941	233	54	135	163	1,194	8,055	1	3,585	3,505	38,866	40,907	40,907		
6	Printing and stationery	2,528	327	1	328	6,685	10,335	17,020	59	6	34	35	5,557	10,671	-	9,547	12,549	55,468	58,324	58,324		
7	Communication	4,036	(77)	(2)	(79)	2,573	4,672	7,245	(285)	(123)	(200)	47	15,574	8,528	-	21,950	33,580	86,316	90,273	90,273		
8	Legal and professional charges	1,426	511	1	512	8,980	13,772	22,752	222	50	173	1	1,127	8,003	1	3,193	1,427	37,076	39,014	39,014		
9	Auditors' fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditors	78	28	-	28	492	756	1,248	12	3	7	10	62	417	-	58	77	1,894	2,000	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	3	-	3	55	85	141	1	1	1	-	7	47	-	6	9	213	225	225		
	(c) In any other capacity	55	20	-	20	346	524	870	8	2	5	4	44	291	-	71	55	1,350	1,425	1,425		
	(d) Out of pocket expenses	25	9	-	9	156	238	394	4	1	3	-	132	60	-	25	24	606	640	640		
10	Advertisement and publicity	12,381	4,449	9	4,458	78,517	118,654	197,171	1,907	490	1,103	869	10,039	66,502	5	47,540	17,504	338,130	354,969	354,969		
11	Interest and bank charges	2,765	991	1	992	17,408	26,987	44,095	431	97	249	332	2,188	17,539	1	2,661	2,764	70,355	73,111	73,111		
12	Business development and promotion	89,197	10,155	722	10,877	110,744	167,887	278,631	2,743	2,434	10,418	2,963	14,152	105,132	852	(36,084)	55,344	436,585	536,659	536,659		
13	Marketing and support services	192,714	23,066	1,231	23,297	238,188	373,142	611,330	6,067	3,228	18,547	11,520	29,182	219,615	1,617	-	95,570	996,676	1,213,687	1,213,687		
14	Other acquisition costs	6,819	966	49	1,014	18,268	21,323	35,591	1	(2)	399	6,604	1	16,639	-	-	32,186	1,257	100,200	100,200		
15	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Exchange (gain)/loss (net)	(428)	(154)	(1)	(155)	(2,723)	(4,103)	(6,826)	(66)	(17)	(80											

