

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 30 June 2021

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Sr.No	Particulars	Miscellaneous																Total							
		Fire				Marine				Miscellaneous															
		For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	For the quarter ended 30 June 2021	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others		Total Miscellaneous						
	(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)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)			
1	Employees' remuneration, benefits and other manpower costs (Net)	380,703	27,705	2,751	30,456	378,629	440,709	819,338	6,757	8,984	29,940	2,529	14,942	467,309	714	49,502	188,403	1,615,418	2,026,577						
2	Travel, conveyance and vehicle running expenses	984	623	2	625	5,761	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	-	1,270	3,956	75,869	81,314						
5	Repairs and maintenance	3,056	672	2	674	5,691	7,094	12,985	171	93	135	8	726	8,309	-	-	3,257	17,609	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	8,120	14,564	63	7	9	-	9,715	6,729	-	548	7,469	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	-	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	115	2	1	1	-	6	73	-	-	-	12	210						
	(c) In any other capacity	22	14	-	14	119	153	272	4	2	3	-	15	174	-	-	-	27	897						
	(d) Out of pocket expenses	9	6	-	6	48	62	110	1	1	1	-	20	215	-	-	-	11	200						
10	Advertisement and publicity	27,307	4,706	292	4,998	36,170	46,054	82,224	1,078	1,130	1,324	274	4,551	52,338	-	1,839	13,836	160,472	192,777						
11	Interest and bank charges	2,802	1,784	6	1,790	15,102	19,355	34,457	454	287	358	21	1,928	21,986	1	1,767	3,952	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	1,122	175	1,237	14,409	86	60	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	38,248	15	194	2,663	81	78	8,434	-	26	3,274	53,983	78,622						
15	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	(a) Exchange (gain)/loss (net)	-	26	-	26	224	224	451	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	1,516	1,943	3,459	46	25	36	-	195	2,210	-	150	336	6,547	6,919						
	(d) Loss/(Profit) on disposal of assets (net)	(17)	(11)	-	(11)	(93)	(121)	(213)	(3)	(2)	(2)	-	(136)	(12)	-	-	(20)	(388)	(416)						
	(e) Information technology	13,430	1,933	1	1,934	34,317	41,240	77,557	335	39	101	2	51,734	35,765	-	-	2,733	89,763	208,029	223,393					
16	Depreciation	4,833	3,077	10	3,087	26,054	33,392	59,446	783	426	617	35	3,125	38,195	2	1,176	9,796	109,751	112,681						
17	GST /Service tax	-	-	-	-	(8,840)	(11,329)	(20,169)	-	-	-	-	-	(455)	-	-	-	18,235	669	2,148					
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						

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	(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)	(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	3	-	-	-	-	-	2	-	-	6	-	11					
4	Rents, rates and taxes	4,124	2,476	7	2,483	22,442	29,168	51,610	819	288	421	15	3,492	29,240	3	1,791	5,296	92,915	99,522					
5	Repairs and maintenance	1,050	630	2	632	5,715	7,428	13,143	208	61	102	4	889	7,450	-	735	3,350	23,848	29,630					
6	Printing and stationery	1,054	101	-	101	2,473	3,320	5,793	25	3	8	-	2,672	2,668	-	253	3,740	15,162	16,317					
7	Communication	1,535	147	-	147	3,604	4,837	8,441	37	4	11	-	3,893	5,008	-	409	5,449	23,253	24,935					
8	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	53	67	119	6	2	3	-	8	67	-	1	11	210	225					
	(c) In any other capacity	18	11	-	11	97	127	224	4	1	2	-	15	127	-	1	22	396	425					
	(d) Out of pocket expenses	19	12	-	12	105	136	241	4	1	2	-	16	167	-	-	25	426	476					
10	Advertisement and publicity	4,472	2,244	6	2,250	21,637	28,208	49,845	735	211	374	13	5,263	27,575	3	17,819	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	120	6	1,413	11,803	1	488	2,142	27,318	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	6,674	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					

