

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: DHFL General Insurance Limited

IRDAI Registration No. 155 dated May 22, 2017

CIN: U66000MH2016PLC283275



OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

	Particulars	Fire	Marine	Miscellaneous									Total
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
				For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	For Q3 2017-18	
1	Employees' remuneration & welfare benefits	40,970	-	-	-	-	13,249	51,153	-	-	-	64,402	105,372
2	Travel, conveyance and vehicle running expenses	1,039	-	-	-	-	285	1,283	-	-	-	1,568	2,607
3	Training expenses	6,427	-	-	-	-	1,721	7,928	-	-	-	9,649	16,076
4	Rents, rates & taxes	11,529	-	-	-	-	3,643	14,371	-	-	-	18,014	29,543
5	Repairs & maintenance	29	-	-	-	-	8	36	-	-	-	44	73
6	Printing & stationery	305	-	-	-	-	86	377	-	-	-	463	768
7	Communication	782	-	-	-	-	238	972	-	-	-	1,210	1,992
8	Legal & professional charges	25,837	-	-	-	-	6,949	31,878	-	-	-	38,827	64,664
9	Auditors' fees, expenses etc												
	(a) as auditor	211	-	-	-	-	57	261	-	-	-	318	529
	(b) as adviser or in any other capacity, in respect of												
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	9	-	-	-	-	2	11	-	-	-	13	22
10	Advertisement and publicity	18,137	-	-	-	-	4,856	22,371	-	-	-	27,227	45,364
11	Interest & Bank Charges	31	-	-	-	-	8	39	-	-	-	47	78
12	Others												
	Information Technology Expenses	920	-	-	-	-	253	1,136	-	-	-	1,389	2,309
	Agents Training	-	-	-	-	-	-	-	-	-	-	-	-
	Others	1,516	-	-	-	-	409	1,871	-	-	-	2,280	3,796
13	Depreciation	3,760	-	-	-	-	1,166	4,682	-	-	-	5,848	9,608
	TOTAL	111,502	-	-	-	-	32,930	138,369	-	-	-	171,299	282,801

Note :

1. As the company have started operations in Nov-17, current quarter numbers are upto Q3 2017-18

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(₹ '000)

	Particulars	Fire	Marine	Miscellaneous									Total
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
				For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	For Q3 2016-17	
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	-	-	-	-
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-	-	-
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-	-	-	-	-
5	Repairs & maintenance	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-
7	Communication	-	-	-	-	-	-	-	-	-	-	-	-
8	Legal & professional charges	-	-	-	-	-	-	-	-	-	-	-	-
9	Auditors' fees, expenses etc												
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-
	(b) as adviser or in any other capacity, in respect of												
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-
12	Others												
	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-
	Agents Training	-	-	-	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-	-	-	-
13	Depreciation	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-

Note :

1. The company has received licence to operate as a General Insurer on 22nd May 2017. The numbers pertaining to and upto the quarter ended Dec-16 are not comparable, hence not given.

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	(a) as auditor	211	-	-	-	-	57	261	-	-	-	318	529
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	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	9	-	-	-	-	2	11	-	-	-	13	22
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1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	-	-	-	-
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-	-	-
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-	-	-	-	-
5	Repairs & maintenance	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-
7	Communication	-	-	-	-	-	-	-	-	-	-	-	-
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	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-
12	Others												
	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-
	Agents Training	-	-	-	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-	-	-	-
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