

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 Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	For Q2 2019-20	
1	Employees' remuneration & welfare benefits	8,239	-	8,777	70,022	78,799	1,788	17,669	-	-	3,162	1,01,418	1,09,657
2	Travel, conveyance and vehicle running expenses	143	-	77	978	1,055	30	342	-	-	68	1,495	1,638
3	Training, Seminar and Conference Expenses	(1,627)	-	(45)	(738)	(783)	(333)	(2,083)	-	-	177	(3,022)	(4,649)
4	Rents, rates & taxes	920	-	1,856	10,205	12,061	823	2,288	-	-	351	15,523	16,443
5	Repairs & maintenance	129	-	250	1,438	1,688	33	314	-	-	47	2,082	2,211
6	Printing & stationery	66	-	14	95	109	14	141	-	-	22	286	352
7	Communication	102	-	280	1,171	1,451	23	232	-	-	36	1,742	1,844
8	Legal & professional charges	9,688	-	1,699	5,624	7,323	2,055	22,571	-	-	4,311	36,260	45,948
9	Auditors' fees, expenses etc												
	(a) as auditor	43	-	42	294	336	8	96	-	-	17	457	500
	(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	4	-	4	27	31	1	8	-	-	1	41	45
10	Advertisement and publicity	141	-	3,324	95,370	98,694	2	841	-	-	291	99,828	99,969
11	Interest & Bank Charges	(1)	-	(95)	2,909	2,814	-	1	-	-	-	2,815	2,814
12	Others												
	Information Technology Expenses	1,205	-	1,622	9,168	10,790	255	2,660	-	-	461	14,166	15,371
	Membership & Subscription	51	-	47	307	354	5	63	-	-	16	438	489
	Others	81	-	75	456	531	10	100	-	-	22	663	744
13	Depreciation/Amortisation	1,619	-	2,495	21,440	23,935	413	3,922	-	-	587	28,857	30,476
14	GST Expenditure	70	-	163	590	753	17	134	-	-	15	919	989
	TOTAL	20,873	-	20,585	2,19,356	2,39,941	5,144	49,299	-	-	9,584	3,03,968	3,24,841

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	Particulars												(₹ '000)
		Fire	Marine	Miscellaneous									Total
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	For Q2 2018-19	
1	Employees' remuneration & welfare benefits	37,615	-	20	473	493	9,369	37,132	-	612	-	47,606	85,221
2	Travel, conveyance and vehicle running expenses	1,042	-	-	9	9	258	1,038	-	13	-	1,318	2,360
3	Training, Seminar and Conference Expenses	15,299	-	-	1	1	3,885	12,428	-	2	-	16,316	31,615
4	Rents, rates & taxes	11,295	-	8	198	206	5,138	11,189	-	146	-	16,679	27,974
5	Repairs & maintenance	753	-	1	22	23	201	745	-	10	-	979	1,732
6	Printing & stationery	673	-	-	1	1	170	570	-	1	-	742	1,415
7	Communication	1,337	-	1	16	17	329	1,186	-	11	-	1,543	2,880
8	Legal & professional charges	58,865	-	2	36	38	14,833	49,328	-	74	-	64,273	1,23,138
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	209	-	-	1	1	53	232	-	5	-	291	500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	20	-	-	-	-	5	25	-	-	-	30	50
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	-	-	-	-	-	-	1	-	-	-	1	1
10	Advertisement and publicity	18,402	-	2	45	47	4,477	18,875	-	240	-	23,639	42,041
11	Interest & Bank Charges	20	-	-	-	-	5	20	-	-	-	25	45
12	Others	-	-	-	-	-	-	-	-	-	-	-	-
	Information Technology Expenses	4,448	-	1	16	17	1,137	5,078	-	102	-	6,334	10,782
	Membership & Subscription	175	-	-	1	1	40	173	-	3	-	217	392
	Others	168	-	-	-	-	37	161	-	2	-	200	368
13	Depreciation/Amortisation	14,726	-	10	259	269	3,821	15,345	-	240	-	19,675	34,401
14	GST Expenditure	494	-	-	1	1	119	491	-	5	-	616	1,110
	TOTAL	1,65,541	-	45	1,079	1,124	43,877	1,54,017	-	1,466	-	2,00,484	3,66,025

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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	Total	
			Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20	Upto Q2 2019-20
1	Employees' remuneration & welfare benefits	19,803	-	29,192	1,22,512	1,51,704	4,242	34,697	-	-	3,700	1,94,343	2,14,146
2	Travel, conveyance and vehicle running expenses	427	-	330	1,757	2,087	91	798	-	-	82	3,058	3,485
3	Training, Seminar and Conference Expenses	1,775	-	175	958	1,133	370	3,276	-	-	340	5,119	6,894
4	Rents, rates & taxes	2,265	-	5,753	18,240	23,993	1,441	4,607	-	-	411	30,452	32,717
5	Repairs & maintenance	306	-	748	2,547	3,295	83	624	-	-	55	4,057	4,363
6	Printing & stationery	133	-	40	174	214	30	258	-	-	25	527	660
7	Communication	234	-	644	2,000	2,644	66	514	-	-	42	3,266	3,500
8	Legal & professional charges	26,808	-	3,724	16,793	20,517	5,715	50,254	-	-	5,130	81,616	1,08,424
9	Auditors' fees, expenses etc												
	(a) as auditor	101	-	116	555	671	21	188	-	-	19	899	1,000
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(20)	-	(23)	(111)	(134)	(4)	(38)	-	-	(4)	(180)	(200)
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	10	-	12	55	67	2	19	-	-	2	90	100
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	7	-	8	40	48	2	13	-	-	1	64	71
10	Advertisement and publicity	2,174	-	18,474	1,49,088	1,67,562	422	4,082	-	-	388	1,72,454	1,74,628
11	Interest & Bank Charges	-	-	522	3,976	4,498	-	2	-	-	-	4,500	4,500
12	Others												
	Information Technology Expenses	2,809	-	4,062	16,742	20,804	586	5,192	-	-	538	27,120	29,929
	Membership & Subscription	107	-	109	531	640	16	144	-	-	18	818	925
	Others	144	-	146	711	857	22	192	-	-	25	1,096	1,240
13	Depreciation/Amortisation	3,778	-	10,230	36,342	46,572	1,004	7,684	-	-	683	55,943	59,721
14	GST Expenditure	80	-	190	650	840	19	150	-	-	15	1,024	1,104
	TOTAL	60,941	-	74,452	3,73,560	4,48,012	14,128	1,12,656	-	-	11,470	5,86,266	6,47,207

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				Upto Q2 2018-19	Upto Q2 2018-19	Upto Q2 2018-19	Upto Q2 2018-19	Upto Q2 2018-19	Upto Q2 2018-19	Upto Q2 2018-19	Upto Q2 2018-19	Upto Q2 2018-19	
1	Employees' remuneration & welfare benefits	74,532	-	20	547	567	17,357	69,241	-	612	-	87,777	1,62,309
2	Travel, conveyance and vehicle running expenses	1,968	-	-	10	10	452	1,864	-	13	-	2,339	4,307
3	Training, Seminar and Conference Expenses	34,137	-	-	1	1	7,889	29,532	-	2	-	37,424	71,561
4	Rents, rates & taxes	18,955	-	8	214	222	8,998	18,241	-	146	-	27,607	46,562
5	Repairs & maintenance	1,477	-	1	24	25	374	1,405	-	10	-	1,814	3,291
6	Printing & stationery	1,411	-	-	1	1	325	1,227	-	1	-	1,554	2,965
7	Communication	2,499	-	1	17	18	583	2,236	-	11	-	2,848	5,347
8	Legal & professional charges	1,20,810	-	2	45	47	28,112	1,05,821	-	74	-	1,34,054	2,54,864
9	Auditors' fees, expenses etc												
	(a) as auditor	444	-	-	1	1	103	447	-	5	-	556	1,000
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	44	-	-	-	-	10	46	-	-	-	56	100
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	11	-	-	-	-	2	11	-	-	-	13	24
10	Advertisement and publicity	30,556	-	2	63	65	7,061	29,911	-	240	-	37,277	67,833
11	Interest & Bank Charges	26	-	-	-	-	6	26	-	-	-	32	58
12	Others												
	Information Technology Expenses	10,315	-	1	27	28	2,384	10,406	-	102	-	12,920	23,235
	Membership & Subscription	370	-	-	1	1	77	329	-	3	-	410	780
	Others	297	-	-	1	1	61	264	-	2	-	328	625
13	Depreciation/Amortisation	28,935	-	10	288	298	7,040	28,273	-	240	-	35,851	64,786
14	GST Expenditure	714	-	-	1	1	166	691	-	5	-	863	1,577
	TOTAL	3,27,501	-	45	1,241	1,286	81,000	2,99,971	-	1,466	-	3,83,723	7,11,224