

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 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	For Q3 2019-20	
1	Employees' remuneration & welfare benefits	16,237	-	10,760	50,605	61,365	3,881	17,280	-	-	6,271	88,797	1,05,034
2	Travel, conveyance and vehicle running expenses	354	-	175	929	1,104	84	384	-	-	139	1,711	2,065
3	Training, Seminar and Conference Expenses	2,355	-	119	612	731	529	2,884	-	-	836	4,980	7,335
4	Rents, rates & taxes	1,969	-	2,192	7,781	9,973	1,193	2,470	-	-	728	14,364	16,333
5	Repairs & maintenance	295	-	309	1,239	1,548	84	369	-	-	105	2,106	2,401
6	Printing & stationery	123	-	19	73	92	28	138	-	-	47	305	428
7	Communication	296	-	272	1,102	1,374	81	403	-	-	101	1,959	2,255
8	Legal & professional charges	14,450	-	885	3,839	4,724	3,456	12,176	-	-	6,584	26,940	41,390
9	Auditors' fees, expenses etc												
	(a) as auditor	94	-	39	207	246	22	102	-	-	36	406	500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(9)	-	(5)	16	11	(3)	1	-	-	-	9	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	5	-	1	(7)	(6)	1	(1)	-	-	1	(5)	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	5	-	2	7	9	1	5	-	-	2	17	22
10	Advertisement and publicity	1,134	-	3,231	21,488	24,719	265	1,196	-	-	510	26,690	27,824
11	Interest & Bank Charges	2	-	75	569	644	-	7	-	-	1	652	654
12	Others												
	Information Technology Expenses	2,754	-	1,492	7,040	8,532	624	3,182	-	-	1,045	13,383	16,137
	Membership & Subscription	71	-	52	192	244	18	82	-	-	38	382	453
	Others	175	-	143	590	733	39	215	-	-	75	1,062	1,237
13	Depreciation/Amortisation	3,512	-	4,057	16,984	21,041	985	4,377	-	-	1,270	27,673	31,185
14	GST Expenditure	148	-	91	475	566	30	172	-	-	49	817	965
	<b>TOTAL</b>	<b>43,970</b>	<b>-</b>	<b>23,909</b>	<b>1,13,741</b>	<b>1,37,650</b>	<b>11,318</b>	<b>45,442</b>	<b>-</b>	<b>-</b>	<b>17,838</b>	<b>2,12,248</b>	<b>2,56,218</b>

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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 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	For Q3 2018-19	
1	Employees' remuneration & welfare benefits	41,606	-	585	6,910	7,495	9,807	38,924	-	322	105	56,653	98,259
2	Travel, conveyance and vehicle running expenses	1,121	-	10	124	134	262	1,029	-	5	2	1,432	2,553
3	Training, Seminar and Conference Expenses	(4,887)	-	38	566	604	(1,139)	(4,267)	-	2	-	(4,800)	(9,687)
4	Rents, rates & taxes	17,117	-	210	2,268	2,478	4,393	16,615	-	145	33	23,664	40,781
5	Repairs & maintenance	835	-	30	376	406	228	805	-	7	2	1,448	2,283
6	Printing & stationery	100	-	1	17	18	24	101	-	2	-	145	245
7	Communication	1,022	-	24	293	317	279	989	-	8	2	1,595	2,617
8	Legal & professional charges	13,643	-	61	719	780	3,192	12,153	-	42	13	16,180	29,823
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	208	-	2	28	30	48	212	-	1	1	292	500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	21	-	-	3	3	5	20	-	1	-	29	50
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	8	-	-	1	1	2	8	-	-	-	11	19
10	Advertisement and publicity	20,717	-	2,536	37,454	39,990	4,771	20,358	-	163	46	65,328	86,045
11	Interest & Bank Charges	139	-	1	7	8	32	140	-	2	-	182	321
12	Others	-	-	-	-	-	-	-	-	-	-	-	-
	Information Technology Expenses	4,243	-	44	632	676	975	4,294	-	41	16	6,002	10,245
	Membership & Subscription	179	-	1	18	19	42	169	-	1	-	231	410
	Others	458	-	2	24	26	103	422	-	4	1	556	1,014
13	Depreciation/Amortisation	14,893	-	353	4,415	4,768	3,781	14,740	-	128	42	23,459	38,352
14	GST Expenditure	71	-	2	26	28	14	58	-	1	1	102	173
	<b>TOTAL</b>	<b>1,11,494</b>	<b>-</b>	<b>3,900</b>	<b>53,881</b>	<b>57,781</b>	<b>26,819</b>	<b>1,06,770</b>	<b>-</b>	<b>875</b>	<b>264</b>	<b>1,92,509</b>	<b>3,04,003</b>

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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	
				Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	Upto Q3 2019-20	
1	Employees' remuneration & welfare benefits	36,040	-	39,952	1,73,117	2,13,069	8,123	51,977	-	-	9,971	2,83,140	3,19,180
2	Travel, conveyance and vehicle running expenses	781	-	505	2,686	3,191	175	1,182	-	-	221	4,769	5,550
3	Training, Seminar and Conference Expenses	4,130	-	294	1,570	1,864	899	6,160	-	-	1,176	10,099	14,229
4	Rents, rates & taxes	4,234	-	7,945	26,021	33,966	2,634	7,077	-	-	1,139	44,816	49,050
5	Repairs & maintenance	601	-	1,057	3,786	4,843	167	993	-	-	160	6,163	6,764
6	Printing & stationery	256	-	59	247	306	58	396	-	-	72	832	1,088
7	Communication	530	-	916	3,102	4,018	147	917	-	-	143	5,225	5,755
8	Legal & professional charges	41,258	-	4,609	20,632	25,241	9,171	62,430	-	-	11,714	1,08,556	1,49,814
9	Auditors' fees, expenses etc												
	(a) as auditor	195	-	155	762	917	43	290	-	-	55	1,305	1,500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(26)	-	(21)	(102)	(123)	(6)	(38)	-	-	(7)	(174)	(200)
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	13	-	10	51	61	3	19	-	-	4	87	100
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	12	-	10	47	57	3	18	-	-	3	81	93
10	Advertisement and publicity	3,308	-	21,705	1,70,576	1,92,281	687	5,278	-	-	898	1,99,144	2,02,452
11	Interest & Bank Charges	2	-	597	4,545	5,142	-	9	-	-	1	5,152	5,154
12	Others												
	Information Technology Expenses	5,563	-	5,554	23,782	29,336	1,210	8,374	-	-	1,583	40,503	46,066
	Membership & Subscription	178	-	161	723	884	34	226	-	-	56	1,200	1,378
	Others	319	-	289	1,301	1,590	61	407	-	-	100	2,158	2,477
13	Depreciation/Amortisation	7,290	-	14,287	53,326	67,613	1,989	12,061	-	-	1,953	83,616	90,906
14	GST Expenditure	228	-	281	1,125	1,406	49	322	-	-	64	1,841	2,069
	<b>TOTAL</b>	<b>1,04,912</b>	<b>-</b>	<b>98,365</b>	<b>4,87,297</b>	<b>5,85,662</b>	<b>25,447</b>	<b>1,58,098</b>	<b>-</b>	<b>-</b>	<b>29,306</b>	<b>7,98,513</b>	<b>9,03,425</b>

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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	
				Upto Q3 2018-19	Upto Q3 2018-19	Upto Q3 2018-19	Upto Q3 2018-19	Upto Q3 2018-19	Upto Q3 2018-19	Upto Q3 2018-19	Upto Q3 2018-19	Upto Q3 2018-19	
1	Employees' remuneration & welfare benefits	1,16,138	-	605	7,457	8,062	27,164	1,08,165	-	934	105	1,44,430	2,60,568
2	Travel, conveyance and vehicle running expenses	3,089	-	10	134	144	714	2,893	-	18	2	3,771	6,860
3	Training, Seminar and Conference Expenses	29,250	-	38	567	605	6,750	25,265	-	4	-	32,624	61,874
4	Rents, rates & taxes	36,072	-	218	2,482	2,700	13,391	34,856	-	291	33	51,271	87,343
5	Repairs & maintenance	2,312	-	31	400	431	602	2,210	-	17	2	3,262	5,574
6	Printing & stationery	1,511	-	1	18	19	349	1,328	-	3	-	1,699	3,210
7	Communication	3,521	-	25	310	335	862	3,225	-	19	2	4,443	7,964
8	Legal & professional charges	1,34,453	-	63	764	827	31,304	1,17,974	-	116	13	1,50,234	2,84,687
9	Auditors' fees, expenses etc												
	(a) as auditor	652	-	2	29	31	151	659	-	6	1	848	1,500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	65	-	-	3	3	15	66	-	1	-	85	150
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	19	-	-	1	1	4	19	-	-	-	24	43
10	Advertisement and publicity	51,273	-	2,538	37,517	40,055	11,832	50,269	-	403	46	1,02,605	1,53,878
11	Interest & Bank Charges	165	-	1	7	8	38	166	-	2	-	214	379
12	Others												
	Information Technology Expenses	14,558	-	45	659	704	3,359	14,700	-	143	16	18,922	33,480
	Membership & Subscription	549	-	1	19	20	119	498	-	4	-	641	1,190
	Others	755	-	2	25	27	164	686	-	6	1	884	1,639
13	Depreciation/Amortisation	43,828	-	363	4,703	5,066	10,821	43,013	-	368	42	59,310	1,03,138
14	GST Expenditure	785	-	2	27	29	180	749	-	6	1	965	1,750
	<b>TOTAL</b>	<b>4,38,995</b>	<b>-</b>	<b>3,945</b>	<b>55,122</b>	<b>59,067</b>	<b>1,07,819</b>	<b>4,06,741</b>	<b>-</b>	<b>2,341</b>	<b>264</b>	<b>5,76,232</b>	<b>10,15,227</b>