

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 Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	
1	Employees' remuneration & welfare benefits	40,089	-	-	-	-	5,674	37,621	-	-	-	43,295	83,384
2	Travel, conveyance and vehicle running expenses	949	-	-	-	-	143	914	-	-	-	1,057	2,006
3	Training expenses	22,929	-	-	-	-	4,482	24,578	-	-	-	29,060	51,989
4	Rents, rates & taxes	4,728	-	-	-	-	2,929	3,370	-	-	-	6,299	11,027
5	Repairs & maintenance	3,054	-	-	-	-	712	3,342	-	-	-	4,054	7,108
6	Printing & stationery	451	-	-	-	-	77	459	-	-	-	536	987
7	Communication	1,238	-	-	-	-	222	1,247	-	-	-	1,469	2,707
8	Legal & professional charges	62,633	-	-	-	-	11,811	66,048	-	-	-	77,859	140,492
9	Auditors' fees, expenses etc												
	(a) as auditor	104	-	-	-	-	10	87	-	-	-	97	201
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	86	-	-	-	-	18	96	-	-	-	114	200
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	4	-	-	-	-	1	4	-	-	-	5	9
10	Advertisement and publicity	3,545	-	-	-	-	(275)	1,637	-	-	-	1,362	4,907
11	Interest & Bank Charges	3	-	-	-	-	(1)	(1)	-	-	-	(2)	1
12	Others												
	Information Technology Expenses	860	-	-	-	-	123	835	-	-	-	958	1,818
	Membership & Subscription	288	-	-	-	-	(19)	117	-	-	-	98	386
	Others	140	-	-	-	-	15	120	-	-	-	135	275
13	Depreciation/Amortisation	23,804	-	-	-	-	4,895	25,711	-	-	-	30,606	54,410
14	GST/Service Tax Account	133	-	-	-	-	26	141	-	-	-	167	300
	<b>TOTAL</b>	<b>165,038</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,843</b>	<b>166,326</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>197,169</b>	<b>362,207</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 Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 2016-17	For Q4 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	-	-	-	-	-	-	-	-	-	-	-	-
	Membership & Subscription	-	-	-	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-	-	-	-
13	Depreciation/Amortisation	-	-	-	-	-	-	-	-	-	-	-	-
14	GST/Service Tax Account	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	-	-	-	-	-	-	-	-	-	-	-	-

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 Mar-17 are not comparable, hence not given.

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	Particulars	Fire	Marine	Miscellaneous									(₹'000)	
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	Total	
				Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18	Upto Q4 2017-18
1	Employees' remuneration & welfare benefits	81,059	-	-	-	-	18,923	88,774	-	-	-	-	107,697	188,756
2	Travel, conveyance and vehicle running expenses	1,988	-	-	-	-	428	2,197	-	-	-	-	2,625	4,613
3	Training expenses	29,356	-	-	-	-	6,203	32,506	-	-	-	-	38,709	68,065
4	Rents, rates & taxes	16,257	-	-	-	-	6,572	17,741	-	-	-	-	24,313	40,570
5	Repairs & maintenance	3,083	-	-	-	-	720	3,378	-	-	-	-	4,098	7,181
6	Printing & stationery	756	-	-	-	-	163	836	-	-	-	-	999	1,755
7	Communication	2,020	-	-	-	-	460	2,219	-	-	-	-	2,679	4,699
8	Legal & professional charges	88,470	-	-	-	-	18,760	97,926	-	-	-	-	116,686	205,156
9	Auditors' fees, expenses etc													
	(a) as auditor	315	-	-	-	-	67	348	-	-	-	-	415	730
	(b) as adviser or in any other capacity, in respect of													
	(i) Taxation matters	86	-	-	-	-	18	96	-	-	-	-	114	200
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	13	-	-	-	-	3	15	-	-	-	-	18	31
10	Advertisement and publicity	21,682	-	-	-	-	4,581	24,008	-	-	-	-	28,589	50,271
11	Interest & Bank Charges	34	-	-	-	-	7	38	-	-	-	-	45	79
12	Others													
	Information Technology Expenses	1,780	-	-	-	-	376	1,971	-	-	-	-	2,347	4,127
	Membership & Subscription	1,549	-	-	-	-	321	1,673	-	-	-	-	1,994	3,543
	Others	351	-	-	-	-	72	381	-	-	-	-	453	804
13	Depreciation/Amortisation	27,564	-	-	-	-	6,061	30,393	-	-	-	-	36,454	64,018
14	GST/Service Tax Account	177	-	-	-	-	38	195	-	-	-	-	233	410
	<b>TOTAL</b>	<b>276,540</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>63,773</b>	<b>304,695</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>368,468</b>	<b>645,008</b>

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	Particulars	Fire	Marine	Miscellaneous									Total
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	
				Upto Q4 2016-17	Upto Q4 2016-17	Upto Q4 2016-17	Upto Q4 2016-17	Upto Q4 2016-17	Upto Q4 2016-17	Upto Q4 2016-17	Upto Q4 2016-17	Upto Q4 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	-	-	-	-	-	-	-	-	-	-	-	-
	Membership & Subscription	-	-	-	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-	-	-	-
13	Depreciation/Amortisation	-	-	-	-	-	-	-	-	-	-	-	-
14	GST/Service Tax Account	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	-	-	-	-	-	-	-	-	-	-	-	-

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 Mar-17 are not comparable, hence not given.