

## 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 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	For Q4 2018-19	
1	Employees' remuneration & welfare benefits	29,735	-	5,916	27,771	33,687	7,547	44,954	-	380	525	87,093	1,16,828
2	Travel, conveyance and vehicle running expenses	859	-	104	612	716	198	1,412	-	19	16	2,361	3,220
3	Training, Seminar and Conference Expenses	(3,184)	-	20	383	403	(759)	3,408	-	240	117	3,409	225
4	Rents, rates & taxes	2,039	-	1,531	5,304	6,835	1,108	6,249	-	47	129	14,368	16,407
5	Repairs & maintenance	483	-	106	517	623	129	836	-	7	10	1,605	2,088
6	Printing & stationery	57	-	17	70	87	14	385	-	12	7	505	562
7	Communication	413	-	119	548	667	105	966	-	16	15	1,769	2,182
8	Legal & professional charges	(1,412)	-	722	3,069	3,791	(369)	28,751	-	1,124	581	33,878	32,466
9	Auditors' fees, expenses etc												
	(a) as auditor	127	-	32	111	143	28	198	-	1	3	373	500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	13	-	3	11	14	3	20	-	-	-	37	50
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	10	-	1	4	5	3	13	-	-	-	21	31
10	Advertisement and publicity	636	-	6,128	1,28,986	1,35,114	104	8,516	-	58	238	1,44,030	1,44,666
11	Interest & Bank Charges	348	-	21	89	110	80	399	-	3	2	594	942
12	Others												
	Information Technology Expenses	1,405	-	646	2,211	2,857	310	2,886	-	6	56	6,115	7,520
	Membership & Subscription	73	-	24	105	129	23	159	-	2	3	316	389
	Others	84	-	32	142	174	28	201	-	1	2	406	490
13	Depreciation/Amortisation	(22,907)	-	714	3,034	3,748	(5,090)	(20,339)	-	(191)	43	(21,829)	(44,736)
14	GST/Service Tax Expenditure	102	-	28	101	129	22	218	-	2	3	374	476
	<b>TOTAL</b>	<b>8,881</b>	<b>-</b>	<b>16,164</b>	<b>1,73,068</b>	<b>1,89,232</b>	<b>3,484</b>	<b>79,232</b>	<b>-</b>	<b>1,727</b>	<b>1,750</b>	<b>2,75,425</b>	<b>2,84,306</b>

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OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars												(₹ '000)
		Fire	Marine	Miscellaneous									Total
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	Total
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	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	For Q4 2017-18	
1	Employees' remuneration & welfare benefits	43,056	-	-	-	-	5,198	35,130	-	-	-	40,328	83,384
2	Travel, conveyance and vehicle running expenses	954	-	-	-	-	142	910	-	-	-	1,052	2,006
3	Training, Seminar and Conference Expenses	22,929	-	-	-	-	4,482	24,578	-	-	-	29,060	51,989
4	Rents, rates & taxes	4,851	-	-	-	-	2,910	3,269	-	-	-	6,179	11,030
5	Repairs & maintenance	3,012	-	-	-	-	719	3,377	-	-	-	4,096	7,108
6	Printing & stationery	449	-	-	-	-	77	461	-	-	-	538	987
7	Communication	1,229	-	-	-	-	224	1,254	-	-	-	1,478	2,707
8	Legal & professional charges	62,293	-	-	-	-	11,865	66,334	-	-	-	78,199	1,40,492
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	-	-	-	4	9
10	Advertisement and publicity	4,181	-	-	-	-	(377)	1,104	-	-	-	727	4,908
11	Interest & Bank Charges	3	-	-	-	-	(1)	(1)	-	-	-	(2)	1
12	Others	-	-	-	-	-	-	-	-	-	-	-	-
	Information Technology Expenses	860	-	-	-	-	123	835	-	-	-	958	1,818
	Membership & Subscription	1,550	-	-	-	-	321	1,672	-	-	-	1,993	3,543
	Others	(990)	-	-	-	-	(299)	(1,296)	-	-	-	(1,595)	(2,585)
13	Depreciation/Amortisation	23,663	-	-	-	-	4,918	25,829	-	-	-	30,747	54,410
14	GST/Service Tax Expenditure	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>1,68,234</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,331</b>	<b>1,63,642</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,93,973</b>	<b>3,62,207</b>

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OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Fire	Marine	Miscellaneous									Total	
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	Total	
				Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19	Upto Q4 2018-19
1	Employees' remuneration & welfare benefits	1,45,873	-	6,521	35,228	41,749	34,711	1,53,119	-	1,314	630	2,31,523	3,77,396	
2	Travel, conveyance and vehicle running expenses	3,948	-	114	746	860	912	4,305	-	37	18	6,132	10,080	
3	Training, Seminar and Conference Expenses	26,066	-	58	950	1,008	5,991	28,673	-	244	117	36,033	62,099	
4	Rents, rates & taxes	38,111	-	1,749	7,786	9,535	14,499	41,105	-	338	162	65,639	1,03,750	
5	Repairs & maintenance	2,795	-	137	917	1,054	731	3,046	-	24	12	4,867	7,662	
6	Printing & stationery	1,568	-	18	88	106	363	1,713	-	15	7	2,204	3,772	
7	Communication	3,934	-	144	858	1,002	967	4,191	-	35	17	6,212	10,146	
8	Legal & professional charges	1,33,041	-	785	3,833	4,618	30,935	1,46,725	-	1,240	594	1,84,112	3,17,153	
9	Auditors' fees, expenses etc													
	(a) as auditor	779	-	34	140	174	179	857	-	7	4	1,221	2,000	
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters	78	-	3	14	17	18	86	-	1	-	122	200	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	
	(d) out of pocket expenses	29	-	1	5	6	7	32	-	-	-	45	74	
10	Advertisement and publicity	67,567	-	6,414	1,33,217	1,39,631	15,549	74,862	-	632	303	2,30,977	2,98,544	
11	Interest & Bank Charges	513	-	22	96	118	118	565	-	5	2	808	1,321	
12	Others													
	Information Technology Expenses	15,963	-	691	2,870	3,561	3,669	17,586	-	149	72	25,037	41,000	
	Membership & Subscription	622	-	25	124	149	142	657	-	6	3	957	1,579	
	Others	839	-	34	167	201	192	887	-	7	3	1,290	2,129	
13	Depreciation/Amortisation	20,921	-	1,077	7,737	8,814	5,731	22,674	-	177	85	37,481	58,402	
14	GST/Service Tax Expenditure	887	-	30	128	158	202	967	-	8	4	1,339	2,226	
	<b>TOTAL</b>	<b>4,63,534</b>	<b>-</b>	<b>17,857</b>	<b>1,94,904</b>	<b>2,12,761</b>	<b>1,14,916</b>	<b>5,02,050</b>	<b>-</b>	<b>4,239</b>	<b>2,033</b>	<b>8,35,999</b>	<b>12,99,533</b>	

(₹'000)

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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 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	84,026	-	-	-	-	18,447	86,283	-	-	-	1,04,730	1,88,756
2	Travel, conveyance and vehicle running expenses	1,993	-	-	-	-	427	2,193	-	-	-	2,620	4,613
3	Training, Seminar and Conference Expenses	29,356	-	-	-	-	6,203	32,506	-	-	-	38,709	68,065
4	Rents, rates & taxes	16,380	-	-	-	-	6,553	17,640	-	-	-	24,193	40,573
5	Repairs & maintenance	3,041	-	-	-	-	727	3,413	-	-	-	4,140	7,181
6	Printing & stationery	754	-	-	-	-	163	838	-	-	-	1,001	1,755
7	Communication	2,011	-	-	-	-	462	2,226	-	-	-	2,688	4,699
8	Legal & professional charges	88,130	-	-	-	-	18,814	98,212	-	-	-	1,17,026	2,05,156
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	-	-	-	17	31
10	Advertisement and publicity	22,318	-	-	-	-	4,479	23,475	-	-	-	27,954	50,272
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	1,550	-	-	-	-	321	1,672	-	-	-	1,993	3,543
	Others	350	-	-	-	-	72	379	-	-	-	451	801
13	Depreciation/Amortisation	27,423	-	-	-	-	6,084	30,511	-	-	-	36,595	64,018
14	GST/Service Tax Expenditure	176	-	-	-	-	38	196	-	-	-	234	410
	<b>TOTAL</b>	<b>2,79,736</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>63,261</b>	<b>3,02,011</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,65,272</b>	<b>6,45,008</b>

## Note :

1 The company has received licence to operate as a General Insurer on 22nd May 2017 and commenced its business in Nov-17.