

Kotak Mahindra General Insurance Company Limited

IRDAI Registration No. 152 Dated November 18, 2015



SCHEDULES TO AND FORMING PART OF THE REVENUE ACCOUNTS AND PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED ON AND TO BALANCE SHEET
AS AT 31st MARCH 2017

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Rs '000

For the quarter ended 31st March 2017																
Sr No.	Particulars	Fire	Marine	Miscellaneous												Grand Total
				Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
1	Employees' remuneration & welfare benefits	70	-	38,571	20,510	59,081	-	1,746	9,716	-	-	-	-	5	70,547	70,617
2	Travel, conveyance and vehicle running expenses	5	-	1,340	713	2,053	-	94	310	-	-	-	-	0.31	2,457	2,462
3	Training expenses	3	-	3,717	1,990	5,707	-	121	783	-	-	-	-	0.20	6,612	6,615
4	Rents, rates & taxes	14	-	4,134	2,202	6,336	-	1,561	1,029	-	-	-	-	1	8,927	8,941
5	Repairs and maintenance	1	-	485	259	744	-	30	117	-	-	-	-	0.09	891	892
6	Printing & stationery	1	-	216	115	331	-	17	67	-	-	-	-	0.05	415	416
7	Communication	3	-	1,449	774	2,223	-	75	342	-	-	-	-	0.20	2,640	2,643
8	Legal & professional charges	9	-	4,535	2,420	6,955	-	238	(138)	-	-	-	-	1	7,056	7,066
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	-	158	85	243	-	14	42	-	-	-	-	0.05	299	300
	(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	0.06	-	77	41	118	-	2	16	-	-	-	-	0.00	137	137
	(d) out of pocket expenses	0.01	-	3	2	4	-	0	1	-	-	-	-	0.00	5	5
10	Advertisement and publicity	10	-	15,014	8,024	23,038	-	217	788	-	-	-	-	1	24,043	24,053
11	Interest & Bank Charges	2	-	277	148	425	-	16	65	-	-	-	-	0.04	505	507
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	1	-	771	412	1,183	-	23	107	-	-	-	-	0.06	1,312	1,313
	Information Technology Related Expenses	20	-	7,207	3,842	11,049	-	464	1,749	-	-	-	-	1	13,263	13,283
	Electricity Expenses	2	-	653	347	1,001	-	53	169	-	-	-	-	0.17	1,223	1,226
	Business Promotion	0.04	-	12	6	19	-	1	3	-	-	-	-	0.00	22.51	22.55
	Directors Sitting Fees	0.29	-	87	46	133	-	6	22	-	-	-	-	0.02	161	161
	Miscellaneous Expenses	6	-	5,124	2,740	7,864	-	194	1,107	-	-	-	-	0.39	9,165	9,171
13	Depreciation	27	-	9,352	4,983	14,336	-	624	2,290	-	-	-	-	1.85	17,251	17,279
	TOTAL	174	-	93,182	49,659	142,841	-	5,497	18,584	-	-	-	-	11	166,934	167,108

For the quarter ended 31st March 2016																
Sr No.	Particulars	Fire	Marine	Miscellaneous												Grand Total
				Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total	
1	Employees' remuneration & welfare benefits	-	-	36,147	11,643	47,790	-	-	2,099	-	-	-	-	-	49,889	49,889
2	Travel, conveyance and vehicle running expenses	-	-	1,259	378	1,637	-	-	77	-	-	-	-	-	1,715	1,715
3	Training expenses	-	-	156	74	230	-	-	5	-	-	-	-	-	235	235
4	Rents, rates & taxes	-	-	5,703	405	6,109	-	-	548	-	-	-	-	-	6,656	6,656
5	Repairs and maintenance	-	-	518	246	765	-	-	18	-	-	-	-	-	783	783
6	Printing & stationery	-	-	327	134	461	-	-	15	-	-	-	-	-	475	475
7	Communication	-	-	381	160	541	-	-	17	-	-	-	-	-	557	557
8	Legal & professional charges	-	-	2,975	413	3,388	-	-	255	-	-	-	-	-	3,643	3,643
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	463	221	684	-	-	16	-	-	-	-	-	700	700
	(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	-	-	2	1	3	-	-	0.08	-	-	-	-	-	4	4
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	527	182	709	-	-	29	-	-	-	-	-	738	738
11	Interest & Bank Charges	-	-	22	10	32	-	-	1	-	-	-	-	-	33	33
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	-	-	1,128	534	1,662	-	-	40	-	-	-	-	-	1,702	1,702
	Information Technology Related Expenses	-	-	4,072	1,626	5,698	-	-	189	-	-	-	-	-	5,887	5,887
	Electricity Expenses	-	-	746	355	1,100	-	-	26	-	-	-	-	-	1,126	1,126
	Business Promotion	-	-	(6)	(5)	(11)	-	-	0.04	-	-	-	-	-	(11)	(11)
	Directors Sitting Fees	-	-	148	43	191	-	-	9	-	-	-	-	-	200	200
	Miscellaneous Expenses	-	-	377	173	550	-	-	14	-	-	-	-	-	564	564
13	Depreciation	-	-	7,611	3,337	10,948	-	-	308	-	-	-	-	-	11,256	11,256
	TOTAL	-	-	62,556	19,929	82,486	-	-	3,666	-	-	-	-	-	86,153	86,153

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AS AT 31st MARCH 2017

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Rs '000

Upto the quarter ended 31st March 2017																	
Sr No.	Particulars	Fire	Marine	Miscellaneous												Grand Total	
				Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total		
1	Employees' remuneration & welfare benefits	70	-	147,475	79,468	226,944	-	3,713	36,351	-	-	-	-	-	5	267,012	267,082
2	Travel, conveyance and vehicle running expenses	5	-	6,396	3,423	9,819	-	186	1,261	-	-	-	-	-	0.31	11,266	11,271
3	Training expenses	3	-	3,781	2,024	5,805	-	123	796	-	-	-	-	-	0.20	6,724	6,726
4	Rents, rates & taxes	14	-	16,423	8,790	25,213	-	2,252	3,455	-	-	-	-	-	1	30,921	30,936
5	Repairs and maintenance	1	-	1,593	853	2,446	-	52	335	-	-	-	-	-	0.09	2,833	2,834
6	Printing & stationery	1	-	944	505	1,449	-	29	189	-	-	-	-	-	0.05	1,667	1,669
7	Communication	3	-	3,823	2,046	5,869	-	119	817	-	-	-	-	-	0.20	6,806	6,809
8	Legal & professional charges	9	-	12,841	6,873	19,714	-	384	2,843	-	-	-	-	-	1	22,942	22,951
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	-	842	452	1,294	-	27	177	-	-	-	-	-	0.05	1,498	1,500
	(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	0.06	-	77	41	118	-	2.5	16.2	-	-	-	-	-	0.00	137	137
	(d) out of pocket expenses	0.01	-	11	6	17	-	0	2	-	-	-	-	-	0.00	19	19
10	Advertisement and publicity	10	-	28,472	15,239	43,711	-	389	2,530	-	-	-	-	-	1	46,631	46,640
11	Interest & Bank Charges	2	-	781	418	1,199	-	25	164	-	-	-	-	-	0.04	1,388	1,391
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	1	-	1,346	720	2,066	-	34	220	-	-	-	-	-	0.06	2,310	2,320
	Information Technology Related Expenses	20	-	24,985	13,373	38,358	-	810	5,259	-	-	-	-	-	1	44,428	44,449
	Electricity Expenses	2	-	3,101	1,660	4,761	-	101	653	-	-	-	-	-	0.17	5,515	5,516
	Business Promotion	0.04	-	49	26	75	-	2	10	-	-	-	-	-	0.00	87	87
	Directors Sitting Fees	0.29	-	361	193	554	-	12	76	-	-	-	-	-	0.02	642	640
	Exchange Gain/Loss (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	6	-	7,306	3,910	11,216	-	237	1,537	-	-	-	-	-	0.39	13,000	12,995
13	Depreciation	27	-	34,421	18,423	52,844	-	1,110	7,230	-	-	-	-	-	2	61,186	61,211
	TOTAL	174	-	295,025	158,443	453,467	-	9,607	63,921	-	-	-	-	-	11	527,008	527,182

Upto the quarter ended 31st March 2016																	
Sr No.	Particulars	Fire	Marine	Miscellaneous												Grand Total	
				Motor OD	Motor TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Others	Miscellaneous Total		
1	Employees' remuneration & welfare benefits	-	-	60,154	28,598	88,752	-	-	2,099	-	-	-	-	-	-	90,851	90,851
2	Travel, conveyance and vehicle running expenses	-	-	2,214	1,053	3,267	-	-	77	-	-	-	-	-	-	3,344	3,344
3	Training expenses	-	-	156	74	230	-	-	5	-	-	-	-	-	-	235	235
4	Rents, rates & taxes	-	-	15,692	7,460	23,152	-	-	548	-	-	-	-	-	-	23,700	23,700
5	Repairs and maintenance	-	-	518	246	764	-	-	18	-	-	-	-	-	-	782	782
6	Printing & stationery	-	-	421	200	621	-	-	15	-	-	-	-	-	-	636	636
7	Communication	-	-	474	225	699	-	-	17	-	-	-	-	-	-	716	716
8	Legal & professional charges	-	-	7,308	3,473	10,781	-	-	255	-	-	-	-	-	-	11,036	11,036
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	463	221	684	-	-	16	-	-	-	-	-	-	700	700
	(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	-	-	2	1	3	-	-	0	-	-	-	-	-	-	4	4
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	827	393	1,220	-	-	29	-	-	-	-	-	-	1,249	1,249
11	Interest & Bank Charges	-	-	22	10	32	-	-	1	-	-	-	-	-	-	33	33
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	-	-	1,140	542	1,682	-	-	40	-	-	-	-	-	-	1,722	1,722
	Information Technology Related Expenses	-	-	5,416	2,575	7,991	-	-	189	-	-	-	-	-	-	8,180	8,180
	Electricity Expenses	-	-	746	355	1,101	-	-	26	-	-	-	-	-	-	1,127	1,127
	Business Promotion	-	-	1	1	2	-	-	0	-	-	-	-	-	-	2	2
	Directors Sitting Fees	-	-	265	126	391	-	-	9	-	-	-	-	-	-	400	400
	Miscellaneous Expenses	-	-	406	193	599	-	-	14	-	-	-	-	-	-	613	613
13	Depreciation	-	-	8,830	4,198	13,028	-	-	308	-	-	-	-	-	-	13,336	13,336
	TOTAL	-	-	105,055	49,944	154,999	-	-	3,666	-	-	-	-	-	-	158,664	158,664