

**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 30th JUNE 2017**

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

Rs '000

For the quarter ended 30th June 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	2,038	-	42,624	31,511	74,135	-	2,298	8,694	-	-	-	-	247	85,373	87,412
2	Travel, conveyance and vehicle running expenses	14	-	1,166	862	2,027	-	51	232	-	-	-	-	16	2,326	2,340
3	Training expenses	2	-	164	122	286	-	8	34	-	-	-	-	2	331	333
4	Rents, rates & taxes	71	-	5,528	4,087	9,615	-	1,203	1,335	-	-	-	-	84	12,238	12,309
5	Repairs and maintenance	11	-	889	657	1,547	-	43	185	-	-	-	-	14	1,788	1,799
6	Printing & stationery	5	-	589	435	1,025	-	18	78	-	-	-	-	6	1,126	1,131
7	Communication	14	-	1,085	802	1,888	-	51	230	-	-	-	-	16	2,185	2,198
8	Legal & professional charges	64	-	4,327	3,199	7,526	-	184	930	-	-	-	-	136	8,776	8,840
9	Auditors' fees, expenses etc															
	(a) as auditor	2	-	194	143	337	-	9	40	-	-	-	-	3	389	392
	(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	5	-	5,195	3,840	9,035	-	61	452	-	-	-	-	6	9,555	9,560
11	Interest & Bank Charges	6	-	439	324	763	-	21	91	-	-	-	-	7	882	888
12	<b>Others</b>															
	Membership and Subscription Fees	2	-	279	207	486	-	6	26	-	-	-	-	2	519	521
	Information Technology Related Expenses	110	-	8,574	6,338	14,912	-	414	1,783	-	-	-	-	130	17,239	17,350
	Electricity Expenses	2	-	151	112	262	-	7	31	-	-	-	-	2	303	305
	Directors Sitting Fees	1	-	79	58	138	-	4	16	-	-	-	-	1	159	160
	Miscellaneous Expenses	6	-	497	367	864	-	24	103	-	-	-	-	8	999	1,005
13	Depreciation	115	-	8,997	6,651	15,648	-	431	1,869	-	-	-	-	136	18,085	18,200
	<b>TOTAL</b>	<b>2,470</b>	<b>-</b>	<b>80,777</b>	<b>59,716</b>	<b>140,493</b>	<b>-</b>	<b>4,835</b>	<b>16,130</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>816</b>	<b>162,274</b>	<b>164,743</b>

For the quarter ended 30th June 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	-	-	38,202	21,010	59,213	-	-	12,547	-	-	-	-	-	71,759	71,759
2	Travel, conveyance and vehicle running expenses	-	-	1,122	631	1,753	-	-	264	-	-	-	-	-	2,016	2,016
3	Training expenses	-	-	91	51	142	-	-	28	-	-	-	-	-	170	170
4	Rents, rates & taxes	-	-	3,752	2,111	5,863	-	-	1,151	-	-	-	-	-	7,015	7,015
5	Repairs and maintenance	-	-	128	72	200	-	-	39	-	-	-	-	-	239	239
6	Printing & stationery	-	-	207	116	323	-	-	50	-	-	-	-	-	373	373
7	Communication	-	-	508	286	794	-	-	156	-	-	-	-	-	949	949
8	Legal & professional charges	-	-	1,772	997	2,768	-	-	1,268	-	-	-	-	-	4,037	4,037
9	Auditors' fees, expenses etc															
	(a) as auditor	-	-	208	117	325	-	-	64	-	-	-	-	-	389	389
	(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	-	-	2,651	1,491	4,142	-	-	103	-	-	-	-	-	4,246	4,246
11	Interest & Bank Charges	-	-	25	14	38	-	-	8	-	-	-	-	-	46	46
12	<b>Others</b>															
	Membership and Subscription Fees	-	-	181	102	283	-	-	56	-	-	-	-	-	338	338
	Information Technology Related Expenses	-	-	5,008	2,817	7,825	-	-	1,537	-	-	-	-	-	9,362	9,362
	Electricity Expenses	-	-	647	364	1,011	-	-	199	-	-	-	-	-	1,210	1,210
	Business Promotion	-	-	0.2	0.1	0.4	-	-	0.1	-	-	-	-	-	0.5	0.5
	Directors Sitting Fees	-	-	86	48	134	-	-	26	-	-	-	-	-	160	160
	Miscellaneous Expenses	-	-	142	80	221	-	-	37	-	-	-	-	-	259	259
13	Depreciation	-	-	7,200	4,050	11,250	-	-	2,209	-	-	-	-	-	13,459	13,459
	<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>61,929</b>	<b>34,357</b>	<b>96,286</b>	<b>-</b>	<b>-</b>	<b>19,741</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>116,027</b>	<b>116,027</b>

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 30th JUNE 2017

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

Rs '000

Upto the quarter ended 30th June 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	2,038	-	42,624	31,511	74,135	-	2,298	8,694	-	-	-	-	247	85,373	87,412
2	Travel, conveyance and vehicle running expenses	14	-	1,166	862	2,027	-	51	232	-	-	-	-	16	2,326	2,340
3	Training expenses	2	-	164	122	286	-	8	34	-	-	-	-	2	331	333
4	Rents, rates & taxes	71	-	5,528	4,087	9,615	-	1,203	1,335	-	-	-	-	84	12,238	12,309
5	Repairs and maintenance	11	-	889	657	1,547	-	43	185	-	-	-	-	14	1,788	1,799
6	Printing & stationery	5	-	589	435	1,025	-	18	78	-	-	-	-	6	1,126	1,131
7	Communication	14	-	1,085	802	1,888	-	51	230	-	-	-	-	16	2,185	2,198
8	Legal & professional charges	64	-	4,327	3,199	7,526	-	184	930	-	-	-	-	136	8,776	8,840
9	Auditors' fees, expenses etc															
	(a) as auditor	2	-	194	143	337	-	9	40	-	-	-	-	3	389	392
	(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	5	-	5,195	3,840	9,035	-	61	452	-	-	-	-	6	9,555	9,560
11	Interest & Bank Charges	11	-	439	324	763	-	21	91	-	-	-	-	7	882	888
12	<b>Others</b>															
	Membership and Subscription Fees	2	-	279	207	486	-	6	26	-	-	-	-	2	519	521
	Information Technology Related Expenses	110	-	8,574	6,338	14,912	-	414	1,783	-	-	-	-	130	17,239	17,350
	Electricity Expenses	2	-	151	112	262	-	7	31	-	-	-	-	2	303	305
	Directors Sitting Fees	1	-	79	58	138	-	4	16	-	-	-	-	1	159	160
	Miscellaneous Expenses	6	-	497	367	864	-	24	103	-	-	-	-	8	999	1,005
13	Depreciation	115	-	8,997	6,651	15,648	-	431	1,869	-	-	-	-	136	18,085	18,200
	<b>TOTAL</b>	<b>2,470</b>	<b>-</b>	<b>80,777</b>	<b>59,716</b>	<b>140,493</b>	<b>-</b>	<b>4,835</b>	<b>16,130</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>816</b>	<b>162,274</b>	<b>164,743</b>

Upto the quarter ended 30th June 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	-	-	38,202	21,010	59,213	-	-	12,547	-	-	-	-	-	71,759	71,759
2	Travel, conveyance and vehicle running expenses	-	-	1,122	631	1,753	-	-	264	-	-	-	-	-	2,016	2,016
3	Training expenses	-	-	91	51	142	-	-	28	-	-	-	-	-	170	170
4	Rents, rates & taxes	-	-	3,752	2,111	5,863	-	-	1,151	-	-	-	-	-	7,015	7,015
5	Repairs and maintenance	-	-	128	72	200	-	-	39	-	-	-	-	-	239	239
6	Printing & stationery	-	-	207	116	323	-	-	50	-	-	-	-	-	373	373
7	Communication	-	-	508	286	794	-	-	156	-	-	-	-	-	949	949
8	Legal & professional charges	-	-	1,772	997	2,768	-	-	1,268	-	-	-	-	-	4,037	4,037
9	Auditors' fees, expenses etc															
	(a) as auditor	-	-	208	117	325	-	-	64	-	-	-	-	-	389	389
	(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	-	-	2,651	1,491	4,142	-	-	103	-	-	-	-	-	4,246	4,246
11	Interest & Bank Charges	-	-	25	14	38	-	-	8	-	-	-	-	-	46	46
12	<b>Others</b>															
	Membership and Subscription Fees	-	-	181	102	283	-	-	56	-	-	-	-	-	338	338
	Information Technology Related Expenses	-	-	5,008	2,817	7,825	-	-	1,537	-	-	-	-	-	9,362	9,362
	Electricity Expenses	-	-	647	364	1,011	-	-	199	-	-	-	-	-	1,210	1,210
	Directors Sitting Fees	-	-	86	48	134	-	-	26	-	-	-	-	-	160	160
	Miscellaneous Expenses	-	-	142	80	221	-	-	37	-	-	-	-	-	259	259
13	Depreciation	-	-	7,200	4,050	11,250	-	-	2,209	-	-	-	-	-	13,459	13,459
	<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>61,929</b>	<b>34,357</b>	<b>96,286</b>	<b>-</b>	<b>-</b>	<b>19,741</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>116,027</b>	<b>116,027</b>	