

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 December 2017

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

Rs '000

For the quarter ended 31st December 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	641	-	40,515	25,373	65,888	-	1,729	10,656	-	-	-	-	2,594	80,867	81,508
2	Travel, conveyance and vehicle running expenses	100	-	2,550	1,656	4,206	-	104	595	-	-	-	-	84	4,989	5,089
3	Training expenses	9	-	178	113	291	-	8	45	-	-	-	-	7	351	359
4	Rents, rates & taxes	210	-	4,099	2,538	6,637	-	1,228	1,298	-	-	-	-	172	9,335	9,545
5	Repairs and maintenance	69	-	1,459	927	2,386	-	63	367	-	-	-	-	57	2,873	2,941
6	Printing & stationery	37	-	829	530	1,360	-	37	211	-	-	-	-	31	1,640	1,677
7	Communication	53	-	1,092	684	1,776	-	44	278	-	-	-	-	43	2,141	2,194
8	Legal & professional charges	162	-	3,893	2,428	6,321	-	136	1,076	-	-	-	-	56	7,590	7,752
9	Auditors' fees, expenses etc															
	(a) as auditor	15	-	342	222	565	-	15	86	-	-	-	-	13	678	693
	(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	0	-	1	1	2	-	0	0	-	-	-	-	0	2	2
10	Advertisement and publicity	56	-	5,540	3,427	8,967	-	82	398	-	-	-	-	4	9,451	9,507
11	Interest & Bank Charges	6	-	(18)	(38)	(56)	-	(5)	(2)	-	-	-	-	4	(58)	(52)
12	Others															
	Membership and Subscription Fees	11	-	177	104	281	-	9	56	-	-	-	-	9	355	366
	Information Technology Related Expenses	418	-	8,608	5,412	14,019	-	356	2,155	-	-	-	-	346	16,875	17,294
	Electricity Expenses	15	-	310	196	506	-	13	78	-	-	-	-	12	609	624
	Business Promotion	0	-	13	9	22	-	1	3	-	-	-	-	0	26	27
	Directors Sitting Fees	3	-	60	37	97	-	2	15	-	-	-	-	3	117	120
	Miscellaneous Expenses	562	-	263	167	429	-	13	60	-	-	-	-	7	509	1,070
13	Depreciation	493	-	10,415	6,595	17,010	-	440	2,673	-	-	-	-	409	20,533	21,026
	TOTAL	2,859	-	80,326	50,381	130,707	-	4,275	20,049	-	-	-	-	3,852	158,883	161,742

For the quarter ended 31st December 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	-	-	35,117	17,318	52,435	-	1,967	5,109	-	-	-	-	-	59,511	59,511
2	Travel, conveyance and vehicle running expenses	-	-	2,634	1,319	3,953	-	92	383	-	-	-	-	-	4,428	4,428
3	Training expenses	-	-	(63)	(38)	(101)	-	1	(20)	-	-	-	-	-	(120)	(120)
4	Rents, rates & taxes	-	-	4,209	1,947	6,156	-	691	324	-	-	-	-	-	7,171	7,171
5	Repairs and maintenance	-	-	544	270	814	-	22	72	-	-	-	-	-	908	908
6	Printing & stationery	-	-	347	172	519	-	12	34	-	-	-	-	-	565	565
7	Communication	-	-	1,063	520	1,583	-	44	136	-	-	-	-	-	1,763	1,763
8	Legal & professional charges	-	-	3,392	1,631	5,023	-	146	1,425	-	-	-	-	-	6,594	6,594
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	261	124	384	-	13	25	-	-	-	-	-	423	423
	(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	-	-	0	(0)	0	-	0	(0)	-	-	-	-	-	0	0
10	Advertisement and publicity	-	-	7,874	4,008	11,882	-	172	714	-	-	-	-	-	12,767	12,767
11	Interest & Bank Charges	-	-	366	191	556	-	10	63	-	-	-	-	-	630	630
12	Others															
	Membership and Subscription Fees	-	-	207	97	304	-	11	18	-	-	-	-	-	333	333
	Information Technology Related Expenses	-	-	6,695	3,165	9,860	-	347	625	-	-	-	-	-	10,832	10,832
	Electricity Expenses	-	-	723	322	1,044	-	48	34	-	-	-	-	-	1,127	1,127
	Business Promotion	-	-	18	9	27	-	1	3	-	-	-	-	-	31	31
	Directors Sitting Fees	-	-	99	47	146	-	5	9	-	-	-	-	-	160	160
	Miscellaneous Expenses	-	-	1,284	654	1,937	-	42	197	-	-	-	-	-	2,177	2,177
13	Depreciation	-	-	9,931	4,745	14,676	-	486	1,011	-	-	-	-	-	16,173	16,173
	TOTAL	-	-	74,701	36,500	111,201	-	4,110	10,160	-	-	-	-	4,110	125,472	125,472

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 December 2017

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

Rs '000

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	
				Upto the quarter ended 31st December 2017												
1	Employees' remuneration & welfare benefits	3,605	-	122,315	83,918	206,233	-	6,718	32,319	-	-	-	-	3,211	248,482	252,086
2	Travel, conveyance and vehicle running expenses	173	-	5,684	3,900	9,584	-	265	1,303	-	-	-	-	154	11,306	11,479
3	Training expenses	17	-	501	344	844	-	26	124	-	-	-	-	15	1,009	1,025
4	Rents, rates & taxes	447	-	13,359	9,165	22,524	-	4,069	3,978	-	-	-	-	398	30,969	31,417
5	Repairs and maintenance	132	-	3,946	2,707	6,653	-	202	973	-	-	-	-	118	7,946	8,078
6	Printing & stationery	66	-	2,130	1,461	3,591	-	102	496	-	-	-	-	59	4,248	4,314
7	Communication	108	-	3,315	2,274	5,589	-	165	827	-	-	-	-	96	6,677	6,785
8	Legal & professional charges	343	-	12,074	8,284	20,358	-	503	3,600	-	-	-	-	292	24,754	25,097
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	26	-	765	525	1,290	-	39	189	-	-	-	-	23	1,541	1,567
	(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	0	-	1	1	2	-	0	0	-	-	-	-	0	2	2
10	Advertisement and publicity	62	-	18,141	12,446	30,586	-	136	822	-	-	-	-	55	31,600	31,661
11	Interest & Bank Charges	29	-	853	585	1,438	-	44	210	-	-	-	-	25	1,718	1,747
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	20	-	760	522	1,282	-	31	151	-	-	-	-	18	1,483	1,503
	Information Technology Related Expenses	843	-	25,271	17,338	42,609	-	1,292	6,218	-	-	-	-	751	50,870	51,713
	Electricity Expenses	29	-	859	589	1,448	-	44	212	-	-	-	-	26	1,729	1,758
	Business Promotion	0	-	1	1	2	-	0	0	-	-	-	-	0	2	2
	Directors Sitting Fees	7	-	215	147	362	-	11	53	-	-	-	-	6	433	440
	Miscellaneous Expenses	2,099	-	723	496	1,219	-	19	168	-	-	-	-	23	1,429	3,528
13	Depreciation	964	-	28,990	19,890	48,880	-	1,477	7,259	-	-	-	-	858	58,474	59,437
	TOTAL	8,968	-	239,902	164,592	404,495	-	15,142	58,906	-	-	-	-	6,128	484,671	493,639

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	
				Upto the quarter ended 31st December 2016												
1	Employees' remuneration & welfare benefits	-	-	108,904	58,959	167,863	-	1,967	26,635	-	-	-	-	-	196,465	196,465
2	Travel, conveyance and vehicle running expenses	-	-	5,056	2,710	7,766	-	92	951	-	-	-	-	-	8,809	8,809
3	Training expenses	-	-	64	34	98	-	1	13	-	-	-	-	-	112	112
4	Rents, rates & taxes	-	-	12,289	6,588	18,877	-	691	2,426	-	-	-	-	-	21,994	21,994
5	Repairs and maintenance	-	-	1,108	594	1,702	-	22	219	-	-	-	-	-	1,942	1,942
6	Printing & stationery	-	-	728	390	1,118	-	12	122	-	-	-	-	-	1,253	1,253
7	Communication	-	-	2,374	1,273	3,647	-	44	475	-	-	-	-	-	4,166	4,166
8	Legal & professional charges	-	-	8,306	4,453	12,759	-	146	2,981	-	-	-	-	-	15,886	15,886
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	684	367	1,051	-	13	135	-	-	-	-	-	1,200	1,200
	(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	-	-	8	4	12	-	0	2	-	-	-	-	-	14	14
10	Advertisement and publicity	-	-	13,458	7,215	20,673	-	172	1,742	-	-	-	-	-	22,587	22,587
11	Interest & Bank Charges	-	-	504	270	774	-	10	99	-	-	-	-	-	883	883
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	-	-	575	308	883	-	11	113	-	-	-	-	-	1,007	1,007
	Information Technology Related Expenses	-	-	17,779	9,531	27,310	-	347	3,510	-	-	-	-	-	31,166	31,166
	Electricity Expenses	-	-	2,448	1,312	3,760	-	48	483	-	-	-	-	-	4,291	4,291
	Business Promotion	-	-	37	20	56	-	1	7	-	-	-	-	-	64	64
	Directors Sitting Fees	-	-	274	147	421	-	5	54	-	-	-	-	-	480	480
	Miscellaneous Expenses	-	-	2,182	1,170	3,352	-	42	430	-	-	-	-	-	3,825	3,825
13	Depreciation	-	-	25,069	13,439	38,508	-	486	4,941	-	-	-	-	-	43,934	43,934
	TOTAL	-	-	201,845	108,784	310,629	-	4,110	45,337	-	-	-	-	-	360,077	360,077