

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 2018

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

Rs '000

For the quarter ended 31st March 2018																
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	2,523	-	38,198	41,534	79,732	-	823	24,417	-	-	-	-	1,945	1,06,918	1,09,440
2	Travel, conveyance and vehicle running expenses	68	-	1,783	1,408	3,191	-	11	811	-	-	-	-	63	4,077	4,145
3	Training expenses	-	-	285	215	499	-	7	120	-	-	-	-	11	636	648
4	Rents, rates & taxes	154	-	3,299	2,675	5,973	-	697	2,309	-	-	-	-	146	9,125	9,279
5	Repairs and maintenance	56	-	1,289	1,014	2,303	-	14	650	-	-	-	-	53	3,020	3,076
6	Printing & stationery	23	-	578	464	1,042	-	1	290	-	-	-	-	22	1,354	1,377
7	Communication	42	-	996	790	1,786	-	7	509	-	-	-	-	50	2,352	2,394
8	Legal & professional charges	182	-	4,886	3,771	8,657	-	81	2,139	-	-	-	-	248	11,124	11,306
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	8	-	173	142	316	-	(1)	101	-	-	-	-	8	425	433
	(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	1	-	31	22	53	-	1	10	-	-	-	-	1	65	66
	(d) out of pocket expenses	0.24	-	7	5	11	-	1	2	-	-	-	-	0.22	14	15
10	Advertisement and publicity	114	-	3,108	2,657	5,765	-	107	1,063	-	-	-	-	150	7,085	7,199
11	Interest & Bank Charges	17	-	404	308	712	-	8	179	-	-	-	-	16	915	931
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	12	-	303	234	536	-	5	125	-	-	-	-	11	678	690
	Information Technology Related Expenses	346	-	7,901	6,240	14,141	-	71	4,040	-	-	-	-	328	18,580	18,926
	Electricity Expenses	10	-	228	184	412	-	1	125	-	-	-	-	10	548	558
	Business Promotion	0.00	-	(0.04)	(0.00)	(0.04)	-	(0.01)	0.05	-	-	-	-	0.00	(0.00)	-
	Directors Sitting Fees	3	-	67	53	119	-	1	34	-	-	-	-	3	157	160
	Miscellaneous Expenses	420	-	758	556	1,314	-	45	164	-	-	-	-	17	1,540	1,960
13	Depreciation	399	-	9,220	7,270	16,490	-	83	4,707	-	-	-	-	375	21,656	22,055
	TOTAL	4,388	-	73,513	69,540	1,43,054	-	1,963	41,797	-	-	-	-	3,455	1,90,270	1,94,657

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	70,618
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	6,613	6,615
4	Rents, rates & taxes	14	-	4,134	2,202	6,336	-	1,561	1,029	-	-	-	-	1	8,926	8,942
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	414	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	-	0.20	1	-	-	-	-	0.00	5	5
10	Advertisement and publicity	10	-	15,014	8,024	23,038	-	217	788	-	-	-	-	1	24,044	24,053
11	Interest & Bank Charges	2	-	277	148	425	-	16	65	-	-	-	-	0.04	504	508
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	1	-	771	412	1,183	-	23	107	-	-	-	-	0.06	1,303	1,313
	Information Technology Related Expenses	20	-	7,207	3,842	11,048	-	464	1,749	-	-	-	-	1	13,262	13,283
	Electricity Expenses	2	-	653	347	1,002	-	53	169	-	-	-	-	0.17	1,224	1,226
	Business Promotion	0.04	-	12	6	19	-	1	3	-	-	-	-	0.00	23	23
	Directors Sitting Fees	0.29	-	87	46	134	-	6	22	-	-	-	-	0.02	162	160
	Miscellaneous Expenses	6	-	5,124	2,740	7,865	-	194	1,107	-	-	-	-	0.39	9,175	9,177
13	Depreciation	27	-	9,352	4,983	14,337	-	624	2,290	-	-	-	-	2	17,252	17,277
	TOTAL	174	-	93,180	49,658	1,42,838	-	5,497	18,584	-	-	-	-	11	1,66,931	1,67,105

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 2018

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 March 2018												
1	Employees' remuneration & welfare benefits	6,127	-	1,60,513	1,25,452	2,85,965	-	7,541	56,737	-	-	-	-	5,156	3,55,399	3,61,526
2	Travel, conveyance and vehicle running expenses	241	-	7,467	5,308	12,775	-	276	2,115	-	-	-	-	217	15,383	15,624
3	Training expenses	28	-	785	558	1,343	-	32	244	-	-	-	-	26	1,645	1,673
4	Rents, rates & taxes	601	-	16,658	11,840	28,498	-	4,765	6,287	-	-	-	-	544	40,094	40,695
5	Repairs and maintenance	188	-	5,235	3,721	8,956	-	216	1,624	-	-	-	-	170	10,966	11,154
6	Printing & stationery	89	-	2,708	1,925	4,633	-	102	786	-	-	-	-	81	5,602	5,692
7	Communication	150	-	4,311	3,064	7,375	-	172	1,336	-	-	-	-	146	9,029	9,179
8	Legal & professional charges	525	-	16,960	12,055	29,015	-	584	5,739	-	-	-	-	540	35,878	36,403
9	Auditors' fees, expenses etc															
	(a) as auditor	34	-	939	667	1,606	-	39	290	-	-	-	-	31	1,966	2,000
	(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	1	-	31	22	53	-	1	10	-	-	-	-	1	65	66
	(d) out of pocket expenses	0.27	-	8	5	13	-	1	2	-	-	-	-	0.25	16	17
10	Advertisement and publicity	176	-	21,249	15,103	36,352	-	243	1,885	-	-	-	-	205	38,685	38,861
11	Interest & Bank Charges	45	-	1,257	893	2,150	-	52	390	-	-	-	-	41	2,633	2,678
12	Others															
	Membership and Subscription Fees	32	-	1,063	756	1,819	-	37	276	-	-	-	-	29	2,161	2,193
	Information Technology Related Expenses	1,189	-	33,172	23,578	56,750	-	1,363	10,258	-	-	-	-	1,079	69,450	70,639
	Electricity Expenses	39	-	1,087	773	1,860	-	45	337	-	-	-	-	35	2,277	2,316
	Business Promotion	0.04	-	1	1	2	-	0.04	0.31	-	-	-	-	0.03	2	2
	Directors Sitting Fees	10	-	282	200	482	-	12	87	-	-	-	-	9	590	600
	Miscellaneous Expenses	2,519	-	1,480	1,052	2,532	-	64	333	-	-	-	-	40	2,969	5,488
13	Depreciation	1,362	-	38,210	27,160	65,370	-	1,560	11,967	-	-	-	-	1,233	80,130	81,492
	TOTAL	13,356	-	3,13,416	2,34,133	5,47,549	-	17,105	1,00,703	-	-	-	-	9,583	6,74,940	6,88,296

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 March 2017												
1	Employees' remuneration & welfare benefits	70	-	1,47,475	79,468	2,26,944	-	3,713	36,351	-	-	-	-	5	2,67,012	2,67,082
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	16	-	-	-	-	0.00	137	137
	(d) out of pocket expenses	0.01	-	11	6	17	-	0.36	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
	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	-	2,95,025	1,58,443	4,53,467	-	9,607	63,921	-	-	-	-	11	5,27,008	5,27,182