Kotak Mahindra General Insurance Company Limited

IRDA 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 SEPTEMBER 2016

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Rs '000

For the quarter ended 30th September 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	-	-	35,585	20,630	56,215	-	-	8,979	-	-	-	-	-	65,195	65,195
2	Travel, conveyance and vehicle running expenses	-	-	1,300	760	2,060	-	-	304	-	-	-	-	-	2,365	2,365
3	Training expenses	-	-	35	21	57	-	-	5	-	-	-	-	-	62	62
4	Rents, rates & taxes	-	-	4,328	2,530	6,857	-	-	951	-	-	-	-	-	7,808	7,808
5	Repairs and maintenance	-	-	436	252	688	-	-	107	-	-	-	-	-	795	795
6	Printing & stationery	-	-	174	102	276	-	-	38	-	-	-	-	-	314	314
7	Communication	-	-	803	467	1,270	-	-	183	-	-	-	-	-	1,453	1,453
8	Legal & professional charges	-	-	3,142	1,826	4,968	-	-	287	-	-	-	-	-	5,255	5,255
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	215	126	341	-	-	46	-	-	-	-	-	388	388
	(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	-	-	2	-	-	-	-	-	14	14
10	Advertisement and publicity	-	-	2,933	1,716	4,649	-	-	925	-	-	-	-	-	5,574	5,574
11	Interest & Bank Charges	-	-	114	66	179	-	-	28	-	-	-	-	-	208	208
12	**Others**															
	Membership and Subscription Fees	-	-	187	110	297	-	-	40	-	-	-	-	-	336	336
	Information Technology Related Expenses	-	-	6,076	3,549	9,625	-	-	1,348	-	-	-	-	-	10,972	10,972
	Electricity Expenses	-	-	1,077	626	1,704	-	-	250	-	-	-	-	-	1,954	1,954
	Business Promotion	-	-	18	10	29	-	-	5	-	-	-	-	-	33.21	33.21
	Directors Sitting Fees	-	-	89	52	141	-	-	19	-	-	-	-	-	160	160
	Miscellaneous Expenses	-	-	757	436	1,193	-	-	196	-	-	-	-	-	1,389	1,389
13	Depreciation	-	-	7,938	4,644	12,582	-	-	1,721	-	-	-	-	-	14,303	14,303
	TOTAL	**-**	**-**	**65,215**	**37,928**	**103,143**	**-**	**-**	**15,435**	**-**	**-**	**-**	**-**	**-**	**118,578**	**118,578**

For the quarter ended 30th September 2015

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	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Communication	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Legal & professional charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	**Others**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Information Technology Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Electricity Expenses															
	Business Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Directors Sitting Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

Kotak Mahindra General Insurance Company Limited

IRDA 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 SEPTEMBER 2016

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Rs '000

Upto the quarter ended 30th September 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	-	-	73,788	41,640	115,428	-	-	21,526	-	-	-	-	-	136,954	136,954
2	Travel, conveyance and vehicle running expenses	-	-	2,422	1,391	3,813	-	-	568	-	-	-	-	-	4,381	4,381
3	Training expenses	-	-	126	73	199	-	-	33	-	-	-	-	-	232	232
4	Rents, rates & taxes	-	-	8,080	4,641	12,721	-	-	2,102	-	-	-	-	-	14,823	14,823
5	Repairs and maintenance	-	-	564	324	887	-	-	147	-	-	-	-	-	1,034	1,034
6	Printing & stationery	-	-	381	219	600	-	-	88	-	-	-	-	-	687	687
7	Communication	-	-	1,311	753	2,063	-	-	339	-	-	-	-	-	2,402	2,402
8	Legal & professional charges	-	-	4,914	2,822	7,736	-	-	1,556	-	-	-	-	-	9,292	9,292
9	Auditors' fees, expenses etc															-
	(a) as auditor	-	-	424	243	667	-	-	110	-	-	-	-	-	777	777
	(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	-	-	2	-	-	-	-	-	14	14
10	Advertisement and publicity	-	-	5,584	3,207	8,791	-	-	1,028	-	-	-	-	-	9,819	9,819
11	Interest & Bank Charges	-	-	138	79	218	-	-	36	-	-	-	-	-	254	254
12	**Others**															
	Membership and Subscription Fees	-	-	368	211	579	-	-	95	-	-	-	-	-	674	674
	Information Technology Related Expenses	-	-	11,084	6,366	17,450	-	-	2,884	-	-	-	-	-	20,334	20,334
	Electricity Expenses	-	-	1,725	991	2,715	-	-	449	-	-	-	-	-	3,164	3,164
	Business Promotion	-	-	18	11	29	-	-	5	-	-	-	-	-	34	34
	Directors Sitting Fees	-	-	174	100	275	-	-	45	-	-	-	-	-	320	320
	Miscellaneous Expenses	-	-	898	516	1,414	-	-	233	-	-	-	-	-	1,648	1,648
13	Depreciation	-	-	15,138	8,694	23,832	-	-	3,930	-	-	-	-	-	27,762	27,762
	TOTAL	**-**	**-**	**127,144**	**72,285**	**199,428**	**-**	**-**	**35,177**	**-**	**-**	**-**	**-**	**-**	**234,605**	**234,605**

Upto the quarter ended 30th September 2015

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	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Repairs and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Communication	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Legal & professional charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	**Others**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Information Technology Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Electricity Expenses															
	Business Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Directors Sitting Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**