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 31ST MARCH 2016

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Rs '000

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	414	3,388	-	-	255	-	-	-	-	-	3,643	3,643
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	463	220	684	-	-	16	-	-	-	-	-	700	700
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	2	1	3	-	-	0.1	-	-	-	-	-	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	-	-	-	-	-	(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**	**19,930**	**82,486**	**-**	**-**	**3,667**	**-**	**-**	**-**	**-**	**-**	**86,153**	**86,153**

For the quarter ended 31st March 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**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Information Technology Related 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 31ST MARCH 2016

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Rs '000

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	3,474	10,782	-	-	255	-	-	-	-	-	11,037	11,037
9	Auditors' fees, expenses etc															-
	(a) as auditor	-	-	463	220	683	-	-	16	-	-	-	-	-	699	699
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	2	1	3	-	-	0.1	-	-	-	-	-	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	-	-	0.04	-	-	-	-	-	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**	**-**	**-**	**3,667**	**-**	**-**	**-**	**-**	**-**	**158,666**	**158,666**

Upto the quarter ended 31st March 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Business Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Directors Sitting Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**