

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: DHFL General Insurance Limited

IRDAI Registration No. 155 dated May 22, 2017

CIN: U66000MH2016PLC283275



OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ '000)

	Particulars	Fire	Marine	Miscellaneous								Total	
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others		Total Miscellaneous
				For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20	For Q1 2019-20		For Q1 2019-20
1	Employees' remuneration & welfare benefits	11,564	-	20,415	52,490	72,905	2,454	17,028	-	-	538	92,925	1,04,489
2	Travel, conveyance and vehicle running expenses	284	-	253	779	1,032	61	456	-	-	14	1,563	1,847
3	Training, Seminar and Conference Expenses	3,402	-	220	1,696	1,916	703	5,359	-	-	163	8,141	11,543
4	Rents, rates & taxes	1,345	-	3,897	8,035	11,932	618	2,319	-	-	60	14,929	16,274
5	Repairs & maintenance	177	-	498	1,109	1,607	50	310	-	-	8	1,975	2,152
6	Printing & stationery	67	-	26	79	105	16	117	-	-	3	241	308
7	Communication	132	-	364	829	1,193	43	282	-	-	6	1,524	1,656
8	Legal & professional charges	17,120	-	2,025	11,169	13,194	3,660	27,683	-	-	819	45,356	62,476
9	Auditors' fees, expenses etc												
	(a) as auditor	58	-	74	261	335	13	92	-	-	2	442	500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(23)	-	(30)	(104)	(134)	(5)	(37)	-	-	(1)	(177)	(200)
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	12	-	15	52	67	2	18	-	-	1	88	100
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	3	-	4	13	17	1	5	-	-	-	23	26
10	Advertisement and publicity	2,033	-	15,150	53,718	68,868	420	3,241	-	-	97	72,626	74,659
11	Interest & Bank Charges	1	-	617	1,067	1,684	-	1	-	-	-	1,685	1,686
12	Others												
	Information Technology Expenses	1,604	-	2,440	7,574	10,014	331	2,532	-	-	77	12,954	14,558
	Membership & Subscription	56	-	62	224	286	11	81	-	-	2	380	436
	Others	63	-	71	255	326	12	92	-	-	3	433	496
13	Depreciation/Amortisation	2,159	-	7,735	14,902	22,637	591	3,762	-	-	96	27,086	29,245
14	GST Expenditure	10	-	27	60	87	2	16	-	-	-	105	115
	<b>TOTAL</b>	<b>40,067</b>	<b>-</b>	<b>53,863</b>	<b>1,54,208</b>	<b>2,08,071</b>	<b>8,983</b>	<b>63,357</b>	<b>-</b>	<b>-</b>	<b>1,888</b>	<b>2,82,299</b>	<b>3,22,366</b>

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	Particulars	Fire	Marine	Miscellaneous									(₹ '000)	
				Motor OD	Motor TP	Motor Total	Personal Accident	Health Insurance	Liability	Engineering	Others	Total Miscellaneous	Total	
				For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19	For Q1 2018-19
1	Employees' remuneration & welfare benefits	36,917	-	-	74	74	7,988	32,109	-	-	-	40,171	77,088	
2	Travel, conveyance and vehicle running expenses	926	-	-	1	1	194	826	-	-	-	1,021	1,947	
3	Training, Seminar and Conference Expenses	18,838	-	-	-	-	4,004	17,104	-	-	-	21,108	39,946	
4	Rents, rates & taxes	7,660	-	-	16	16	3,860	7,052	-	-	-	10,928	18,588	
5	Repairs & maintenance	724	-	-	2	2	173	660	-	-	-	835	1,559	
6	Printing & stationery	738	-	-	-	-	155	657	-	-	-	812	1,550	
7	Communication	1,162	-	-	1	1	254	1,050	-	-	-	1,305	2,467	
8	Legal & professional charges	61,945	-	-	9	9	13,279	56,493	-	-	-	69,781	1,31,726	
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor	235	-	-	-	-	50	215	-	-	-	265	500	
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters	24	-	-	-	-	5	21	-	-	-	26	50	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	
	(d) out of pocket expenses	11	-	-	-	-	2	10	-	-	-	12	23	
10	Advertisement and publicity	12,154	-	-	18	18	2,584	11,036	-	-	-	13,638	25,792	
11	Interest & Bank Charges	6	-	-	-	-	1	6	-	-	-	7	13	
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	
	Information Technology Expenses	5,867	-	-	11	11	1,247	5,328	-	-	-	6,586	12,453	
	Membership & Subscription	195	-	-	-	-	37	156	-	-	-	193	388	
	Others	129	-	-	1	1	24	103	-	-	-	128	257	
13	Depreciation/Amortisation	14,209	-	-	29	29	3,219	12,928	-	-	-	16,176	30,385	
14	GST Expenditure	220	-	-	-	-	47	200	-	-	-	247	467	
	<b>TOTAL</b>	<b>1,61,960</b>	<b>-</b>	<b>-</b>	<b>162</b>	<b>162</b>	<b>37,123</b>	<b>1,45,954</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,83,239</b>	<b>3,45,199</b>	

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	(a) as auditor	58	-	74	261	335	13	92	-	-	2	442	500
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	(i) Taxation matters	(23)	-	(30)	(104)	(134)	(5)	(37)	-	-	(1)	(177)	(200)
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
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	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	11	-	-	-	-	2	10	-	-	-	12	23
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