

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 Q2 2018-19 | For Q2 2018-19 | For Q2 2018-19 | For Q2 2018-19    | For Q2 2018-19   | For Q2 2018-19 | For Q2 2018-19 | For Q2 2018-19 | For Q2 2018-19      |                 |
| 1  | Employees' remuneration & welfare benefits             | 37,615          | -        | 20             | 473            | 493            | 9,369             | 37,132           | -              | 612            | -              | 47,606              | 85,221          |
| 2  | Travel, conveyance and vehicle running expenses        | 1,042           | -        | -              | 9              | 9              | 258               | 1,038            | -              | 13             | -              | 1,318               | 2,360           |
| 3  | Training, Seminar and Conference Expenses              | 15,299          | -        | -              | 1              | 1              | 3,885             | 12,428           | -              | 2              | -              | 16,316              | 31,615          |
| 4  | Rents, rates & taxes                                   | 11,295          | -        | 8              | 198            | 206            | 5,138             | 11,189           | -              | 146            | -              | 16,679              | 27,974          |
| 5  | Repairs & maintenance                                  | 753             | -        | 1              | 22             | 23             | 201               | 745              | -              | 10             | -              | 979                 | 1,732           |
| 6  | Printing & stationery                                  | 673             | -        | -              | 1              | 1              | 170               | 570              | -              | 1              | -              | 742                 | 1,415           |
| 7  | Communication  | 1,337           | -        | 1              | 16             | 17             | 329               | 1,186            | -              | 11             | -              | 1,543               | 2,880           |
| 8  | Legal & professional charges                           | 58,865          | -        | 2              | 36             | 38             | 14,833            | 49,328           | -              | 74             | -              | 64,273              | 1,23,138        |
| 9  | Auditors' fees, expenses etc                           |                 |          |                |                |                |                   |                  |                |                |                |                     |                 |
|    | (a) as auditor   | 209             | -        | -              | 1              | 1              | 53                | 232              | -              | 5              | -              | 291                 | 500             |
|    | (b) as adviser or in any other capacity, in respect of | -               | -        | -              | -              | -              | -                 | -                | -              | -              | -              | -                   | -               |
|    | (i) Taxation matters                                   | 20              | -        | -              | -              | -              | 5                 | 25               | -              | -              | -              | 30                  | 50              |
|    | (ii) Insurance matters                                 | -               | -        | -              | -              | -              | -                 | -                | -              | -              | -              | -                   | -               |
|    | (iii) Management services; and                         | -               | -        | -              | -              | -              | -                 | -                | -              | -              | -              | -                   | -               |
|    | (c) In any other capacity                              | -               | -        | -              | -              | -              | -                 | -                | -              | -              | -              | -                   | -               |
|    | (d) out of pocket expenses                             | -               | -        | -              | -              | -              | -                 | 1                | -              | -              | -              | 1                   | 1               |
| 10 | Advertisement and publicity                            | 18,402          | -        | 2              | 45             | 47             | 4,477             | 18,875           | -              | 240            | -              | 23,639              | 42,041          |
| 11 | Interest & Bank Charges                                | 20              | -        | -              | -              | -              | 5                 | 20               | -              | -              | -              | 25                  | 45              |
| 12 | Others   |                 |          |                |                |                |                   |                  |                |                |                |                     |                 |
|    | Information Technology Expenses                        | 4,448           | -        | 1              | 16             | 17             | 1,137             | 5,078            | -              | 102            | -              | 6,334               | 10,782          |
|    | Membership & Subscription                              | 175             | -        | -              | 1              | 1              | 40                | 173              | -              | 3              | -              | 217                 | 392             |
|    | Others   | 168             | -        | -              | -              | -              | 37                | 161              | -              | 2              | -              | 200                 | 368             |
| 13 | Depreciation/Amortisation                              | 14,726          | -        | 10             | 259            | 269            | 3,821             | 15,345           | -              | 240            | -              | 19,675              | 34,401          |
| 14 | GST/Service Tax Account                                | 494             | -        | -              | 1              | 1              | 119               | 491              | -              | 5              | -              | 616                 | 1,110           |
|    | <b>TOTAL</b>   | <b>1,65,541</b> | <b>-</b> | <b>45</b>      | <b>1,079</b>   | <b>1,124</b>   | <b>43,877</b>     | <b>1,54,017</b>  | <b>-</b>       | <b>1,466</b>   | <b>-</b>       | <b>2,00,484</b>     | <b>3,66,025</b> |

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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 Q2 2017-18 | For Q2 2017-18 | For Q2 2017-18 | For Q2 2017-18    | For Q2 2017-18   | For Q2 2017-18 | For Q2 2017-18 | For Q2 2017-18 | For Q2 2017-18      |               |
| 1        | Employees' remuneration & welfare benefits             | 17,274        | -        | -              | -              | -              | 4,032             | 18,917           | -              | -              | -              | 22,949              | 40,223        |
| 2        | Travel, conveyance and vehicle running expenses        | 417           | -        | -              | -              | -              | 90                | 461              | -              | -              | -              | 551                 | 968           |
| 3        | Training, Seminar and Conference Expenses              | 2             | -        | -              | -              | -              | -                 | 3                | -              | -              | -              | 3                   | 5             |
| 4        | Rents, rates & taxes                                   | 3,538         | -        | -              | -              | -              | 1,430             | 3,862            | -              | -              | -              | 5,292               | 8,830         |
| 5        | Repairs & maintenance                                  | -             | -        | -              | -              | -              | -                 | -                | -              | -              | -              | -                   | -             |
| 6        | Printing & stationery                                  | 36            | -        | -              | -              | -              | 8                 | 40               | -              | -              | -              | 48                  | 84            |
| 7        | Communication  | 143           | -        | -              | -              | -              | 33                | 158              | -              | -              | -              | 191                 | 334           |
| 8        | Legal & professional charges                           | 1,404         | -        | -              | -              | -              | 298               | 1,554            | -              | -              | -              | 1,852               | 3,256         |
| 9        | Auditors' fees, expenses etc                           | -             | -        | -              | -              | -              | -                 | -                | -              | -              | -              | -                   | -             |
|          | (a) as auditor   | 54            | -        | -              | -              | -              | 11                | 60               | -              | -              | -              | 71                  | 125           |
|          | (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                             | -             | -        | -              | -              | -              | -                 | -                | -              | -              | -              | -                   | -             |
| 10       | Advertisement and publicity                            | 667           | -        | -              | -              | -              | 141               | 740              | -              | -              | -              | 881                 | 1,548         |
| 11       | Interest & Bank Charges                                | -             | -        | -              | -              | -              | -                 | -                | -              | -              | -              | -                   | -             |
| 12       | Others   | -             | -        | -              | -              | -              | -                 | -                | -              | -              | -              | -                   | -             |
|          | Information Technology Expenses                        | 213           | -        | -              | -              | -              | 45                | 236              | -              | -              | -              | 281                 | 494           |
|          | Membership & Subscription                              | -             | -        | -              | -              | -              | -                 | -                | -              | -              | -              | -                   | -             |
|          | Others   | 611           | -        | -              | -              | -              | 126               | 664              | -              | -              | -              | 790                 | 1,401         |
| 13       | Depreciation/Amortisation                              | 302           | -        | -              | -              | -              | 66                | 333              | -              | -              | -              | 399                 | 701           |
| 14       | GST/Service Tax Account                                | 22            | -        | -              | -              | -              | 5                 | 23               | -              | -              | -              | 28                  | 50            |
|          | <b>TOTAL</b>   | <b>24,683</b> | <b>-</b> | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>6,285</b>      | <b>27,051</b>    | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>33,336</b>       | <b>58,019</b> |

PERIODIC DISCLOSURES

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OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

|         |  |                 |          |                 |                 |                 |                   |                  |                 |                 |                 |                     | (₹'000)         |
|---------|--|-----------------|----------|-----------------|-----------------|-----------------|-------------------|------------------|-----------------|-----------------|-----------------|---------------------|-----------------|
| Sl. No. | Particulars  | Fire            | Marine   | Miscellaneous   |                 |                 |                   |                  |                 |                 |                 |                     | Total           |
|         |  |                 |          | Motor OD        | Motor TP        | Motor Total     | Personal Accident | Health Insurance | Liability       | Engineering     | Others          | Total Miscellaneous |                 |
|         |  |                 |          | Upto Q2 2018-19 | Upto Q2 2018-19 | Upto Q2 2018-19 | Upto Q2 2018-19   | Upto Q2 2018-19  | Upto Q2 2018-19 | Upto Q2 2018-19 | Upto Q2 2018-19 | Upto Q2 2018-19     |                 |
| 1       | Employees' remuneration & welfare benefits             | 74,532          | -        | 20              | 547             | 567             | 17,357            | 69,241           | -               | 612             | -               | 87,777              | 1,62,309        |
| 2       | Travel, conveyance and vehicle running expenses        | 1,968           | -        | -               | 10              | 10              | 452               | 1,864            | -               | 13              | -               | 2,339               | 4,307           |
| 3       | Training, Seminar and Conference Expenses              | 34,137          | -        | -               | 1               | 1               | 7,889             | 29,532           | -               | 2               | -               | 37,424              | 71,561          |
| 4       | Rents, rates & taxes                                   | 18,955          | -        | 8               | 214             | 222             | 8,998             | 18,241           | -               | 146             | -               | 27,607              | 46,562          |
| 5       | Repairs & maintenance                                  | 1,477           | -        | 1               | 24              | 25              | 374               | 1,405            | -               | 10              | -               | 1,814               | 3,291           |
| 6       | Printing & stationery                                  | 1,411           | -        | -               | 1               | 1               | 325               | 1,227            | -               | 1               | -               | 1,554               | 2,965           |
| 7       | Communication  | 2,499           | -        | 1               | 17              | 18              | 583               | 2,236            | -               | 11              | -               | 2,848               | 5,347           |
| 8       | Legal & professional charges                           | 1,20,810        | -        | 2               | 45              | 47              | 28,112            | 1,05,821         | -               | 74              | -               | 1,34,054            | 2,54,864        |
| 9       | Auditors' fees, expenses etc                           |                 |          |                 |                 |                 |                   |                  |                 |                 |                 |                     |                 |
|         | (a) as auditor   | 444             | -        | -               | 1               | 1               | 103               | 447              | -               | 5               | -               | 556                 | 1,000           |
|         | (b) as adviser or in any other capacity, in respect of | -               | -        | -               | -               | -               | -                 | -                | -               | -               | -               | -                   | -               |
|         | (i) Taxation matters                                   | 44              | -        | -               | -               | -               | 10                | 46               | -               | -               | -               | 56                  | 100             |
|         | (ii) Insurance matters                                 | -               | -        | -               | -               | -               | -                 | -                | -               | -               | -               | -                   | -               |
|         | (iii) Management services; and                         | -               | -        | -               | -               | -               | -                 | -                | -               | -               | -               | -                   | -               |
|         | (c) In any other capacity                              | -               | -        | -               | -               | -               | -                 | -                | -               | -               | -               | -                   | -               |
|         | (d) out of pocket expenses                             | 11              | -        | -               | -               | -               | 2                 | 11               | -               | -               | -               | 13                  | 24              |
| 10      | Advertisement and publicity                            | 30,556          | -        | 2               | 63              | 65              | 7,061             | 29,911           | -               | 240             | -               | 37,277              | 67,833          |
| 11      | Interest & Bank Charges                                | 26              | -        | -               | -               | -               | 6                 | 26               | -               | -               | -               | 32                  | 58              |
| 12      | Others   |                 |          |                 |                 |                 |                   |                  |                 |                 |                 |                     |                 |
|         | Information Technology Expenses                        | 10,315          | -        | 1               | 27              | 28              | 2,384             | 10,406           | -               | 102             | -               | 12,920              | 23,235          |
|         | Membership & Subscription                              | 370             | -        | -               | 1               | 1               | 77                | 329              | -               | 3               | -               | 410                 | 780             |
|         | Others   | 297             | -        | -               | 1               | 1               | 61                | 264              | -               | 2               | -               | 328                 | 625             |
| 13      | Depreciation/Amortisation                              | 28,935          | -        | 10              | 288             | 298             | 7,040             | 28,273           | -               | 240             | -               | 35,851              | 64,786          |
| 14      | GST/Service Tax Account                                | 714             | -        | -               | 1               | 1               | 166               | 691              | -               | 5               | -               | 863                 | 1,577           |
|         | <b>TOTAL</b>   | <b>3,27,501</b> | <b>-</b> | <b>45</b>       | <b>1,241</b>    | <b>1,286</b>    | <b>81,000</b>     | <b>2,99,971</b>  | <b>-</b>        | <b>1,466</b>    | <b>-</b>        | <b>3,83,723</b>     | <b>7,11,224</b> |

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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 |               |
|    |  |               |          | Upto Q2 2017-18 | Upto Q2 2017-18 | Upto Q2 2017-18 | Upto Q2 2017-18   | Upto Q2 2017-18  | Upto Q2 2017-18 | Upto Q2 2017-18 | Upto Q2 2017-18 | Upto Q2 2017-18     |               |
| 1  | Employees' remuneration & welfare benefits             | 23,895        | -        | -               | -               | -               | 5,578             | 26,169           | -               | -               | -               | 31,747              | 55,642        |
| 2  | Travel, conveyance and vehicle running expenses        | 430           | -        | -               | -               | -               | 93                | 475              | -               | -               | -               | 568                 | 998           |
| 3  | Training, Seminar and Conference Expenses              | 48            | -        | -               | -               | -               | 10                | 54               | -               | -               | -               | 64                  | 112           |
| 4  | Rents, rates & taxes                                   | 5,044         | -        | -               | -               | -               | 2,039             | 5,505            | -               | -               | -               | 7,544               | 12,588        |
| 5  | Repairs & maintenance                                  | -             | -        | -               | -               | -               | -                 | -                | -               | -               | -               | -                   | -             |
| 6  | Printing & stationery                                  | 44            | -        | -               | -               | -               | 10                | 49               | -               | -               | -               | 59                  | 103           |
| 7  | Communication  | 180           | -        | -               | -               | -               | 41                | 198              | -               | -               | -               | 239                 | 419           |
| 8  | Legal & professional charges                           | 2,823         | -        | -               | -               | -               | 599               | 3,125            | -               | -               | -               | 3,724               | 6,547         |
| 9  | Auditors' fees, expenses etc                           |               |          |                 |                 |                 |                   |                  |                 |                 |                 |                     |               |
|    | (a) as auditor   | 87            | -        | -               | -               | -               | 18                | 96               | -               | -               | -               | 114                 | 201           |
|    | (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                             | -             | -        | -               | -               | -               | -                 | -                | -               | -               | -               | -                   | -             |
| 10 | Advertisement and publicity                            | 934           | -        | -               | -               | -               | 197               | 1,035            | -               | -               | -               | 1,232               | 2,166         |
| 11 | Interest & Bank Charges                                | -             | -        | -               | -               | -               | -                 | -                | -               | -               | -               | -                   | -             |
| 12 | Others   |               |          |                 |                 |                 |                   |                  |                 |                 |                 |                     |               |
|    | Information Technology Expenses                        | 223           | -        | -               | -               | -               | 47                | 247              | -               | -               | -               | 294                 | 517           |
|    | Membership & Subscription                              | -             | -        | -               | -               | -               | -                 | -                | -               | -               | -               | -                   | -             |
|    | Others   | 1,212         | -        | -               | -               | -               | 249               | 1,317            | -               | -               | -               | 1,566               | 2,778         |
| 13 | Depreciation/Amortisation                              | 397           | -        | -               | -               | -               | 87                | 438              | -               | -               | -               | 525                 | 922           |
| 14 | GST/Service Tax Account                                | 47            | -        | -               | -               | -               | 10                | 51               | -               | -               | -               | 61                  | 108           |
|    | <b>TOTAL</b>   | <b>35,364</b> | <b>-</b> | <b>-</b>        | <b>-</b>        | <b>-</b>        | <b>8,978</b>      | <b>38,759</b>    | <b>-</b>        | <b>-</b>        | <b>-</b>        | <b>47,737</b>       | <b>83,101</b> |