

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Insurer: Kotak Mahindra General Insurance Company Limited
 Registration No. 152 and Date of Registration with the IRDAI November 18,2015

Sr No	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
		For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021
1	Employees' remuneration & welfare benefits	126.24	427.85	13.09	18.39	-	-	13.09	18.39	2,084.31	1,582.33	-	-	1,526.41	3,666.64	605.27	2,252.83	118.04	358.31	-	-	723.31	2,611.14
2	Travel, conveyance and vehicle running expenses	2.18	5.33	0.17	0.23	-	-	0.17	0.23	930.88	55.07	23.79	46.40	55.40	101.47	24.56	61.91	118.04	9.71	-	-	723.31	2,611.14
3	Training expenses	0.14	0.38	0.02	0.02	-	-	0.02	0.02	31.61	1.94	3.64	1.41	3.35	6.70	1.59	4.38	4.34	0.70	-	-	28.90	71.62
4	Rents, rates & taxes	3.20	12.12	0.36	0.52	-	-	0.36	0.52	50.98	114.99	35.14	96.76	86.12	211.75	76.37	275.47	68.22	174.46	-	-	144.59	449.93
5	Repairs	0.92	3.64	0.11	0.16	-	-	0.11	0.16	15.05	34.63	10.31	29.18	25.36	63.81	9.85	41.71	1.98	6.63	-	-	11.83	48.34
6	Printing & stationery	0.95	2.35	0.08	0.10	-	-	0.08	0.10	12.70	22.73	9.49	19.15	22.19	41.88	10.81	27.53	1.91	4.29	-	-	12.72	31.82
7	Communication expenses	0.95	2.82	0.09	0.12	-	-	0.09	0.12	14.24	28.47	10.27	23.99	24.51	52.46	10.77	32.83	1.95	5.13	-	-	12.72	37.96
8	Legal & professional charges	3.76	10.83	0.35	0.47	-	-	0.35	0.47	59.26	119.29	42.64	100.50	101.90	219.79	55.14	149.18	7.68	19.74	-	-	62.82	168.92
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0.19	0.77	0.02	0.03	-	-	0.02	0.03	3.19	7.32	2.19	6.17	5.38	13.49	2.09	8.82	0.42	1.40	-	-	2.51	10.22
	(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	0.10	0.14	0.01	0.01	-	-	0.01	0.01	0.98	1.29	0.79	1.09	1.77	2.38	1.04	1.55	0.18	0.25	-	-	1.22	1.80
10	Advertisement and publicity	35.20	84.87	2.77	3.65	-	-	2.77	3.65	744.23	1,509.33	534.30	1,271.70	1,278.53	2,781.03	391.70	972.53	69.92	154.68	-	-	461.62	1,127.21
11	Interest & Bank Charges	2.11	4.11	0.14	0.18	-	-	0.14	0.18	24.69	39.06	19.06	32.91	43.75	71.97	23.65	47.05	4.07	7.48	-	-	27.72	54.53
12	Depreciation	3.04	12.07	0.36	0.52	-	-	0.36	0.52	50.03	114.88	34.27	96.79	84.30	211.67	32.78	138.35	6.60	22.01	-	-	39.38	160.36
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	21.39	74.16	2.26	3.19	-	-	2.26	3.19	326.44	705.44	229.09	594.37	555.53	1,299.81	232.71	849.81	45.10	135.16	-	-	277.81	984.97
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Membership and Subscription Fees	0.25	0.35	0.02	0.02	-	-	0.02	0.02	6.73	15.60	4.60	13.14	11.33	28.74	2.81	4.04	0.46	0.64	-	-	3.27	4.68
	Electricity Expenses	0.28	1.07	0.04	0.05	-	-	0.04	0.05	4.56	10.21	3.17	8.61	7.73	18.82	3.11	12.30	0.62	1.96	-	-	3.73	14.26
	Directors Sitting Fees	(0.02)	0.24	0.01	0.01	-	-	0.01	0.01	0.35	2.25	0.06	1.89	0.41	4.14	(0.40)	2.71	(0.02)	0.43	-	-	(0.42)	3.14
	Miscellaneous Expenses	24.69	53.53	1.77	2.38	-	-	1.77	2.38	17.70	12.25	15.57	10.32	33.27	22.57	10.37	(0.68)	2.03	0.92	-	-	12.40	0.24
	Auditor: Out of pocket expenses	-	0.01	-	-	-	-	-	-	0.01	0.08	0.01	0.07	0.02	0.15	(0.01)	0.09	(0.01)	0.01	-	-	(0.02)	0.10
	TOTAL	225.57	696.64	21.67	30.05	-	-	21.67	30.05	2,295.57	4,880.84	1,571.69	3,938.43	3,867.26	8,819.27	1,494.21	4,882.41	333.78	903.91	-	-	1,827.99	5,786.32
	In India	225.57	696.64	21.67	30.05	-	-	21.67	30.05	2,295.57	4,880.84	1,571.69	3,938.43	3,867.26	8,819.27	1,494.21	4,882.41	333.78	903.91	-	-	1,827.99	5,786.32
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		verseas Travel Insuranc		Total Health	
	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020
	1 Employees' remuneration & welfare benefits	98.33	270.68	0.02	0.02	-	-	0.02	0.02	594.95	1,656.73	426.73	1,211.90	1,021.68	2,868.63	517.09	1,819.82	47.37	137.29	-	-	564.46
2 Travel, conveyance and vehicle running expenses	1.06	1.73	-	-	-	-	-	-	10.70	18.04	8.64	14.88	19.34	32.92	10.15	18.43	0.81	1.40	-	-	10.96	19.83
3 Training expenses	0.01	0.01	-	-	-	-	-	-	0.04	0.05	0.03	0.04	0.07	0.09	0.05	0.06	-	-	-	-	0.05	0.06
4 Rents, rates & taxes	4.95	12.91	-	-	-	-	-	-	40.90	111.46	31.97	91.97	72.87	203.43	77.86	276.90	45.79	129.44	-	-	123.65	406.34
5 Repairs	1.66	4.40	-	-	-	-	-	-	13.64	37.97	10.64	31.33	24.28	69.30	12.52	47.31	1.17	3.57	-	-	13.69	50.88
6 Printing & stationery	1.14	2.30	-	-	-	-	-	-	9.72	20.51	7.75	16.93	17.47	37.44	9.90	24.52	0.84	1.86	-	-	10.74	26.38
7 Communication expenses	1.60	3.21	-	-	-	-	-	-	13.48	28.20	10.75	23.27	24.23	51.47	14.07	34.61	1.19	2.60	-	-	15.26	37.21
8 Legal & professional charges	5.91	15.53	-	-	-	-	-	-	56.08	150.97	43.89	124.58	99.97	275.55	46.25	167.81	4.20	12.25	-	-	50.45	180.06
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	0.29	0.75	-	-	-	-	-	-	2.42	6.50	1.89	5.36	4.31	11.86	2.28	8.11	0.21	0.61	-	-	2.49	8.72
(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	0.02	0.06	-	-	-	-	-	-	0.14	0.51	0.11	0.42	0.25	0.93	0.12	0.64	0.01	0.05	-	-	0.13	0.69
10 Advertisement and publicity	29.66	64.78	0.01	0.01	-	-	0.01	0.01	412.47	966.35	326.36	797.38	738.83	1,763.73	250.48	697.14	21.77	52.61	-	-	272.25	749.75
11 Interest & Bank Charges	1.19	4.34	-	-	-	-	-	-	9.50	37.46	7.13	30.91	16.63	68.37	6.67	46.67	0.76	3.52	-	-	7.43	50.19
12 Depreciation	4.66	11.41	-	-	-	-	-	-	39.34	101.13	30.89	83.44	70.23	184.57	37.61	124.66	3.34	9.26	-	-	40.95	133.92
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	20.44	47.00	0.01	0.01	-	-	0.01	0.01	169.90	406.11	134.23	335.10	304.13	741.21	168.05	505.82	14.85	38.17	-	-	182.90	543.99
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Membership and Subscription Fees	0.20	0.96	-	-	-	-	-	-	3.88	13.35	2.96	11.01	6.84	24.36	0.90	9.11	0.12	0.69	-	-	1.02	9.80
Electricity Expenses	0.34	0.89	-	-	-	-	-	-	2.80	7.67	2.19	6.33	4.99	14.00	2.58	9.55	0.24	0.72	-	-	2.82	10.27
Directors' Sitting Fees	0.07	0.22	-	-	-	-	-	-	0.56	1.91	0.43	1.58	0.99	3.49	0.45	2.38	0.05	0.18	-	-	0.50	2.56
Miscellaneous Expenses	9.83	25.79	0.01	0.01	-	-	0.01	0.01	(3.59)	6.11	(3.21)	5.04	(6.80)	11.15	23.83	29.90	1.61	2.80	-	-	25.44	32.70
Auditor: Out of pocket expenses	-	0.04	-	-	-	-	-	-	0.02	0.33	-	0.27	0.02	0.60	(0.04)	0.41	-	0.03	-	-	(0.04)	0.44
TOTAL	181.36	467.01	0.05	0.05	-	-	0.05	0.05	1,376.95	3,571.36	1,043.38	2,791.74	2,420.33	6,363.10	1,180.82	3,823.85	144.33	397.05	-	-	1,325.15	4,220.90
In India	181.36	467.01	0.05	0.05	-	-	0.05	0.05	1,376.95	3,571.36	1,043.38	2,791.74	2,420.33	6,363.10	1,180.82	3,823.85	144.33	397.05	-	-	1,325.15	4,220.90
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr No	Particulars	Miscellaneous																Grand Total					
		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		For the Quarter December 31, 2021	Up to the quarter December 31, 2021				
		For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021	For the Quarter December 31, 2021	Up to the quarter December 31, 2021								
1	Employees' remuneration & welfare benefits		13.46			5.83	12.30								108.38								
2	Travel, conveyance and vehicle running expenses	2.87	0.17			0.08	0.15							79.32	1.35	2,337.74	6,411.92	2,477.07	6,858.16				
3	Training expenses	0.06	0.01			0.01	0.01							1.05	0.10	85.49	174.76	87.84	180.32				
4	Rents, rates & taxes	0.07	0.38			0.17	0.36							0.08	0.10	5.31	11.90	5.47	12.30				
5	Repairs	0.01	0.11			0.05	0.11							2.21	3.09	233.16	665.51	236.72	678.15				
6	Printing & stationery	0.02	0.07			0.04	0.07							0.66	0.92	37.91	113.29	38.94	117.09				
7	Communication expenses	0.02	0.09			0.04	0.08							0.47	0.60	35.44	74.44	36.47	76.89				
8	Legal & professional charges	0.02	0.09			0.04	0.08							0.53	0.71	37.82	91.30	38.86	94.24				
9	Legal & professional charges	0.09	0.34			0.16	0.31							2.06	2.74	167.03	392.10	171.14	403.40				
9	Auditors' fees, expenses etc.																						
	(a) as auditor		0.02			0.01	0.02							0.13	0.19	8.03	23.94	8.24	24.74				
	(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													0.03	0.03	3.02	4.21	3.13	4.36				
10	Advertisement and publicity	0.93	2.67			1.39	2.46							16.72	21.50	1,759.19	3,934.87	1,797.16	4,023.39				
11	Interest & Bank Charges	0.06	0.13			0.08	0.12							0.85	1.04	72.46	127.79	74.71	132.08				
12	Depreciation	0.06	0.38			0.16	0.35							2.19	3.06	126.09	375.82	129.49	388.41				
13	Brand/Trade Mark usage fee/charges																						
14	Business Development and Sales Promotion Expenses																						
15	Information Technology Expenses	0.48	2.33			1.02	2.15							13.71	18.79	848.55	2,308.05	872.20	2,385.40				
16	Goods and Services Tax (GST)																						
17	Others (to be specified) ^a																						
	Membership and Subscription Fees	0.01	0.01			0.01	0.01							0.08	0.09	14.70	33.53	14.97	33.90				
	Electricity Expenses		0.03			0.01	0.03							0.19	0.27	11.66	33.41	11.98	34.53				
	Directors Sitting Fees		0.01				0.01							0.03	0.06	0.02	7.36	0.01	7.61				
	Miscellaneous Expenses	0.03				1.80	4.69							2.09	4.10	49.59	31.60	76.05	87.51				
	Auditor: Out of pocket expenses																0.25		0.26				
	TOTAL	4.71	20.21			10.85	23.23							122.40	167.02	5,833.21	14,816.05	6,080.45	15,542.74				
	In India	4.71	20.21			10.85	23.23							122.40	167.02	5,833.21	14,816.05	6,080.45	15,542.74				
	Outside India																						

Particulars	Miscellaneous																Grand Total		
	Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segments		Total Miscellaneous		For the Quarter December 31, 2020	Up to the quarter December 31, 2020	
	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020	For the Quarter December 31, 2020	Up to the quarter December 31, 2020					
1 Employees' remuneration & welfare benefits		12.04				2.82							141.81						
2 Travel, conveyance and vehicle running expenses	3.01	0.08			1.40	0.02							51.93	0.90	1,642.48	4,982.41	1,740.83	5,253.11	
3 Training expenses	0.04			0.01									0.55		30.90	53.75	31.96	55.48	
4 Rents, rates & taxes					0.07	0.14									0.12	0.15	0.13	0.16	
5 Repairs	0.15	0.61			0.03	0.05							2.55	6.68	199.29	617.20	204.24	630.11	
6 Printing & stationery	0.06	0.20			0.01	0.02							0.85	2.28	38.91	122.71	40.57	127.11	
7 Communication expenses	0.04	0.10			0.01	0.02							0.58	1.19	28.84	65.13	29.98	67.43	
8 Legal & professional charges	0.15	0.23			0.02	0.03							0.83	1.67	40.49	90.61	42.09	93.82	
9 Auditors' fees, expenses etc.	0.19	0.67			0.08	0.16							3.06	10.88	153.75	467.32	159.66	482.85	
(a) as auditor	0.01	0.03			0.01	0.01							0.15	0.39	6.97	21.01	7.26	21.76	
(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													0.01	0.03	0.39	1.65	0.41	1.71	
10 Advertisement and publicity	1.04	2.88			0.38	0.67							15.92	38.43	1,028.42	2,555.46	1,058.09	2,620.25	
11 Interest & Bank Charges	0.03	0.19			0.02	0.05							0.61	2.25	24.72	121.05	25.91	125.39	
12 Depreciation	0.16	0.51			0.06	0.12							2.41	5.93	113.81	325.05	118.47	336.46	
13 Brand/Trade Mark usage fee/charges																			
14 Business Development and Sales Promotion Expenses																			
15 Information Technology Expenses	0.70	2.09			0.27	0.49							10.58	24.43	498.58	1,312.21	519.03	1,359.22	
16 Goods and Services Tax (GST)																			
17 Others (to be specified) ^a																			
Membership and Subscription Fees	0.01	0.04			0.01								0.10	0.44	7.97	34.65	8.17	35.61	
Electricity Expenses	0.01	0.04			0.01								0.17	0.46	8.00	24.78	8.34	25.67	
Directors' Sitting Fees		0.01											0.04	0.12	1.53	6.18	1.60	6.40	
Miscellaneous Expenses	0.10	0.12			1.23	3.55							2.52	3.74	22.49	51.26	32.33	77.06	
Auditor: Out of pocket expenses														0.02	(0.02)	1.06	(0.02)	1.10	
TOTAL	5.70	19.84			3.60	8.15							92.86	241.65	3,847.64	10,853.64	4,029.05	11,320.70	
In India	5.70	19.84			3.60	8.15							92.86	241.65	3,847.64	10,853.64	4,029.05	11,320.70	
Outside India																			