

FORM NL-7-OPERATING EXPENSES SCHEDULE  
(Amount in Rs. Lakhs)

Particulars	FIRE	Marine Cargo	Marine Hull	Total Marine	Miscellaneous										Grand Total	
					Motor OD	Motor TP	Total Motor	Personal Accident	Total Health	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous segment		Total Miscellaneous
	Up to the quarter September 30, 2022	Up to the quarter September 30, 2022	Up to the quarter September 30, 2022	Up to the quarter September 30, 2022	Up to the quarter September 30, 2022	Up to the quarter September 30, 2022	Up to the quarter September 30, 2022	Up to the quarter September 30, 2022	Up to the quarter September 30, 2022	Up to the quarter September 30, 2022	Up to the quarter September 30, 2022	Up to the quarter September 30, 2022	Up to the quarter September 30, 2022	Up to the quarter September 30, 2022	Up to the quarter September 30, 2022	Up to the quarter September 30, 2022
1 Employees' remuneration & welfare benefits	78	67	0	67	(0)	(0)	(0)	0	0	39	22	0	113	(0)	174	320
2 Travel, conveyance and vehicle running expenses	1	1	0	1	(0)	(0)	(0)	0	0	1	0	0	2	(0)	3	5
3 Training expenses	0	0	0	0	(0)	(0)	(0)	0	0	0	0	0	0	(0)	0	0
4 Rents, rates & taxes	16	14	0	14	(0)	(0)	(0)	0	0	8	4	0	23	(0)	36	66
5 Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Printing & stationery	0	0	0	0	(0)	(0)	(0)	0	0	0	0	0	0	(0)	0	0
7 Communication expenses	9	8	0	8	(0)	(0)	(0)	0	0	5	3	0	13	(0)	21	38
8 Legal & professional charges	18	16	0	16	(0)	(0)	(0)	0	0	9	5	0	27	(0)	41	75
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	0	0	0	0	(0)	(0)	(0)	0	0	0	0	0	0	(0)	0	0
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Interest & Bank Charges	1	1	0	1	(0)	(0)	(0)	0	0	0	0	0	1	(0)	1	2
12 Depreciation	2	2	0	2	(0)	(0)	(0)	0	0	1	1	0	3	(0)	5	9
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Group Cost Allocations	77	66	0	67	(0)	(0)	(0)	0	0	39	21	0	112	(0)	171	315
Outsourcing Expenses	0	0	0	0	(0)	(0)	(0)	0	0	0	0	0	0	(0)	0	1
TOTAL	204	175	0	176	(0)	(1)	(1)	0	0	102	56	0	295	(0)	453	832
In India																692
Outside India																140

Notes:

- (a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
(c) Expenses paid for various outsourcing activities/arrangements are to be booked

	Particulars	FIRE	Marine Cargo	Marine Hull	Total Marine	Miscellaneous										Grand Total
						Motor OD	Motor TP	Total Motor	Personal Accident	Total Health	Public/ Product	Engineering	Aviation	Crop Insurance	Other Miscellaneous	
		Up to the quarter September 30, 2021	Up to the quarter September 30, 2021	Up to the quarter September 30, 2021	Up to the quarter September 30, 2021	Up to the quarter September 30, 2021	Up to the quarter September 30, 2021	Up to the quarter September 30, 2021	Up to the quarter September 30, 2021	Up to the quarter September 30, 2021	Up to the quarter September 30, 2021	Up to the quarter September 30, 2021	Up to the quarter September 30, 2021	Up to the quarter September 30, 2021	Up to the quarter September 30, 2021	Up to the quarter September 30, 2021
1	Employees' remuneration & welfare benefits	135	17	0	17	(3)	0	(3)	-	-	40	7	1	96	0	140
2	Travel, conveyance and vehicle running expenses	1	0	0	0	(0)	0	(0)	-	-	0	0	0	0	0	1
3	Training expenses	0	0	0	0	(0)	0	(0)	-	-	0	0	0	0	0	0
4	Rents, rates & taxes	31	4	0	4	(1)	0	(1)	-	-	9	1	0	22	0	32
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Communication expenses	23	3	0	3	(1)	0	(1)	-	-	7	1	0	17	0	24
8	Legal & professional charges	5	1	0	1	(0)	0	(0)	-	-	2	0	0	4	0	6
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	5	1	0	1	(0)	0	(0)	-	-	1	0	0	3	0	5
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	1	0	0	0	(0)	0	(0)	-	-	0	0	0	1	0	1
12	Depreciation	5	1	0	1	(0)	0	(0)	-	-	1	0	0	3	0	5
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others: Group Cost Allocations	362	46	0	47	(9)	1	(8)	-	-	107	18	1	258	0	377
	<b>TOTAL</b>	<b>568</b>	<b>72</b>	<b>1</b>	<b>73</b>	<b>(14)</b>	<b>1</b>	<b>(13)</b>	<b>-</b>	<b>-</b>	<b>168</b>	<b>28</b>	<b>2</b>	<b>404</b>	<b>1</b>	<b>590</b>
	In India															
	Outside India															

Notes:

- (a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.  
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