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

	(canonic in the Zanara)												Miscellaneous									
Particulars	FIRE	Marine Cargo	Marine Hull	<u>Total</u> <u>Marine</u>	Motor OD	Motor TP	Total Motor	Personal Accident	<u>Total</u> <u>Health</u>	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellane ous segment	<u>Total</u> <u>Miscellane</u> <u>ous</u>	Grand Total						
	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	half year ended September	Up to the half year ended September 30, 2023	half year ended September	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	half year ended	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023	Up to the half year ended September 30, 2023									
1 Employees' remuneration & welfare benefits	82	28	8	36	1	-	1	0	0	44	24	0	10	-	79	198						
2 Travel, conveyance and vehicle running expenses	3	1	0	1	0	-	0	0	0	1	1	0	0	-	3	7						
3 Training expenses 4 Rents, rates & taxes	12	0 4	0	<u>0</u>	0	<u>-</u>	0	0	0		0 4	0	0	-	0 12	0 29						
5 Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
6 Printing & stationery 7 Communication expenses	18	6	2	<u>0</u> 8	0	-	0	0	0		5	0	0 2		0 17	43						
8 Legal & professional charges	4	1	0	2	0	-	0	0	0		1	0	0	-	4	10						
9 Auditors' fees, expenses etc. (a) as auditor	3	- 1	- 0	- 1	-	-	- 0	- 0	- 0	- 7	- 1	- 0	- 0	-	3	- 7						
(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	1	0	-	0	0	0	1	0	0	0	-	1	3						
12 Depreciation	1	0	0	0	0	_	0	0	0	0	0	0	0	-	1	2						
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	30	10	3	13	0	-	0	0	0	16	9	0	4	-	28	71						
Outsourcing Expenses/Dispossal on assets	1	0	0	0	0	-	0	0	0	0	0	0	0	-	0	1						
TOTAL	155	52	15	67	2	-	2	0	0	82	45	1	18	-	149	371						
In India																310						
Outside India			1								1					61						

## 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

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

					Miscellaneous												
Particulars	FIRE	Marine	Marine Hull	<u>Total</u>	Motor OD	Motor TP	<b>Total Motor</b>	Personal	<u>Total</u>	Public/	Engineering	Aviation	Crop	Other	<u>Total</u>	<b>Grand Total</b>	
		Cargo		<b>Marine</b>				Accident	<b>Health</b>	Product			Insurance	Miscellane	<u>Miscellane</u>		
				·						Liability				ous	<u>ous</u>		
										_				segment			

		Miscellaneous  FIRE Marine Cargo Marine Hull Total Marine Motor OD Motor TP Total Motor sonal Accid Total Health: / Product Lia Engineering Aviation rop Insurance Other Total Grand To															
	Particulars	FIRE	<b>Marine Cargo</b>	<b>Marine Hull</b>	<b>Total Marine</b>	Motor OD	Motor TP	<b>Total Motor</b>	sonal Accid	Total Health	/ Product Lia	Engineering	Aviation	rop Insuranc	Other	<u>Total</u>	<b>Grand Tota</b>
															Miscellane	<u>Miscellane</u>	
		Up to the	Up to the	Up to the	Up to the	Up to the half			Up to the		Up to the	Up to the	Up to the		Up to the	Up to the	Up to the
		half year	half year	half year	half year	year ended	half year	half year	half year	half year	half year	half year	half year	half year	half year	half year	half year
		ended	ended	ended	ended	September	ended	ended	ended	ended	ended	ended	ended	ended	ended	ended	ended
		September	-	September	September	30, 2022	September				September		September	_	September	=	
		30, 2022	30, 2022	30, 2022	30, 2022		30, 2022	30, 2022	30, 2022	30, 2022	30, 2022	30, 2022	30, 2022	30, 2022	30, 2022	30, 2022	30, 2022
1 Emplo	avocs' remuneration % welfare benefits	78	67	0	67	(0)	(0)	(0)	0	0	39	22	0	113	(0)		
TEITIPIO	byees' remuneration & welfare benefits	70	67	U	07	(0)	(0)	(0)	0		39	22	0	113	(0)	174	320
2 Travel	l, conveyance and vehicle running	1	1	0	1	(0)	(0)	(0)	0	0	1	0	0	2	(0)	3	
expen																	_
	ng expenses	0	0	0	_	(0)	(0)				0	0	0		\ /	0	
	, rates & taxes	16	14	0	14	(0)	(0)	(0)	0	0	8	4	0	23	(0)	36	
5 Repair			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ng & stationery	0	0	0		(0)	(0)				0	0	0		(0)		
	nunication expenses	9	8	0	8	(0)	(0)				5	3	0	13	(0)	21	38
	& professional charges	18	16	0	16	(0)	(0)	(0)	0	0	9	5	0	27	(0)	41	75
	ors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	auditor	0	0	0	0	(0)	(0)	(0)	0	0	0	0	0	0	(0)	0	C
(b) as respec	s adviser or in any other capacity, in ct of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	xation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	surance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Ma	anagement services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in	any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	tisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Intere	est & Bank Charges	1	1	0	1	(0)	(0)	(0)	0	0	0	0	0	1	(0)	1	2
12 Depre		2	2	0	2	(0)	(0)	(0)	0	0	1	1	0	3	(0)	5	9
13 Brand	/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Busine	ess Development and Sales Promotion	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Expen	-															-	-
	nation Technology Expenses	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
	s and Services Tax (GST)	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-
17 Others	s- Group Cost Allocations		-	-	-	-	-	-	-	-	1	-	_	-	-	-	-
Group	cost allocations	77	66	0	67	(0)	(0)	-	-	0	39	21	0		(0)	172	310
Outso	ourcing expenses	0	0	0	0	(0)	(0)	-	-	0	0	0	0	0	(0)	0	
TOTA		204	175	0	176	(0)	0	(0)	0	0	102	56	0	295	(0)	453	
In Ind	dia																69
Outsi	ide India																140

- (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