

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 half year ended September 30, 2023	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	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	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	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	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	0	0	0	0	0	-	0	0	0	0	0	0	0	-	0	0	
4 Rents, rates & taxes	12	4	1	5	0	-	0	0	0	6	4	0	1	-	12	29	
5 Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6 Printing & stationery	0	0	0	0	0	-	0	0	0	0	0	0	0	-	0	1	
7 Communication expenses	18	6	2	8	0	-	0	0	0	10	5	0	2	-	17	43	
8 Legal & professional charges	4	1	0	2	0	-	0	0	0	2	1	0	0	-	4	10	
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	3	1	0	1	0	-	0	0	0	2	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/Disposal 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																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

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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 half year ended September 30, 2022	Up to the half year ended September 30, 2022	Up to the half year ended September 30, 2022	Up to the half year ended September 30, 2022	Up to the half year ended September 30, 2022	Up to the half year ended September 30, 2022	Up to the half year ended September 30, 2022	Up to the half year ended September 30, 2022	Up to the half year ended September 30, 2022	Up to the half year ended September 30, 2022	Up to the half year ended September 30, 2022	Up to the half year ended September 30, 2022	Up to the half year ended September 30, 2022	Up to the half year ended September 30, 2022	Up to the half year ended September 30, 2022	Up to the half year ended September 30, 2022	Up to the half year ended 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Group cost allocations	77	66	0	67	(0)	(0)	-	-	0	39	21	0	112	(0)	172	316	
Outsourcing expenses	0	0	0	0	(0)	(0)	-	-	0	0	0	0	0	(0)	0	1	
TOTAL	204	175	0	176	(0)	0	(0)	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
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