FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)																								Miscell	aneous														1	
Particulars	FIRE			ne Cargo		ine Hull		Marine		tor OD		or TP		Motor		ealth			enTravel				Workn Compen / Emplo Liabi	nen's isation oyer's ility	lic/ Pro	duct Liat			Avia		Crop In		segi	other nents (b)	Misce seg	ther llaneous ment	Total Mis	cellaneous		al Grand Tota
	r ended on	Up to the Quarte r ended on	the Quarte r ended on	Up to the e Quarte r I ended on	the Quarte	r	the Quarte r	r	the	r	the	r	the Quarte r ended on	r ended on	the	r	the Quarte r I ended on	r ended on	the Quart r d ended on	the Quart r d ended on	the Quarte r d ended on	Up to the Quarte r ended on	the Quarte r	Up to the Quarte r ended on	the Quarte r ended on	Up to the Quarte r ended on	For the Quarte r ended on	Up to the Quarte r ended on	the Quarte r ended on	the Quarte	Quarter ended on	Up to th Quarter ended o March 3: 2024	the n Quart	the Quarte	the Quarte r ended on	r ended on	For the Quarter ended on March 31, 2024	Up to the Quarter ended on March 31, 2024	For the Quarter ended on March 31, 2024	Quarter
	March 31, 2024	March 31, 2024	March 31, 2024	31, 2024	31,	31, 2024	31, 2024	31, 2024	31,	31, 2024	31,	March 31, 2024	March 31, 2024	March 31, 2024	March 31, 2024	March 31, 2024	31,	31,	31, 2024	31,	31,	March 31, 2024	31,	March 31, 2024	March 31, 2024	March 31, 2024	March 31, 2024	March 31, 2024	31,	March 31, 2024			31, 2024	31,	31, 2024	31,				
1 Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	471.14	1240.2	- 26	-	-	-	471.14	1,240.26	471.14	4 1240.2
2 Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	87.12	243.2	- 7	-	-	-	87.12	243.27	87.12	2 243.2
3 Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.0	00 -	-	-	-			0.00	
4 Rents. rates & taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		67.21	185.0	00 -	-	-	-	67.21	185.00	67.21	
5 Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-		14.67	40.3	34 -	-	-	-	14.67	40.34	14.67	
6 Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-		3.59	11.1	.7 -	-	-	-	3.59	11.17	3.59	9 11.:
7 Communication expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-		11.31	21.1	4 -	-	-	-	11.31	21.14	11.31	
8 Legal & professional charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-		521.11	1528.7	11 -	-	-	-	521.11	1.528.71		
9 Auditors' fees, expenses etc.	-	-	-				-	-		-		-	-		-	-	-	-	-		-	-		-				-						-			-	-	0.00	0.0
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-		2.75	16.0	00 -	-	-	-	2.75	16.00	2.75	5 16.0
 (b) as adviser or in any other capacity, in respect of 	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-	-	,		-	-	-	-	-	_		0.00	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	3.00	3.0	00 -	-	-	-	3.00	3.00	3.00	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-		-	-	-	-	-	-	-	-	0.00	0.0
(iii) Management services: and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-	-		-	-	-	-	-	-	-	-	0.00	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	-	-	-	0.00	
10 Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-		286.66	1227.3	37 -	-	-	-	286.66	1.227.37	286.66	6 1227.3
11 Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-		-	-		0.64	7.0)6 -	-	-	-	0.64	7.06	0.64	1 7.0
12 Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		54.47	70.8	5 -	-	-	-	54,47	70.85	54.47	4 7.0 7 70.8
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-	-	-	-	-	-		0.00	0.0
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		,	-	-	-	,	-134.23	644.4	-	-	-	-	(134.23)	644.46	-134.23	
15 Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	20.85	63.9	95 -	-	-	-	20.85	63.95		
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	324.15	949.8	- 89	-	-	-	324.15	949.89	324.15	5 949.8
17 Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(a) Other office running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		36,98	68.2	2 -	-	-	-	36.98	68.22	36.98	8 68.2
(h) Trademark Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		60.00	240.0	00 -	-	-	-	60.00	240.00	60.00	0 240.0
(k) Miscellaneous expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	25.72	185.3	6 -	-	-	-	25.72	185.36		
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Outside India	1	1	1	1	1	1	1		1	1	1	1	1		1	1	1		1	1	1	1	1 1						1 1			1	1	1	1	1	1	1	1	

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

		oss direct enses paid			sourcin	a activiti	es/arran	noements	s are to b	e booked	under rele	vant line	item on																											_	
																									Misc	ellaneou	ıs														
Particulars	F	IRE	Mari	ine Carg	go	Marine	Hull	Total I	Marine	Mote	or OD	Mot	tor TP	Tota	l Motor	Н	lealth	Person	al Accide	enTravel :	Insuranc	Total	Health		kmen's ensatio		roduct Lia	at Engi	ineering	Avi	iation	Crop 1	nsurance		ther		Other ellaneous	Total Mis	cellaneous	Grand Tota	al Grand Tot
	For	Up to	For	Upt		For U	Up to	For	Up to	For	Up to	For	Up to	For	Up to	For	Up to	For	Up to	For	Up to	For	Up to				Up to	For	Up to	For	Up to	For the	Up to th					For the	Up to the	For the	Up to the
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		corres		s corn						corres													corres									correspo	nding	corre	the	the		ng Quarter	correspondi ng Quarter	ding	correspon ding
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	the	the	the				the	the	the	the	the	the	the	the	the	the					the	the	the	the	the				the	the	the	ended or			the	the		March 31,	March 31.	ended on	ended on
	previo								previo			previo			previo		previ						previo									March 31						2023	2023	March 31	March 31
	us	us	us	us		us	us	us	us	us	us	us	us	us	us	us	us	us	us	us	us	us	us	us	us			us	us	us	us	2023	2023	us	us	us	us	2023	2023	2023	2023
	year	year	vear				year	year	year	year	year	year		year		year					year	year	year							vear				year							
	ended		ended				ended	ended			ended	ended											ended							ended				ended							
	on	on	on	on		on	on	on	on	on	on	on	on	on	on	on	on	on	on	on	on	on	on	on	on	on	on	on	on	on	on			on	on	on	on				
1 Employees' remuneration & welfare benefits	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- -	-	-	-	-	-			-	-	-	-				
																																21.7	5 21.7	6				21.76	21.76	21.76	6 21.7
2 Travel, conveyance and vehicle running expenses	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- -	-	-	-	-	-	12.3	12.3	-	-	-	-	12.39	12.39	12.39	9 12.3
3 Training expenses	-		-	1		-	-	-		_	-	-		_	<u> </u>	-			_	-	_		-	· .	١.				-	-	<u> </u>	0.0			_			0.00	0.00		
4 Rents, rates & taxes		-	-		-	-	-		-	-			-	-	-	-	-		-	-	-	-		-			-	-	-	-	-	5.5	5.5	8 -	-	-	-	5,58	5.58	5.58	8 5.5
5 Repairs	-	-	-		-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-		-	١.		-	-	-	-	-	7.1	7 7.1	7 -	-	-	-	7.17	7.17		8 5.5i 7 7.1
6 Printing & stationery		-	-		-	-	-		-	-			-	-	-	-	-	-	-	-	-	-		-			-	-	-	-	-	0.2	0.2	9 -	-	-	-	0.29	0.29	0.29	9 0.2
7 Communication expenses		-	-		-	-	-		-	-		-	-	-	-	-	-	-	-	-	-	-		-			-	-	-	-	-	0.5	0.5	5 -	-	-	-	0.55	0.55	0.55	
8 Legal & professional charges																																262.4	262.4	4 -				262.44	262.44		4 262.4
9 Auditors' fees. expenses etc.	-	-	-		-	-	-	-	-	-		-	-	-		-	-	-	-	-	-	-	-	-				-	-	-		-		-	-	-	-	0.00	0.00		
(a) as auditor					-		-									-													-	-		3.6	3.6	4 -				3.64	3.64	3.64	4 3.6
(b) as adviser or in any other capacity, in respect	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		- -	-	-	-	-	-			-	-	-	-				
of				_	_								1												1			_				0.0	0.0	0				0.00	0.00	0.00	
(i) Taxation matters	-	-	-		-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	<u> </u>		-	-	-	-		0.0			-	-	-	0.00	0.00		0.0
(ii) Insurance matters	-	-	-	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0			-	-	-	0.00	0.00		
(iii) Management services; and	-	-	-	+-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	+	-	-	-	-	+-	+		-	-	-	-	-	0.0			-	-	-	0.00	0.00		0.0
(c) in any other capacity O Advertisement and publicity	-	-	-	+-	-	-	-	-	-	-	-	-	-	-	 -	-	+ -	+ -	+	+ -	-	- -	-	+-	+ -		+	+ -	+ -	-	 -	0.0			+	+ :	+ -	0.00	0.00		
11 Interest & Bank Charges		<u> </u>	<u> </u>	+-	-	-	-		-	<u> </u>	-	-	+	<u> </u>	<u> </u>	<u> </u>	+ -	+ -	+	+-	<u> </u>	<u> </u>		+	+	+-		+ -	+-	+-	<u> </u>	0.0			+	+ :	+	0.00	0.65		0 0.0
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2 Depreciation 3 Brand/Trade Mark usage fee/charges		<u> </u>	 -	_	-	-	-			-	-		1	-	1	<u> </u>	+ -	+ -	+ -	+ -	-	<u> </u>		+ :	1 - 1	-	_	+ -	+ -	-	1	0.9	/ 0.9		+ -	+ :	-	0.97	0.97		
4 Business Development and Sales Promotion	i i	- :	+ :	1		-	- :	i i	- :	t i	÷	-	t i	t i	+ :	t i	+ :	+:	+ :	+ :	t i	t i	- :	t i	1 - 3		+:	- :	-	-	- :	<u> </u>	 	+:	+ :	-	+ :	0.00	0.00	0.00	- 0.0
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5 Information Technology Expenses	-	-	-	1 .	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	1 -		-	-	-	-	-	4.2			-	-	-	4.21	4.21		1 4.2
6 Goods and Services Tax (GST)	-	-	-	1 .	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	-	-	Т.		-	-	-	-	-	-	-		-	-	-	0.00	0.00		
7 Others (to be specified) ^a	-	-	-		-	-	-	-	-	-		-	-	-	-	-	-	-	-	-		-	-		1 .		-	-	-	-	-	-	-	-	-	-	-	0.00	0.00		0.0
(a) Other office running expenses	-	-	-		-	-	-	-	-	-	-	-	-	-		-	-		-	-	-	-	-		١ .		-	-	-	-		2.9	1 2.9	1 -	-	-	-	2.91	2.91		
(b) Trademark Fee	-	-	-	1 .	-	-	-	-	-	-	-	-		-	-	-		-	-	-	-	-	-	-	Т.		-	-	-	-	-	108.3			-	-	-	108.33	108.33		
(c) Miscellaneous expenses		-			-	-							_		_	_		_				_			┖.					-	_	8.9	8.9	9 -	_	-		8.99	8.99	8.99	
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Notes:
(9) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shrown as a separate line item.
(9) Separate disclosure to be made for segment/sizh-segment which contributes more than 10 percent of the total gross direct premium.
(1) Excesses soil for various outsourcina activities/arrannements are to be booked under relevant line item on