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

| | | | | | | | | | | | | | | | | | | | | | | | | M | se ellaneous | | | | | | | | | | | | | | | |
|--|--|-------|--|--------------------|---------|----------------------|---------------------|---------------------|-----------------------------------|---------|---------------------|---------|---------------------|---|------------------|----------------------------|------------------------|------------------|---------------------|--|---------------------|---------|--|---------|---------------------------------------|-------------|---------------------|---------------------|---------------------|---------------------|--|---|---|---------------------|--|--|------------------------------------|---|-----------|------------|
| Particulars | F | IRE | Mar | ine Cargo | | Marine H | Hull | <u>Total Ma</u> | tarine. | Motor | lotor OD | Mol | tor TP | Total M | stor | Health | 1 | Personal A | kccident | Travel I | Insurance | Total | Health | Comp | kmen's ensation/ er's Liability | Public/ Pro | iduct Liabilit | n Engin | eering | Aviation | | Crop Insurance | | Other se | gments ⁽³⁾ | Other Miscellaneous segment | ous | al Miscellaneous | Grand To | ital Grand |
| | For the Quarter ended on June 30, 2024 | Quart | er Quarter on ended or 10, June 30 | Quarter ended o | on ende | arter (led on en | Quarter anded on | Quarter ended on | Quarter ended on e June 30, | Quarter | Quarter ended on | Quarter | Quarter ended on | Quarter Q ended on er June 30, Ju | uarter ded on | ended on en June 30, Ju | ded on en ne 30. Ju | uarter ded on | Quarter ended on | For the Quarter ended on June 30, 2024 | Quarter ended on | Ouarter | Up to the Quarter ended on June 30, 2024 | Quarter | ended on | Ouarter | Quarter ended on | Quarter ended on | Quarter ended on | Quarter ended on | Up to the Quarter ended on June 30, 2024 | For the Quarter ended on June 30, 2024 | Up to the Quarter ended on June 30, 2024 | Quarter ended on | Up to the Quarter ended on June 30, 2024 | ended Qu on June en 30, on 2024 3 | he Quar arter ender ded June | arter Quarter ad on ended o a 30, June 30 | r Quarter | r Quar |
| 1 Employees' remuneration & welfare benefits | | | | | | | | | - | | - | • | | | | | | | | | - | - | | | | | - | | | - | | 615.82 | 615.83 | 2 - | | - | - 6 | 615.82 615. | 82 615. | .82 6 |
| 2 Travel, conveyance and vehicle running expenses | | | | | | | | | - | | - | • | | | | | | | | | - | - | | | | | - | | | - | | 42.07 | 42.07 | | | - | - | 42.07 42. | 07 42 | .07 |
| 3 Training expenses | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 0.00 | 0.00 | · · | | | | | | |
| 4 Rents, rates & taxes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 85.93 | 85.93 | 3 . | | | | 85.93 85. | 93 85 | .93 |
| 5 Repairs | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 16.23 | 16.23 | - 1 | | | | 16.23 16. | 23 16 | 23 |
| 6 Printing & stationery | - | | | | | | | | | | | | | - | | | | | | | | - | | | | | | - | | | | 1.93 | 1.93 | - 3 | | - | - | 1.93 1. | .93 1 | .93 |
| 7 Communication expenses | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 11.07 | 11.07 | | | | | 11.07 11. | 07 11 | .07 |
| 8 Legal & professional charges | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 562.87 | 562.87 | | | | . 9 | 62.87 562. | 87 562 | 87 5 |
| 9 Auditors' fees, expenses etc. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | - |
| (a) as auditor | | | | | | | | | | | | | | - | | | | | | | | | | | | | | | | | | 5.09 | 5.05 | . (| | | | 5.09 5. | .09 5 | i.09 |
| (b) as adviser or in any other capacity, in respect of | | | | | | | | | | | - | | | - | | | - | | | | | | | | - | | | | | | | | | | | | | | | - |
| (i) Taxation matters | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 0.00 | 0.00 | - 1 | | | | | | - |
| (ii) Insurance matters | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | - |
| (iii) Management services: and | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | - | - |
| (c) in any other capacity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | - |
| 10 Advertisement and publicity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 634.14 | 634.14 | | | | . 6 | 34.14 634. | 14 634 | .14 6 |
| 11 Interest & Bank Charges | - | | | | | | | | | | | | | - | | | | | | | | - | | | | | | - | | | | 0.76 | 0.76 | 5 - | | - | - | 0.76 0. | .76 0 | 1.76 |
| 12 Depreciation | | | | | | | | | | | | | | - | | | | | | | | | | | - | | | | | | | 55.16 | 55.16 | | | | | 55.16 55. | 16 55 | .16 |
| 13 Brand/Trade Mark usage fee/charges | | | | | | | | | | | | | | - | | | | | | | | | | | - | | | | | | | 67.20 | 67.20 | | | | | 67.20 67. | 20 67 | 20 |
| 14 Business Development and Sales Promotion Expenses | | | | | | | | | | | | | | - | | | | | | | | | | | - | | | | | | | 113.14 | 113.14 | ۰ I | | | · 1 | 113.14 113. | 14 113. | 14 1 |
| 15 Information Technology Expenses | | | | | | | | | | | | | | - | | | | | | | | | | | - | | | | | | | 33.85 | 33.85 | - · | | | | 33.85 33. | 85 33 | 1.85 |
| 16 Goods and Services Tax (GST) | | | | | | | | | | | | | | - | | | | | | | | | | | - | | | | | | | 0.00 | 0.00 | | | | | 0.00 0. | 0 00. | 0.00 |
| 17 Others (to be specified) ^a | | | | | | | | | | | | | | - | | | | | | | | | | | - | | | | | | | | | | | | | | - | - |
| (a) Other office running expenses | | | | | | | | | | | | | | - | | | | | | | | | | | - | | | | | | | 24.02 | 24.00 | 2 - | | | | 24.02 24. | 02 24 | 1.02 |
| (k) Miscellaneous expenses | | | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 33.52 | 33.57 | 2 - | | | | 33.52 33. | 52 33 | 1.52 |
| | - | - | | | | | | | | | | | | | | | | | | | | - | | | | | - | | | | | | | | | | | | | - |
| TOTAL | + | - | | + | _ | | | | | | | | | | | | | | | | | | | | - | | + | | | | | | | 1 | | | | | | .81 2.3 |
| TOTAL | | - | | | • | • | | | | | | | | | | | | | | | | | | | | | | | | • | | 2,302.81 | 2,302.81 | | | | | 02.81 2,302.0 102.81 2,302.0 | | |
| in india | | | | | | | | | | | | | | | | | | | | | | | | | | | · · | | | | | 2,302.81 | 2,302.81 | | | | - 2,3 | 102.81 2,302.0 | .1 2,302. | D1 2,3 |
| Outside India | 1 | 1 | | 1 | | | | | | | | | | | | | | | | | 1 | 1 | | 1 | 1 1 | | 1 | 1 | | | | | | 1 | 1 1 | | | 1 | 1 | |

| In India | | | - | | | | | | | | - | | | | | | | | | | | - | | | | | - | | | | 2,302.8 | 1 2,302 | 81 - | | | | 2,302.81 | 2,302.81 | 2,302.81 | 2,302.81 |
|---|--|-----------------|-------------------------------------|--|-------------------------------------|------------------------------|--------------------------------|---------------------------------|-------------------------------|--|------------------------------|-----------------|--------------------|-----------------|----------------------------------|-------------------|--------------------------------|---------------------------|----------------------------------|-----------------|------------------------------------|-----------------------------|----------------------|--------------------------|-----------------------|-------------------------------|----------------------------------|-------------------|----------------------------------|----------------------------------|---|--|-------------------------------|----------------------|--------------------------------|-----------------------------|----------------------------------|--|--------------------------------------|---|
| Outside India | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Notes: (a) Items of exp item | enses in ex | cess of one | percent of the tot | tal premiums | s (less reins | aurance) or Rs | s.5,00,000 w | hichever is hi | igher, shall be | shown as a si | eparate line | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | (b) Separate dis (c) Expenses pai to be shown as | id for vario | us outsourcin | segment/sub-seg ig activities/arran | ment which ogements are | contributes e to be book | more than 11 ked under reli | 0 percent of levant line its | the total gro em on the ba | iss direct prem isis of nature o | ium If services ava | iled and no | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | м | iscellaneou | \$ | | | | | | | | | | | | | | | |
| Particulars | FIRE | | Marine | e Cargo | Marine | e Hull | Total | Marine. | Ma | otor OD | Mo | tor TP | Tota | al Motor | ŀ | lealth | Perso | onal Acciden | Trave | al Insurane | ice | fotal Health | Wor | kmen's | Public/ Pi | voduct Liab | ility Eng | gineering | A | viation | Crop | Insurance | Other s | egments (>) | O | ther | Total Miss | cellaneous | Grand Total | Grand Total |
| | | rrespo | correspon | correspondi c | For the correspon | correspor | n correspo | Up to the correspo | correspo | Up to the correspond | li correspo | correspo | | correspo | n correspo | n corresp | on corresp | e Up to ti ion corresp | on correspo | on corres | spon corre | he Up to th spo correspo | nd correspo | Up to th correspo | on correspon | e Up to t nd corresp | on correspo | on corresp | on correspo | Up to the correspon | correspondin | g correspond | ing correspo | Up to th correspo | n corresp | the d | For the correspondi | Up to the correspondi | For the correspondin | Up to the correspondin |
| | Quarter of Q | | Quarter of | | | ding Quarter of the | nding Quarter | Quarter | Quarter | ng Quarter of the | r nding Quarter of the | ding Quarter | of Quarter | Quarter | Quarter e | ding Quarter | of Quarter | of Quarter | of Quarter | of Quart the | ter of Quar | ter of the | Quarter o | ding Quarte of the | r of the | Quarb | er Quarter | of Quarter | r of Quarter | Quarter of | Quarter of th previous yea ended on Jun | e Quarter of previous y ended or | ar Quarter | of Quarter | Quarter | corresp onding | ng Quarter of the previous | of the | g Quarter of the previous year | Quarter of th previous yea ended on |
| | previous pr year ended on en | year ided on | the previous year ended on | ended on June 30, e | the previous year ended on | previous year ended on | year ended on | year ended on | year ended on | previous year ended on June 30, | previous year ended on | year ended o | year n ended or | year year | s previou: year n ended or | year n ended o | as previor year on ended | us previou year | is previou year on ended o | is previ yea | ious previ ar yea d on ended | r ended of June 31 | n year , ended or | year year | ended o un June 30 | previo on year 0, ended | us previou year on ended o | s previo year | us previou year on ended o | s previous year n ended on | | June 30, 21 | 23 previou year ended o | year n ended o | s previou s year n ended | of the previou s year | year ended on June 30, | previous year ended on June 30, | year ended on June 30, 2023 | anded on June 30, 202 |
| | June 30, Ju 2023 | ine 30, 2023 | June 30, 2023 | | June 30, 2023 | June 30, 2023 | June 30, 2023 | June 30, 2023 | June 30, 2023 | 2023 | June 30, 2023 | June 30 2023 | , June 30, 2023 | June 30 2023 | June 30 2023 | June 31 2023 | 0, June 3 2023 | 0, June 3 2023 | 3, June 30 2023 | | a 30, June 23 202 | | June 30, 2023 | June 30 2023 | 0, 2023 | June 3 2023 | 0, June 30 2023 |), June 3 2023 | 10, June 30 8 2023 | June 30, 2023 | | | June 30 2023 | , June 30 2023 | , on June 30, 2023 | on June | 2023 | 2023 | | |
| 1 Employees' remuneration & welfare benefits | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 164.8 | 1 | | | | | 164.81 | | 164.81 | |
| 2 Travel, conveyance and vehicle running expenses | - | | | | | | | | | | | | | | | | - | | | - | | | | | | | | | | | 29.5 | 3 | | | | + + | 29.53 | | 29.53 | |
| 3 Training expenses | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | <u> </u> | | | | |
| Rents, rates & taxes | | | | | - | | | | | | | | | | | | - | | | | | | | | | | | | | | 19.5 | 7 | | | | - | 19.97 | | 19.97 | |
| 5 Repairs | | | | | - | | | | | | | | | | | | - | | | | | | | | | | | | | | 6.8 | 12 | | | | • | 6.82 | | 6.82 | |
| 6 Printing & stationery | | | | | - | | | | | | | | | | | | - | - | | - | | | | | | | | | | | 1.1 | | | | | | 1.19 | | 1.19 | |
| 7 Communication expenses | | - | | | - | - | | | | | | | - | - | - | | | - | | - | | • | | | | | - | | - | | 1.6 | | | - | | | 1.61 | | 1.61 | |
| 8 Legal & professional charges | | - | | | - | | | | | | | | | | | | | - | | | | | | | | | | | | | 262.8 | 4 | | | | | 262.84 | | 262.84 | |
| 9 Auditors' fees, expenses etc. (a) as auditor | | - | | | | | | | | | | | | | | | | | | - | | • | | | | | | | | | 1.0 | | | | | <u> </u> | 1.00 | | 1.00 | |
| (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 Advertisement and publicity | | | | | | | | | | | | | | | | | - | | | | - | - | | | | - | - | | - | | | | | - | | | | | | |
| I Interest & Bank Charges | | - | | | | | | | | | | | | | | | | - | | - | | | | | | | - | | | | 0.2 | | | | | | 0.23 | | 0.23 | |
| Depreciation | | - | | | - | - | - | | | | | | - | - | - | | - | - | | - | | | | | | - | - | | | | 3.0 | 14 | | - | - | | 3.04 | | 3.04 | |
| Brand/Trade Mark usage fee/charges Business Development and Sales Promotion Expenses | | | | | | | | | | | | | | | | | - | | | | | • | | | | | | | | | 1.9 | 2 | | | | | 1.56 | | 1.56 | |
| | | | | | | | | | | | | | | | | | | | | | | - | | | | | | | | | | | | | | | | | | |
| 5 Information Technology Expenses | | | - | | | | | | | | | | | | | | | - | | | | | | | | - | | | | | 8.1 | 4 | | - | | | 8.14 | | 8.14 | |
| Goods and Services Tax (GST) | | | | | - | - | | | · · | | | | | | - | | - | | | | - | - | | | | - | - | | - | | | | | - | | 1 - 1 | | | | |
| 7 Others (to be specified) ^a | | - | | | - | | | | | | | | | | - | | - | - | | - | | • | | | | - | - | | | • | | | | - | - | · · | | | | |
| (a) Other office running expenses | | | | | - | - | | | · · | | | | | | - | | - | | | | - | - | | | | - | - | | - | | 43 | | | - | | 1 - 1 | 4.75 | | 4.75 | |
| (b) Trademark Fee | | | | | - | - | | - | | | | | | - | - | | - | | | | - | - | | | | - | - | | - | - | 60.0 | | | - | - | | 60.00 | | 60.00 | |
| (c) Miscellaneous expenses | | | - | | - | | - | | | | - | | - | | | | - | | | - | | - | | - | | - | - | · | | | 21.5 | 8 | | - | | ++ | 21.58 | - | 21.58 | |
| TOTAL | | | | | | | | | | | | | | 1. | | | | | | | | | | | | | | | | | 587.0 | 8 | | | | 1.1 | 587.08 | 0.00 | 587.08 | 0.0 |
| In India Outside India | - | | | | | | | | 1 . | · · · | | | - | | | + | | | | | | | | - | | | | 4 | | | 587.0 | 6 | | - | 1 - | + + + | 587.08 | 0.00 | 587.08 | 0. |

Note: (a) lateral depression in excess of one general of the total pression (see reinwarver) or (65,00,000 whichew's higher, shall be aboun as a separate line takes. (b) Separate disclosure to be made for argumentable argument which combate more than 10 percent of the total grand and red persist. (c) compared to the second for argumentable argument which combate more than 10 percent of the total grand and red persist. (c) be shown as the higher of the second for argumentable argument argument to the total or of second for argumentable argument and not be based of second for argumentable argument and not be based of second for argumentable argument argumentable argument argumentable argum