FORM NL-7-OPERATING EXPENSES SCHEDULE

Particulars	FI	RE	Marine Cargo		-	Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor			Health		Personal Accident		Travel Insurance		Total Healt			tion/	Public/ Product Liability		Engli	seering Aviation		Crop	Insurance	Other segments (1)	Other Mis	Other Miscellaneous segment		scellaneous	Grand Total	Grand	
	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For ti Quari ended Decem 31, 20	the Up to the Quarter on ended on December 124 31, 2024	For the Quarter ended o December 31, 202	up t r Qua n ende er Dece 4 31,	to the Fo arter Qui led on end ember Dec 2024 31	or the parter ided on cember 1, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended or December 31, 2024	For t Quar ended r Decem 31, 20	the Up to the Quarter on ended or ber December 024 31, 2024	For the Quarte ended of Decemb 31, 202	e Up to or Quart on ended per Decem 24 31, 20	he For the Quarts on ended of Decemb 24 31, 20	up to to to quarton ended er December 31, 20	he Fort or Quar on ender per Decen 24 31, 2	the Up to the Quid on end onber Deco	o the Fo arter Qued on end ember Dec 2024 31,	or the larter ded on elember D, 2024	Up to the Quarter ended on Recember 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on Decembe 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	Quarter Quarte ended on ended o	Quarter ended on	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the Quarter ended on December 31, 2024	Up to Quar ende Decemb 200
Employees' remuneration & welfare senefits																						-	-										1159.2	2905.9				1,159.26	2,905.98	1,159.26	6 2,
Travel, conveyance and vehicle unning expenses																			-		-			-	-								66.98	158.6				66.96	158.69	66.96	6
Fraining expenses				-					-	-										-	-	-	-	-		-	-	-					0.0	0.0					-		
kents, rates & taxes																																	15.60	182.4				15.62	182.43	15.62	2
Repairs																																	51.38	86.3	7 .			51.38	86.37	51.38	8
Printing & stationery																																	7.1	13.1				7.14	13.18	7.14	4
Communication expenses																				-		-											11.80	31.4	2 -			11.82	31.42	11.82	2
egal & professional charges																																	757.96	1965.9				757.96	1,965.99	757.96	ò
uditors' fees, expenses etc.																				-	-	-			-								0.00	0.0							T
a) as auditor																				-	-	-											5.45	17.8	7 .			5.45	17.87	5.45	5
b) as adviser or in any other capacity, n respect of																			-																						
i) Taxation matters																																									Т
ii) Insurance matters																																									Т
ii) Management services; and																																									Т
c) in any other capacity																				-	-	-																			Т
Idvertisement and publicity																																	1263.85	3919.8				1,263.85	3,919.81	1,263.85	·
interest & Bank Charges																				-	-	-											1.99	3.1				1.99	3.10	1.99	9
epreciation																				-	-	-											126.8	325.2				126.86	325.29	126.86	ó
rand/Trade Mark usage fee/charges																				-	-	-											70.80	208.80				70.80	208.80	70.80	٥
lusiness Development and Sales fromotion Expenses	-																								-							-	816.83	1173.2				816.82	1,173.25	816.82	2
information Technology Expenses										-											-												156.2	251.3	3 .			156.28	251.33	156.28	š
oods and Services Tax (GST)																																	0.00	0.0				(0.00)		(0.00)	J)
Ithers (to be specified)*																				-	-	-			-																T
a) Other office running expenses										-											-												19.40	72.0				19.47	72.03	19.47	,
k) Miscellaneous expenses																																	277.00	499.1				277.00	499.10	277.00	0
																1																									#
OTAL	-						١.		-	-	-	-			-	+		1	-		-			-	-		-	-					4.808.67	11.814.64				4,808.67	11,814.64	4.808.67	7
in India		- 1			1	. 1							1		+ -			-					_			-				+ -	+	1 -	4,808.67			+ -		4.808.67			

Note:

On page 15 of pages to be because of on pages of the total previous flees introduced by Te. 5,0000 windower is higher, dual but shown as a speaked the time.

On both disclosures to be made for suppreticible suppreticible combination more than fit pages of the total group disclosure to be made for suppreticible suppreticible combination more than fit pages of the total group disclosure growth.

Of pages suppreticible revious autocountries activities/eiransperiments are to be booked under relevant line from on the basis of value of services availed and not to be about as "Outcountries Expense".

										ſ																			Misce	allaneous															1	
Particulars	FIR			e Cargo		Marine I			otal Marin			tor OD		Motor T	P	Tota	Motor		Health			al Accident		vel Insura		Total Hea	alth	Compe	kmen's ensation/		Product Liab	oility	Engineering		Aviation	Cre	p Insurance		ther segme		Other Misc	ellaneous segmen	t <u>Total Mi</u>	scellaneous	Grand Total	Grand Total
	year ended on	correspond ing Quarter of the previous year ended on	correspond ing Quarter of the previous year ended on	Quarter of the previous year	of Quart th previous n ende	pond co g er of Q e ious p ar d on e	ing	Quarte the previe yea ended	or of Qua	espond of ing orter of the the evious year ded on	correspond ing Quarter of the previous year ended on	year	of Quart th s previous n ende	g eer of Qu e ious po ar d on en	ing parter of the revious year nded on	Quarter of the previous year ended on	Quarter of the previous year ended or	f Quarte the previous ended	er of Qua	respond or ing arter of the revious year ided on	ing Quarter of the previous year ended on	Quarter of the previous year ended on	of corresp ing if Quarte the previous year ended	r of Quanting pre-		ng ter of Q ne vious p nar ed on e	ing Quarter of the previous year ended on	correspond ing Quarter of the previous year ended on	the previous year	of Quarter the previous year n ended	ond corresponding of Quarter the us previo	r of Quan tous pre- r yo on end-	spond correspond ing ing ing ter of Quarter the the vious previous previous ear year ed on ended amber December	of Quarte the us previo year on ended	of Quarter the us previou year on ended o	of ng Quart of the previous year ended o	di Up to the correspon Quarter of previous ended of December 2023	he corre iding Quai f the year on y r 31, end	ing rter of Qu the vious pr ear led on en	respond of ing arter of the evious year ded on	correspond ing Quarter of the previous year ended on December	Up to the corresponding Quarter of the previous year ended on December 31, 2023	Quarter of the previous year ended on	Quarter of the previous year ended on	For the corresponding Quarter of the previous year ended on December 31, 2023	Quarter of to previous ye ended on
1 Employees' remuneration & welfare benefits	-					-			-	-														-	-	-	-					-	-		-	358.	58 76	69.12		-			358.58	769.12	358.5	58 769.
2 Travel, conveyance and vehicle running expenses																																	-			- 64.	54 15	56.16					64.64	156.16	64.6	54 156.
3 Training expenses						-	-				-					-					-																									
4 Rents, rates & taxes																																				50.	55 11	17.78					50.65	117.78	50.6	55 117
5 Repairs																																				10.	16	25.67					10.95	25.67	10.9	95 25
6 Printing & stationery																																				(135.	50)	7.58					(135.60	7.58	(135.6)	(0)
7 Communication expenses																																				- 6.	91	9.83					6.91	9.83	6.9	91 9
8 Legal & professional charges																																				455.	53 1,00	07.60					455.53	1,007.60	455.5	53 1,007
9 Auditors' fees, expenses etc.																																														
(a) as auditor																																				- 4.	5 :	13.25					4.25	13.25	4.2	25 13
 (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																																				561.	26 94	40.71					561.26	940.71	561.2	26 940
11 Interest & Bank Charges																																				5.	13	6.42					5.93	6.42	5.9	93 6
2 Depreciation									-				-	-						-																. 8.	16	16.38		-			8.16	5 16.38	8.1	16 16
3 Brand/Trade Mark usage fee/charges									-				-	-						-																				-						
Business Development and Sales Promotion Expenses																										-							-			- 5.	90	7.72		-			5.30	7.72	5.3	30 7
IS Information Technology Expenses									-				-	-						-																- 20	50 4	43.10		-			20.60	43.10	20.6	50 43
16 Goods and Services Tax (GST)									-				-	-						-																625.	74 62	25.74		-			625.74	625.74	625.7	74 625
7 Others (to be specified)*						-																																								
(a) Other office running expenses						-																														- 133	30 :	31.24					13.80	31.24	13.8	30 31
(b) Trademark Fee						-																														- 60.	00 18	80.00					60.00	180.00	60.0	180
(c) Miscellaneous expenses																																				850.	59 93	30.62					850.59	930.62	850.5	930
TOTAL			-		+	-	-	<u> </u>	-	-	-					-		+					1	-	-				١.	+		-	- 1			2,967.2	9 4,88	18.92		-			2967.29	9 4888.92	2967.2	29 4888
in India							-	<u> </u>				١.																	١.							2.967.	_	_					2967.2			
Outside India	1 1				1 -	_		t —	_			1	1					1				1		_					1			_			_		1						1			1

Notes:
(a) 3 lame of expenses in excess of one percent of the total premiums (less retinuarsect) or fix 5.00,000 whichever is higher, shall be drown as a separate line from.
(c) 5 lames paid for various consourced activities in the percentage of the consourced particles in the percentage of the consourced particles in the percentage of the consourced particles in the percentage of the pe