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

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous																												Grand Total	Grand Total
										Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health #		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments [b]		Other Miscellaneous segment		Total Miscellaneous			
		For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025	For the Quarter ended on Sep 30, 2025	Up to the Quarter ended on Sep 30, 2025
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	-	-	18.30	18.30	18.30	18.30	21.28	21.28	-	-	-	-	21.28	21.28	-	-	-	-	-	-	-	-	2,033.35	3,628.84	-	-	-	-	2,072.93	3,668.41	2,072.93	3,668.41
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	67.04	114.66	-	-	-	-	67.04	114.66	67.04	114.66
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	178.93	328.09	-	-	-	-	178.93	328.09	178.93	328.09
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43.85	69.01	-	-	-	-	43.85	69.01	43.85	69.01
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.67	11.04	-	-	-	-	6.67	11.04	6.67	11.04
7	Communication expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17.67	30.41	-	-	-	-	17.67	30.41	17.67	30.41
8	Legal & professional charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	692.85	1,386.21	-	-	-	-	692.85	1,386.21	692.85	1,386.21
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21.35	33.79	-	-	-	-	21.35	33.79	21.35	33.79
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,348.90	1,807.81	-	-	-	-	1,348.90	1,807.81	1,348.90	1,807.81
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.81	1.27	-	-	-	-	0.81	1.27	0.81	1.27
12	Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	425.20	843.42	-	-	-	-	425.20	843.42	425.20	843.42
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	74.40	141.60	-	-	-	-	74.40	141.60	74.40	141.60
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,488.12	3,434.19	-	-	-	-	2,488.12	3,434.19	2,488.12	3,434.19
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	277.70	433.32	-	-	-	-	277.70	433.32	277.70	433.32
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Facilitation charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	78.68	130.33	-	-	-	-	78.68	130.33	78.68	130.33
	TOTAL	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**18.30**	**18.30**	**18.30**	**18.30**	**21.28**	**21.28**	**-**	**-**	**-**	**-**	**21.28**	**21.28**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**7,755.53**	**12,393.98**	**-**	**-**	**-**	**-**	**7,795.10**	**12,433.56**	**7,795.10**	**12,433.56**
	In India	-	-	-	-	-	-	-	-	-	-	18.30	18.30	18.30	18.30	21.28	21.28	-	-	-	-	21.28	21.28	-	-	-	-	-	-	-	-	7,755.53	12,393.98	-	-	-	-	7,795.10	12,433.56	7,795.10	12,433.56
	Outside India																																								

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 under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"
#includes Health. Personal Accident & Travel

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous																												Grand Total	Grand Total
										Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health #		Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments [b]		Other Miscellaneous		Total Miscellaneous			
		For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	For the corresponding Quarter of the previous year ended on Sep 30, 2024	Up to the corresponding Quarter of the previous year ended on Sep 30, 2024
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,169.86	1,785.68	-	-	-	-	1,169.86	1,785.68	1,169.86	1,785.68
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	49.67	91.73	-	-	-	-	49.67	91.73	49.67	91.73
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	80.88	166.81	-	-	-	-	80.88	166.81	80.88	166.81
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18.76	34.99	-	-	-	-	18.76	34.99	18.76	34.99
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.11	6.04	-	-	-	-	4.11	6.04	4.11	6.04
7	Communication expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.52	19.59	-	-	-	-	8.52	19.59	8.52	19.59
8	Legal & professional charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	645.16	1,208.03	-	-	-	-	645.16	1,208.03	645.16	1,208.03
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.32	12.41	-	-	-	-	7.32	12.41	7.32	12.41
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	210.16	844.30	-	-	-	-	210.16	844.30	210.16	844.30
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.35	1.11	-	-	-	-	0.35	1.11	0.35	1.11
12	Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	143.27	198.43	-	-	-	-	143.27	198.43	143.27	198.43
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	70.80	138.00	-	-	-	-	70.80	138.00	70.80	138.00
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,101.02	2,214.16	-	-	-	-	2,101.02	2,214.16	2,101.02	2,214.16
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61.19	95.04	-	-	-	-	61.19	95.04	61.19	95.04
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-	0.00	-	0.00
17	Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Facilitation charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.54	59.07	-	-	-	-	1.54	59.07	1.54	59.07
	(b) Trademark Fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Miscellaneous expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4,572.59**	**6,875.40**	**-**	**-**	**-**	**-**	**4572.59**	**6875.40**	**4572.59**	**6,875.40**
	In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,572.59	6,875.40	-	-	-	-	4572.59	6875.40	4572.59	6,875.40
	Outside India																																								

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 under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"
#includes Health. Personal Accident & Travel