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

										Miscellaneous																															
	Particulars	**FIRE**		**Marine Cargo**		**Marine Hull**		**Total Marine**		**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**		**Grand Total**	**Grand Total**
		For the Quarter ended on March 31, 2026	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**	**For the Quarter ended on March 31, 2026**	**Up to the Quarter ended on March 31, 2026**
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	-	-	7.93	31.70	7.93	31.70	17.75	55.95	-	-	-	-	17.75	55.95	-	-	-	-	-	-	-	-	662.11	6,341.20	-	-	-	-	687.79	6,428.86	687.79	6,428.86
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	98.59	279.03	-	-	-	-	98.59	279.03	98.59	279.03
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	183.56	672.91	-	-	-	-	183.56	672.91	183.56	672.91
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35.15	142.04	-	-	-	-	35.15	142.04	35.15	142.04
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.73	26.02	-	-	-	-	9.73	26.02	9.73	26.02
7	Communication expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20.24	67.12	-	-	-	-	20.24	67.12	20.24	67.12
8	Legal & professional charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	703.51	2,825.17	-	-	-	-	703.51	2,825.17	703.51	2,825.17
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11.64	57.62	-	-	-	-	11.64	57.62	11.64	57.62
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	21.68	1,867.09	-	-	-	-	21.68	1,867.09	21.68	1,867.09
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	1.26	3.50	-	-	-	-	1.26	3.50	1.26	3.50
12	Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	618.38	2,055.94	-	-	-	-	618.38	2,055.94	618.38	2,055.94
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	70.80	283.20	-	-	-	-	70.80	283.20	70.80	283.20
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	611.13	1,255.81	-	-	-	-	611.13	1,255.81	611.13	1,255.81
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Business support services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,317.24	6,344.64	-	-	-	-	1,317.24	6,344.64	1,317.24	6,344.64
	(b) Facilitation charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58.18	245.42	-	-	-	-	58.18	245.42	58.18	245.42
	TOTAL	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**7.93**	**31.70**	**7.93**	**31.70**	**17.75**	**55.95**	**-**	**-**	**-**	**-**	**17.75**	**55.95**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4,423.19**	**22,466.72**	**-**	**-**	-	-	**4,448.87**	**22,554.38**	**4,448.87**	**22,554.38**
	In India	-	-	-	-	-	-	-	-	-	-	7.93	31.70	7.93	31.70	17.75	55.95	-	-	-	-	17.75	55.95	-	-	-	-	-	-	-	-	4,423.19	22,466.72	-		-	-	4,448.87	22,554.38	4,448.87	22,554.38
	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

										Miscellaneous																															
	Particulars	**FIRE**		**Marine Cargo**		**Marine Hull**		**Total Marine**		**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**		**Grand Total**	**Grand Total**
		For the corresponding Quarter of the previous year ended on March 31, 2025	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**	**For the corresponding Quarter of the previous year ended on March 31, 2025**	**Up to the corresponding Quarter of the previous year ended on March 31, 2025**
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,286.54	4,192.52	-	-	-	-	1,286.54	4,192.52	1,286.54	4,192.52
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68.73	227.41	-	-	-	-	68.73	227.41	68.73	227.41
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	231.25	413.68	-	-	-	-	231.25	413.68	231.25	413.68
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28.53	114.89	-	-	-	-	28.53	114.89	28.53	114.89
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.17	19.35	-	-	-	-	6.17	19.35	6.17	19.35
7	Communication expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.59	46.01	-	-	-	-	14.59	46.01	14.59	46.01
8	Legal & professional charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	915.49	2,881.48	-	-	-	-	915.49	2,881.48	915.49	2,881.48
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17.57	35.44	-	-	-	-	17.57	35.44	17.57	35.44
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(2,759.54)	1,160.28	-	-	-	-	(2,759.54)	1,160.28	(2,759.54)	1,160.28
11	Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.53)	2.57	-	-	-	-	(0.53)	2.57	(0.53)	2.57
12	Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	223.02	548.31	-	-	-	-	223.02	548.31	223.02	548.31
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	74.40	283.20	-	-	-	-	74.40	283.20	74.40	283.20
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	133.83	385.15	-	-	-	-	133.83	385.15	133.83	385.15
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Business support services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,758.31	5,931.56	-	-	-	-	4,758.31	5,931.56	4,758.31	5,931.56
	(b) Facilitation charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(264.69)	306.44	-	-	-	-	(264.69)	306.44	(264.69)	306.44
	(c) Miscellaneous expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-
	TOTAL	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4,733.66**	**16,548.29**	**-**	**-**	**-**	**-**	**4733.66**	**16548.29**	**4733.66**	**16,548.29**
	In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,733.66	16,548.29	-	-	-	-	4733.66	16548.29	4733.66	16,548.29
	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