

FORM NL-7-OPERATING EXPENSES SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
1 Employees' remuneration & welfare benefits	89	272	32	79	0	1	31	81	1,056	2,636	1,182	3,187	2,238	6,023	406	2,135	34	(181)	0	0	439	1,955
2 Travel, conveyance and vehicle running expenses	5	15	2	4	0	0	2	6	99	147	66	188	126	215	23	119	2	(10)	0	0	25	109
3 Training expenses	0	0	0	0	-	-	0	0	1	4	2	5	3	8	1	3	0	(0)	0	0	1	3
4 Bounties, rates & taxes	8	25	3	7	0	0	3	7	89	230	103	309	192	540	32	188	8	(1)	0	0	40	186
5 Repairs	4	11	1	3	0	0	1	4	45	111	50	143	94	254	17	90	1	(8)	0	0	19	82
6 Printing & stationery	4	10	1	3	0	0	1	4	45	103	55	139	100	241	20	80	1	(8)	0	0	21	75
7 Communication expenses	(1)	9	(0)	3	(0)	0	(1)	2	(10)	35	(21)	110	(42)	195	(43)	69	8	(0)	0	0	(24)	63
8 Legal & professional charges	7	23	3	7	0	0	3	7	182	597	(31)	232	131	630	31	183	3	(16)	0	0	35	168
9 Auditors' fees, expenses etc.	0	1	0	0	-	-	0	0	3	8	4	11	7	19	1	7	0	(1)	0	0	1	6
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) out of pocket expenses	0	0	0	0	-	-	0	0	0	1	1	1	1	3	0	0	0	0	0	0	0	0
10 Advertisement and publicity	(10)	3	(4)	1	(0)	0	(4)	1	(13)	30	(18)	38	(17)	68	(15)	24	20	(2)	(0)	0	(12)	22
11 Interest & Bank Charges	10	26	4	8	0	0	4	8	115	252	133	324	249	577	55	204	1	(17)	0	0	56	187
12 Depreciation	15	34	5	10	0	0	5	10	188	333	197	428	365	761	89	270	(0)	(23)	0	0	88	247
13 Brand/Trade Mark related fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent Premiums)	0	0	0	0	-	-	0	0	1	1	1	1	1	1	0	0	(0)	(0)	0	0	0	0
15 Recruitment Expenses	(0)	-	(0)	-	-	-	(0)	-	(1)	5	(2)	3	(2)	-	(1)	(0)	0	-	(0)	0	(1)	-
16 Membership & Subscription	0	2	0	1	-	0	0	1	5	17	5	22	10	39	0	14	0	(1)	0	0	1	13
17 Information Technology Expenses	17	62	6	18	0	0	7	18	211	599	228	770	439	1,369	60	485	12	(4)	0	0	72	444
18 Office and Service Territories' Tax Expenditure	95	28	28	1	1	1	28	28	923	923	1,186	1,186	2,109	2,109	748	748	(47)	(47)	0	0	701	701
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	(1)	3	(0)	1	(0)	0	(0)	1	(7)	26	(12)	33	(19)	66	(1)	21	29	85	(0)	0	14	106
Miscellaneous Expenses	5	3	(2)	(3)	(0)	0	(2)	(3)	(14)	(51)	(74)	(31)	(125)	(1)	(42)	(2)	3	0	0	(0)	(2)	(38)
Administrative Charges - Conscience Follows	18	49	2	4	-	-	2	6	-	-	-	-	-	11	90	0	0	-	-	-	11	50
TOTAL	257	643	81	172	1	4	82	176	2,715	6,052	2,933	7,251	5,648	13,304	1,284	4,650	70	(273)	0	0	1,354	4,380
In India	255	633	80	169	1	4	81	173	2,685	5,954	2,901	7,125	5,588	13,079	1,279	4,571	67	(264)	0	0	1,346	4,306
Outside India	2	10	1	3	0	0	1	3	31	99	32	127	62	225	5	80	2	(7)	0	0	8	73

Particulars	Miscellaneous																Grand Total	
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		For the	Up to the
	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023	For the Quarter Ended December 31, 2023	Up to the Quarter Ended December 31, 2023
1 Employees' remuneration & welfare benefits	2	7	9	44	2	9	-	-	1,282	3,433	0	1	57	121	4,030	11,592	4,151	11,944
2 Travel, conveyance and vehicle running expenses	0	0	1	2	0	0	-	-	(57)	180	0	0	3	7	57	634	104	654
3 Training expenses	-	0	0	0	-	0	-	-	2	5	-	-	0	0	5	17	6	17
4 Rent, rates & taxes	0	1	1	4	0	1	-	-	104	298	0	0	5	11	342	1,041	352	1,073
5 Repairs	0	0	0	2	0	0	-	-	54	145	0	0	2	5	170	488	175	503
6 Printing & stationery	0	0	0	2	0	0	-	-	54	131	0	0	2	5	178	454	183	488
7 Communication expenses	(0)	0	(1)	1	(0)	0	-	-	(30)	111	-	0	(0)	4	(20)	375	(11)	380
8 Legal & professional charges	0	1	1	4	0	1	-	-	882	1,051	0	0	5	18	1,034	2,054	1,044	2,094
9 Auditors' fees, expenses etc.	-	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	-	-	-	-	-	-	-	-	4	11	-	-	-	0	12	26	12	37
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(g) out of pocket expenses	-	0	0	-	-	-	-	-	1	1	-	0	0	2	2	2	2	2
10 Advertisement and publicity	(0)	0	(3)	0	(1)	0	-	-	(180)	39	(0)	0	(5)	1	(638)	131	(637)	134
11 Interest & Bank Charges	0	1	1	4	0	1	-	-	142	329	0	0	6	12	454	1,110	468	1,144
12 Depreciation	0	1	2	6	0	1	-	-	288	434	0	0	9	15	673	1,482	693	1,510
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Apart from 13)	-	-	0	0	-	-	-	-	1	1	-	-	0	0	2	2	2	3
15 Recruitment Expenses	-	-	(0)	-	-	-	-	-	(1)	-	-	-	(0)	-	(4)	-	(4)	-
16 Membership & Subscription	0	0	0	0	0	0	-	-	5	22	-	0	1	1	16	34	17	37
17 Information Technology Expenses	0	2	2	10	0	2	-	-	252	780	0	0	12	27	776	2,634	799	2,714
18 Goods and Services Tax/Service Tax Expenses	2	2	15	15	3	3	-	-	984	1,550	0	0	49	49	3,962	4,429	3,988	4,532
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Service charges	(0)	0	(0)	0	(0)	0	-	-	(944)	1,884	(0)	-	(0)	1	(949)	2,051	(950)	2,054
Miscellaneous Expenses	(0)	(0)	0	(2)	0	0	-	-	25	(24)	(0)	(0)	0	(2)	(0)	(191)	(15)	(193)
Administrative Charges - Concourse Follow-up	-	-	0	3	2	4	-	-	-	-	-	-	1	2	13	58	33	113
TOTAL	6	15	29	95	8	23	-	-	2,770	10,379	1	1	145	270	9,960	28,448	10,300	29,287
In India	6	15	29	94	7	23	-	-	2,734	10,251	1	1	143	265	9,852	28,034	10,188	28,846
Outside India	0	0	0	2	0	0	-	-	36	128	0	0	2	5	108	434	112	447

