

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 March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024
1 Employee remuneration & welfare benefits	61	333	25	105	1	2	26	107	865	3,501	902	4,269	1,767	7,790	547	2,624	36	(145)	41	100	624	2,579
2 Travel, conveyance and vehicle running expenses	2	17	1	5	0	1	6	36	183	36	224	72	407	22	137	3	(8)	2	5	26	135	
3 Training expenses	1	2	0	1	0	0	0	1	13	17	16	21	26	38	10	(0)	0	0	10	10	12	
4 Bank, utility & taxes	6	31	2	9	2	2	4	11	20	36	101	76	146	66	227	9	8	9	9	57	246	
5 Repairs	4	25	1	5	0	0	1	6	46	158	56	193	97	300	31	118	1	(7)	2	4	34	116
6 Printing & stationery	(3)	9	(8)	3	0	0	(0)	3	(3)	100	(8)	131	(13)	230	(7)	73	3	(3)	1	3	(9)	73
7 Communication expenses	-	9	0	3	0	0	3	7	92	4	113	11	206	2	69	2	(4)	1	3	5	68	
8 Legal & professional charges	6	29	2	9	0	2	9	102	699	(66)	166	36	865	59	229	3	(13)	4	9	57	255	
9 Auditor's fees, expenses etc.	0	1	0	0	0	0	0	3	11	3	14	6	25	2	9	0	(8)	0	0	2	8	
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iv) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 (b) of audited expenses	-	0	-	0	-	-	-	0	0	1	0	1	0	1	0	0	0	(8)	0	0	0	
10 Advertisement and publicity	11	14	4	4	0	4	5	120	149	145	183	265	332	89	112	(6)	(6)	4	4	88	119	
11 Interest & Bank Charges	5	26	2	10	0	2	10	78	230	81	465	199	735	48	240	4	(14)	4	9	56	243	
12 Depreciation	13	48	5	15	0	5	15	166	500	184	612	351	1,112	112	374	2	(21)	7	14	121	388	
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses (Agent training)	0	0	0	0	-	-	0	0	0	1	0	1	1	2	0	1	0	(8)	0	0	1	
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 Memberships & Subscription	0	2	0	1	-	0	1	3	19	2	30	4	42	1	14	0	(1)	0	1	2	14	
17 Information Technology Expenses	26	88	10	28	1	10	28	326	925	363	1,133	689	2,268	221	693	3	(38)	13	26	237	681	
18 Goods and Service Tax/Service Tax Expenditure	11	106	5	33	0	1	6	34	190	1,113	178	1,363	368	2,476	110	837	18	(29)	11	32	140	840
19 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Service charges	(3)	0	(3)	0	(8)	(1)	(1)	(25)	1	(33)	1	(58)	2	(28)	1	16	(8)	(3)	0	(8)	10	
Miscellaneous Expenses	8	31	1	(16)	0	1	(16)	87	36	121	67	208	83	68	28	(8)	(2)	1	1	65	27	
Administration Charges - Insurance Followup	5	54	2	6	1	2	3	8	-	-	-	-	-	2	50	-	0	1	2	2	52	
TOTAL	156	799	61	233	4	8	65	241	2,884	8,136	2,855	9,306	4,138	17,442	1,334	5,856	91	(181)	94	232	1,519	5,899
In India	156	789	61	229	4	8	64	237	2,874	8,024	2,844	9,169	4,115	17,294	1,328	5,772	88	(176)	94	220	1,510	5,816
Outside India	0	11	0	3	0	0	0	3	13	112	10	137	23	249	6	84	2	(5)	1	3	9	82

FORM NL-7-OPERATING EXPENSES SCHEDULE

(₹ in Lakhs)

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 Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	
	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	For the Quarter Ended March 31, 2024	Up to the Quarter Ended March 31, 2024	
1 Employee remuneration & welfare benefits	3	10		13	56	11	20	-	-	836	4,269	0	1	52	173	3,306	14,898	3,393	15,338
2 Travel, conveyance and vehicle running expenses	0	1	1	3	1	1	1	-	-	(29)	151	0	0	2	9	73	707	76	730
3 Training expenses	0	0	0	0	0	0	0	-	-	16	21	-	-	1	1	55	72	57	74
4 Bank, utility & taxes	0	1	1	5	1	2	2	-	-	67	365	0	0	5	16	278	1,319	387	1,360
5 Repairs	0	0	1	3	1	1	1	-	-	48	152	0	0	3	8	182	520	187	690
6 Printing & stationery	0	0	0	(9)	2	0	1	-	-	(13)	118	-	0	0	5	(26)	428	(27)	440
7 Communication expenses	0	0	0	1	0	1	1	-	-	2	113	-	0	1	5	19	284	19	405
8 Legal & professional charges	0	1	1	5	1	2	2	-	-	(976)	272	0	0	5	15	(276)	1,485	(271)	1,253
9 Auditor's fees, expenses etc.	0	0	0	0	0	0	0	-	-	3	14	-	-	0	1	12	49	13	50
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Tribunal matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) of audited expenses	-	-	-	0	-	-	-	-	-	0	1	-	-	0	0	3	0	3	3
10 Advertisement and publicity	0	0	2	2	1	1	1	-	-	143	382	0	0	6	7	595	636	520	654
11 Interest & Bank Charges	0	1	5	5	1	2	2	-	-	74	483	0	0	6	16	296	1,456	384	1,448
12 Depreciation	1	1	3	8	2	3	3	-	-	175	609	0	0	6	25	661	2,127	679	2,189
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	0	0	0	0	0	-	-	0	1	-	-	0	1	4	1	4	4
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	0	0	0	0	0	0	-	-	3	33	-	-	0	1	3	81	3	84
17 Information Technology Expenses	1	3	5	15	3	5	5	-	-	348	1,128	0	0	18	46	1,301	3,895	1,337	4,082
18 Goods and Service Tax/Service Tax Expenditure	1	3	3	18	3	6	6	-	-	221	1,771	0	0	22	71	758	5,186	774	5,326
19 Others (to be specified)																			
Service charges	(9)	-	(9)	0	(9)	-	-	-	-	1,995	3,278	-	-	(1)	0	1,330	3,381	1,327	3,381
Miscellaneous Expenses	0	0	1	(1)	1	1	1	-	-	29	86	0	0	4	2	85	159	80	187
Administration Charges - Concessions Followed	-	-	1	3	1	6	6	-	-	-	-	-	-	0	2	5	63	12	135
TOTAL	7	22	32	127	27	50	50	-	-	2,678	13,657	0	2	134	493	8,533	37,003	8,756	38,043
In India	7	22	32	125	27	50	50	-	-	2,671	12,021	0	1	133	388	8,494	36,528	8,714	37,554
Outside India	0	0	0	2	0	1	1	-	-	7	136	0	1	1	5	39	475	43	489

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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 March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023	For the Quarter Ended March 31, 2023	Up to the Quarter Ended March 31, 2023
1 Employee's remuneration & welfare benefits	(94)	138	6	24	1	2	7	26	1,277	4,812	1,269	4,322	2,546	9,134	660	2,139	517	1,068	-	(0)	1,177	3,207
2 Travel, conveyance and vehicle running expenses	(4)	6	0	1	0	0	1	65	221	64	198	129	419	33	98	21	49	58	-	(0)	58	147
3 Training expenses	(2)	1	(0)	0	0	0	0	(2)	40	0	36	(1)	76	0	18	9	-	(0)	-	(0)	3	27
4 Bank, rates & fees	(8)	12	0	2	0	0	2	81	364	99	344	190	708	44	163	56	100	-	(0)	100	263	
5 Repairs	(3)	8	0	1	0	0	1	73	277	73	349	146	520	38	123	30	61	-	(0)	61	185	
6 Printing & stationery	(7)	6	0	1	0	0	1	34	203	37	169	71	302	20	89	19	49	-	(0)	38	139	
7 Communication expenses	(4)	6	0	1	0	0	1	56	207	56	185	112	392	29	92	22	46	-	(0)	51	138	
8 Legal & professional charges	(3)	6	0	1	0	0	1	468	397	(140)	198	399	86	37	86	26	49	-	(0)	63	147	
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	(0)	0	0	0	-	-	0	3	10	3	9	7	19	2	4	1	2	-	(0)	3	7	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	(0)
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	(0)
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	(0)
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	(0)
(g) of pocket expenses	(0)	-	-	-	-	-	-	(0)	0	-	0	(0)	0	-	0	-	0	-	-	(0)	-	0
10 Advertisement and publicity	239	220	40	38	3	3	43	41	(80)	7,692	(1,629)	6,999	(2,435)	14,601	3,541	3,420	1,751	1,706	-	0	5,292	5,126
11 Interest & Bank Charges	(8)	18	1	3	0	1	3	228	635	219	570	447	1,206	112	282	78	141	-	(0)	150	423	
12 Depreciation	(4)	20	1	2	0	1	2	137	395	139	310	267	664	66	151	48	76	-	(0)	119	236	
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	(2)	5	0	1	0	0	1	75	191	71	172	146	363	36	85	24	42	-	(0)	61	127	
15 Recruitment Expenses	(0)	1	0	0	-	0	0	6	22	6	20	13	42	3	10	2	5	-	(0)	6	15	
16 Membership & Subscription	(0)	1	0	0	0	0	0	7	25	6	22	13	47	3	11	3	6	-	(0)	6	17	
17 Information Technology Expenses	(8)	27	2	5	0	2	5	407	928	383	834	790	1,762	194	413	125	206	-	(0)	319	619	
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 Others (to be specified)	-	-	(0)	-	(0)	-	(0)	-	(4)	-	(4)	-	(8)	-	127	147	(5)	53	-	(0)	122	200
Service charges	1	5	(1)	9	(0)	-	(1)	9	3	9	(13)	1	(10)	10	0	4	(10)	2	-	(0)	(15)	6
Miscellaneous Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Administration Charges - Concurrence Follower	16	49	0	4	1	2	1	5	-	38	38	38	38	127	184	0	2	-	-	-	127	186
TOTAL	106	519	51	93	6	9	57	102	2,068	16,777	663	14,605	2,731	31,382	5,074	7,534	2,705	3,672	(0)	7,779	11,206	
In India	106	519	51	93	6	9	57	102	2,068	16,777	663	14,605	2,731	31,382	5,074	7,534	2,705	3,672	-	-	7,779	11,206
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	-

