FORM NL-7-OPERATING EXPENSES SCHEDULE

Particulars	FI	FIRE		ne Cargo	Marine Hull		Total Marine		Mot	or OD	Moti	r TP	Total	Motor	He	alth	Persona	l Accident	Travel 1	nsurance	Total I	Health
	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ende June 30, 202
Employees' remuneration & welfare benefits	354	354	46	46	1	1	47	47	911	911	1,236	1,236	2,147	2,147	825	825	170	170	28	28	B 1,023	
Travel, conveyance and vehicle running expenses	28	28	4	4			4	4	71	71	97	97	168	168	65	65	13	13	2	2	2 80	
Training expenses	2	2							6	6	8		14	14		6	1	1			7	
Rents, rates & taxes	27	27	4	4			4	4	68	68	96	96	164	164	63	63	18	18	2	2	4 83	
Repairs	26	26	3	3			3	3	68	68	92	92	160	160	62	62	13	13	2	2	2 77	
Printing & stationery	9	9	1	1			1	1	24	24	35	35	59	59	21	21	5	5	1	1	1 27	
Communication expenses	12	12	2	2			2	2	32	32	43	43	75	75	29	29	6	6	1	1	1 36	
Legal & professional charges	25	25	3	3			3	3	76	76	108	108	184	184	57	57	12	12	2	2	2 71	
Auditors' fees, expenses etc.																						
(a) as auditor	1	1							3	3	4	4	7	7	2	2	1	1			3	
(b) as adviser or in any other capacity, in respect of										-												
(i) Taxation matters																						
(ii) Insurance matters																						
(ii) Management services; and																						
(c) in any other capacity																						
(d)out of pocket expenses																						
Advertisement and publicity	18	18	3	3			3	3	47	47	64	64	111	111	43	43	9	9	1	1	1 53	
Interest & Bank Charges	38	38	5	5			5	5	98	98	132	132	230	230	88	88	18	18	3	3	3 109	
Depreciation	56	56	7	7			7	7	145	145	196	196	341	341	131	131	27	27	4	4	4 162	
Brand/Trade Mark usage fee/charges																						
Business Development and Sales Promotion Expenses (Agent trainning)	17	17	2	2			2	2	43	43	58	58	101	101	39	39	8	8	1	1	1 48	
Recruitment Expenses																						
Membership & Subscription	1	1							2	2	2	2	4	4	2	2					2	
Information Technology Expenses	102	102	13	13			13	13	264	264	358	358	622	622	239	239	49	49	8	8	8 296	
Goods and Service Tax/Service Tax Expenditure										-												
Others (to be specified)																						
Service charges															14	14	148	148			162	
Miscellaneous Expenses	(2)	(2)	(3	0 (3			(3)	(3)	7	7	68	68	75	75	6	6	1	1			7	
Administration Charges - Coinsurance Follower	31	31	2	. 2	1	1	3	3							15	15					15	
TOTAL	745	745	92	92	2	2	94	94	1,865	1,865	2,597	2,597	4,462	4,462	1,707	1,707	499	499	55	55	5 2,261	
In India	733	733	90	90	2	2	92	92	1,834	1.834	2,555	2,555	4,389	4,389		1,679	493	493	54	54		
			-	-						-		-1	4000	9445								

Particulars	FIRE		Marin	Marine Cargo		Marine Hull		Marine	Mot	or OD	Mot	or TP	Total	Motor	Hea	alth	Personal	Accident	Travel	Insurance	Total Health	
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ende June 30, 202
Employees' remuneration & welfare benefits	420	420	19	19	1	1	20	20	959	959	1,155	1,155	2,114	2,114	1,279	1,279	(334)	(334)			945	
Travel, conveyance and vehicle running expenses	19	19	1	1			1	1	44	44	53	53	97	97	59	59	(15)	(15)			44	i
Training expenses	1	1					0	0	1	1	1	1	2	2	1	1					1	
Rents, rates & taxes							(0)	(0)	(1)	(1)	3	3	2	2			6	6			6	
Repairs	17	17	1	1			1	1	37	37	45	45	82	82	50	50	(13)	(13)			37	
Printing & stationery	15	15	1	1			1	1	35	35	43	43	78	78	46	46	(12)	(12)			34	
Communication expenses	33	33	1	1			1	1	74	74	90	90	164	164	99	99	(26)	(26)			73	
Legal & professional charges	47	47	2	2			2	2	226	226	129	129	355	355	143	143	(37)	(37)			106	
Auditors' fees, expenses etc.																						
(a) as auditor	1	1							3	3	4	4	7	7	- 4	4	(1)	(1)			3	
(b) as adviser or in any other capacity, in respect of																						
(i) Taxation matters																						
(i) Insurance matters																						
(ii) Management services; and																						
(c) in any other capacity																						
(d)out of pocket expenses																						
Advertisement and publicity	83	83	3	3			3	3	190	190	229	229	419	419	253	253	(66)	(66)			187	
Interest & Bank Charges	13	13	1	1			1	1	30	30	36	36	66	66	39	39	(10)	(10)			29	
Depreciation	34	34	2	2			2	2	76	76	92	92	168	168	102	102	(27)	(27)			75	
Brand/Trade Mark usage fee/charges																						
Business Development and Sales Promotion Expenses (Agent trainning)																						1
Recruitment Expenses							0	0												-		
Membership & Subscription	4	4					0	0	8	8	10	10	18	18	11	11	(3)	(3)			8	
Information Technology Expenses	143	143	7	7			7	7	327	327	394	394	721	721	436	436	(114)	(114)			322	
Goods and Service Tax/Service Tax Expenditure	1	1					0	0	3	3	4	4	7	7	4	4	47	47			51	
Others (to be specified)																						
Service charges	6	6					0	0	14	14	17	17	31	31	18	18	(2)	(2)			16	
Miscellaneous Expenses	(3)	(3)	(1	(1)	-		(1)	(1)	(8)	(8)	(12)	(12)	(20)	(20)	(11)	(11)	3	3			(8)	
Administration Charges - Coinsurance Follower	18	18	1	1	1	1	2	2							8	8					8	
TOTAL	852	852	38	38	2	2	40	40	2,018	2,018	2,293	2,293	4,311	4,311	2,541	2,541	(604)	(604)			1,937	
In India	837	837	37	37	2	2	39	39	1,985	1,985	2,254	2,254	4,239	4,239	2,498	2,498	(593)	(593)			1,905	
Outside India	45								33	22	30	30	72	72	43	43	an	(tt)			- 22	

FORM NI -7-OREBATTING EVIDENCES SCHEDUL

Particulars	Miscellaneous Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Avid	ition	Crop In	surance	Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand '	Total	
190000	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ended June 30, 2024	For the Quarter Ended June 30, 2024	Up to the Quarter Ender June 30, 202	
Employees' remuneration & welfare benefits	4	4	30	30	8	8			477	477			40	40	3,729	3,729	4,130		
Travel, conveyance and vehicle running expenses			2	2	1	1			54	54			3	3	308	308	340		
3 Training expenses									3	3					24	24	26		
4 Rents, rates & taxes			2	2	1	1			36	36			4	4		290	321		
5 Repairs			2	2	1	1			36	36			3	3	279	279	308		
6 Printing & stationery			1	1					13	13			1	1	101	101	111		
7 Communication expenses			1	1					17	17			1	1	130	130	144		
8 Legal & professional charges			2	2	1	1			33	33			3	3	294	294	322		
9 Auditors' fees, expenses etc.																			
(a) as auditor									1	1					11	11	12		
(b) as adviser or in any other capacity, in respect of																			
(i) Taxation matters																			
(ii) Insurance matters																			
(ii) Management services; and																			
(c) in any other capacity																			
(d)out of pocket expenses																			
Advertisement and publicity			2	2	1	1			25	25			2	2	194	194	215		
Interest & Bank Charges	1	1	3	3	1	1			51	51			5	5	400	400	443		
2 Depreciation	1	1	5	5	1	1			76	76			7	7	593	593	656		
Brand/Trade Mark usage fee/charges																			
Business Development and Sales Promotion Expenses (Agent trainning)			1	1					23	23			2	2	175	175	194		
5 Recruitment Expenses																			
Membership & Subscription									1	1					7	7	8		
7 Information Technology Expenses	1	1	9	9	2	2			138	138			12	12	1,080	1,080	1,195		
8 Goods and Service Tax/Service Tax Expenditure									(36)	(36)					(36)	(36)	(36)		
9 Others (to be specified)																			
Service charges									936	936					1,098	1,098	1,098		
Miscellaneous Expenses					1	1			4	4			1	1	88	88	83		
Administration Charges - Coinsurance Follower			3	3	2	2							2	2	22	22	56		
TOTAL	7	7	63	63	20	20			1,888	1,888			86	86	8,787	8,787	9,626		
In India	7	7	62	62	20	20			1,872	1,872			85	85	8,661	8,661	9,486		
Outside India									16	16					126	126	140		

	Misrel	llaneous																(₹ In Lak
Particulars	Workmen's Compr	ensation/ Employer's bility	Public/ Pro	duct Liability	Engin	eering	Avi	iation	Crop Inc	surance	Trade	Credit	Other Miscella	neous segments	Total Misc	ellaneous	Gram	d Total
	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023	For the Quarter Ended June 30, 2023	Up to the Quarter Ended June 30, 2023
Employees' remuneration & welfare benefits	5	5	16	16	5	5			321	321			39	39	3,445	3,445	3,885	3,
Travel, conveyance and vehicle running expenses			1	1					64	64			2	2	208	208	228	
3 Training expenses															3	3	4	
Rents, rates & taxes									466	466					474	474	474	
Repairs			1	1					13	13			1	1	134	134	152	
Printing & stationery			1	1					12	12			1	1	126	126	142	
Communication expenses			1	1					25	25			3	3	266	266	300	
Legal & professional charges			2	2	1	1			36	36			4	4	504	504	553	
Auditors' fees, expenses etc.																		
(a) as auditor									1	1					11	11	12	
(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																		
(d)out of pocket expenses																		
Advertisement and publicity	1	1	3	3	1	1			64	64			8	8	683	683	769	
Interest & Bank Charges									10	10			1	1	106	106	120	
Depreciation			1	1					26	26			3	3	273	273	309	
Brand/Trade Mark usage fee/charges																		
Business Development and Sales Promotion Expenses (Agent trainning)																		
Recruitment Expenses																	0	
Membership & Subscription		-			-				3	3					29	29	33	
Information Technology Expenses	2	2	5	5	2	2			110	110			13	13	1,175	1,175	1,325	
Goods and Service Tax/Service Tax Expenditure					-		-	-	391	391			15	15	464	464	465	
Others (to be specified)																		
Service charges									801	801			1	1	849	849	855	
Miscellaneous Expenses									53	53			(1)	(1)	24	24	20	
Administration Charges - Coinsurance Follower			2	2	1	1							1	1	12	12	32	
TOTAL	8	8	33	33		10			2,396	2,396			91	91	8,786	8,786	9,678	
In India	8	8	32	32	10	10			2,382	2,382			89	89	8,665	8,665	9,541	
Outside India									14	14					121	121	137	