

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 segments		Total Miscellaneous		Grand Total	
	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024	For the Quarter Ended December 31, 2024	Up to the Quarter Ended December 31, 2024
1 Employee remuneration & welfare benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Travel, conveyance and vehicle running expenses	1	9	12	40	14	20	-	-	240	238	-	-	23	10	13,014	5,097	322	13,342
3 Training expenses	-	-	-	-	-	-	-	-	5	25	-	-	1	58	125	58	127	1,001
4 Rent, rates & taxes	-	1	1	4	1	2	-	-	34	100	-	-	4	10	423	983	422	1,640
5 Repairs	-	-	1	3	-	1	-	-	7	126	-	-	-	10	218	629	216	640
6 Printing & stationery	-	-	-	1	2	1	-	-	22	36	-	-	2	148	132	131	127	131
7 Communication expenses	-	-	1	2	1	1	-	-	39	99	1	1	2	3	285	694	267	932
8 Legal & professional charges	-	-	1	3	1	2	-	-	2,873	3,007	-	-	1	5	3,375	3,884	3,372	3,896
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	1	-	-	-	-	-	-	2	9	-	-	-	-	21	45	20	45
(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) of pocket expenses	-	-	-	-	-	-	-	-	(1)	-	-	-	-	-	1	3	1	3
10 Advertisement and publicity	1	1	1	3	1	2	-	-	63	150	-	-	3	6	453	701	465	807
11 Interest & Bank Charges	-	1	1	5	1	3	-	-	49	279	-	-	3	10	651	1,394	600	1,419
12 Depreciation	1	2	2	8	2	5	-	-	49	444	-	-	4	16	853	2,215	847	2,253
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	(2)	-	(1)	-	-	-	(10)	-	-	-	(2)	1	(376)	1	(387)	1
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	-	-	-	-	-	-	-	4	13	-	-	-	-	29	59	28	60
17 Information Technology Expenses	-	2	4	13	4	8	-	-	113	717	-	-	8	26	1,968	3,167	1,567	3,143
18 Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	82	183	-	-	(30)	(31)	54	168	54	188
19 Others (to be specified)	-	-	-	-	-	-	-	-	(1,875)	-	-	-	-	-	(1,979)	-	(1,979)	-
Service charges	-	-	-	-	-	-	-	-	(1)	20	-	-	1	2	99	45	105	355
Miscellaneous Expenses	-	-	-	-	-	-	-	-	(1)	20	-	-	1	2	99	45	105	355
Administration Charges - Insurance Follower	2	2	9	12	8	13	-	-	510	512	-	-	18	21	2,969	3,837	3,003	3,146
TOTAL	9	20	33	185	35	71	-	-	2,244	8,793	1	1	36	173	14,175	31,718	14,187	32,372
In India	9	20	39	183	35	70	-	-	2,246	8,800	1	1	35	169	14,058	31,224	14,044	31,749
Outside India	-	-	(6)	2	-	1	-	-	(2)	(10)	-	-	-	4	145	254	143	323

(₹ in Lakhs)

Particulars	Miscellaneous										Grand Total							
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
	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 Employee remuneration & welfare benefits	2	7	9	43	2	9	-	-	1,273	3,407	1	1	56	120	4,053	11,504	4,125	11,855
2 Travel, conveyance and vehicle running expenses	-	-	1	3	-	-	-	-	(58)	180	-	-	3	7	97	634	103	653
3 Training expenses	-	-	-	-	-	-	-	-	2	5	-	-	-	-	6	17	6	17
4 Rent, rates & taxes	-	1	1	4	-	1	-	-	103	298	-	-	5	11	341	1,041	352	1,073
5 Repairs	-	-	1	2	-	1	-	-	54	145	-	-	2	5	171	489	176	501
6 Printing & stationery	-	-	-	1	2	1	-	-	55	131	-	-	3	5	180	455	184	488
7 Communication expenses	-	-	(1)	1	-	-	-	-	(27)	111	-	-	-	4	(118)	214	(112)	286
8 Legal & professional charges	1	1	4	-	1	1	-	-	2,761	2,903	-	-	5	10	3,085	3,095	3,095	4,038
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	4	15	-	-	-	-	13	37	13	38
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(g) of pocket expenses	(1)	-	-	-	-	-	-	-	1	1	-	-	-	-	1	2	1	2
10 Advertisement and publicity	-	-	(3)	-	(1)	-	-	-	(179)	39	-	-	(8)	1	(638)	130	(658)	134
11 Interest & Bank Charges	1	1	1	4	-	1	-	-	141	336	-	-	4	11	451	1,103	455	1,156
12 Depreciation	-	1	2	6	-	1	-	-	209	434	-	-	9	15	672	1,465	692	1,509
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	1	1	-	-	-	-	3	3	3	3
15 Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16 Membership & Subscription	-	-	-	-	-	-	-	-	2	16	-	-	-	-	3	35	7	56
17 Information Technology Expenses	1	2	1	10	-	2	-	-	252	806	-	-	11	28	775	2,723	799	2,806
18 Goods and Service Tax/Service Tax Expenditure	2	2	15	15	3	3	-	-	984	1,545	-	-	48	48	3,860	4,409	3,983	4,532
19 Others (to be specified)	-	-	(1)	-	-	-	-	-	(2,827)	-	-	-	(1)	-	(3,005)	-	(3,005)	-
Service charges	-	-	-	-	-	-	-	-	26	33	-	-	-	-	(10)	3	1	14
Miscellaneous Expenses	-	-	(1)	-	2	-	-	-	2	12	-	-	-	-	17	51	25	105
Administration Charges - Insurance Follower	-	-	(1)	-	-	-	-	-	26	33	-	-	-	-	(10)	3	1	14
TOTAL	6	6	15	28	6	21	-	-	2,798	10,392	1	1	143	268	9,914	28,987	14,263	29,319
In India	6	15	28	94	6	22	-	-	2,761	10,313	1	1	143	266	9,915	28,232	14,254	29,044
Outside India	-	-	-	1	-	-	-	-	(2)	77	-	-	-	2	(1)	275	(1)	284