

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 June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
1	Employee's remuneration & welfare benefits	121	121	65	65	1	1	66	66	1,239	1,239	1,235	1,235	2,464	2,464	1,801	1,801	281	281	131	131	2,213	2,213
2	Travel, conveyance and vehicle running expenses	8	8	4	4	-	-	4	4	84	84	83	83	167	167	122	122	19	19	9	9	150	150
3	Training expenses	2	2	1	1	-	-	1	1	16	16	16	16	32	32	24	24	4	4	2	2	30	30
4	Rents, rates & taxes	12	12	6	6	-	-	6	6	119	119	124	124	243	243	173	173	36	36	12	12	221	221
5	Repairs	6	6	4	4	-	-	4	4	63	63	62	62	125	125	91	91	14	14	6	6	111	111
6	Printing & stationery	1	1	1	1	-	-	1	1	12	12	12	12	24	24	17	17	3	3	1	1	21	21
7	Communication expenses	4	4	3	3	-	-	3	3	45	45	45	45	90	90	67	67	10	10	5	5	82	82
8	Legal & professional charges	6	6	3	3	-	-	3	3	87	87	119	119	206	206	97	97	14	14	6	6	117	117
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	-	-	-	-	-	-	5	5	4	4	9	9	6	6	1	1	-	-	7	7
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	3	3	2	2	-	-	2	2	30	30	30	30	60	60	44	44	7	7	3	3	54	54
11	Interest & Bank Charges	13	13	7	7	-	-	7	7	132	132	130	130	262	262	192	192	30	30	14	14	236	236
12	Depreciation	22	22	12	12	-	-	12	12	225	225	223	223	448	448	338	338	51	51	24	24	403	403
13	Brand/Trade Mark usage/fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	4	4	4	4	8	8	6	6	1	1	-	-	7	7
17	Information Technology Expenses	28	28	16	16	-	-	16	16	290	290	287	287	577	577	422	422	66	66	31	31	519	519
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	(1)	(1)	(1)	(1)	(2)	(2)	(2)	(2)	11	11	-	-	9	9
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	2	2	-	-	-	-	-	-	6	6	3	3	9	9	10	10	2	2	1	1	13	13
	Administration Charges - Concursance Followee	85	85	14	14	2	2	16	16	254	254	251	251	505	505	384	384	59	59	27	27	1,070	1,070
	TOTAL	314	314	138	138	3	3	141	141	2,610	2,610	2,617	2,617	5,227	5,227	4,382	4,382	609	609	272	272	5,263	5,263
	In India	313	313	138	138	3	3	141	141	2,604	2,604	2,611	2,611	5,215	5,215	4,373	4,373	608	608	271	271	5,252	5,252
	Outside India	1	1	-	-	-	-	-	-	6	6	6	6	12	12	9	9	1	1	1	1	11	11

	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 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 Ended June 30, 2024
1	Employee's remuneration & welfare benefits	354	354	46	46	1	1	47	47	911	911	1,235	1,235	2,147	2,147	825	825	170	170	28	28	1,023	1,023
2	Travel, conveyance and vehicle running expenses	28	28	4	4	-	-	4	4	71	71	97	97	168	168	65	65	13	13	2	2	80	80
3	Training expenses	2	2	-	-	-	-	-	-	6	6	8	8	14	14	6	6	1	1	-	-	7	7
4	Rents, rates & taxes	27	27	4	4	-	-	4	4	68	68	96	96	164	164	63	63	18	18	2	2	83	83
5	Repairs	26	26	3	3	-	-	3	3	68	68	92	92	160	160	62	62	13	13	2	2	77	77
6	Printing & stationery	9	9	1	1	-	-	1	1	24	24	35	35	59	59	21	21	5	5	1	1	27	27
7	Communication expenses	12	12	2	2	-	-	2	2	32	32	43	43	75	75	29	29	6	6	1	1	36	36
8	Legal & professional charges	25	25	3	3	-	-	3	3	76	76	108	108	184	184	57	57	12	12	2	2	71	71
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	-	-	-	-	-	-	3	3	4	4	7	7	2	2	1	1	-	-	3	3
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	18	18	3	3	-	-	3	3	47	47	64	64	111	111	43	43	9	9	1	1	53	53
11	Interest & Bank Charges	38	38	5	5	-	-	5	5	98	98	132	132	230	230	88	88	18	18	3	3	109	109
12	Depreciation	56	56	7	7	-	-	7	7	145	145	196	196	341	341	131	131	27	27	4	4	162	162
13	Brand/Trade Mark usage/Recharges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	17	17	2	2	-	-	2	2	43	43	58	58	101	101	39	39	8	8	1	1	48	48
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	1	1	-	-	-	-	-	-	2	2	2	2	4	4	2	2	-	-	-	-	2	2
17	Information Technology Expenses	102	102	13	13	-	-	13	13	264	264	358	358	622	622	239	239	49	49	8	8	296	296
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	(2)	(2)	(3)	(3)	-	-	(3)	(3)	7	7	68	68	75	75	6	6	1	1	-	-	7	7
	Administration Charges - Concursance Followee	31	31	2	2	1	1	3	3	-	-	-	-	-	-	15	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	2,261	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	1,679	493	493	54	54	2,226	2,226
	Outside India	12	12	2	2	-	-	2	2	31	31	42	42	73	73	28	28	6	6	1	1	35	35

	Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		Workmen's Compensation/ Employer's Liability																	
		For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025	For the Quarter Ended June 30, 2025	Up to the Quarter Ended June 30, 2025
1	Employee's remuneration & welfare benefits	5	5	40	40	6	6	-	-	1	1	-	-	72	72	5,801	5,801	4,388	4,388
2	Travel, conveyance and vehicle running expenses	-	-	3	3	-	-	-	-	20	20	-	-	5	5	345	345	357	357
3	Training expenses	-	-	1	1	-	-	-	-	-	-	-	-	1	1	64	64	67	67
4	Rents, rates & taxes	1	1	4	4	1	1	-	-	-	-	-	-	9	9	479	479	497	497
5	Repairs	-	-	2	2	-	-	-	-	-	-	-	-	4	4	245	245	252	252
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	1	1	46	46	48	48
7	Communication expenses	-	-	1	1	-	-	-	-	-	-	-	-	3	3	176	183	183	183
8	Legal & professional charges	-	-	1	1	1	1	-	-	383	383	-	-	4	4	712	712	721	721
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	1	1	17	17	18	18
	(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) of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	1	1	-	-	-	-	-	-	-	-	2	2	117	122	122	122
11	Interest & Bank Charges	1	1	4	4	1	1	-	-	-	-	-	-	7	7	511	511	531	531
12	Depreciation	1	1	7	7	1	1	-	-	-	-	-	-	13	13	873	873	907	907
13	Brand/Trade Mark usage frecharges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15
17	Information Technology Expenses	1	1	9	9	2	2	-	-	-	-	-	-	17	17	1,125	1,189	1,189	1,189
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	43	43	-	-	4	4	54	54	54	54
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	-	-	-	-	-	-	-	-	-	-	1	1	1	1	24	24	26	26
	Administration Charges - Concursance Followee	1	1	12	12	3	3	-	-	-	-	-	-	17	17	1,608	1,608	1,709	1,709
	TOTAL	10	10	85	85	15	15	-	-	447	447	1	1	161	161	11,209	11,209	11,664	11,664
	In India	10	10	85	85	15	15	-	-	447	447	1	1	161	161	11,186	11,186	11,640	11,640
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	23	24	24

	Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Trade Credit		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
		Workmen's Compensation/ Employer's liability																	
		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
1	Employee's remuneration & welfare benefits	4	4	30	30	8	8	-	-	477	477	-	-	40	40	3,729	3,729	4,130	4,130
2	Travel, conveyance and vehicle running expenses	-	-	2	2	1	1	-	-	54	54	-	-	3	3	308	308	340	340
3	Training expenses	-	-	-	-	-	-	-	-	3	3	-	-	-	-	24	24	26	26
4	Rents, rates & taxes	-	-	2	2	1	1	-	-	290	290	-	-	4	4	290	290	321	321
5	Repairs	-	-	2	2	1	1	-	-	38	38	-	-	3	3	279	299	308	308
6	Printing & stationery	-	-	1	1	-	-	-	-	13	13	-	-	1	1	101	101	111	111
7	Communication expenses	-	-	1	1	-	-	-	-	17	17	-	-	1	1	130	130	144	144
8	Legal & professional charges	-	-	2	2	1	1	-	-	33	33	-	-	3	3	294	294	322	322
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	1	1	-	-	-	-	11	11	12	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) of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	-	-	2	2	1	1	-	-	25	25	-	-	2	2	194	194	215	215
11	Interest & Bank Charges	1	1	3	3	1	1	-	-	51	51	-	-	5	5	400	400	443	443
12	Depreciation	1	1	5	5	1	1	-	-	76	76	-	-	7	7	503	503	606	606
13	Brand/Trade Mark usage frecharges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses (Agent training)	-	-	1	1	-	-	-	-	23	23	-	-	2	2	175	175	194	194
15	Recruitment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Membership & Subscription	-	-	-	-	-	-	-	-	1	1	-	-	-	-	7	7	8	8
17	Information Technology Expenses	1	1	9	9	2	2	-	-	138	138	-	-	12	12	1,080	1,080	1,195	1,195
18	Goods and Service Tax/Service Tax Expenditure	-	-	-	-	-	-	-	-	(36)	(36)	-	-	-	-	(36)	(36)	(36)	(36)
19	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Service charges	-	-	-	-	-	-	-	-	98	98	-	-	-	-	1,098	1,098	1,098	1,098
	Miscellaneous Expenses	-	-	-	-	1	1	-	-	4	4	-	-	1	1	88	88	83	83
	Administration Charges - Concursance Followee	-	-	3	3	2	2	-	-	-	-	-	-	2	2	22	22	56	56
	TOTAL	7	7	63	63	20	20	-	-	1,888	1,888	-	-	86	86	8,787	8,787	9,626	9,626
	In India	7	7	62	62	20	20	-	-	1,872	1,872	-	-	85	85	8,661	8,661	9,496	9,496
	Outside India	-	-	1	1	-	-	-	-	16	16	-	-	1	1	126	126	130	130