

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

	Particulars	Miscellaneous														Life	Grand Total	
		FIRE			Marine			Agriculture	Credit	Engineering	Liabilities	Motor	PA	Health	Others			Total Miscellaneous Insurance
		Marine Cargo	Marine Hull	Total Marine	Marine Cargo	Marine Hull	Total Marine											
For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023	For the half year ended September 30, 2023		
1	Employees' remuneration & welfare benefits	271	4	(0)	4	124	8	74	10	2	66	183	6	473	68	817		
2	Travel, conveyance and vehicle running expenses	20	0	(0)	0	9	1	5	1	0	5	2	0	23	1	44		
3	Training expenses	0	0	(0)	0	0	0	0	0	0	0	0	0	0	0	0		
4	Rents, rates & taxes	106	1	(0)	1	49	3	29	4	1	26	47	2	161	18	286		
5	Repairs & maintenance	9	0	(0)	0	4	0	2	0	0	2	3	0	13	1	23		
6	Printing & stationery	0	0	(0)	0	0	0	0	0	0	0	0	0	0	0	0		
7	Communication	2	0	(0)	0	1	0	0	0	0	0	1	0	2	0	4		
8	Legal & professional charges	27	0	(0)	0	13	1	7	1	0	7	31	1	60	12	100		
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	10	0	(0)	0	5	0	3	0	0	3	5	0	16	2	28		
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11	Interest & Bank Charges	16	0	(0)	0	7	0	4	1	0	4	4	0	21	2	38		
12	Depreciation	17	0	(0)	0	8	0	5	1	0	4	4	0	23	2	42		
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
16	Goods and Services Tax (GST)	158	2	(0)	2	73	5	43	6	1	38	71	4	241	27	428		
17	Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Sales promotion	9	0	(0)	0	4	0	2	0	0	2	1	0	10	0	20		
	(b) Miscellaneous expenses	8	0	(0)	0	4	0	2	0	0	2	2	0	10	1	19		
	(c) Business Support	2,163	29	(0)	29	993	62	588	84	17	526	973	50	3,293	365	5,851		
	(d) FX (Gain) / Loss	175	2	(0)	2	80	5	48	7	1	42	10	4	198	4	379		
	TOTAL	2,990	40	(0)	40	1,373	86	813	116	24	727	1,338	70	4,545	502	8,078		
	In India	827	11	(0)	11	380	24	225	32	7	201	365	19	1,252	137	2,227		
	Outside India	2,163	29	(0)	29	993	62	588	84	17	526	973	50	3,293	365	5,851		

Notes:

- (a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

	Particulars	Miscellaneous														Life	Grand Total
		FIRE	Marine			Agriculture	Credit	Engineering	Liabilities	Motor	PA	Health	Others	Total Miscellaneous Insurance			
			Marine Cargo	Marine Hull	Total Marine												
	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022	For the half year ended September 30, 2022		
1	Employees' remuneration & welfare benefits	213	2	(0)	2	119	16	43	9	1	29	162	(7)	371	79	666	
2	Travel, conveyance and vehicle running expenses	8	0	(0)	0	5	1	2	0	0	1	1	(0)	9	1	19	
3	Training expenses	0	0	(0)	0	0	0	0	0	0	0	0	(0)	1	0	1	
4	Rents, rates & taxes	27	0	(0)	0	15	2	5	1	0	4	13	(1)	39	6	72	
5	Repairs & maintenance	8	0	(0)	0	5	1	2	0	0	1	4	(0)	12	2	22	
6	Printing & stationery	0	0	(0)	0	0	0	0	0	0	0	0	(0)	0	0	0	
7	Communication	2	0	(0)	0	1	0	0	0	0	0	1	(0)	3	0	6	
8	Legal & professional charges	36	0	(0)	0	20	3	7	1	0	5	51	(1)	85	25	146	
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor	8	0	(0)	0	4	1	2	0	0	1	4	(0)	11	2	21	
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Interest & Bank Charges	9	0	(0)	0	5	1	2	0	0	1	2	(0)	11	1	21	
12	Depreciation	19	0	(0)	0	10	1	4	1	0	2	4	(1)	23	2	43	
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Goods and Services Tax (GST)	84	1	(0)	1	47	6	17	4	1	11	41	(3)	124	20	229	
17	Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) Sales promotion	6	0	(0)	0	3	0	1	0	0	1	1	(0)	7	1	13	
	(b) Miscellaneous expenses	(58)	(1)	0	(1)	(32)	(4)	(12)	(2)	(0)	(8)	1	2	(56)	1	(113)	
	(c) Business Support	1,607	18	(0)	18	898	118	326	68	11	215	713	(56)	2,292	349	4,266	
	(d) FX (Gain) / Loss	(230)	(3)	0	(3)	(129)	(17)	(47)	(10)	(2)	(31)	(56)	8	(283)	(28)	(543)	
	TOTAL	1,739	19	(0)	19	972	128	352	73	12	233	940	(60)	2,650	460	4,869	
	In India	132	1	(0)	1	74	10	27	6	1	18	228	(5)	358	112	603	
	Outside India	1,607	18	(0)	18	898	118	326	68	11	215	713	(56)	2,292	349	4,266	

Notes:

- (a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
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