

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

Particulars	FIRE				Marine			Miscellaneous								Life	Grand Total
	Marine Cargo		Marine Hull		Agriculture	Credit	Engineering	Liabilities	Motor	PA	Health	Others	Total Miscellaneous Insurance				
	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
- (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	FIRE	Marine			Miscellaneous										Life	Grand Total
		Marine Cargo	Marine Hull	Total Marine	Agriculture	Credit	Engineering	Liabilities	Motor	PA	Health	Others	Total Miscellaneous Insurance			
		For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021	For the half year ended September 30, 2021		
1 Employees' remuneration & welfare benefits	248	2	(1)	1	197	34	37	8	3	9	141	7	436	108	793	
2 Travel, conveyance and vehicle running expenses	0	0	(0)	0	0	0	0	0	0	0	0	0	0	0	1	
3 Training expenses	0	0	(0)	0	0	0	0	0	0	0	0	0	0	0	0	
4 Rents, rates & taxes	22	0	(0)	0	18	3	3	1	0	1	10	1	36	7	66	
5 Repairs & maintenance	6	0	(0)	0	5	1	1	0	0	0	3	0	10	2	18	
6 Printing & stationery	0	0	(0)	0	0	0	0	0	0	0	0	0	0	0	1	
7 Communication	2	0	(0)	0	2	0	0	0	0	0	1	0	4	1	7	
8 Legal & professional charges	18	0	(0)	0	15	3	3	1	0	1	19	1	41	15	74	
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	7	0	(0)	0	5	1	1	0	0	0	3	0	11	2	20	
(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	7	1	1	0	0	0	3	0	13	2	24	
12 Depreciation	25	0	(0)	0	20	3	4	1	0	1	4	1	34	3	61	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 Goods and Services Tax (GST)	(32)	(0)	0	(0)	(26)	(4)	(5)	(1)	(0)	(1)	(15)	(1)	(54)	(11)	(98)	
17 Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Sales promotion	0	0	(0)	0	0	0	0	0	0	0	-	0	0	-	1	
(b) Miscellaneous expenses	2	0	(0)	0	1	0	0	0	0	0	1	0	3	1	5	
(c) Business Support	1,570	11	(6)	5	1,246	217	234	52	22	55	412	45	2,282	315	4,172	
(d) FX (Gain) / Loss	(95)	(1)	0	(0)	(75)	(13)	(14)	(3)	(1)	(3)	9	(3)	(103)	7	(191)	
TOTAL	1,782	13	(7)	6	1,414	247	266	59	25	62	590	51	2,714	451	4,953	
In India	212	2	(1)	1	169	29	32	7	3	7	178	6	432	136	781	
Outside India	1,570	11	(6)	5	1,246	217	234	52	22	55	412	45	2,282	315	4,172	

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"