FORM NL-7-OPERATING EXPENSES SCHEDULE
SCOR SE INDIA BRANCH

Registration No.: FRB/003 Dated December 21, 2016

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

	Particulars	FIRE		Marine						Miscellaneous							
				Marine Cargo		Marine Hull		Total Marine		Agriculture		Credit		Engineering		Liabilities	
		For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024
1	Employees' remuneration & welfare benefits	214	485	3	7	0	(0)	3	7	129	253	20	28	68	142	13	24
2	Travel, conveyance and vehicle running expenses	7	27	0	0	0	(0)	0	0	5	14	1	2	2	8	1	1
3	Training expenses	0	0	0	0	(0)	(0)	0	0	0	0	0	0	0	0	0	0
4	Rents, rates & taxes	80	186	1	3	0	(0)	1	3	48	97	8	11	26	54	5	9
5	Repairs	6	15	0	0	0	(0)	0	0	4	8	1	1	2	4	0	1
6	Printing & stationery	(0)	(0)	(0)	(0)	0	0	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
7	Communication expenses	3	5	0	0	(0)	(0)	0	0	2	3	0	0	1	1	0	0
8	Legal & professional charges	33	60	1	1	(0)	(0)	1	1	19	31	3	3	10	18	2	3
9	Auditors' fees, expenses etc.																
	(a) as auditor	8	18	0	0	0	(0)	0	0	5	9	1	1	2	5	0	1
	(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	1	1	0	0	(0)	(0)	0	0	1	1	0	0	0	0	0	0
10	Advertisement and publicity	0	0	0	0	(0)	(0)	0	0	0	0	0	0	0	0	0	0
11	Interest & Bank Charges	11	27	0	0	0	(0)	0	0	7	14	1	2	4	8	1	1
12	Depreciation	23	40	0	1	(0)	(0)	0	1	13	21	2	2	7	12	1	2
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Goods and Services Tax (GST)	10	168	0	2	0	(0)	0	2	15	88	5	10	6	49	2	8
17	Others (to be specified)[a]																
	(a) Sales promotion	25	33	0	0	(0)	(0)	0	0	13	17	2	2	7	10	1	2
	(b) Miscellaneous expenses	5	13	0	0	0	(0)	0	0	3	7	1	1	2	4	0	1
	(c) Business Support	2,741	4,904	42	71	(0)	(0)	42	71	1,564	2,557	218	280	848	1,435	158	242
	(d) FX (Gain) / Loss	(38)	137	1	3	4	4	5	7	42	122	4	9	21	68	5	12
	TOTAL	**3,131**	**6,121**	**50**	**90**	**4**	**4**	**54**	**94**	**1,869**	**3,242**	**265**	**351**	**1,007**	**1,820**	**191**	**307**
	In India	390	1,217	8	19	4	4	12	23	305	685	47	71	159	384	33	65
	Outside India	2,741	4,904	42	71	(0)	(0)	42	71	1,564	2,557	218	280	848	1,435	158	242

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"

(Amount in Rs. Lakhs)

	Particulars	FIRE		Marine						Miscellaneous							
				Marine Cargo		Marine Hull		Total Marine		Agriculture		Credit		Engineering		Liabilities	
		For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023
1	Employees' remuneration & welfare benefits	529	742	5	7	(0)	(0)	5	7	(361)	(242)	32	47	38	81	15	24
2	Travel, conveyance and vehicle running expenses	29	37	0	0	(0)	(0)	0	0	(17)	(12)	2	2	2	4	1	1
3	Training expenses	0	1	0	0	(0)	(0)	0	0	(0)	(0)	0	0	0	0	0	0
4	Rents, rates & taxes	89	116	1	1	(0)	(0)	1	1	(53)	(38)	5	7	7	13	3	4
5	Repairs	21	29	0	0	(0)	(0)	0	0	(14)	(10)	1	2	2	3	1	1
6	Printing & stationery	1	1	0	0	(0)	(0)	0	0	(0)	(0)	0	0	0	0	0	0
7	Communication expenses	5	7	0	0	(0)	(0)	0	0	(4)	(2)	0	0	0	1	0	0
8	Legal & professional charges	99	135	1	1	(0)	(0)	1	1	(64)	(44)	6	9	7	15	3	4
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	27	34	0	0	(0)	(0)	0	0	(15)	(11)	2	2	2	4	1	1
	(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	3	3	0	0	(0)	(0)	0	0	(1)	(1)	0	0	0	0	0	0
10	Advertisement and publicity	15	15	0	0	(0)	(0)	0	0	(5)	(5)	1	1	2	2	0	0
11	Interest & Bank Charges	40	49	0	0	(0)	(0)	0	0	(21)	(16)	2	3	4	5	1	2
12	Depreciation	48	67	0	1	(0)	(0)	0	1	(32)	(22)	3	4	4	7	1	2
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Goods and Services Tax (GST)	59	143	0	1	(0)	(0)	0	1	(94)	(47)	3	9	(1)	16	1	5
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Sales promotion	32	38	0	0	(0)	(0)	0	0	(16)	(12)	2	2	3	4	1	1
	(b) Miscellaneous expenses	(52)	(109)	(0)	(1)	0	0	(0)	(1)	68	36	(3)	(7)	(0)	(12)	(1)	(4)
	(c) Business Support	6,134	7,741	55	72	(0)	(0)	54	72	(3,419)	(2,520)	376	494	518	843	181	248
	(d) FX (Gain) / Loss	383	153	4	1	(0)	(0)	4	1	79	(50)	27	10	63	17	15	5
	TOTAL	**7,463**	**9,203**	**67**	**86**	**(0)**	**(1)**	**66**	**86**	**(3,969)**	**(2,996)**	**460**	**588**	**650**	**1,002**	**222**	**295**
	In India	1,329	1,461	12	14	(0)	(0)	12	14	(550)	(476)	84	93	132	159	41	47
	Outside India	6,134	7,741	55	72	(0)	(0)	54	72	(3,419)	(2,520)	376	494	518	843	181	248

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"

FORM NL-7-OPERATING EXPENSES SCHEDULE
SCOR SE INDIA BRANCH

Registration No.: FRB/003 Dated December 21, 2016

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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(Amount in Rs. Lakhs)

	Particulars	Miscellaneous										Life		Grand Total	
		Motor		PA		Health		Others		Total Miscellaneous					
		For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024	For the half year ended March 31, 2024	Upto the year ended March 31, 2024
1	Employees' remuneration & welfare benefits	27	29	29	95	220	402	(0)	6	506	979	103	171	826	1,643
2	Travel, conveyance and vehicle running expenses	1	2	0	5	1	3	(0)	0	11	34	0	1	19	62
3	Training expenses	0	0	0	0	0	0	0	0	1	1	0	0	1	1
4	Rents, rates & taxes	10	11	10	36	37	84	(0)	2	144	305	18	36	243	529
5	Repairs	1	1	1	3	3	6	(0)	0	12	24	1	3	20	42
6	Printing & stationery	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(1)
7	Communication expenses	0	0	1	1	1	2	0	0	6	8	1	1	10	14
8	Legal & professional charges	3	4	5	12	48	80	0	1	90	151	22	34	146	246
9	Auditors' fees, expenses etc.														
	(a) as auditor	1	1	1	4	4	8	(0)	0	14	30	2	3	24	51
	(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	0	0	0	0	1	1	0	0	2	2	0	0	4	4
10	Advertisement and publicity	0	0	0	0	-	-	0	0	0	0	-	-	1	1
11	Interest & Bank Charges	2	2	1	5	7	11	(0)	0	22	43	3	5	37	75
12	Depreciation	2	2	4	8	6	10	0	1	36	58	3	4	62	103
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Goods and Services Tax (GST)	9	10	(6)	33	5	77	(1)	2	36	277	6	33	53	480
17	Others (to be specified)[a]														
	(a) Sales promotion	2	2	4	6	8	10	0	0	39	49	4	4	67	87
	(b) Miscellaneous expenses	1	1	1	3	1	3	(0)	0	8	18	1	1	14	33
	(c) Business Support	279	296	431	956	1,218	2,192	13	64	4,729	8,022	569	934	8,081	13,932
	(d) FX (Gain) / Loss	13	14	3	46	4	14	0	4	91	289	2	6	61	440
	TOTAL	**352**	**376**	**486**	**1,212**	**1,563**	**2,901**	**12**	**82**	**5,746**	**10,291**	**735**	**1,237**	**9,666**	**17,743**
	In India	73	79	55	256	345	710	(1)	18	1,017	2,269	166	303	1,584	3,812
	Outside India	279	296	431	956	1,218	2,192	13	64	4,729	8,022	569	934	8,081	13,932

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(Amount in Rs. Lakhs)

	Particulars	Miscellaneous										Life		Grand Total	
		Motor		PA		Health		Others		Total Miscellaneous Insurance					
		For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023	For the half year ended March 31, 2023	Upto the year ended March 31, 2023
1	Employees' remuneration & welfare benefits	(6)	(4)	54	83	114	276	(17)	(24)	(131)	241	197	277	600	1,266
2	Travel, conveyance and vehicle running expenses	(0)	(0)	3	4	1	2	(1)	(1)	(9)	0	1	2	21	40
3	Training expenses	(0)	(0)	0	0	0	1	(0)	(0)	(0)	1	0	1	1	2
4	Rents, rates & taxes	(1)	(1)	9	13	7	20	(3)	(4)	(24)	15	14	20	79	151
5	Repairs	(0)	(0)	2	3	1	5	(1)	(1)	(8)	4	3	5	16	38
6	Printing & stationery	(0)	(0)	0	0	0	0	(0)	(0)	(0)	0	0	0	1	2
7	Communication expenses	(0)	(0)	1	1	0	1	(0)	(0)	(2)	1	1	1	4	10
8	Legal & professional charges	(1)	(1)	10	15	(7)	44	(3)	(4)	(48)	37	19	44	71	217
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-			-	-	-	-
	(a) as auditor	(0)	(0)	3	4	2	6	(1)	(1)	(7)	4	4	6	24	45
	(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	(0)	(0)	0	0	0	0	(0)	(0)	0	0	0	0	4	4
10	Advertisement and publicity	(0)	(0)	2	2	4	4	(0)	(0)	3	3	4	4	22	22
11	Interest & Bank Charges	(0)	(0)	4	5	6	8	(1)	(2)	(5)	6	7	8	43	63
12	Depreciation	(0)	(0)	5	7	2	7	(2)	(2)	(19)	3	4	7	34	78
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Goods and Services Tax (GST)	(1)	(1)	5	16	(15)	25	(2)	(5)	(105)	18	5	25	(40)	188
17	Others (to be specified)[a]	-	-	-	-	-	-	-	-			-	-	-	-
	(a) Sales promotion	(0)	(0)	3	4	2	3	(1)	(1)	(5)	2	3	3	30	43
	(b) Miscellaneous expenses	1	1	(4)	(12)	1	2	2	4	63	7	2	2	12	(101)
	(c) Business Support	(54)	(43)	648	863	375	1,088	(194)	(250)	(1,570)	722	742	1,091	5,361	9,627
	(d) FX (Gain) / Loss	1	(1)	48	17	28	(29)	(13)	(5)	247	(36)	(1)	(29)	633	90
	TOTAL	**(63)**	**(52)**	**793**	**1,025**	**523**	**1,464**	**(237)**	**(298)**	**(1,621)**	**1,029**	**1,007**	**1,468**	**6,916**	**11,785**
	In India	(9)	(8)	145	163	148	376	(43)	(47)	(51)	306	265	377	1,555	2,158
	Outside India	(54)	(43)	648	863	375	1,088	(194)	(250)	(1,570)	722	742	1,091	5,361	9,627