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										Life	Grand Total
			Marine Cargo	Marine Hull	Total Marine	Agriculture	Credit	Engineering	Liabilities	Motor	PA	Health	Aviation	Others	Total Miscellaneous Insurance		
		For the half year ended September 30, 2025	For the half year ended September 30, 2025	For the half year ended September 30, 2025	For the half year ended September 30, 2025	For the half year ended September 30, 2025	For the half year ended September 30, 2025	For the half year ended September 30, 2025	For the half year ended September 30, 2025	For the half year ended September 30, 2025	For the half year ended September 30, 2025	For the half year ended September 30, 2025	For the half year ended September 30, 2025	For the half year ended September 30, 2025	For the half year ended September 30, 2025	For the half year ended September 30, 2025	For the half year ended September 30, 2025
1	Employees' remuneration & welfare benefits	268	11	0	12	263	43	96	18	111	75	32	1	3	641	243	1,163
2	Travel, conveyance and vehicle running expenses	4	0	0	0	4	1	1	0	2	1	0	0	0	9	2	14
3	Training expenses	1	0	0	0	1	0	0	0	1	0	0	0	0	3	1	5
4	Rents, rates & taxes	64	3	0	3	63	10	23	4	26	18	6	0	1	152	47	266
5	Repairs & maintenance	5	0	0	0	5	1	2	0	2	1	0	0	0	12	3	21
6	Printing & stationery	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
7	Communication	1	0	0	0	1	0	0	0	1	0	0	0	0	3	1	5
8	Legal & professional charges	103	4	0	4	101	17	37	7	43	29	11	0	1	246	87	440
9	Auditors' fees, expenses etc.																
	(a) as auditor	5	0	0	0	5	1	2	0	2	1	0	0	0	13	4	22
	(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	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	1	(0)	(0)	(0)	5	4
12	Depreciation	17	1	0	1	17	3	6	1	7	5	1	0	0	39	5	62
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	8	0	0	0	8	1	3	1	3	2	0	0	0	18	2	28
15	Information Technology Expenses	484	20	1	21	475	78	173	33	200	135	63	2	5	1,163	480	2,149
16	Goods and Services Tax (GST)	82	3	0	4	80	13	29	6	34	23	8	0	1	194	60	340
17	Others (to be specified)[a]																
	(a) Miscellaneous expenses	53	(0)	(0)	(0)	(6)	(1)	(2)	(0)	(3)	(2)	0	(0)	(0)	(14)	2	40
	(b) Business Support	1,366	57	3	59	1,339	220	487	93	564	381	140	6	13	3,245	1,077	5,746
	(c) FX (Gain) / Loss	207	9	0	9	203	33	74	14	85	58	11	1	2	481	82	779
	TOTAL	**2,668**	**108**	**4**	**112**	**2,559**	**421**	**930**	**177**	**1,077**	**728**	**274**	**12**	**26**	**6,205**	**2,099**	**11,084**
	In India	552	23	1	24	542	89	197	37	228	154	60	2	5	1,316	461	2,411
	Outside India	2,116	86	3	89	2,017	332	733	140	849	574	214	10	20	4,889	1,638	8,673

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"

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(Amount in Rs. Lakhs)

	Particulars	FIRE	Marine			Miscellaneous										Life	Grand Total
			Marine Cargo	Marine Hull	Total Marine	Agriculture	Credit	Engineering	Liabilities	Motor	PA	Health	Aviation	Others	Total Miscellaneous Insurance		
		For the half year ended September 30, 2024	For the half year ended September 30, 2024	For the half year ended September 30, 2024	For the half year ended September 30, 2024	For the half year ended September 30, 2024	For the half year ended September 30, 2024	For the half year ended September 30, 2024	For the half year ended September 30, 2024	For the half year ended September 30, 2024	For the half year ended September 30, 2024	For the half year ended September 30, 2024	For the half year ended September 30, 2024	For the half year ended September 30, 2024	For the half year ended September 30, 2024	For the half year ended September 30, 2024	For the half year ended September 30, 2024
1	Employees' remuneration & welfare benefits	164	6	(0)	6	349	10	57	11	14	38	193	-	3	675	159	1,004
2	Travel, conveyance and vehicle running expenses	6	0	(0)	0	12	0	2	0	0	1	3	-	0	20	3	28
3	Training expenses	0	0	(0)	0	0	0	0	0	0	0	0	-	0	0	0	0
4	Rents, rates & taxes	50	2	(0)	2	106	3	17	3	4	12	30	-	1	176	24	252
5	Repairs & maintenance	6	0	(0)	0	12	0	2	0	0	1	2	-	0	18	1	25
6	Printing & stationery	0	0	(0)	0	0	0	0	0	0	0	0	-	0	0	0	0
7	Communication	1	0	(0)	0	3	0	1	0	0	0	1	-	0	5	1	7
8	Legal & professional charges	21	1	(0)	1	45	1	7	1	2	5	14	-	0	76	11	109
9	Auditors' fees, expenses etc.																
	(a) as auditor	3	0	(0)	0	7	0	1	0	0	1	2	-	0	13	2	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	(0)	(0)	0	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(0)	(1)	-	(1)
11	Interest & Bank Charges	1	0	(0)	0	3	0	0	0	0	0	0	-	0	4	0	6
12	Depreciation	14	1	(0)	1	30	1	5	1	1	3	5	-	0	46	4	64
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	4	0	(0)	0	9	0	1	0	0	1	1	-	0	13	1	18
15	Information Technology Expenses	425	16	(0)	16	906	27	148	29	36	100	272	-	8	1,525	224	2,190
16	Goods and Services Tax (GST)	152	6	(0)	6	325	10	53	10	13	36	99	-	3	548	82	788
17	Others (to be specified)[a]																
	(a) Miscellaneous expenses	3	0	(0)	0	7	0	1	0	0	1	2	-	0	12	2	17
	(b) Business Support	969	35	(0)	35	2,065	60	336	65	82	227	620	-	18	3,473	509	4,987
	(c) FX (Gain) / Loss	113	4	(0)	4	240	7	39	8	10	26	21	-	2	352	17	486
	TOTAL	**1,933**	**71**	**(0)**	**71**	**4,118**	**121**	**671**	**130**	**164**	**453**	**1,264**	**-**	**36**	**6,956**	**1,039**	**9,999**
	In India	426	16	(0)	16	907	27	148	29	36	100	351	-	8	1,606	289	2,336
	Outside India	1,507	55	(0)	55	3,211	94	523	101	128	353	913	-	28	5,350	750	7,663

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.
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