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, 2026	Upto the year ended March 31, 2026	For the half year ended March 31, 2026	Upto the year ended March 31, 2026	For the half year ended March 31, 2026	Upto the year ended March 31, 2026	For the half year ended March 31, 2026	Upto the year ended March 31, 2026	For the half year ended March 31, 2026	Upto the year ended March 31, 2026	For the half year ended March 31, 2026	Upto the year ended March 31, 2026	For the half year ended March 31, 2026	Upto the year ended March 31, 2026	For the half year ended March 31, 2026	Upto the year ended March 31, 2026
1	Employees' remuneration & welfare benefits	308	576	21	32	0	1	21	33	69	332	118	161	183	279	32	50
2	Travel, conveyance and vehicle running expenses	7	11	0	1	0	0	0	1	3	6	2	3	4	5	1	1
3	Training expenses	1	2	0	0	(0)	0	0	0	(0)	1	0	1	0	1	0	0
4	Rents, rates & taxes	72	136	5	8	0	0	5	8	15	78	28	38	43	66	7	12
5	Repairs	8	13	1	1	0	0	1	1	2	7	3	4	4	6	1	1
6	Printing & stationery	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Communication expenses	1	3	0	0	0	0	0	0	0	2	1	1	1	1	0	0
8	Legal & professional charges	46	149	4	8	(0)	0	4	8	(16)	86	25	42	35	72	6	13
9	Auditors' fees, expenses etc.																
	(a) as auditor	4	9	0	1	0	0	0	1	0	5	2	3	3	4	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	5	5	0	0	0	0	0	0	3	3	1	1	3	3	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	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(0)	(0)	(0)	(0)	(0)	(0)
12	Depreciation	20	37	1	2	0	0	1	2	5	21	8	10	12	18	2	3
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	23	31	1	2	0	0	1	2	10	18	7	9	12	15	2	3
15	Information Technology Expenses	618	1,103	41	61	0	1	41	62	160	635	230	308	361	534	62	95
16	Goods and Services Tax (GST)	9	91	2	5	(0)	0	2	5	(28)	53	12	26	15	44	2	8
17	Others (to be specified)[a]																
	(a) Miscellaneous expenses	10	63	0	0	0	0	0	0	9	2	2	1	4	2	1	0
	(b) Business Support	1,459	2,824	100	157	(0)	3	100	160	287	1,626	569	789	880	1,367	152	244
	(c) FX (Gain) / Loss	138	345	11	19	0	0	11	19	(4)	199	63	96	93	167	16	30
	TOTAL	**2,729**	**5,397**	**188**	**297**	**0**	**5**	**188**	**302**	**515**	**3,074**	**1,071**	**1,492**	**1,653**	**2,583**	**285**	**462**
	In India	515	1,067	36	59	0	1	37	60	73	614	209	298	319	516	55	92
	Outside India	2,215	4,331	152	237	0	4	152	241	442	2,459	862	1,194	1,334	2,067	230	369

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, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025
1	Employees' remuneration & welfare benefits	301	465	5	11	(0)	(0)	5	11	97	446	34	45	143	200	25	36
2	Travel, conveyance and vehicle running expenses	8	14	0	0	0	(0)	0	0	2	13	1	1	4	6	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	74	124	1	3	0	(0)	1	3	13	119	9	12	36	53	6	10
5	Repairs	7	12	0	0	0	(0)	0	0	(0)	12	1	1	3	5	1	1
6	Printing & stationery	0	0	0	0	(0)	(0)	0	0	0	0	0	0	0	0	0	0
7	Communication expenses	2	3	0	0	0	(0)	0	0	0	3	0	0	1	1	0	0
8	Legal & professional charges	46	67	1	2	(0)	(0)	1	2	20	64	5	6	22	29	4	5
9	Auditors' fees, expenses etc.		-		-		-	-	-		-		-		-		-
	(a) as auditor	4	7	0	0	0	(0)	0	0	(1)	7	0	1	2	3	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	1	1	0	0
10	Advertisement and publicity	2	2	0	0	(0)	(0)	0	0	2	2	0	0	1	1	0	0
11	Interest & Bank Charges	3	5	0	0	(0)	(0)	0	0	2	4	0	0	2	2	0	0
12	Depreciation	21	35	0	1	0	(0)	0	1	4	33	2	3	10	15	2	3
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	18	22	0	1	(0)	(0)	0	1	12	21	2	2	8	10	1	2
15	Information Technology Expenses	629	1,055	10	25	0	(0)	10	25	106	1,013	75	101	307	454	53	82
16	Goods and Services Tax (GST)	177	329	2	8	0	(0)	2	8	(9)	316	22	32	89	142	15	26
17	Others (to be specified)[a]							-	-								
	(a) Miscellaneous expenses	20	23	0	1	(0)	(0)	0	1	15	22	2	2	9	10	2	2
	(b) Business Support	1,726	2,695	29	64	(0)	(0)	29	64	523	2,587	198	259	825	1,161	144	209
	(c) FX (Gain) / Loss	245	358	4	9	(0)	(0)	4	9	104	344	27	34	115	154	20	28
	TOTAL	**3,284**	**5,217**	**53**	**124**	**0**	**(0)**	**53**	**124**	**890**	**5,009**	**380**	**501**	**1,577**	**2,248**	**275**	**405**
	In India	684	1,110	11	26	0	(0)	11	26	158	1,065	80	107	330	478	57	86
	Outside India	2,601	4,108	43	98	(0)	(0)	43	98	733	3,944	300	394	1,247	1,770	217	319

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		Aviation		Others		Total Miscellaneous					
		For the half year ended March 31, 2026	Upto the year ended March 31, 2026	For the half year ended March 31, 2026	Upto the year ended March 31, 2026	For the half year ended March 31, 2026	Upto the year ended March 31, 2026	For the half year ended March 31, 2026	Upto the year ended March 31, 2026	For the half year ended March 31, 2026	Upto the year ended March 31, 2026	For the half year ended March 31, 2026	Upto the year ended March 31, 2026	For the half year ended March 31, 2026	Upto the year ended March 31, 2026	For the half year ended March 31, 2026	Upto the year ended March 31, 2026
1	Employees' remuneration & welfare benefits	128	239	88	163	71	102	4	6	(0)	2	692	1,333	184	427	1,205	2,369
2	Travel, conveyance and vehicle running expenses	3	5	2	3	0	1	0	0	0	0	15	24	1	2	24	38
3	Training expenses	0	1	0	1	0	0	0	0	(0)	0	1	4	1	2	3	8
4	Rents, rates & taxes	30	56	20	38	13	19	1	1	(0)	1	157	309	31	78	265	531
5	Repairs	3	5	2	4	1	1	0	0	0	0	17	29	2	6	27	48
6	Printing & stationery	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	2
7	Communication expenses	1	1	0	1	0	0	0	0	(0)	0	3	6	1	1	5	11
8	Legal & professional charges	19	62	13	42	19	31	1	1	(0)	1	103	348	41	128	193	633
9	Auditors' fees, expenses etc.																
	(a) as auditor	2	4	1	3	1	1	0	0	(0)	0	8	21	2	5	14	35
	(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	2	2	2	2	0	0	0	0	0	0	12	12	2	2	19	19
10	Advertisement and publicity	0	0	0	0	2	2	0	0	0	0	3	3	9	9	12	12
11	Interest & Bank Charges	(0)	(0)	(0)	(0)	1	1	(0)	(0)	(0)	(0)	(1)	(1)	0	5	(1)	3
12	Depreciation	8	15	6	10	1	2	0	0	(0)	0	42	81	3	8	66	128
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	10	13	7	9	1	1	0	0	0	0	50	68	2	4	77	105
15	Information Technology Expenses	258	458	176	311	163	226	9	11	0	5	1,419	2,583	462	942	2,541	4,689
16	Goods and Services Tax (GST)	4	38	3	26	6	14	1	1	(0)	0	15	209	(2)	58	24	364
17	Others (to be specified)[a]																
	(a) Miscellaneous expenses	4	2	3	1	1	1	0	0	0	0	24	9	3	5	37	77
	(b) Business Support	608	1,172	417	798	353	494	22	28	(1)	12	3,286	6,530	982	2,058	5,826	11,572
	(c) FX (Gain) / Loss	58	143	40	97	20	31	2	3	(1)	1	287	768	47	128	482	1,260
	TOTAL	**1,138**	**2,216**	**780**	**1,508**	**654**	**928**	**41**	**53**	**(3)**	**23**	**6,134**	**12,338**	**1,769**	**3,868**	**10,821**	**21,906**
	In India	215	443	147	301	117	178	9	11	(1)	5	1,143	2,458	279	740	1,972	4,384
	Outside India	923	1,773	633	1,206	537	751	32	42	(2)	19	4,991	9,880	1,490	3,128	8,849	17,522

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(Amount in Rs. Lakhs)

	Particulars	Miscellaneous												Life		Grand Total	
		Motor		PA		Health		Aviation		Others		Total Miscellaneous Insurance					
		For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025	For the half year ended March 31, 2025	Upto the year ended March 31, 2025
1	Employees' remuneration & welfare benefits	141	155	108	146	216	409	-	-	12	16	777	1,453	238	396	1,321	2,325
2	Travel, conveyance and vehicle running expenses	4	5	3	4	(0)	3	-	-	0	0	15	34	0	3	24	52
3	Training expenses	0	0	0	0	0	0	-	-	0	0	1	1	0	0	1	1
4	Rents, rates & taxes	37	41	27	39	22	51	-	-	3	4	153	329	25	50	254	506
5	Repairs	4	4	3	4	2	3	-	-	0	0	13	31	2	3	22	47
6	Printing & stationery	0	0	0	0	0	0	-	-	0	0	1	1	0	0	1	2
7	Communication expenses	1	1	1	1	1	1	-	-	0	0	4	9	1	1	6	13
8	Legal & professional charges	21	22	16	21	24	37	-	-	2	2	112	188	25	36	184	293
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-			-	-	-	-
	(a) as auditor	2	2	1	2	1	3	-	-	0	0	7	19	1	3	12	30
	(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	3	3	0	0	4	5
10	Advertisement and publicity	1	1	1	0	4	4	-	-	0	0	8	7	3	3	13	12
11	Interest & Bank Charges	1	2	1	1	1	1	-	-	0	0	7	11	1	1	11	17
12	Depreciation	10	12	8	11	2	7	-	-	1	1	39	85	3	7	63	128
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	7	7	6	7	2	3	-	-	1	1	39	53	2	3	60	78
15	Information Technology Expenses	316	352	232	331	226	498	-	-	27	35	1,342	2,867	260	483	2,241	4,430
16	Goods and Services Tax (GST)	97	110	68	103	42	141	-	-	8	11	332	880	55	137	566	1,354
17	Others (to be specified)[a]															-	-
	(a) Miscellaneous expenses	7	8	6	7	1	4	-	-	1	1	43	55	2	3	65	83
	(b) Business Support	818	900	619	846	654	1,274	-	-	72	90	3,853	7,326	726	1,235	6,334	11,321
	(c) FX (Gain) / Loss	110	120	86	112	3	24	-	-	10	12	476	828	6	24	732	1,218
	TOTAL	**1,579**	**1,743**	**1,186**	**1,639**	**1,200**	**2,464**	**-**	**-**	**138**	**174**	**7,226**	**14,182**	**1,351**	**2,389**	**11,914**	**21,913**
	In India	335	371	249	348	317	668	-	-	29	37	1,555	3,160	359	648	2,608	4,944
	Outside India	1,244	1,372	937	1,290	884	1,796	-	-	109	137	5,671	11,022	992	1,742	9,306	16,969