

FORM NL-7-OPERATING EXPENSES SCHEDULE

PERIODIC DISCLOSURES

Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft - India Branch  
 Registration No. : FRB/001  
 Date of Registration with the IRDAI: 21 December 2016

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ in 'Lakhs)

Particulars	For the period ended 30 Sep 2024																															
	Fire		Marine						Miscellaneous														Life		Total							
	H1 FY 2024-25	H1 FY 2023-24	Marine Cargo		Marine Other		Marine Total		Motor		Engineering		Workmen's Compensation/ Employers' Liability		Public/Product Liability		Aviation		Personal Accident		Credit		Health Insurance		Agriculture		Miscellaneous Total		H1 FY 2024-25	H1 FY 2023-24	H1 FY 2024-25	H1 FY 2023-24
1. Employees' remuneration & welfare benefits	180	201	1	1	-	-	1	1	721	861	16	23	-	-	53	48	2	2	3	25	-	-	525	326	258	154	1,578	1,439	1,326	1,238	3,084	2,879
2. Travel, conveyance expenses	11	14	-	0	-	-	-	0	45	60	1	2	-	-	3	3	-	0	-	2	-	-	33	23	15	11	97	100	83	86	192	200
3. Training expenses	1	1	-	-	-	-	-	-	2	3	-	0	-	-	-	0	-	0	-	0	-	-	2	1	1	1	5	5	5	4	11	10
4. Rents, rates & taxes	17	21	0	-	-	-	-	0	68	91	2	2	-	-	5	5	-	0	-	3	-	-	49	35	24	16	148	153	124	131	289	306
5. Repairs & maintenance	2	2	-	0	-	-	-	0	9	9	-	0	-	-	1	1	-	0	-	0	-	-	6	4	3	2	19	15	15	13	36	31
6. Printing & stationery	-	0	-	-	-	-	-	-	0	0	-	0	-	-	-	0	-	-	-	0	-	-	0	2	0	2	0	-	0	-	1	1
7. Communication	-	0	-	-	-	-	-	-	1	1	-	0	-	-	-	0	-	-	-	0	-	-	1	0	0	2	2	2	1	4	3	
8. Legal & professional charges	143	187	1	1	-	-	1	1	573	804	13	22	-	-	42	44	2	2	2	24	-	-	417	305	204	143	1,253	1,344	1,054	1,156	2,451	2,688
9. Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	1	(0)	-	-	-	-	-	-	2	(1)	-	(0)	-	-	-	(0)	-	-	-	(0)	-	-	2	(0)	(1)	(0)	3	(1)	4	(1)	10	(2)
(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	3	6	-	0	-	-	-	0	13	27	-	1	-	-	1	1	-	0	-	1	-	-	10	10	3	5	27	45	25	38	57	89
11. Interest & Bank Charges	1	0	-	-	-	-	-	-	5	0	-	0	-	-	-	0	-	-	-	0	-	-	4	0	3	0	12	1	9	1	22	1
12. Depreciation	6	7	-	0	-	-	-	0	26	30	1	1	-	-	2	2	-	0	-	1	-	-	19	11	9	5	57	50	47	43	110	101
15. Information Technology Expenses	101	127	1	1	-	-	1	1	402	544	9	15	-	-	30	30	1	2	2	16	-	-	293	206	144	97	881	910	741	783	1,723	1,821
16. Goods and Service Tax (GST)	10	22	-	0	-	-	-	0	39	95	1	3	-	-	3	5	-	0	-	3	-	-	29	36	14	17	86	161	72	138	168	322
17. Others	109	103	1	1	-	-	1	1	436	442	10	12	-	-	32	24	1	1	2	13	-	-	318	168	155	79	954	740	803	636	1,867	1,480
<b>TOTAL</b>	<b>585</b>	<b>693</b>	<b>4</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>4</b>	<b>4</b>	<b>2,342</b>	<b>2,968</b>	<b>53</b>	<b>80</b>	<b>-</b>	<b>-</b>	<b>172</b>	<b>164</b>	<b>6</b>	<b>9</b>	<b>9</b>	<b>88</b>	<b>-</b>	<b>-</b>	<b>1,708</b>	<b>1,126</b>	<b>834</b>	<b>530</b>	<b>9,557</b>	<b>4,963</b>	<b>4,310</b>	<b>4,269</b>	<b>10,025</b>	<b>9,928</b>