

FORM NL-7-OPERATING EXPENSES SCHEDULE
(Amount in Rs. Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
		For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022
1	Employees' remuneration & welfare benefits		458	-	7	-	6		13		195		72		266
2	Travel, conveyance and vehicle running expenses		26		0		0		1		11		4		15
3	Training expenses		2		0		0		0		1		0		1
4	Rents, rates & taxes		48		1		1		1		20		8		28
5	Repairs		23		0		0		1		10		4		13
6	Printing & stationery		0		-		-		-		0		0		0
7	Communication expenses		2		0		0		0		1		0		1
8	Legal & professional charges		77		1		1		2		33		12		45
9	Auditors' fees, expenses etc.		-		-		-		-		-		-		-
	(a) as auditor		9		0		0		0		4		1		5
	(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		0		0		0		0		0		0
10	Advertisement and publicity		-		-		-		-		-		-		-
11	Interest & Bank Charges		832		13		11		24		354		130		484
12	Depreciation		32		1		0		1		14		5		19
13	Brand/Trade Mark usage fee/charges														
14	Business Development and Sales Promotion Expenses		3		0		0		0		1		0		2
15	Information Technology Expenses		241		4		3		7		102		38		140
16	Goods and Services Tax (GST)		-		-		-		-		-		-		-
17	Others (to be specified) ³		-		-		-		-		-		-		-
	(a) Exchange (gain) /loss		(8)		(0)		(0)		(0)		(3)		(1)		(5)
	(b) Miscellaneous Expenses		70		1		1		2		30		11		41
	(c) Loss/(Profit) on disposal of Assets		0		-		-		-		0		0		0
	(d) Support Services		98		2		1		3		42		15		57
	(e) Service Tax Expenses		66		1		1		2		28		10		38
	TOTAL		1,980		31		26		57		842		310		1,152
	In India		1,903		27		24		51		812		299		1,111
	Outside India		77		4		3		7		30		10		40

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
(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
1 Employees' remuneration & welfare benefits		279		1		(0)		1		218		135		353
2 Travel, conveyance and vehicle running expenses		8		0		(0)		0		6		4		10
3 Training expenses		0		-		-		-		0		0		1
4 Rents, rates & taxes		24		0		(0)		0		19		12		31
5 Repairs		9		0		(0)		0		7		4		11
6 Printing & stationery		0		-		-		-		0		0		0
7 Communication expenses		1		-		-		-		1		0		1
8 Legal & professional charges		31		0		(0)		0		24		15		40
9 Auditors' fees, expenses etc.		-		-		-		-		-		-		-
(a) as auditor		5		0		-		0		4		2		6
(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
10 Advertisement and publicity		-		-		-		-		-		-		-
11 Interest & Bank Charges		349		2		(0)		1		273		169		442
12 Depreciation		23		0		(0)		0		18		11		30
13 Brand/Trade Mark usage fee/charges		-		-		-		-		-		-		-
14 Business Development and Sales Promotion Expenses		0		-		-		-		0		0		1
15 Information Technology Expenses		111		1		(0)		0		86		53		140
16 Goods and Services Tax (GST)		-		-		-		-		-		-		-
17 Others (to be specified) ^a		-		-		-		-		-		-		-
(a) Exchange (gain) /loss		(37)		(0)		0		(0)		(29)		(18)		(47)
(b) Miscellaneous Expenses		121		1		(0)		0		95		59		153
(c) Loss/(Profit) on disposal of Assets		0		-		-		-		0		0		0
(d) Support Services		51		0		(0)		0		40		25		64
TOTAL		976		4		(1)		4		763		472		1,235
In India		925		(0)		(4)		(4)		734		454		1,188
Outside India		51		5		3		8		29		18		47

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 SCH
(Amount in Rs. Lakhs)

Particulars	Miscellaneous																
	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		
	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	
1 Employees' remuneration & welfare benefits		0		(10)			(10)			5		5			36		5
2 Travel, conveyance and vehicle running expenses		0		(1)			(1)			0		0			2		0
3 Training expenses		-		(0)			(0)			0		0			0		0
4 Rents, rates & taxes		0		(1)			(1)			1		0			4		1
5 Repairs		0		(1)			(0)			0		0			2		0
6 Printing & stationery		-		(0)			(0)			0		0			0		-
7 Communication expenses		-		(0)			(0)			0		0			0		0
8 Legal & professional charges		0		(2)			(2)			1		1			6		1
9 Auditors' fees, expenses etc.		-		-			-			-		-			-		-
(a) as auditor		0		(0)			(0)			0		0			1		0
(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
10 Advertisement and publicity		-		-			-			-		-			-		-
11 Interest & Bank Charges		1		(18)			(17)			9		8			66		9
12 Depreciation		0		(1)			(1)			0		0			3		0
13 Brand/Trade Mark usage fee/charges		-		-			-			-		-			-		-
14 Business Development and Sales Promotion Expenses		-		(0)			(0)			0		0			0		0
15 Information Technology Expenses		0		(5)			(5)			3		2			19		3
16 Goods and Services Tax (GST)		-		-			-			-		-			-		-
17 Others (to be specified) ³		-		-			-			-		-			-		-
(a) Exchange (gain) /loss		(0)		0			0			(0)		(0)			(1)		(0)
(b) Miscellaneous Expenses		0		(2)			(1)			1		1			6		1
(c) Loss/(Profit) on disposal of Assets		-		-			-			0		0			0		-
(d) Support Services		0		(2)			(2)			1		1			8		1
(e) Service Tax Expenses		0		(1)			(1)			1		1			5		1
TOTAL		2		(43)			(41)			22		20			157		22
In India		2		(46)			(44)			21		19			150		20
Outside India		0		3			-			1		1			7		2

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(Amount in Rs. Lakhs)

Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Miscellaneous Public/ Product Liability		Engineering		Aviation	
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
1 Employees' remuneration & welfare benefits		(5)		53		-		49		4		1		59		1
2 Travel, conveyance and vehicle running expenses		(0)		2		-		1		0		0		2		0
3 Training expenses		(0)		0		-		0		0		0		0		-
4 Rents, rates & taxes		(0)		5		-		4		0		0		5		0
5 Repairs		(0)		2		-		2		0		0		2		0
6 Printing & stationery		-		0		-		0		0		0		0		-
7 Communication expenses		(0)		0		-		0		0		0		0		-
8 Legal & professional charges		(1)		6		-		5		0		0		7		0
9 Auditors' fees, expenses etc.		-		-		-		-		-		-		-		-
(a) as auditor		(0)		1		-		1		0		0		1		0
(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
10 Advertisement and publicity		-		-		-		-		-		-		-		-
11 Interest & Bank Charges		(6)		67		-		61		5		1		74		2
12 Depreciation		(0)		4		-		4		0		0		5		0
13 Brand/Trade Mark usage fee/charges		-		-		-		-		-		-		-		-
14 Business Development and Sales Promotion Expenses		(0)		0		-		0		0		0		0		-
15 Information Technology Expenses		(2)		21		-		19		2		0		23		1
16 Goods and Services Tax (GST)		-		-		-		-		-		-		-		-
17 Others (to be specified) ^a		-		-		-		-		-		-		-		-
(a) Exchange (gain) /loss		1		(7)		-		(7)		(1)		(0)		(8)		(0)
(b) Miscellaneous Expenses		(2)		23		-		21		2		0		26		1
(c) Loss/(Profit) on disposal of Assets		-		-		-		-		-		-		-		-
(d) Support Services		(1)		10		-		9		1		0		11		0
TOTAL		(16)		187		-		171		13.82		1.88		206		5
In India		(16)		180		-		164		13		2		196		(3)
Outside India		(0)		8		-		7		1		0		10		8

FORM NL-7-OPERATING EXPENSES SCH
(Amount in Rs. Lakhs)

	Particulars	Crop Insurance		Credit ^(b)		Other Liability ^(b)		Other Miscellaneous segment		Life ^(b)		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022	For the Quarter 31 March 2022	Up to the quarter 31 March 2022
1	Employees' remuneration & welfare benefits		344		5		70		12		345		1,084		1,555
2	Travel, conveyance and vehicle running expenses		19		0		4		1		3		45		71
3	Training expenses		2		0		0		0		2		6		8
4	Rents, rates & taxes		36		1		7		1		38		115		165
5	Repairs		17		0		4		1		10		48		71
6	Printing & stationery		0		-		0		0		0		1		1
7	Communication expenses		1		0		0		0		1		4		5
8	Legal & professional charges		58		1		12		2		16		140		220
9	Auditors' fees, expenses etc.		-		-		-		-		-		-		-
	(a) as auditor		7		0		1		0		1		16		26
	(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		1		2
10	Advertisement and publicity		-		-		-		-		-		-		-
11	Interest & Bank Charges		625		10		127		22		19		1,363		2,219
12	Depreciation		24		0		5		1		9		60		93
13	Brand/Trade Mark usage fee/charges		-		-		-		-		-		-		-
14	Business Development and Sales Promotion Expenses		2		0		0		0		0		5		8
15	Information Technology Expenses		181		3		37		6		198		587		835
16	Goods and Services Tax (GST)		-		-		-		-		-		-		-
17	Others (to be specified) ³		-		-		-		-		-		-		-
	(a) Exchange (gain) /loss		(6)		(0)		(1)		(0)		1		(12)		(20)
	(b) Miscellaneous Expenses		53		1		11		2		8		121		194
	(c) Loss/(Profit) on disposal of Assets		0		-		0		-		-		0		0
	(d) Support Services		74		1		15		3		145		304		405
	(e) Service Tax Expenses		49		1		10		2		-		106		174
	TOTAL		1,488		23		302		52		796		3,994		6,032
	In India		1,399		11		291		51		649		3,678		5,632
	Outside India		89		11		11		2		148		316		400

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(Amount in Rs. Lakhs)

Particulars	Crop Insurance		Credit ^(b)		Other Liability ^(b)		Other Miscellaneous segment		Life ^(b)		Total Miscellaneous		Grand Total	Grand Total
	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year	For the corresponding quarter of the previous year	up to the Quarter of the previous year
1 Employees' remuneration & welfare benefits		536		3		50		20		307		1,382		1,661
2 Travel, conveyance and vehicle running expenses		15		0		1		1		(1)		30		38
3 Training expenses		1		-		0		0		2		4		4
4 Rents, rates & taxes		47		0		4		2		40		134		159
5 Repairs		17		0		2		1		8		41		50
6 Printing & stationery		0		-		0		0		0		0		0
7 Communication expenses		2		0		0		0		1		4		5
8 Legal & professional charges		60		0		6		2		15		135		167
9 Auditors' fees, expenses etc.		-		-		-		-		-		-		-
(a) as auditor		10		0		1		0		1		21		26
(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		0		0		0		0		1		2
10 Advertisement and publicity		-		-		-		-		-		-		-
11 Interest & Bank Charges		672		4		63		25		73		1,422		1,772
12 Depreciation		45		0		4		2		7		97		121
13 Brand/Trade Mark usage fee/charges		-		-		-		-		-		-		-
14 Business Development and Sales Promotion Expenses		1		-		0		0		0		2		2
15 Information Technology Expenses		213		1		20		8		186		613		724
16 Goods and Services Tax (GST)		-		-		-		-		-		-		-
17 Others (to be specified) ^a		-		-		-		-		-		-		-
(a) Exchange (gain) /loss		(71)		(0)		(7)		(3)		-		(143)		(181)
(b) Miscellaneous Expenses		233		1		22		9		8		476		598
(c) Loss/(Profit) on disposal of Assets		0		-		-		-		-		0		0
(d) Support Services		98		1		9		4		193		389		440
TOTAL		1,878		10		175.89		70		841		4,607		5,587
In India		1,770		3		167		67		641		4,207		5,128
Outside India		108		7		9		3		200		400		460