

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 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021
1	Employees' remuneration & welfare benefits		319	-	0	-	0		0		200		120		320
2	Travel, conveyance and vehicle running expenses		17		0		0		0		11		6		17
3	Training expenses		1		-		-		-		1		-		1
4	Rents, rates & taxes		25		0		0		0		15		9		25
5	Repairs		9		-		-		-		6		3		9
6	Printing & stationery		0		-		-		-		0		0		0
7	Communication expenses		1		-		-		-		1		0		1
8	Legal & professional charges		38		0		0		0		24		14		38
9	Auditors' fees, expenses etc.		-		-		-		-		-		-		-
	(a) as auditor		10		-		-		-		6		4		10
	(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		1
10	Advertisement and publicity		-		-		-		-		-		-		-
11	Interest & Bank Charges		493		0		0		0		309		185		494
12	Depreciation		22		0		0		0		14		8		22
13	Brand/Trade Mark usage fee/charges														
14	Business Development and Sales Promotion Expenses		-		-		-		-		-		-		-
15	Information Technology Expenses		100		0		0		0		63		38		100
16	Goods and Services Tax (GST)		-		-		-		-		-		-		-
17	Others (to be specified) ³		-		-		-		-		-		-		-
	(a) Exchange (gain) /loss		(3)		-		-		-		(2)		(1)		(3)
	(b) Miscellaneous Expenses		45		0		0		0		28		17		45
	(c) Loss/(Profit) on disposal of Assets		0		-		-		-		0		0		0
	(d) Support Services		48		0		0		0		30		18		48
	TOTAL		-		1,127		0		0		707		423		1,130
	In India		1,060		0		0		0		665		398		1,063
	Outside India		67		0		0		1		42		25		67

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 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		496		4		0		4		205		5		210
2 Travel, conveyance and vehicle running expenses		9		0		0		0		4		0		4
3 Training expenses		0		-		-		-		0		0		0
4 Rents, rates & taxes		40		0		0		0		16		0		17
5 Repairs		11		0		0		0		5		0		5
6 Printing & stationery		0		-		-		-		0		0		0
7 Communication expenses		1		0		-		0		1		0		1
8 Legal & professional charges		44		0		0		0		18		0		19
9 Auditors' fees, expenses etc.		-		-		-		-		-		-		-
(a) as auditor		14		0		0		0		6		0		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		1		0		0		0		0		0		0
10 Advertisement and publicity		-		-		-		-		-		-		-
11 Interest & Bank Charges		527		4		0		5		218		5		223
12 Depreciation		34		0		0		0		14		0		14
13 Brand/Trade Mark usage fee/charges		-		-		-		-		-		-		-
14 Business Development and Sales Promotion Expenses		0		-		-		-		0		0		0
15 Information Technology Expenses		-		-		-		-		-		-		-
16 Goods and Services Tax (GST)		-		-		-		-		-		-		-
17 Others (to be specified) ^a		(75)		(1)		(0)		(1)		(31)		(1)		(32)
(a) Exchange (gain) /loss		62		1		0		1		26		1		26
(b) Miscellaneous Expenses		0		-		-		-		-		-		-
(c) Loss/(Profit) on disposal of Assets		127		1		0		1		52		1		54
(d) Support Services		69		1		0		1		28		1		29
TOTAL		1,361		11		1		12		563		13		575
In India		1,178		6		5		11		507		11		519
Outside India		182		5		(4)		1		55		1		56

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 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	
1 Employees' remuneration & welfare benefits		1		(20)			(19)		3		0		31		1		
2 Travel, conveyance and vehicle running expenses		0		(1)			(1)		0		0		2		0		
3 Training expenses		-		(0)			(0)		0		0		0		-		
4 Rents, rates & taxes		0		(2)			(1)		0		0		2		0		
5 Repairs		0		(1)			(1)		0		0		1		0		
6 Printing & stationery		-		(0)			(0)		0		0		0		-		
7 Communication expenses		-		(0)			(0)		0		0		0		-		
8 Legal & professional charges		0		(2)			(2)		0		0		4		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		2		(31)			(30)		4		0		48		1		
12 Depreciation		0		(1)			(1)		0		0		2		0		
13 Brand/Trade Mark usage fee/charges																	
14 Business Development and Sales Promotion Expenses		-		-			-		-		-		-		-		
15 Information Technology Expenses		0		(6)			(6)		1		0		10		0		
16 Goods and Services Tax (GST)		-		-			-		-		-		-		-		
17 Others (to be specified) ³				-			-		-		-		-		-		
(a) Exchange (gain) /loss		(0)		0			0		(0)		(0)		(0)		-		
(b) Miscellaneous Expenses		0		(3)			(3)		0		0		4		0		
(c) Loss/(Profit) on disposal of Assets		-		(0)			(0)		0		0		0		-		
(d) Support Services		0		(3)			(3)		0		0		5		0		
TOTAL		-	4	-	(72)	-	-	-	(68)	-	9	-	0	-	111	-	2
In India			4		(68)				(64)		9		0		104		2
Outside India			0		(4)		-		(4)		1		0		7		0

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		
1		3	80				68		5	
2		0	1				1		0	
3		0	0				0		-	
4		0	6				5		0	
5		0	2				2		0	
6		0	0				0		-	
7		0	0				0		0	
8		0	7				6		0	
9		-	-				-		-	
(a) as auditor		0	2				2		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	
10		-	-				-		-	
11		3	85				73		6	
12		0	5				5		0	
13		-	-				-		-	
14		0	0				0		-	
15		-	-				-		-	
16		-	-				-		-	
17		(0)	(12)				(10)		(1)	
(a) Exchange (gain) /loss		0	10				9		1	
(b) Miscellaneous Expenses		-	-				-		-	
(c) Loss/(Profit) on disposal of Assets		1	21				17		1	
(d) Support Services		0	11				9		1	
TOTAL		7	220				187		15	
In India		6	199				169		13	
Outside India		1	22				18		1	

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 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021	For the Quarter 30 Sept 2021	Up to the quarter 30 Sept 2021
1	Employees' remuneration & welfare benefits		72		3		51		13		208		682		1,001
2	Travel, conveyance and vehicle running expenses		4		0		3		1		6		32		49
3	Training expenses		0		0		0		0		2		4		6
4	Rents, rates & taxes		6		0		4		1		17		54		78
5	Repairs		2		0		1		0		3		17		25
6	Printing & stationery		0		-		0		0		0		0		0
7	Communication expenses		0		0		0		0		0		2		3
8	Legal & professional charges		9		0		6		2		3		60		98
9	Auditors' fees, expenses etc.		-		-		-		-		-		-		-
	(a) as auditor		2		0		2		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		111		5		79		20		19		751		1,244
12	Depreciation		5		0		4		1		4		37		59
13	Brand/Trade Mark usage fee/charges														
14	Business Development and Sales Promotion Expenses		-		-		-		-		-		-		-
15	Information Technology Expenses		22		1		16		4		74		222		322
16	Goods and Services Tax (GST)		-		-		-		-		-		-		-
17	Others (to be specified) ³		-		-		-		-		-		-		-
	(a) Exchange (gain) /loss		(1)		(0)		(0)		(0)		1		(3)		(6)
	(b) Miscellaneous Expenses		10		0		7		2		3		70		116
	(c) Loss/(Profit) on disposal of Assets		0		-		0		0		-		0		0
	(d) Support Services		11		1		8		2		68		139		188
	TOTAL		-		253		-		12		-		180		-
	In India		238		11		169		43		89		1,664		2,724
	Outside India		15		1		11		3		321		421		488

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 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		(132)		5		78		(5)		206		519		1,020	
2 Travel, conveyance and vehicle running expenses		(2)		0		1		(0)		1		7		16	
3 Training expenses		(0)		-		0		-		1		1		2	
4 Rents, rates & taxes		(11)		0		6		(0)		23		48		87	
5 Repairs		(3)		0		2		(0)		4		11		22	
6 Printing & stationery		(0)		-		0		-		0		0		0	
7 Communication expenses		(0)		0		0		(0)		1		1		3	
8 Legal & professional charges		(12)		0		7		(0)		12		40		84	
9 Auditors' fees, expenses etc.		-		-		-		-		-		-		-	
(a) as auditor		(4)		0		2		(0)		2		10		24	
(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		(141)		5		83		(5)		20		353		885	
12 Depreciation		(9)		0		5		(0)		5		26		61	
13 Brand/Trade Mark usage fee/charges		-		-		-		-		-		-		-	
14 Business Development and Sales Promotion Expenses		(0)		-		0		-		0		0		1	
15 Information Technology Expenses		-		-		-		-		-		-		-	
16 Goods and Services Tax (GST)		-		-		-		-		-		-		-	
17 Others (to be specified) ^a		20		(1)		(12)		1		-		(47)		(122)	
(a) Exchange (gain) /loss		(17)		1		10		(1)		9		48		111	
(b) Miscellaneous Expenses		(0)		-		-		-		-		(0)		(0)	
(c) Loss/(Profit) on disposal of Assets		(34)		1		20		(1)		81		161		289	
(d) Support Services		(18)		1		11		(1)		91		135		205	
TOTAL		-	(363)	-	14	-	215	-	(14)	-	455	-	1,315	-	2,688
In India		-	(327)	-	12	-	194	-	36	-	148	-	972	-	2,161
Outside India		-	(36)	-	1	-	21	-	(50)	-	307	-	343	-	527