FORM NL-7-OPERATING EXPENSES SCHEDULE

				1									<u> </u>		T				1		Miscella		1			Т				-			1			
Particulars	FIRE	Mari	ne Cargo	Mari	ne Hull	<u>Total</u>	<u>Marine</u>	Moto	or OD	Motor	ТР	<u>Total Moto</u>	<u>or</u>	Health	Pers	sonal Accident	Travel Insurance		<u>T</u>	otal Health	Comp	rkmen's ensation/ er's Liability	Public/ Product	Liability	Engineerii	ng	Aviation	Crop	Insurance	Other	segments ^(b)	Other Miscell segmen		al Miscellaned	us rand Tot	t:Grar
	Quarter quarter Septembe	For the Quarter	quarter September	For the Quarter	quarter Septemb	Quarter	quarter Septembe	Quarter	quarter September	Quarter S	quarter eptember	Sept	arter Qua	ter quarter Septemb	r Quar	ter quarter Septembe	Quarter	quarter _ September	For the Quart	er quarter Septembe	Quarter	quarter September	Quarter Se	uarter ptembe _	Quarter qu	uarter otember	For the Quarter Septem	r Quarto	Septem	r Quarte	r quarter Septemb	e	uarter Qua	rter quarte Septem	er Quarter ber	r qı _ Se _l
	r 30, 2021		30, 2021		r 30, 202		r 30, 2021	_	30, 2021	- '	30, 2021	_ 30,	2021	r 30, 202	21	r 30, 2021		30, 2021	-	30, 2021		30, 2021	rs	0, 2021	30	, 2021	_ r 30, 20	21	r 30, 20	21	r 30, 202	1 - 30	, 2021 _	_ 30, 20		r 3
Employees' remuneration & welfare benefits	135	-	17	-		0	17		(3)	-	0		(3)	-		-		-		-		-		40	-	7	-	1	- !	96			0	1	140	
Travel, conveyance and vehicle running	1	-	0) -		0	0		(0)	-	0		(0)	-		-		-		-		-		0	-	0	-	0	-	0			0		1	+
expenses																																			1	
Training expenses	0	-	0	-		0	0		(0)	_	0		(0)	-		-		-		-		-		0	-	0	-	0		0			0		0	
Rents, rates & taxes	31	_	4	-		0	4		(1)		0		(1)	-		-		-		-		_		9	-	1	-	0	- 7	22			0		32	
Repairs	-	_	-	_	-		_		-	-	-		-	-		-		-		-		_		-	-	-							-		-	Т
rinting & stationery	_	-	-	-	_		-		-	-	-		-	-		-		-		-		-		-	-	-							-		-	T
ommunication expenses	23	-	3	-		0	3		(1)	-	0		(1)	-		-		-		-		-		7	-	1	-	0	-	17			0		24	T
egal & professional charges	5	-	1	_		0	1		(0)	-	0		(0)	-		-		-		-		-		2	-	0	-	0	-	4			0		6	٦
Auditors' fees, expenses etc.	-	-	-	-	-		-		-	-	-		-	-		-		-		-		-		-	_	-							-		-	T
(a) as auditor	5	-	1	_		0	1		(0)	-	0		(0)	-		-		-		-		-		1	-	0	-	0	-	3			0		5	T
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-		-		-	-	-		-	-		-		-		-		-		-	-	-			-				-		-	
(i) Taxation matters	_	_	_	_	 		_		_		_ +		_	_		_		 		_		-		_ +		_			. _				_		_	+
(ii) Insurance matters	_	_	_	_	_		_		_	_ +	_ +		_	_		_		_		_		_		_	_	_ +		<u> </u>	. _				_		+	+
(iii) Management services; and	_	_	_	_	_		_		_	_	_		_	_		_		_		_		_		_	_								_		_	+
(c) in any other capacity	_	_	_	_	_		_		_	_	_		_	_		_		_		_		_		_	_	_			_				_			+
Advertisement and publicity	_	_	_	_	_		_		_	_	_		_	_		_		_		_		_		_	_	_ +			_				_			+
Interest & Bank Charges	1	_	1	_		n	0		(0)	_ +	0		(0)	_		_		_		_		_		n	_	0	_	<u>n</u>		1			0		1	+
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Brand/Trade Mark usage fee/charges			 		 -	_		 _ 	- (0)			_	- (0/				_	_	1				 		_		_		_			 _ 		- -		+
Business Development and Sales Promotion	-		-	-	-		-	_	-	-	-		-			-		-		-		-	-	-	-	-							-		_	+
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Information Technology Expenses	-	-	-	-	+		-		-	-	-		-	-		-	-	-	+	-		-		-	-	-							-			+
Goods and Services Tax (GST)	-	-	-	-	-		-		- (0)	-	-		- (0)	-		-	-	-		-		-		-	-	-		-		l l			-		.	+
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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

(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	a Expense"	1	_																																	
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1 Employees' remuneration & welfare benefit	ts	82	-	12		-		1	2	16		0	1	6	-		-		-		-		-		17	-	3	-	0	-	84				0		120	214
Travel, conveyance and vehicle running																															_							
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4 Rents, rates & taxes		23	-	3		_			3	4	 	0		5	-		-		-		-		-		5	-	1	<u> </u>	0	- 1	24				0		34	60
5 Repairs		-	-	-		-		-		-		-	-		-		-		-		-		-		-	-	-	-	-	-	-				-		-	-
6 Printing & stationery		-	-	-		-		-		-		-	-		-		-		-		-		-		-	-	-	-	-	-	-				-		-	-
7 Communication expenses		23	-	3		-			3	5		0		5	-		-		-		-		-		5	-	1	_	0	-	24				0		34	61
8 Legal & professional charges		5	-	1		-			1	1		0		1	-		-		-		-		-		1		() -	0	-	5				0		7	12
9 Auditors' fees, expenses etc.		-	-	-		_		-		-		-	-		-		-		-		-		-		-	-	-	-	-	-	-				-		-	-
(a) as auditor		0	-	0		-			0	0		0		0	-		-		-		-		-		0	-	() -	0	-	0				0		0	1
(b) as adviser or in any other capacity, in																																						
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(i) Taxation matters		-	-	-		-		-		-		-	-		-		-		-		-		-		-	-	-	-	-	-	-				-		-	-
(ii) Insurance matters		-	-	_		_		-		-		-	-		-		-		-		-		-		-	-	-	-	-	-	-				-		-	-
(iii) Management services; and		-	-	-		-		-		-		-	-		-		-		-		-		-		-	-	-	-	-	-	-				-		-	-
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10 Advertisement and publicity		-	-	-		-		-		-		-	_		-		-		-		-		-		-	-	-	-	-	-	-				-		-	-
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13 Brand/Trade Mark usage fee/charges		-	-	-	-	_	-	_	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1	-	-	-	-	-		-	-
Business Development and Sales Promotion	n																																					
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15 Information Technology Expenses		-	-	-		-		-		-		-	-		-		-		-		-		-		-	-	-	-	-	-	-				-		-	-
16 Goods and Services Tax (GST)		-	-	-		-		-		-		-	-		-		-		-		-		-		-	-	-	-	-	- 1	-				-		-	-
17 Others- Group Cost Allocations		159	-	23	-	-	-	2	3 -	31	-	1 -	3	1 -	-	-	-	-	-	-	-	-	-	-	33	-		5 -	0	-	163	-	-	-	0		232	413
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TOTAL In India Outside India																																						
In India																																						
Outside India																																						

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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