

NATIONAL INSURANCE COMPANY LIMITED

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

Sl. No.	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Head
		For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022
1	Employees' remuneration & welfare benefits	19,291.97	23,460.63	1,483.73	1,833.44	347.95	396.84	1,831.68	2,230.27	22,958.82	27,371.19	47,700.88	57,058.42	70,659.70	84,429.62	1,11,053.12
2	Travel, conveyance and vehicle running expenses	48.43	105.03	3.46	8.21	1.11	1.78	4.57	9.98	62.63	122.54	128.40	255.45	191.03	377.99	326.77
3	Training expenses	1.98	5.72	0.13	0.45	0.05	0.10	0.19	0.54	2.72	6.67	5.52	13.90	8.24	20.57	14.85
4	Rents, rates & taxes	176.23	384.94	12.57	30.08	4.06	6.51	16.64	36.59	228.20	449.10	467.72	936.20	695.92	1,385.30	1,191.88
5	Repairs	(1.37)	27.72	(0.27)	2.17	0.13	0.47	(0.15)	2.63	1.55	32.34	2.12	67.41	3.67	99.74	22.67
6	Printing & stationery	55.95	99.16	4.12	7.75	1.17	1.68	5.30	9.43	69.95	115.69	144.17	241.17	214.13	356.86	354.43
7	Communication	67.99	79.16	5.25	6.19	1.21	1.34	6.46	7.53	80.53	92.35	167.46	192.52	247.99	284.87	387.73
8	Legal & professional charges	38.63	71.11	2.83	5.56	0.82	1.20	3.65	6.76	48.58	82.97	100.03	172.95	148.61	255.92	247.45
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2.80	3.74	0.21	0.29	0.05	0.06	0.27	0.36	3.36	4.36	6.98	9.09	10.34	13.44	16.44
	(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	(1.18)	0.38	(0.10)	0.03	(0.01)	0.01	(0.11)	0.04	(1.21)	0.44	(2.58)	0.92	(3.80)	1.36	(4.92)
11	Interest & Bank Charges	(3.24)	(1.58)	(0.26)	(0.12)	(0.05)	(0.03)	(0.31)	(0.15)	(3.61)	(1.85)	(7.58)	(3.85)	(11.18)	(5.69)	(16.22)
12	Depreciation	116.85	266.01	8.28	20.79	2.75	4.50	11.03	25.29	152.47	310.35	312.14	646.96	464.62	957.31	801.49
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	343.57	914.34	23.57	71.46	8.77	15.47	32.35	86.92	462.60	1,066.75	942.52	2,223.76	1,405.12	3,290.51	2,493.98
16	Goods and Services Tax (GST)	64.60	79.62	4.96	6.22	1.17	1.35	6.13	7.57	76.99	92.89	159.93	193.65	236.92	286.55	372.97
17	Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	0.53	1.13	-	-	-	-	-	-	9.84	24.81	-	-	9.84	24.81	2.02
	Misc expenses	168.52	394.75	11.87	30.85	4.02	6.68	15.90	37.53	221.10	460.55	452.25	960.08	673.35	1,420.63	1,167.46
	TOTAL	20,372.27	25,891.85	1,560.36	2,023.35	373.22	437.94	1,933.58	2,461.29	24,374.54	30,231.16	50,579.96	62,968.64	74,954.50	93,199.80	1,18,432.13
	In India	20,279.36	25,756.60	1,546.91	1,995.18	373.22	437.94	1,920.13	2,433.12	24,342.20	30,190.36	50,572.20	62,955.24	74,914.41	93,145.60	1,18,427.31
	Outside India	92.91	135.27	13.45	28.17	-	-	13.45	28.17	32.34	40.81	7.76	13.40	40.09	54.20	4.82

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"

Sl. No.	Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Head
		For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021
1	Employees' remuneration & welfare benefits	3,988.82	10,029.22	370.01	736.82	95.13	152.79	465.14	889.60	6,123.53	11,241.56	13,094.05	23,643.96	19,217.58	34,885.52	34,595.89
2	Travel, conveyance and vehicle running expenses	36.99	77.14	3.23	5.67	0.79	1.18	4.02	6.84	52.45	86.46	111.74	181.86	164.19	268.32	288.29
3	Training expenses	0.39	4.39	0.08	0.32	0.03	0.07	0.11	0.39	1.53	4.93	3.37	10.36	4.90	15.28	10.38
4	Rents, rates & taxes	151.05	400.16	14.27	29.40	3.72	6.10	17.99	35.49	237.46	448.53	508.29	943.39	745.75	1,391.92	1,351.87
5	Repairs	6.44	18.25	0.62	1.34	0.17	0.28	0.79	1.62	10.45	20.45	22.39	43.01	32.84	63.46	60.06
6	Printing & stationery	36.58	125.55	3.82	9.22	1.06	1.91	4.88	11.14	65.34	140.72	140.60	295.98	205.94	436.70	386.14
7	Communication	113.11	132.40	8.56	9.73	1.83	2.02	10.39	11.74	132.06	148.41	278.45	312.14	410.51	460.55	669.25
8	Legal & professional charges	36.03	64.92	3.01	4.77	0.71	0.99	3.73	5.76	48.29	72.76	102.59	153.04	150.87	225.81	259.82
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2.06	4.38	0.18	0.32	0.04	0.07	0.23	0.39	2.94	4.91	6.27	10.33	9.21	15.24	16.22
	(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	33.09	36.40	2.47	2.67	0.52	0.55	3.00	3.23	37.99	40.80	80.03	85.80	118.02	126.60	190.99
11	Interest & Bank Charges	106.38	114.74	7.92	8.43	1.67	1.75	9.59	10.18	121.53	128.61	255.91	270.51	377.44	399.12	609.37
12	Depreciation	89.70	285.68	9.09	20.99	2.48	4.35	11.57	25.34	154.16	320.22	331.21	673.50	485.37	993.72	901.37
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	IT expenses	236.60	661.97	22.80	48.63	6.02	10.08	28.83	58.72	381.57	741.99	817.66	1,560.60	1,199.23	2,302.59	2,189.66
16	Service Tax Account/ GST Expenses	106.21	71.22	7.36	5.23	1.42	1.08	8.78	6.32	109.47	79.83	229.01	167.90	338.48	247.73	519.48
17	Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	0.59	1.18	-	-	-	-	-	-	19.46	29.66	0.00	0.01	19.46	29.67	2.14
	Misc expenses	231.35	410.46	19.28	30.16	4.54	6.25	23.82	36.41	308.32	460.08	654.83	967.67	963.15	1,427.75	1,655.30
	TOTAL	5,175.39	12,438.06	472.71	913.70	120.14	189.47	592.85	1,103.16	7,806.56	13,969.93	16,636.39	29,320.05	24,442.94	43,289.98	43,706.24
	In India	5,038.95	12,255.39	410.57	836.63	120.14	189.47	530.71	1,026.09	7,776.97	13,930.41	16,615.48	29,295.50	24,392.45	43,225.91	43,680.11
	Outside India	136.43	182.67	62.14	77.07	-	-	62.14	77.07	29.58	39.53	20.91	24.55	50.49	64.07	26.13

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"

NATIONAL INSURANCE COMPANY

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

Sl. No.	Particulars	Miscellaneous														
		alth	Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation	
		Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022
1	Employees' remuneration & welfare benefits	1,29,778.90	11,475.97	13,726.51	-	-	1,22,529.09	1,43,505.41	775.81	961.02	1,656.70	1,975.01	3,902.92	4,722.63	1,339.03	1,591.07
2	Travel, conveyance and vehicle running expenses	581.02	30.90	61.45	-	-	357.66	642.48	1.79	4.30	4.52	8.84	10.01	21.14	3.70	7.12
3	Training expenses	31.63	1.33	3.34	-	-	16.17	34.97	0.07	0.23	0.20	0.48	0.42	1.15	0.16	0.39
4	Rents, rates & taxes	2,129.38	112.55	225.22	-	-	1,304.43	2,354.60	6.50	15.77	16.47	32.41	36.45	77.49	13.49	26.11
5	Repairs	153.32	0.51	16.22	-	-	23.19	169.54	(0.16)	1.14	0.11	2.33	(0.14)	5.58	0.12	1.88
6	Printing & stationery	548.55	34.69	58.02	-	-	389.12	606.56	2.14	4.06	5.05	8.35	11.46	19.96	4.11	6.73
7	Communication	437.88	40.29	46.31	-	-	428.01	484.19	2.75	3.24	5.81	6.66	13.74	15.93	4.69	5.37
8	Legal & professional charges	393.37	24.07	41.61	-	-	271.52	434.98	1.47	2.91	3.51	5.99	7.93	14.31	2.86	4.82
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	20.67	1.68	2.19	-	-	18.12	22.85	0.11	0.15	0.24	0.31	0.57	0.75	0.20	0.25
	(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	2.09	(0.62)	0.22	-	-	(5.54)	2.31	(0.05)	0.02	(0.09)	0.03	(0.23)	0.08	(0.07)	0.03
11	Interest & Bank Charges	(8.75)	(1.82)	(0.93)	-	-	(18.04)	(9.68)	(0.14)	(0.06)	(0.26)	(0.13)	(0.65)	(0.32)	(0.21)	(0.11)
12	Depreciation	1,471.50	75.11	155.64	-	-	876.61	1,627.14	4.27	10.90	11.00	22.39	24.22	53.55	9.02	18.04
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	5,057.93	226.82	534.97	-	-	2,720.80	5,592.90	12.10	37.45	33.39	76.97	71.82	184.06	27.50	62.01
16	Goods and Services Tax (GST)	440.46	38.48	46.59	-	-	411.45	487.04	2.59	3.26	5.56	6.70	13.07	16.03	4.49	5.40
17	Others (to be specified) ³	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	3.80	24.77	43.33	-	-	26.80	47.13	0.60	1.22	0.04	0.09	0.03	0.06	0.00	0.00
	Misc expenses	2,183.69	108.83	230.97	-	-	1,276.29	2,414.66	6.12	16.17	15.96	33.23	34.98	79.46	13.09	26.77
	TOTAL	1,43,225.43	12,193.56	15,191.66	-	-	1,30,625.69	1,58,417.09	815.96	1,061.79	1,758.22	2,179.67	4,126.60	5,211.87	1,422.20	1,755.87
	In India	1,43,216.06	12,193.56	15,191.66	-	-	1,30,620.87	1,58,407.72	816.01	1,061.47	1,758.10	2,179.54	4,109.15	5,143.72	1,422.20	1,755.87
	Outside India	9.39	-	-	-	-	4.82	9.39	(0.05)	0.32	0.11	0.14	17.44	68.16	-	-

Sl. No.	Particulars	Miscellaneous														
		alth	Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation	
		Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021
1	Employees' remuneration & welfare benefits	55,831.40	707.53	2,443.72	-	-	35,303.42	58,275.12	173.53	369.23	335.39	677.45	695.77	1,768.54	358.60	731.84
2	Travel, conveyance and vehicle running expenses	429.42	7.26	18.80	-	-	295.55	448.22	1.54	2.84	2.94	5.21	6.47	13.60	3.15	5.63
3	Training expenses	24.46	(0.08)	1.07	-	-	10.30	25.53	0.03	0.16	0.07	0.30	0.06	0.77	0.07	0.32
4	Rents, rates & taxes	2,227.66	25.90	97.50	-	-	1,377.77	2,325.16	6.66	14.73	12.92	27.03	26.32	70.56	13.81	29.20
5	Repairs	101.57	1.05	4.45	-	-	61.12	106.02	0.29	0.67	0.56	1.23	1.12	3.22	0.60	1.33
6	Printing & stationery	698.91	5.02	30.59	-	-	391.16	729.50	1.74	4.62	3.44	8.48	6.34	22.14	3.66	9.16
7	Communication	737.07	26.72	32.26	-	-	695.96	769.33	4.25	4.87	7.85	8.94	19.92	23.35	8.47	9.66
8	Legal & professional charges	361.38	7.51	15.82	-	-	267.34	377.20	1.45	2.39	2.75	4.39	6.32	11.45	2.95	4.74
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	24.39	0.40	1.07	-	-	16.62	25.45	0.09	0.16	0.16	0.30	0.36	0.77	0.18	0.32
	(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	202.61	7.92	8.87	-	-	198.91	211.48	1.23	1.34	2.27	2.46	5.83	6.42	2.45	2.66
11	Interest & Bank Charges	638.76	25.56	27.96	-	-	634.92	666.71	3.95	4.22	7.28	7.75	18.75	20.23	7.86	8.37
12	Depreciation	1,590.37	13.28	69.61	-	-	914.65	1,659.98	4.17	10.52	8.20	19.30	15.57	50.38	8.74	20.85
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	IT expenses	3,685.10	39.03	161.30	-	-	2,228.69	3,846.39	10.59	24.37	20.63	44.71	41.18	116.73	22.02	48.30
16	Service Tax Account/ GST Expenses	396.47	27.41	17.35	-	-	546.89	413.82	3.76	2.62	6.79	4.81	18.77	12.56	7.36	5.20
17	Others (to be specified) ⁹	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	4.39	21.62	42.63	-	-	23.75	47.02	0.57	1.12	0.05	0.08	0.03	0.06	0.00	0.00
	Misc expenses	2,284.99	48.53	100.01	-	-	1,703.83	2,385.01	9.31	15.11	17.58	27.73	40.57	72.38	18.88	29.95
	TOTAL	69,238.95	964.64	3,073.00	-	-	44,670.88	72,311.95	223.16	458.99	428.89	840.17	2,193.16	2,193.16	458.80	907.53
	In India	69,209.54	964.64	3,073.00	-	-	44,644.75	72,282.54	221.98	456.27	428.87	840.15	879.84	2,145.19	458.80	907.53
	Outside India	29.41	-	-	-	-	26.13	29.41	1.17	2.72	0.02	0.02	23.55	47.97	-	-

NATIONAL INSURANCE COMPANY

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

Sl. No.	Particulars	Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022	For the quarter ended 30th Sept 2022	Up to the quarter ended 30th Sept 2022
1	Employees' remuneration & welfare benefits	(217.40)	(54.81)	-	-	6,133.62	6,954.63	2,06,779.48	2,44,084.58	2,27,903.13	2,69,775.48
2	Travel, conveyance and vehicle running expenses	(2.45)	(0.25)	-	-	19.99	31.14	586.25	1,092.77	639.25	1,207.79
3	Training expenses	(0.16)	(0.01)	-	-	0.96	1.69	26.05	59.48	28.22	65.74
4	Rents, rates & taxes	(9.04)	(0.90)	-	-	73.01	114.11	2,137.22	4,004.87	2,330.09	4,426.40
5	Repairs	(1.20)	(0.06)	-	-	2.49	8.22	28.08	288.36	26.57	318.71
6	Printing & stationery	(1.92)	(0.23)	-	-	20.89	29.40	644.98	1,031.69	706.23	1,140.28
7	Communication	(0.62)	(0.18)	-	-	21.27	23.47	723.64	823.55	798.09	910.23
8	Legal & professional charges	(1.43)	(0.17)	-	-	14.68	21.08	449.15	739.85	491.43	817.72
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	(0.05)	(0.01)	-	-	0.92	1.11	30.46	38.87	33.52	42.96
	(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	(0.06)	(0.00)	-	-	(0.20)	0.11	(10.03)	3.94	(11.33)	4.35
11	Interest & Bank Charges	(0.06)	0.00	-	-	(0.80)	(0.47)	(31.34)	(16.46)	(34.89)	(18.19)
12	Depreciation	(6.44)	(0.62)	-	-	49.48	78.86	1,432.78	2,767.56	1,560.66	3,058.86
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	(24.40)	(2.14)	-	-	158.63	271.05	4,404.97	9,512.82	4,780.88	10,514.08
16	Goods and Services Tax (GST)	(0.77)	(0.19)	-	-	20.64	23.60	693.96	828.40	764.69	915.59
17	Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	0.48	0.94	-	-	0.39	0.80	38.19	75.06	38.72	76.19
	Misc expenses	(9.75)	(0.92)	-	-	72.46	117.02	2,082.51	4,107.03	2,266.93	4,539.31
	TOTAL	(275.27)	(59.55)	-	-	6,588.44	7,675.81	2,20,016.34	2,69,442.35	2,42,322.19	2,97,795.50
	In India	(275.27)	(59.55)	-	-	6,583.85	7,661.38	2,19,949.33	2,69,295.75	2,42,148.82	2,97,485.47
	Outside India	-	-	-	-	4.60	14.43	67.01	146.65	173.38	310.08

Sl. No.	Particulars	Crop Insurance		Other segments ^(e)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021	For the quarter ended 30th Sept 2021	Up to the quarter ended 30th Sept 2021
1	Employees' remuneration & welfare benefits	289.09	289.09	-	-	1,322.82	3,032.13	57,696.20	1,00,028.92	62,150.16	1,10,947.74
2	Travel, conveyance and vehicle running expenses	2.22	2.22	-	-	11.96	23.32	488.02	769.37	529.04	853.35
3	Training expenses	0.13	0.13	-	-	0.20	1.33	15.76	43.83	16.26	48.61
4	Rents, rates & taxes	11.53	11.53	-	-	50.49	120.98	2,245.25	3,991.12	2,414.29	4,426.78
5	Repairs	0.53	0.53	-	-	2.18	5.52	99.23	181.98	106.46	201.84
6	Printing & stationery	3.62	3.62	-	-	12.78	37.96	628.68	1,252.18	670.15	1,388.86
7	Communication	3.82	3.82	-	-	34.57	40.03	1,185.35	1,320.55	1,308.85	1,464.70
8	Legal & professional charges	1.87	1.87	-	-	11.45	19.63	445.00	647.46	484.76	718.14
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0.13	0.13	-	-	0.67	1.32	27.42	43.69	29.70	48.46
	(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	1.05	1.05	-	-	10.07	11.00	339.83	363.01	375.92	402.63
11	Interest & Bank Charges	3.31	3.31	-	-	32.32	34.69	1,085.83	1,144.41	1,201.80	1,269.33
12	Depreciation	8.23	8.23	-	-	30.91	86.37	1,475.84	2,849.35	1,577.11	3,160.37
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-
15	IT expenses	19.08	19.08	-	-	79.76	200.13	3,621.18	6,602.31	3,886.60	7,323.00
16	Service Tax Account/ GST Expenses	2.05	2.05	-	-	31.43	21.53	955.54	710.32	1,070.52	787.86
17	Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	-	-	-	-	0.68	1.25	44.55	79.21	45.13	80.39
	Misc expenses	11.83	11.83	-	-	73.41	124.09	2,838.57	4,093.85	3,093.74	4,540.72
	TOTAL	358.49	358.49	-	-	1,705.70	3,761.29	73,192.25	1,24,121.56	78,960.49	1,37,662.78
	In India	358.49	358.49	-	-	1,687.02	3,737.28	73,072.20	1,23,953.35	78,641.87	1,37,234.84
	Outside India	-	-	-	-	18.68	24.02	120.05	168.20	318.62	427.94