

(₹ in Lakhs)

Sl. No.	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous		Personal Accident		Travel Insurance		Total Health	
		For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021
		For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021
1	Employees' remuneration & welfare benefits	686	4,067	91	413	9	70	99	483	1,340	3,163	1,873	4,046	3,213	7,208	3,212	8,679	481	1,376	22	31	3,715	10,085
2	Travel, conveyance and vehicle running expenses	63	122	7	12	1	2	8	15	63	95	84	122	147	217	165	261	26	41	1	1	192	303
3	Training expenses	37	84	4	9	1	1	5	10	40	65	53	84	93	149	103	180	16	28	1	1	119	209
4	Rents, rates & taxes	57	275	7	28	1	5	8	33	97	214	134	273	230	487	235	586	35	93	2	2	272	681
5	Repairs	29	139	4	14	1	2	4	16	139	67	138	116	246	116	246	188	47	1	1	137	344	
6	Printing & stationery	20	86	2	9	1	7	3	19	67	108	43	85	74	152	77	12	12	29	-	-	89	213
7	Communication expenses	9	56	1	6	-	1	1	7	18	44	26	56	44	100	44	120	7	19	-	-	51	140
8	Legal & professional charges	876	2,774	101	282	13	48	114	330	1,134	2,157	1,540	2,760	2,674	4,917	2,851	5,920	436	938	16	21	3,303	6,879
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	4	-	-	-	-	-	-	1	3	2	4	3	7	3	9	-	1	-	-	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	3	-	-	-	-	-	-	1	3	2	3	3	6	3	7	-	1	-	-	3	8
10	Advertisement and publicity	560	3,148	73	320	7	54	80	374	1,053	2,448	1,468	7,131	2,521	5,579	2,534	6,717	380	1,065	17	24	2,931	7,806
11	Interest & Bank Charges	(61)	129	(13)	10	(2)	4	(6)	15	(2)	100	6	128	4	28	6	(7)	44	(30)	1	1	320	320
12	Depreciation	66	330	8	34	1	6	9	39	114	257	159	328	273	585	278	704	42	112	2	3	322	818
13	Brand/Trade Mark usage fee/charges	119	312	13	32	2	5	15	37	139	243	186	311	325	554	354	667	54	106	2	2	410	775
14	Business Development and Sales Promotion Expenses	32	39	3	4	1	1	4	5	26	30	34	39	60	69	71	83	11	13	-	-	82	96
15	Information Technology Expenses	(6)	535	3	54	(1)	9	2	64	124	416	184	532	309	948	267	1,141	38	181	3	4	307	1,326
16	Goods and Services Tax (GST)	2	36	-	4	-	1	-	-	10	28	14	36	24	63	22	76	3	12	-	-	25	89
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Electricity expenses	13	55	2	6	-	1	2	7	20	43	28	55	48	97	50	117	8	19	-	-	58	136
	- Office expenses	4	32	1	3	-	1	1	4	10	25	14	31	24	56	23	68	3	11	-	-	27	78
	- Postage and courier	6	33	1	3	-	1	1	4	11	26	15	33	26	58	27	70	4	11	-	-	31	81
	- Miscellaneous expenses	(5)	32	-	3	-	1	-	4	5	25	8	32	13	57	9	68	1	11	-	-	10	79
	- Loss/(Profit) on sale of assets (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2,509	12,291	316	1,249	34	211	350	1,460	4,285	9,558	5,940	12,225	10,225	21,783	10,414	26,226	1,568	4,157	68	94	12,051	30,477
	In India	2,509	12,291	316	1,249	34	211	350	1,460	4,285	9,558	5,940	12,225	10,225	21,783	10,414	26,226	1,568	4,157	68	94	12,051	30,477
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

S.No		Particulars		Miscellaneous																		Grand Total	Grand Total		
				Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liabilities		Specialty		Home		Other Miscellaneous				Total Miscellaneous	
				For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021	For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021			For the quarter ended September 30, 2021	Up to the quarter ended September 30, 2021
1	Employees' remuneration & welfare benefits	14	40	2	5	136	519	12	34	7,227	7,516	44	180	290	762	71	142	217	418	14,941	26,909	15,726	31,459		
2	Travel, conveyance and vehicle running expenses	1	1	-	-	9	16	1	1	221	226	3	5	15	23	3	4	9	13	600	808	671	945		
3	Training expenses	-	1	-	-	5	11	-	1	152	156	2	4	9	16	2	3	6	9	389	557	430	651		
4	Rents, rates & taxes	1	3	-	-	10	35	1	2	489	508	3	12	21	51	5	10	15	28	1,049	1,817	1,134	2,125		
5	Repairs	1	1	-	-	5	18	-	1	247	256	2	6	11	26	2	8	14	529	917	562	1,073			
6	Printing & stationery	-	1	-	-	4	11	-	1	153	159	1	4	7	16	3	5	9	335	568	358	664			
7	Communication expenses	-	1	-	-	2	7	-	-	100	104	1	2	4	11	1	2	3	6	207	373	217	436		
8	Legal & professional charges	13	27	2	4	139	354	11	23	4,965	5,127	47	123	255	520	57	97	172	285	11,637	18,355	12,627	21,459		
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	-	-	-	-	-	1	-	-	7	8	-	-	-	1	-	-	-	-	15	28	16	33		
	(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	11	31	2	4	109	402	9	26	5,597	5,817	35	139	229	590	55	110	170	324	11,669	20,828	12,309	24,349		
11	Interest & Bank Charges	-	1	-	-	16	16	-	1	587	1,031	(2)	6	(2)	24	-	4	2	13	916	1,645	849	1,789		
12	Depreciation	1	3	-	-	12	42	-	3	587	610	4	15	25	34	6	12	18	34	1,257	2,183	1,325	2,552		
13	Brand/Trade Mark usage fee/charges	2	3	-	-	18	40	1	3	561	577	6	14	32	59	7	11	21	32	1,382	2,067	1,516	2,416		
14	Business Development and Sales Promotion Expenses	-	-	-	-	4	5	-	-	71	72	1	2	6	7	1	1	4	4	231	256	266	300		
15	Information Technology Expenses	1	5	-	1	7	68	1	4	942	988	2	24	25	100	7	19	23	55	1,624	3,539	1,620	4,137		
16	Goods and Services Tax (GST)	-	-	-	-	1	5	-	-	63	66	0	2	2	7	1	1	2	4	118	237	120	277		
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	- Electricity expenses	-	1	-	-	2	7	-	-	98	101	1	2	4	10	1	2	3	6	216	363	231	425		
	- Office expenses	-	-	-	-	1	4	-	-	56	58	-	1	2	6	1	1	2	3	112	209	116	245		
	- Postage and courier	-	-	-	-	1	4	-	-	58	61	-	1	2	6	1	1	2	3	122	217	129	254		
	- Miscellaneous expenses	-	-	-	-	-	4	-	-	56	59	-	1	1	6	-	1	3	82	211	77	247			
	- Loss/(Profit) on sale of assets (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	TOTAL	46	120	7	16	461	1,568	38	103	22,613	23,506	151	544	938	2,302	223	429	682	1,264	47,435	82,111	50,294	95,861		
	In India	46	120	7	16	461	1,568	38	103	22,613	23,506	151	544	938	2,302	223	429	682	1,264	47,435	82,111	50,294	95,861		
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

FORM NL-7-OPERATING EXPENSES SCHEDULE
(₹ in Lakhs)

FORM NL-7-OPERATING EXPENSES SCHEDULE (₹ in Lakhs)																								
	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Miscellaneous Health		Personal Accident		Travel Insurance		Total Health		
		For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	
1	Employees' remuneration & welfare benefits	73	3,357	33	313	2	31	35	344	1,011	2,786	1,352	3,375	2,364	6,161	2,569	7,325	439	961	11	30	3,019	8,316	
2	Travel, conveyance and vehicle running expenses	23	50	2	5	-	-	3	5	27	42	34	51	61	93	70	110	10	14	-	-	80	125	
3	Training expenses	73	151	7	14	1	1	8	15	83	126	104	152	187	278	217	330	31	43	1	1	248	375	
4	Rents, rates & taxes	(28)	330	-	31	-	3	-	34	80	274	111	331	191	605	201	719	37	94	1	3	239	816	
5	Repairs	9	123	2	11	-	1	2	13	40	102	53	124	94	226	103	269	17	35	-	1	121	305	
6	Printing & stationery	22	57	2	5	-	-	1	3	6	28	47	36	57	64	104	74	124	11	16	-	1	85	141
7	Communication expenses	4	64	1	6	-	1	7	6	21	53	28	64	49	137	53	140	9	18	-	-	62	159	
8	Legal & professional charges	962	2,493	102	232	10	23	111	255	1,242	2,069	1,564	2,506	2,805	4,475	3,222	5,440	470	714	14	22	3,706	6,125	
9	Auditors' fees, expenses etc.			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor	(1)	6	-	1	-	-	-	1	1	5	2	6	3	10	3	12	1	2	-	-	4	14	
	(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	-	3	-	-	-	-	-	-	1	3	1	3	2	6	2	7	-	1	-	-	3	8	
10	Advertisement and publicity	78	2,540	27	236	2	23	29	260	777	2,108	1,037	2,553	1,814	4,661	1,976	5,541	336	727	9	23	2,320	6,291	
11	Interest & Bank Charges	(33)	120	(2)	11	-	1	(2)	12	17	99	27	120	44	219	40	261	10	34	-	1	51	296	
12	Depreciation	22	355	5	33	-	3	5	36	115	295	152	357	267	652	292	776	49	102	1	3	342	880	
13	Brand/Trade Mark usage fee/charges	71	184	7	17	1	2	8	19	91	152	115	185	206	337	237	401	35	53	1	2	272	455	
14	Business Development and Sales Promotion Expenses	33	33	3	3	3	3	3	3	27	27	33	33	60	60	71	71	9	9	-	-	81	81	
15	Information Technology Expenses	(116)	428	(7)	40	(1)	4	(7)	44	61	355	95	430	156	785	146	933	36	122	1	4	183	1,060	
16	Goods and Services Tax (GST)	16	30	2	3	-	-	2	3	17	25	21	30	38	54	45	65	6	8	-	-	51	73	
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	- Electricity expenses	10	49	1	5	-	-	1	5	20	41	25	49	45	90	50	107	8	14	-	-	59	122	
	- Office expenses	4	13	-	6	-	-	-	7	11	13	4	13	6	13	29	2	4	3	-	-	17	33	
	- Postage and courier	7	9	1	1	-	-	1	1	6	8	8	10	14	17	16	21	2	3	-	-	19	23	
	- Miscellaneous expenses	(8)	28	-	3	-	-	-	3	4	24	6	29	10	52	10	62	2	8	-	-	12	71	
	- Loss/(Profit) on sale of assets (net)	2	2	-	-	-	-	-	-	1	1	2	2	3	3	4	4	-	-	-	-	4	4	

(₹ in Lakhs)

(₹ in Lakhs)		Particulars	Miscellaneous																		Grand Total	Grand Total		
			Workmen's Compensation		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Liabilities		Specialty		Home		Other Miscellaneous				Total Miscellaneous	
		For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	For the quarter ended September 30, 2020	Up to the quarter ended September 30, 2020	
1	Employees' remuneration & welfare benefits	8	37	2	5	136	415	7	20	7,095	7,345	17	160	225	624	16	42	260	485	13,148	23,611	13,257	27,311	
2	Travel, conveyance and vehicle running expenses	-	1	-	-	-	4	6	-	108	110	1	2	-	9	-	1	5	7	266	355	292	410	
3	Training expenses	1	2	-	-	12	19	1	1	325	331	4	7	19	28	1	16	22	814	1,064	896	1,230		
4	Rents, rates & taxes	1	4	-	1	10	41	1	2	694	721	-	16	18	61	1	4	23	48	1,178	2,318	1,149	2,681	
5	Repairs	-	1	-	-	6	15	-	1	261	270	1	6	9	23	1	2	18	502	866	513	1,002		
6	Printing & stationery	-	1	-	-	-	7	-	-	122	124	-	3	6	11	-	1	6	8	289	400	314	463	
7	Communication expenses	-	1	-	-	-	3	8	-	135	140	-	3	5	12	-	5	9	260	450	266	521		
8	Legal & professional charges	14	28	2	4	178	308	9	15	5,338	5,455	52	119	277	463	19	31	255	360	12,656	17,533	13,729	20,282	
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor	-	-	-	-	-	-	1	-	-	12	13	-	-	-	1	-	-	-	1	20	40	20	47
	(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	7	28	1	4	105	314	6	15	5,369	5,556	14	121	173	472	12	31	198	367	10,018	17,861	10,124	20,660	
11	Interest & Bank Charges	-	1	-	-	2	15	-	1	1,264	1,341	(1)	6	4	22	-	1	7	17	1,370	1,921	1,336	2,052	
12	Depreciation	1	4	-	1	16	44	1	2	752	778	2	17	26	66	2	4	28	51	1,437	2,500	1,464	2,891	
13	Brand/Trade Mark usage fee/charges	1	2	-	-	13	23	1	1	393	402	4	9	34	19	1	2	19	931	1,291	1,010	1,010		
14	Business Development and Sales Promotion Expenses	-	-	-	-	4	4	-	-	71	71	2	2	6	6	-	5	5	229	229	265	265		
15	Information Technology Expenses	-	5	-	1	7	53	-	3	895	936	(3)	20	14	79	1	5	25	62	1,277	3,009	1,153	3,480	
16	Goods and Services Tax (GST)	-	-	-	-	2	4	-	-	64	65	1	1	4	5	-	3	4	163	208	180	241		
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	- Electricity expenses	-	1	-	-	3	6	-	-	105	108	1	2	4	9	-	1	4	7	221	346	232	400	
	- Office expenses	-	-	-	-	1	2	-	-	28	29	1	63	1	92	-	2	67	107	67	107	67	107	
	- Postage and courier	-	-	-	-	1	1	-	-	20	21	-	-	1	2	-	-	57	67	65	77	77		
	- Miscellaneous expenses	-	-	-	-	4	4	-	-	60	62	-	1	1	5	-	2	4	85	200	77	232		
	- Loss/(Profit) on sale of assets (net)	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	12	12	13	14		
	TOTAL	35	116	6	17	508	1,289	27	63	23,120	23,887	95	497	820	1,936	56	129	874	1,505	45,010	74,394	46,434	85,885	
	- In India	35	116	6	17	508	1,289	27	63	23,120	23,887	95	497	820	1,936	56	129	874	1,505	45,010	74,394	46,434	85,885	
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	