

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

									Miscellaneous							
Particulars	FII	RE	Marine C	Cargo	Marin	e Hull	Total Ma	rine_	Motor	OD	Motor	TP	<u>Total Mo</u>	otor		
													1			
	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022		For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022		
Employees' remuneration & welfare benefits	2,546	2,546	843	843			843	843	2,529	2,529	4,391	4,391	6,920	6,920		
2 Travel, convevance and vehicle running expenses	84	84	22		-		22	22	76	76	132		208			
3 Training expenses	61	61	45		-	-	45		110	110	192		302			
4 Rents, rates & taxes	115	115	118		-	-	118	118	276	276	480		756			
5 Repairs	8	8	8	8	-	-	8	8	19	19	33	33	51	51		
6 Printing & stationery	35	35	10	10	-	-	10	10	29	29	51	51	80	80		
7 Communication expenses	73	73	35		-	-	35	35	88	88	153	153	241	241		
8 Legal & professional charges	1.331	1.331	883	883	-	-	883	883	2.098	2.098	3.646	3.646	5.744	5,744		
Auditors' fees, expenses etc.	-	-	-	-	-		-	-		-	-			-		
(a) as auditor	1	1	1	1	-	-	1	1	2	2	3	3	5	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	0	0	0	0	-	-	0	0	0	0	0	0	0	0		
d) out of pocket expenses	-	-	-	-	-	-	-		-	-	-	-		-		
10 Advertisement and publicity	2,151	2,151	2,222	2,222	-	-	2,222	2,222	5,191	5,191	9,023	9,023	14,214	14,214		
11 Interest & Bank Charges	47	47	49	49	-	-	49	49	115	115	200		315			
12 Depreciation	137	137	143	143	-	-	143	143	333	333	579		911	911		
13 Brand/Trade Mark usage fee/charges		-	-	-	-	-	-		-		-	-		-		
15 Information Technology Expenses	115	115	119	119	-	-	119	119	279	279	484		763	763		
16 Goods and Services Tax (GST)	3	3	3	3	-	-	3	3	6	6	11	11	17	17		
17 Others (to be specified) ^a	-	-	-	-	-	-	-	- (40)	-	-	-	-	-	- (200)		
Miscellaneous Expenses	(13)	(13)			-	-	(48)		(109)	(109)	(190)	(190)	(300)	(300)		
Co-insurance Administration Fees	186	186	8	8 (26)	-	-	8	8	-	-	-	-	-	-		
Co-insurance Administration Income	(272)	(272)	(26)		-	-	(26)	(26)	-	-	-	-	-	-		
Business Conferences and Meetings	142	142	148	148	-	-	148	148	345	345	600		945	945		
TOTAL	6,748	6,748	4,583	4,583	-	-	4,583	4,583	11,386	11,386	19,786	19,786	31,172	31,172		
In India	6,748	6,748	4,583	4,583	-	-	4,583	4,583	11,386	11,386	19,786	19,786	31,172	31,172		
Outside India																



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

	(Amount in Rs. Eurns)		Miscellaneous													
	Particulars	He	alth	Personal A	ccident		Insurance	Total H	<u>ealth</u>	Workmen's Co Employer's						
		For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022					
1	Employees' remuneration & welfare benefits	4,957	4,957	192	192	897	897	6,045	6,045	190	190					
2	Travel, conveyance and vehicle running expenses	177	177	5	5	32	32	214	214	6	6					
3	Training expenses	140	140	11	11	25	25	177	177	6	6					
4	Rents, rates & taxes	289	289	31	31	52	52	373	373	13	13					
5	Repairs	20	20	2	2	4	4	25	25	1	1					
6	Printing & stationery	58	58	2	2	11	11	71	71	2	2					
7	Communication expenses	127	127	9	9	23	23	159	159	6	6					
8	Legal & professional charges	2.468	2.468	229	229	446	446	3.143	3,143	120	120					
9	Auditors' fees, expenses etc.	-	-	-	-		-	-	-	-	-					
	(a) as auditor	2	2	0	0	0	0	3	3	0	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	-	-					
	d) out of pocket expenses	-	-			-	-	-	-	-	-					
10	Advertisement and publicity	5,430	5,430	588	588	982	982	7,000	7,000	247	247					
11	Interest & Bank Charges	120	120	13	13	22	22	155	155	5	5					
12	Depreciation	348	348	38	38	63	63	448	448	16	16					
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-					
15	Information Technology Expenses	291	291	32	32	53	53	375	375	13	13					
16	Goods and Services Tax (GST)	6	6	1	1	1	1	8	8	0	0					
17	Others (to be specified) ^a	-		-	-	-	-	-	-	-	-					
	Miscellaneous Expenses	(96)	(96)	(13)	(13)	(17)	(17)	(126)	(126)	(4)						
	Co-insurance Administration Fees	22	22	0	0	4	4	26	26	0	0					
	Co-insurance Administration Income	(7)	(7)	(0)	(0)	(1)	(1)	(8)	(8)	(0)	(0)					
	Business Conferences and Meetings	361	361	39	39	65	65	465	465	16	16					
	TOTAL	14,713	14,713	1,178	1,178	2,662	2,662	18,553	18,553	638	638					
	In India	14,713	14,713	1,178	1,178	2,662	2,662	18,553	18,553	638	638					
	Outside India															



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

								ellaneous								
Particulars	Public/ Prode	Public/ Product Liability Engineering		Avia	Aviation Cro		Crop Insurance		Credit		ellaneous ent	<u>Total Miscellaneous</u>		Grand Total	Grand Total	
	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022	For the Quarter ended June 30, 2022	Up to the quarter ended June 30, 2022
1 Employees' remuneration & welfare benefits	193	193	78	78	40	40	27	27	50	50	226	226	13,768	13,768	17,157	17,157
Travel, conveyance and vehicle running expenses	5	5	2	2	1	1	1	1	2	2	6	6	445	445	550	550
3 Training expenses	4	4	3	3	0	0	0	0	1	1	13	13	507	507	612	612
4 Rents, rates & taxes	8	8	7	7	0	0	0	0	2	2	34	34	1,193	1,193	1,426	1,426
5 Repairs	1	1	0	0	-	-	0	0	0	0	2	2	81	81	97	97
6 Printing & stationery	3	3	1	1	1	1	1	1	1	1	2	2	162	162	207	
7 Communication expenses	7	7	3	3	2	2	1	1	1	1	9	9	429	429	537	537
8 Legal & professional charges	126	126	60	60	25	25	17	17	17	17	245	245	9.497	9,497	11.711	11,711
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-		-		-
(a) as auditor	0	0	0	0	-	-	-	-	0	0	0	0	8	8	10	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	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0
d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-
10 Advertisement and publicity	157	157	129	129	1	1	2	2	32	32	644	644	22,424	22,424	26,797	26,797
11 Interest & Bank Charges	3	3	3		-	-	0	0	1	1	14	14	497	497	593	593
12 Depreciation	10	10	8	8	-	-	0	0	2	2	41	41	1,437	1,437	1,717	1,717
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	8	8	7	7	-	-	0	0	2	2	35	35	1,203	1,203	1,437	1,437
16 Goods and Services Tax (GST)	0	0	0	0	-	-	-	-	0	0	1	1	26	26	32	32
17 Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses	1	1	(2)				1	1	(0)	(0)	(15)	(15)	(443)	(443)	(504)	(504)
Co-insurance Administration Fees	2	2	10	10			-	-	-	-	0	0	55	55	249	249
Co-insurance Administration Income	(68)	(68)	(11)	(11)	(2)	(2)	-	-	(0)	(0)	(0)	(0)	(90)	(90)	(388)	(388)
Business Conferences and Meetings	10	10	9	9	-	-	0	0	2	2	43	43	1,491	1,491	1,781	1,781
TOTAL	472	472	306	306	85	85	50	50	111	111	1,302	1,302	52,689	52,689	64,020	64,020
In India	472	472	306	306	85	85	50	50	111	111	1,302	1,302	52,689	52,689	64,020	64,020
Outside India																



										Miscellaneous								
	Particulars	FIF	RE	Marine C	Cargo	Marin	e Hull	Total Ma	rine	Motor	OD	Motor 1	ГР	<u>Total Mo</u>	otor			
		For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021			
1	Employees' remuneration & welfare benefits	2,487	2,487	452	452	-	-	452	452	2,831	2,831	4,147	4,147	6,978	6,978			
2	Travel, conveyance and vehicle running expenses	12	12	3	3	-	-	3	3	16	16	24	24	41	41			
3	Training expenses	14	14	3	3	-	-	3	3	19	19	28	28	47	47			
4	Rents, rates & taxes	866	866	160	160	-	-	160	160	1,662	1,662	2,435	2,435	4,098	4,098			
5	Repairs	8	8	2	2	-	-	2	2	16	16	23	23	38	38			
6	Printing & stationery	25	25	5	5	-	-	5	5	28	28	42	42	70	38 70			
7	Communication expenses	73	73	13	13	-	-	13	13	93	93	137	137	230	230			
8	Legal & professional charges	2,025	2,025	334	334	-	-	334	334	1,981	1,981	2,901	2,901	4,882	4,882			
9	Auditors' fees, expenses etc.	-		-	-	-	-	-	-	-	-	-	-	-	-			
	(a) as auditor	1	1	0	0	-	-	0	0	3	3	4	4	7	7			
	(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	-		-	-	-	-	-	-	-	-	-	-		-			
	d) out of pocket expenses	0	0	0	0	-	-	0	0	0	0	0	0	1	1			
10	Advertisement and publicity	745	745	138	138	-	-	138	138	1,428	1,428	2,092	2,092	3,521	3,521			
11	Interest & Bank Charges	59	59			-	-	11	11	114	114	167	167	280	280			
12	Depreciation	175	175			-	-	32	32	337	337	494	494	831	831			
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Information Technology Expenses	161	161	30	30	-	-	30	30	309	309	453	453	762	762			
	Goods and Services Tax (GST)	17		3	3	-	-	3	3	33	33	48	48	81				
17	Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Miscellaneous Expenses	13	13	1	1	-	-	1	1	(33)	(33)	(48)	(48)	(81)	(81)			
	Co-insurance Administration Fees	155	155		7	-	-	7	7	-	-	-	-	-	-			
	Co-insurance Administration Income	(247)	(247)	(33)	(33)	-	-	(33)	(33)	-	-	-	-	-	-			
14	Business Conferences and Meetings	121	121			-	-	22	22	232	232	340	340	572	572			
	TOTAL	6.711	6.711	1.182	1,182	_	-	1.182	1.182		9,070	13.285	13,285	22,356	22,356			
	In India	6.711	6,711	1,182	1,182	-	-	1.182	1,182	9,070	9.070	13,285	13.285	22,356	22,356			
	Outside India	/11	/	2.102				2.102		2.070	2.570	11/205						



		Miscellaneous											
	Particulars		alth	Personal A			avel Insurance	Total H		Workmen's Co Employer's	liability		
		For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021		
1	Employees' remuneration & welfare benefits	4,088	4,088	295	295	-	-	4,383	4,383	169	169		
2	Travel, conveyance and vehicle running expenses	38	38	(1)	(1)	3	3	40	40	1	1		
3	Training expenses	22	22	2	2	2	2	26	26	1	1		
4	Rents, rates & taxes	343	343	316	316	27	27	686	686	46	46		
5	Repairs	3	3	3	3	0	0	6	6	0	0		
6	Printing & stationery	40	40	3	3	3	3	46	46	2	2		
7	Communication expenses	76	76	15	15	6	6	97	97	4	4		
8	Legal & professional charges	2,125	2,125	331	331	169	169	2,625	2,625	103	103		
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	1	1	1	1	0	0	1	1	0	0		
	(b) as adviser or in any other capacity, in respect of	-	-	-	1	-	-	-	-	-	-		
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-		
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-		
	d) out of pocket expenses	0	0	0	0	0		0	0	0	0		
10	Advertisement and publicity	298	298	271	271	24	24	592	592	40	40		
11	Interest & Bank Charges	23	23	22	22	2	2	47	47	3	3		
12	Depreciation	69	69	64	64	5	5	139	139	9	9		
	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	63	63	59	59	5	5	127	127	9	9		
16	Goods and Services Tax (GST)	7	7	6	6	1	1	13	13	1	1		
17	Others (to be specified) ^a	-		-	-	-	-	-	-	-	-		
	Miscellaneous Expenses	51	51	(8)	(8)	4	4	47	47	1	1		
	Co-insurance Administration Fees	5	5	0	0	0	0	5	5	-	-		
	Co-insurance Administration Income	(1)	(1)	(0)	(0)	(0)			(2)	(0)	(0)		
14	Business Conferences and Meetings	48	48	44	44	4	4	95	95	6	6		
	TOTAL	7.299	7.299	1.420	1.420	255	255		8.974	396	396		
	In India	7.299	7.299	1.420	1.420	255	255	8.974	8.974	396	396		
	Outside India	1	l				I	I					



	Miscellaneous																
	Particulars	Public/ Produ	,	Engine		Avia		Crop In		Cred		Other Misc segm	ents	Total Miscell		Grand Total	Grand Total
		For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021	For the Quarter ended June 30, 2021	Up to the quarter ended June 30, 2021
1	Employees' remuneration & welfare benefits	250	250	66	66	27	27	(32)	(32)	78	78	85	85	12,003	12,003	14,942	14,942
	Travel, conveyance and vehicle running expenses	(0)				(0)			0				0	83	83	98	98
3	Training expenses	1	1	0	0				0				1	78	78	94	94
4	Rents, rates & taxes	178	178	33	33	7	7	71	71	66	66	58	58	5,243	5,243	6,269	98 94 6,269
5	Repairs	2	2	0	0	0	0	1	1	1	1	1	1	49	49	59	59
6	Printing & stationery	2	2	1	1	0	0	(0)	(0)	1	1	1	1	122	122	152	152
7	Communication expenses	11	11	2	2	1	1	(0)	(0)	3	3	3	3	352	352	438	
8	Legal & professional charges	284	284	51	51	47	47	(86)	(86)	83	83	71	71	8,058	8,058	10,417	10,417
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	(a) as auditor	0	0	0	0	0	0	0	0	0	0	0	0	8	8	10	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	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-
	d) out of pocket expenses	0	0	-	-	-	-	0	0	0	0	0	0	1	1	1	1
10	Advertisement and publicity	152	152	28	28	6	6	61	61	57	57	50	50	4,507	4,507	5,390	5,390
11	Interest & Bank Charges	12			2	0	0	5	5	5	5	4	4	358	358	429	429
12	Depreciation	36	36	7	7	1	1	14	14	13	13	12	12	1,063	1,063	1,271	1,271
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
	Information Technology Expenses	33	33	6	6	1	1	13	13	12	12	11	11	974	974	1,165	
	Goods and Services Tax (GST)	4	4	1	1	0	0	1	1	1	1		1	103	103	124	124
17	Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses	(2)	(2)	(0)	(0)	1	1	(7)	(7)	(1)	(1)	(1)	(1)	(44)	(44)	(30)	(30)
	Co-insurance Administration Fees	3	3	6	6	-	-	-	-	-	-	0	0	14	14	175	175
	Co-insurance Administration Income	(56)	(56)	(11)	(11)	-	-	-	-	-	-	(0)	(0)	(69)	(69)	(349)	
14	Business Conferences and Meetings	25	25	5	5	1	1	10	10	9	9	8	8	731	731	874	874
	TOTAL	933	933	198	198		92	52	52				304	33.634	33.634	41.527	
	In India	933	933	198	198	92	92	52	52	329	329	304	304	33.634	33.634	41.527	41.527
	Outside India						1	1									1