

Sl. No.	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 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	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	4,334	4,334	448	448	50	50	498	498	2,364	2,364	2,919	2,919	5,284	5,284	6,771	6,771	1,287	1,287	49	49	8,107	8,107												
2	Travel, conveyance and vehicle running expenses	196	196	20	20	2	2	23	23	107	107	132	132	239	239	306	306	58	58	2	2	367	367												
3	Training expenses	99	99	10	10	1	1	11	11	54	54	67	67	121	121	155	155	29	29	1	1	186	186												
4	Rents, rates & taxes	261	261	27	27	3	3	30	30	143	143	176	176	319	319	409	409	78	78	3	3	489	489												
5	Repairs	125	125	13	13	1	1	14	14	68	68	84	84	153	153	196	196	37	37	1	1	235	235												
6	Printing & stationery	92	92	9	9	1	1	11	11	50	50	62	62	112	112	143	143	27	27	1	1	171	171												
7	Communication expenses	66	66	7	7	1	1	8	8	36	36	44	44	80	80	102	102	19	19	1	1	123	123												
8	Legal & professional charges	2,472	2,472	256	256	29	29	284	284	1,349	1,349	1,665	1,665	3,014	3,014	3,863	3,863	734	734	28	28	4,625	4,625												
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-													
	(a) as auditor	4	4	0	0	0	0	0	0	2	2	3	3	5	5	6	6	1	1	0	0	8	8												
	(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	1	0	0	0	0	0	0	1	1	1	1	1	1	2	2	0	0	-	-	2	2												
10	Advertisement and publicity	2,376	2,376	246	246	27	27	273	273	1,296	1,296	1,600	1,600	2,896	2,896	3,711	3,711	705	705	27	27	4,443	4,443												
11	Interest & Bank Charges	202	202	21	21	2	2	23	23	110	110	136	136	246	246	315	315	60	60	2	2	377	377												
12	Depreciation	338	338	35	35	4	4	39	39	184	184	228	228	412	412	528	528	100	100	4	4	632	632												
13	Brand/Trade Mark usage fee/charges	257	257	27	27	3	3	30	30	140	140	173	173	313	313	401	401	76	76	3	3</														

₹ 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 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	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	34	34	3	3	366	366	25	25	76	76	183	183	743	743	87	87	284	284	15,191	15,191	20,023	20,023	
2	Travel, conveyance and vehicle running expenses	2	2	0	0	17	17	1	1	3	3	8	8	34	34	4	4	13	13	687	687	906	906	
3	Training expenses	1	1	0	0	8	8	1	1	2	2	4	4	17	17	2	2	7	7	348	348	458	458	
4	Rents, rates & taxes	2	2	2	22	22	22	1	1	5	5	1	11	45	45	3	5	17	917	917	1,208	1,208		
5	Repairs	1	1	0	0	11	11	1	1	2	2	5	5	21	21	3	8	8	8	440	440	579	579	
6	Printing & stationery	1	1	0	0	8	8	1	1	2	2	4	4	16	16	2	2	6	6	321	321	424	424	
7	Communication expenses	1	1	0	0	6	6	0	0	1	1	3	3	11	11	1	1	4	4	230	230	304	304	
8	Legal & professional charges	19	19	2	2	209	209	14	14	43	43	104	104	424	424	50	50	162	162	8,666	8,666	11,422	11,422	
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	14	14	18	18	
	(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	0	0	0	0	0	0	4	4	5	5	
10	Advertisement and publicity	19	19	2	2	201	201	14	14	42	42	100	100	407	407	48	48	156	156	8,326	8,326	10,975	10,975	
11	Interest & Bank Charges	2	2	0	0	17	17	8	8	36	36	13	13	8	8	4	4	13	13	739	739	964	964	
12	Depreciation	3	3	0	0	29	29	2	2	6	6	14	14	58	58	7	7	22	22	1,185	1,185	1,562	1,562	
13	Brand/Trade Mark usage fee/charges	2	2	0	0	22	22	1	1	5	5	11	11	44	44	5	5	17	17	900	900	1,187	1,187	
14	Business Development and Sales Promotion Expenses	0	0	0	0	3	3	0	0	1	1	1	1	5	5	1	1	2	2	111	111	147	147	
15	Information Technology Expenses	3	3	0	0	34	34	2	2	7	7	17	17	70	70	8	8	27	27	1,422	1,422	1,875	1,875	
16	Goods and Services Tax (GST)	0	0	0	0	5	5	-	-	1	1	2	2	10	10	1	1	4	4	200	200	264	264	
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	- Electricity expenses	0	0	0	0	5	5	-	-	0	1	2	2	9	9	1	1	4	4	193	193	254	254	
	- Office expenses	0	0	0	0	1	1	0	0	0	0	1	1	2	2	0	0	1	1	46	46	61	61	
	- Postage and courier	0	0	0	0	3	3	0	0	1	1	2	2	6	6	1	1	2	2	126	126	166	166	
	- Miscellaneous expenses	(0)	(0)	(0)	(0)	(1)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(1)	(1)	(0)	(0)	(0)	(0)	(21)	(21)	(28)	(28)	
	- Loss/(Profit) on sale of assets (net)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(7)	(7)	(9)	(9)	
TOTAL		89	89	8	8	965	965	65	65	233	233	481	481	1,956	1,956	229	229	749	749	40,038	40,038	52,765	52,765	
In India		89	89	8	8	965	965	65	65	233	233	481	481	1,956	1,956	229	229	749	749	40,038	40,038	52,765	52,765	
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 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	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	3,381	3,381	323	323	61	61	384	384	1,823	1,823	2,173	2,173	3,996	3,996	5,466	5,466	895	895	9	9	6,370	6,370
2	Travel, conveyance and vehicle running expenses	59	59	6	6	1	1	7	7	32	32	38	38	70	70	95	95	16	16	0	0	111	111
3	Training expenses	47	47	5	5	1	1	5	5	26	26	31	31	56	56	77	77	13	13	0	0	89	89
4	Rents, rates & taxes	217	217	21	21	4	4	25	25	117	117	140	140	257	257	351	351	57	57	1	1	409	409
5	Repairs	110	110	10	10	2	2	12	12	59	59	71	71	130	130	177	177	29	29	0	0	207	207
6	Printing & stationery	66	66	6	6	1	1	7	7	35	35	42	42	78	78	106	106	17	17	0	0	124	124
7	Communication expenses	47	47	4	4	1	1	5	5	25	25	30	30	56	56	76	76	12	12	0	0	89	89
8	Legal & professional charges	1,898	1,898	181	181	34	34	215	215	1,023	1,023	1,220	1,220	2,243	2,243	3,069	3,069	502	502	5	5	3,576	3,576
9	Auditors' fees, expenses etc.			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	3	3	0	0	0	0	0	0	2	2	2	2	4	4	6	6	1	1	0	0	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	3	3	0	0	0	0	0	0	2	2	2	2	3	3	5	5	1	1	-	-	5	5
10	Advertisement and publicity	2,588	2,588	247	247	47	47	294	294	1,395	1,395	1,663	1,663	3,058	3,058	4,183	4,183	685	685	7	7	4,875	4,875
11	Interest & Bank Charges	190	190	18	18	3	3	22	22	102	102	122	122	224	224	307	307	50	50	0	0	357	357
12	Depreciation	264	264	25	25	5	5	30	30	142	142	169	169	311	311	426	426	70	70	1	1	497	497
13	Brand/Trade Mark usage fee/charges	193	193	18	18	3	3	22	22	104	104	124	124	229	229	313	313	51	51	0	0	364	364
14	Business Development and Sales Promotion Expenses	7	7	1	1	0	0	1	1	4	4	5	5	9	9	12	12	2	2	0	0	14	14
15	Information Technology Expenses	541	541	52	52	10	10	61	61	292	292	348	348	639	639	875	875	143	143	1	1	1,019	1,019
16	Goods and Services Tax (GST)	34	34	3	3	1	1	4	4	18	18	22	22	40	40	54	54	9	9	0	0	63	63
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Electricity expenses	42	42	4	4	1	1	5	5	22	22	27	27	49	49	67	67	11	11	0	0	79	79
	- Office expenses	28	28	3	3	0	0	3	3	15	15	18	18	33	33	45	45	7	7	0	0	52	52
	- Postage and courier	27	27	3	3	0	0	3	3	14	14	17	17	32	32	43	43	7	7	0	0	51	51
	- Miscellaneous expenses	36	36	3	3	1	1	4	4	20	20	23	23	43	43	59	59	10	10	0	0	69	69
	- Loss/(Profit) on sale of assets (net)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	TOTAL	9,781	9,781	934	934	176	176	1,110	1,110	5,272	5,272	6,286	6,286	11,558	11,558	15,812	15,812	2,589	2,589	25	25	18,426	18,426
	In India	9,781	9,781	934	934	176	176	1,110	1,110	5,272	5,272	6,286	6,286	11,558	11,558	15,812	15,812	2,589	2,589	25	25	18,426	18,426
	Outside India																						

(₹ 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 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	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	26	26	3	3	383	383	22	22	289	289	136	136	472	472	71	71	201	201	11,968	11,968	15,733	15,733	
2	Travel, conveyance and vehicle running expenses	0	0	0	0	7	7	0	0	5	5	2	2	8	8	1	1	4	4	209	209	275	275	
3	Training expenses	0	0	0	0	5	5	0	0	4	4	2	2	7	7	1	1	3	3	168	168	220	220	
4	Rents, rates & taxes	2	2	0	0	25	25	1	1	19	19	9	9	30	30	5	5	13	13	769	769	1,011	1,011	
5	Repairs	1	1	0	0	12	12	1	1	9	9	4	4	15	15	2	2	7	7	388	388	510	510	
6	Printing & stationery	0	0	0	0	7	7	0	0	6	6	3	3	9	9	1	1	4	4	233	233	306	306	
7	Communication expenses	0	0	0	0	5	5	0	0	4	4	2	2	7	7	1	1	3	3	167	167	219	219	
8	Legal & professional charges	14	14	2	2	215	215	13	13	162	162	76	76	265	265	40	40	113	113	6,718	6,718	8,831	8,831	
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	12	15	15	
	(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	0	0	0	0	0	0	10	10	13	13	
10	Advertisement and publicity	20	20	2	2	293	293	17	17	221	221	104	104	361	361	55	55	154	154	9,159	9,159	12,041	12,041	
11	Interest & Bank Charges	1	1	0	0	21	21	1	1	74	74	8	8	26	26	4	4	11	11	729	729	941	941	
12	Depreciation	2	2	0	0	30	30	2	2	23	23	11	11	37	37	6	6	16	16	933	933	1,227	1,227	
13	Brand/Trade Mark usage fee/charges	1	1	0	0	22	22	1	1	17	17	8	8	27	27	1	4	4	12	12	685	685	900	900
14	Business Development and Sales Promotion Expenses	0	0	0	0	1	1	0	0	1	1	0	0	1	1	0	0	0	0	26	26	34	34	
15	Information Technology Expenses	4	4	0	0	61	61	4	4	46	46	22	22	75	75	11	11	32	32	1,915	1,915	2,517	2,517	
16	Goods and Services Tax (GST)	0	0	0	0	4	4	0	0	3	3	1	1	5	5	1	1	2	2	119	119	157	157	
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	- Electricity expenses	0	0	0	0	5	5	0	0	4	4	2	2	6	6	1	1	2	2	147	147	194	194	
	- Office expenses	0	0	0	0	3	3	0	0	2	2	1	1	4	4	1	1	2	2	98	98	129	129	
	- Postage and courier	0	0	0	0	3	3	0	0	2	2	1	1	4	4	1	1	2	2	95	95	125	125	
	- Miscellaneous expenses	0	0	0	0	4	4	0	0	3	3	1	1	5	5	1	1	2	2	129	129	169	169	
	- Loss/(Profit) on sale of assets (net)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	
	TOTAL	74	74	9	9	1,107	1,107	65	65	892	892	393	393	1,364	1,364	206	206	582	582	34,676	34,676	45,567	45,567	
	In India	74	74	9	9	1,107	1,107	65	65	892	892	393	393	1,364	1,364	206	206	582	582	34,676	34,676	45,567	45,567	
	Outside India																							