

(₹ in Lakhs)

	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021
1 Employees' remuneration & welfare benefits	1,888	5,955	213	627	19	88	232	715	2,423	5,586	3,188	7,234	5,611	12,820	5,318	13,996	835	2,211	22	52	6,174	16,255
2 Travel, conveyance and vehicle running expenses	96	218	11	23	1	3	12	26	109	204	143	265	469	251	512	40	81	1	2	292	595	
3 Training expenses	27	111	3	12	-	2	3	13	39	104	51	135	253	90	239	82	261	13	41	95	304	
4 Rents, rates & taxes	97	372	11	39	1	6	12	45	135	349	178	452	314	800	288	874	45	138	1	3	334	1,015
5 Repairs	57	195	6	21	1	3	7	23	75	183	99	237	174	420	163	459	26	72	1	2	189	533
6 Printing & stationery	34	119	4	13	-	2	4	14	45	112	60	145	105	258	98	281	15	44	-	1	113	326
7 Communication expenses	37	93	4	10	-	1	5	11	44	88	57	113	101	201	99	220	16	35	-	1	115	255
8 Legal & professional charges	1,614	4,388	180	462	18	65	197	527	1,962	4,119	2,575	5,334	4,536	9,453	4,398	10,318	691	1,630	18	39	5,107	11,986
9 Auditors' fees, expenses etc.	2	6	-	1	-	-	-	1	2	6	3	7	5	13	5	14	1	2	-	-	6	16
(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(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	5	-	1	-	-	-	1	2	4	2	6	4	10	4	11	1	2	-	-	5	13
10 Advertisement and publicity	1,040	4,188	121	441	8	62	129	503	1,481	3,929	1,957	5,088	3,438	9,017	3,126	9,843	490	1,555	13	37	3,629	11,435
11 Interest & Bank Charges	78	207	9	22	1	3	10	25	96	196	126	255	223	451	214	489	34	77	1	2	249	569
12 Depreciation	151	481	17	51	1	7	19	58	194	451	256	584	450	1,034	426	1,129	67	178	2	4	494	1,312
13 Brand/Trade Mark usage fee/charges	121	433	14	46	1	6	15	52	163	406	215	526	378	932	351	1,017	55	161	1	4	407	1,182
14 Business Development and Sales Promotion Expenses	28	67	3	7	-	1	3	8	33	63	43	81	76	144	75	158	12	25	-	-	87	183
15 Information Technology Expenses	128	663	15	70	1	10	16	80	206	622	273	805	479	1,427	417	1,558	65	246	2	6	484	1,810
16 Goods and Services Tax (GST)	23	59	2	6	-	1	3	7	19	47	25	60	44	107	51	127	8	20	-	-	59	148
17 Others																						
- Electricity expenses	26	81	3	9	-	1	3	10	33	76	44	98	77	174	73	190	12	30	-	1	85	221
- Office expenses	6	37	1	4	-	1	4	10	30	35	14	45	24	80	20	88	3	14	-	-	23	102
- Postage and courier	13	46	2	5	-	1	6	18	43	23	56	41	99	38	108	6	17	-	-	44	126	
- Miscellaneous expenses	(19)	2	(2)	(3)	-	(2)	2	15	(16)	13	(2)	15	(29)	13	(39)	(6)	5	-	-	-	(2)	35
- Loss/(Profit) on sale of assets (net)	(11)	(1)	-	-	-	-	-	-	(1)	(1)	(1)	(1)	(2)	(2)	(2)	(2)	-	-	-	-	(4)	(2)
TOTAL	5,446	17,736	617	1,866	53	263	670	2,130	7,077	16,634	9,316	21,541	16,393	38,176	15,456	41,683	2,426	6,583	63	156	17,946	48,422
In India	5,446	17,736	617	1,866	53	263	670	2,130	7,077	16,634	9,316	21,541	16,393	38,176	15,456	41,683	2,426	6,583	63	156	17,946	48,422
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Compensation		Liability		Engineering		Marketing		Supplies		Sales		Security		Rental		Transportation		Insurance		Other	
		For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021	For the quarter ended December 31, 2021	Up to the quarter ended December 31, 2021
1	Employees' remuneration & welfare benefits	22	62	4	9	196	715	43	77	1,941	9,457	168	348	471	1,233	109	250	168	586	14,908	41,817	17,028	48,48
2	Travel, conveyance and vehicle running expenses	-	2	-	-	11	26	2	3	120	345	7	13	22	45	5	9	9	21	721	1,530	829	1,774
3	Training expenses	-	1	-	-	3	13	1	1	21	177	3	7	7	23	2	5	2	11	224	781	254	905
4	Rents, rates & taxes	1	4	-	1	10	45	3	5	82	590	10	22	25	77	6	18	8	37	793	2,610	902	3,027
5	Repairs	-	1	-	-	6	23	1	3	54	23	5	11	9	40	3	8	5	19	453	1,371	517	1,589
6	Printing & stationery	-	1	-	-	3	14	1	3	189	25	3	7	25	2	3	12	12	271	839	309	973	
7	Communication expenses	-	1	-	-	4	11	1	1	44	148	3	5	9	19	2	4	3	9	283	656	324	761
8	Legal & professional charges	18	46	3	7	173	527	34	57	1,838	6,965	134	257	389	909	88	185	147	432	12,467	30,822	14,279	35,738
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	1	-	-	2	10	-	-	-	1	-	-	-	1	14	42	16	49
	(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	8	-	-	-	1	-	-	-	-	11	34	13	39
10	Advertisement and publicity	13	43	2	7	101	503	28	54	832	6,649	106	245	277	867	66	176	89	412	8,581	29,409	9,750	34,099
11	Interest & Bank Charges	1	2	-	-	8	25	2	3	266	1,297	9	12	19	43	7	20	786	2,431	43	973	2,663	3,663
12	Depreciation	2	1	3	1	16	28	3	6	154	763	14	28	38	99	9	20	13	47	1,192	3,375	1,361	3,751
13	Brand/Trade Mark usage fee/charges	1	4	-	1	12	52	3	6	110	688	12	25	31	90	7	18	11	43	973	3,040	1,108	3,525
14	Business Development and Sales Promotion Expenses	-	1	-	-	3	8	1	1	35	106	2	4	7	14	1	3	3	7	214	470	246	546
15	Information Technology Expenses	2	7	-	1	11	80	4	9	65	1,053	15	39	37	137	9	28	10	65	1,117	4,655	1,261	5,398
16	Goods and Services Tax (GST)	-	1	-	-	3	7	-	1	41	107	1	3	4	11	1	2	6	156	393	182	459	
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Electricity expenses	-	1	-	-	3	10	1	1	27	129	2	5	6	17	1	3	2	8	206	569	235	660
	- Office expenses	-	-	-	-	-	4	-	-	1	59	1	2	2	8	-	2	-	4	53	262	59	304
	- Postage and courier	-	-	-	-	1	6	-	1	12	73	1	3	3	10	1	2	1	5	106	323	121	375
	- Miscellaneous expenses	-	-	-	-	(3)	2	-	-	(39)	20	(1)	1	(122)	3	(1)	1	(2)	1	(122)	89	(144)	103
	- Loss/(Profit) on sale of assets (net)	-	-	-	-	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-	-	(6)	(6)	(7)	(7)
	TOTAL	64	184	12	28	562	2,131	126	229	5,637	29,143	494	1,037	1,368	3,671	317	746	482	1,746	43,401	125,512	49,516	145,377
	In India	64	184	12	28	562	2,131	126	229	5,637	29,143	494	1,037	1,368	3,671	317	746	482	1,746	43,401	125,512	49,516	145,377
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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 December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020
1	Employees' remuneration & welfare benefits	1,210	4,568	145	458	33	64	179	522	2,078	4,864	2,679	6,054	4,757	10,918	3,748	11,074	748	1,709	2	32	4,499	12,815
2	Travel, conveyance and vehicle running expenses	43	94	5	9	1	1	6	11	58	100	74	124	132	224	117	227	21	35	0	1	138	263
3	Training expenses	24	176	4	18	1	2	5	20	62	187	81	233	142	420	96	426	22	66	(0)	1	118	493
4	Rents, rates & taxes	150	479	17	48	4	7	21	55	238	511	305	636	542	1,147	443	1,162	85	179	1	4	529	1,345
5	Repairs	43	166	5	17	1	2	6	19	74	177	96	220	171	397	134	402	27	62	0	1	160	466
6	Printing & stationery	30	86	3	9	1	1	4	10	45	92	57	115	102	207	85	210	16	32	0	1	107	243
7	Communication expenses	37	101	4	10	1	1	5	12	12	34	17	134	124	245	19	245	38	105	1	1	125	284
8	Legal & professional charges	1,290	3,783	147	379	30	53	177	432	1,960	4,029	2,508	5,015	4,468	9,044	3,732	9,172	702	1,416	5	27	4,439	10,614
9	Auditors' fees, expenses etc.																						
	(a) as auditor	1	7	-	1	-	-	-	1	3	8	4	10	7	17	5	17	1	3	0	0	6	20
	(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	4	-	-	-	-	-	-	2	5	3	6	5	10	4	10	1	2	-	4	12	
10	Advertisement and publicity	1,684	4,224	187	423	36	60	223	483	2,391	4,498	3,045	5,599	5,436	10,097	4,699	10,240	854	1,581	7	30	5,560	11,851
11	Interest & Bank Charges	126	245	13	24	2	3	16	28	164	263	207	327	371	590	335	595	58	92	1	2	393	689
12	Depreciation	143	499	17	50	4	7	21	57	236	531	304	661	740	1,192	434	1,209	85	187	0	4	519	1,399
13	Brand/Trade Mark usage fee/charges	120	304	13	32	4	10	35	16	121	324	218	403	390	727	514	1,114	232	2	2	2	834	
14	Business Development and Sales Promotion Expenses	240	272	24	27	4	4	28	31	263	290	328	361	591	650	589	660	93	102	2	2	683	763
15	Information Technology Expenses	243	671	27	67	6	9	33	77	360	715	459	890	819	1,604	694	1,627	129	251	1	5	823	1,883
16	Goods and Services Tax (GST)	34	63	4	7	1	1	4	7	37	62	49	79	87	141	86	151	15	24	0	(0)	101	174
17	Others																						
	- Electricity expenses	19	68	2	7	1	1	3	8	32	73	41	91	73	164	59	166	12	26	0	0	70	192
	- Office expenses	8	21	1	2	-	-	1	2	12	23	15	28	27	51	23	52	4	8	0	0	28	60
	- Postage and courier	12	21	1	2	-	-	1	2	15	22	18	28	33	50	30	51	5	8	0	0	36	59
	- Miscellaneous expenses	9	38	1	4	-	1	1	4	17	40	22	50	39	91	30	92	6	14	0	0	36	106
	- Loss/(Profit) on sale of assets (net)	2	4	-	-	-	-	-	-	3	4	3	5	6	9	6	9	1	1	0	0	7	11
TOTAL		5,471	15,895	622	1,593	128	224	750	1,817	8,274	16,925	10,585	21,066	18,860	37,991	15,789	38,535	2,965	5,948	20	112	18,773	44,595
In India		5,471	15,895	622	1,593	128	224	750	1,817	8,274	16,925	10,585	21,066	18,860	37,991	15,789	38,535	2,965	5,948	20	112	18,773	44,595
Outside India																							

(₹ 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 December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020	For the quarter ended December 31, 2020	Up to the quarter ended December 31, 2020
1	Employees' remuneration & welfare benefits	16	54	3	8	216	631	21	42	1,156	8,501	145	306	287	911	27	68	160	645	11,288	34,898	12,677	39,988
2	Travel, conveyance and vehicle running expenses	1	1	-	-	7	13	1	1	64	175	4	6	9	19	1	1	6	13	362	717	411	821
3	Training expenses	-	2	-	-	6	24	1	2	(4)	327	5	12	7	35	1	3	3	25	279	1,343	308	1,538
4	Rents, rates & taxes	2	6	-	1	26	66	2	4	173	894	16	32	34	95	3	7	20	68	1,348	3,666	1,519	4,200
5	Repairs	1	2	-	-	8	23	1	2	39	309	5	11	10	33	1	2	6	23	40	1,268	451	1,453
6	Printing & stationery	-	1	-	-	5	12	-	1	37	161	3	6	7	17	1	1	4	12	261	661	294	757
7	Communication expenses	-	1	-	-	6	14	1	4	48	188	-	4	7	8	20	14	32	72	290	363	883	
8	Legal & professional charges	17	44	3	7	215	523	19	34	1,588	7,042	134	253	291	754	26	56	174	534	11,373	28,907	12,840	33,122
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	1	-	-	1	13	-	-	-	1	-	-	1	15	55	16	63
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	1	-	-	-	8	-	-	-	1	-	-	-	1	11	33	12	38
10	Advertisement and publicity	21	50	3	7	270	584	23	39	2,306	7,862	161	283	370	842	32	63	230	596	14,413	32,274	16,321	36,981
11	Interest & Bank Charges	2	3	-	-	19	34	1	2	161	1,502	11	17	27	49	2	3	18	35	1,005	2,926	1,146	3,199
12	Depreciation	2	6	-	1	25	69	2	5	151	928	16	33	33	99	3	7	10	3	1,311	3,810	1,475	4,366
13	Brand/Trade Mark usage fee/charges	-	-	-	-	19	42	2	3	164	566	12	27	61	16	43	16	43	1,031	2,102	2,167	4,267	
14	Business Development and Sales Promotion Expenses	3	3	-	-	34	38	2	2	435	506	17	18	48	54	4	4	34	38	1,850	2,079	2,118	2,382
15	Information Technology Expenses	3	8	-	1	40	93	4	6	313	1,249	24	45	54	134	5	10	33	95	2,119	5,128	2,395	5,876
16	Goods and Services Tax (GST)	-	1	-	-	4	8	1	1	41	106	2	4	7	13	2	2	3	7	248	456	286	527
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Electricity expenses	-	1	-	-	3	9	-	1	20	127	2	5	5	14	-	1	3	10	177	523	199	599
	- Office expenses	-	-	-	-	1	3	-	-	11	40	1	1	2	4	-	-	1	3	71	164	81	188
	- Postage and courier	-	-	-	-	2	3	-	-	18	39	1	1	2	4	-	2	3	94	161	107	184	
	- Miscellaneous expenses	-	-	-	-	2	5	-	2	8	71	1	3	2	8	-	1	5	90	290	101	332	
	- Loss/(Profit) on sale of assets (net)	-	-	-	-	-	1	-	-	4	7	-	-	-	1	-	-	1	18	29	20	34	
	TOTAL	70	187	11	28	908	2,196	82	145	6,735	30,622	566	1,063	1,233	3,169	109	238	739	2,244	48,086	122,479	54,307	140,191
	In India	70	187	11	28	908	2,196	82	145	6,735	30,622	566	1,063	1,233	3,169	109	238	739	2,244	48,086	122,479	54,307	140,191
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-