

**FORM NL-7-OPERATING EXPENSES SCHEDULE**

(Amount in Rs. Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor			
		For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021		
1	Employees' remuneration & welfare benefits	3400	17707	1017	1703			238	924	761	2627	2745	6994	7573	17470	10318	24463
2	Travel, conveyance and vehicle running expenses	68	128	9	12			4	7	11	19	33	50	85	126	118	176
3	Training expenses	7	12	1	1			0	1	1	2	3	5	8	12	12	16
4	Rents, rates & taxes	226	553	37	53			13	29	39	82	121	218	319	546	440	764
5	Repairs	71	167	11	16			4	9	12	25	37	66	98	164	135	230
6	Printing & stationery	45	76	6	7			2	4	7	11	21	30	53	75	74	105
7	Communication expenses	27	62	4	6			2	3	5	9	14	25	37	61	51	86
8	Legal & professional charges	30	40	3	4			2	2	5	6	13	16	32	40	45	56
9	Auditors' fees, expenses etc.	0	0	0	0			0	0	0	0	0	0	0	0	0	0
	(a) as auditor	4	18	1	2			0	1	1	3	3	7	8	17	11	24
	(b) as adviser or in any other capacity, in respect of	0	0	0	0			0	0	0	0	0	0	0	0	0	0
	(i) Taxation matters	0	0	0	0			0	0	0	0	0	0	0	0	0	0
	(ii) Insurance matters	0	0	0	0			0	0	0	0	0	0	0	0	0	0
	(iii) Management services; and	0	0	0	0			0	0	0	0	0	0	0	0	0	0
	(c) in any other capacity	0	0	0	0			0	0	0	0	0	0	0	0	0	0
10	Advertisement and publicity	21	21	2	2			1	1	3	3	8	8	21	21	30	30
11	Interest & Bank Charges	41	56	5	5			2	3	6	8	18	22	45	55	62	77
12	Depreciation	135	435	27	42			8	23	25	65	83	172	221	429	304	601
13	Brand/Trade Mark usage fee/charges	0	0	0	0			0	0	0	0	0	0	0	0	0	0
14	Business Development and Sales Promotion Expenses	0	0	0	0			0	0	0	0	0	0	0	0	0	0
15	Information Technology Expenses	0	0	0	0			0	0	0	0	0	0	0	0	0	0
16	Goods and Services Tax (GST)	0	0	0	0			0	0	0	0	0	0	0	0	0	0
17	Others (to be specified) <sup>a</sup>	515	767	62	74			28	40	81	114	246	298	623	744	869	1042
	<b>TOTAL</b>	4589	20041	1187	1928			305	1046	958	2973	3345	7911	9124	19760	12468	27671

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(Amount in Rs. Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
		For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020
1	Employees' remuneration & welfare benefits	1843	22667	311	1595	493	1319	806	2916	3403	9936	8590	23932	11994	33868
2	Travel, conveyance and vehicle running expenses	56	126	5	9	5	7	9	16	33	55	81	133	115	188
3	Training expenses	15	22	1	2	1	1	2	3	7	10	18	24	25	33
4	Rents, rates & taxes	213	642	19	45	20	37	39	83	147	282	362	678	509	960
5	Repairs	78	185	6	13	7	11	13	24	48	81	117	195	164	277
6	Printing & stationery	65	114	5	8	5	7	10	15	34	50	84	120	118	170
7	Communication expenses	47	89	4	6	4	5	7	11	26	39	63	94	89	133
8	Legal & professional charges	20	49	2	3	2	3	3	6	12	22	30	52	43	74
9	Auditors' fees, expenses etc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(a) as auditor	4	5	0	0	0	0	1	1	2	2	5	5	7	8
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i) Taxation matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) Insurance matters	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(iii) Management services; and	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(c) in any other capacity	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Advertisement and publicity	87	87	6	6	5	5	11	11	38	38	91	92	129	130
11	Interest & Bank Charges	61	78	4	5	4	5	8	10	29	34	70	82	99	116
12	Depreciation	152	511	14	36	15	30	29	66	111	224	275	539	386	763
13	Brand/Trade Mark usage fee/charges	0		0	0	0	0	0	0	0	0	0	0	0	0
14	Business Development and Sales Promotion Expenses	0		0	0	0	0	0	0	0	0	0	0	0	0
15	Information Technology Expenses	0		0	0	0	0	0	0	0	0	0	0	0	0
16	Goods and Services Tax (GST)	0		0	0	0	0	0	0	0	0	0	0	0	0
17	Others (to be specified) <sup>a</sup>	303	781	25	55	26	45	52	100	161	316	396	761	557	1077
	<b>TOTAL</b>	<b>2944</b>	<b>25356</b>	<b>402</b>	<b>1784</b>	<b>587</b>	<b>1476</b>	<b>991</b>	<b>3262</b>	<b>4052</b>	<b>11088</b>	<b>10183</b>	<b>26708</b>	<b>14235</b>	<b>37797</b>

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

Particulars	Miscellaneous													
	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021
1 Employees' remuneration & welfare benefits	27279	58263	1457	2981			28736	61244	154	449	446	953	1065	2861
2 Travel, conveyance and vehicle running expenses	292	420	15	21			307	441	2	3	5	7	13	21
3 Training expenses	29	39	2	2			30	41	0	0	0	1	1	2
4 Rents, rates & taxes	1111	1820	58	93			1169	1913	7	14	18	30	48	89
5 Repairs	341	549	18	28			359	577	2	4	6	9	15	27
6 Printing & stationery	182	250	9	13			192	263	1	2	3	4	8	12
7 Communication expenses	128	205	7	10			134	215	1	2	2	3	6	10
8 Legal & professional charges	110	132	6	7			115	139	1	1	2	2	5	7
9 Auditors' fees, expenses etc.	0	0	0	0			0	0	0	0	0	0	0	0
(a) as auditor	29	58	2	3			31	61	0	0	0	1	1	3
(b) as adviser or in any other capacity, in respect of	0	0	0	0			0	0	0	0	0	0	0	0
(i) Taxation matters	0	0	0	0			0	0	0	0	0	0	0	0
(ii) Insurance matters	0	0	0	0			0	0	0	0	0	0	0	0
(iii) Management services; and	0	0	0	0			0	0	0	0	0	0	0	0
(c) in any other capacity	0	0	0	0			0	0	0	0	0	0	0	0
10 Advertisement and publicity	71	71	4	4			74	74	1	1	1	1	3	3
11 Interest & Bank Charges	151	183	8	9			159	192	1	1	2	3	7	9
12 Depreciation	780	1431	41	73			822	1504	5	11	13	23	33	70
13 Brand/Trade Mark usage fee/charges	0	0	0	0			0	0	0	0	0	0	0	0
14 Business Development and Sales Promotion Expenses	0	0	0	0			0	0	0	0	0	0	0	0
15 Information Technology Expenses	0	0	0	0			0	0	0	0	0	0	0	0
16 Goods and Services Tax (GST)	0	0	0	0			0	0	0	0	0	0	0	0
17 Others (to be specified) <sup>a</sup>	2102	2482	108	127			2210	2609	16	19	34	41	100	122
							0	0						
							0	0						
<b>TOTAL</b>	<b>32603</b>	<b>65902</b>	<b>1734</b>	<b>3372</b>	<b>0</b>	<b>0</b>	<b>34337</b>	<b>69274</b>	<b>191</b>	<b>508</b>	<b>533</b>	<b>1078</b>	<b>1306</b>	<b>3237</b>

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

Particulars	Miscellaneous													
	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020
1 Employees' remuneration & welfare benefits	19217	51778	860	2447			20077	54225	167	578	423	1063	768	2578
2 Travel, conveyance and vehicle running expenses	178	288	8	14			186	302	2	3	4	6	8	14
3 Training expenses	39	51	2	2			41	53	0	1	1	1	2	3
4 Rents, rates & taxes	796	1467	37	69			833	1536	8	16	17	30	36	73
5 Repairs	255	423	12	20			267	443	3	5	5	9	12	21
6 Printing & stationery	183	260	9	12			192	272	2	3	4	5	9	13
7 Communication expenses	138	204	6	10			145	213	1	2	3	4	7	10
8 Legal & professional charges	66	113	3	5			69	118	1	1	1	2	3	6
9 Auditors' fees, expenses etc.	0	0	0	0			0	0	0	0	0	0	0	0
(a) as auditor	11	12	1	1			11	12	0	0	0	0	1	1
(b) as adviser or in any other capacity, in respect of	0	0	0	0			0	0	0	0	0	0	0	0
(i) Taxation matters	0	0	0	0			0	0	0	0	0	0	0	0
(ii) Insurance matters	0	0	0	0			0	0	0	0	0	0	0	0
(iii) Management services; and (c) in any other capacity	0	0	0	0			0	0	0	0	0	0	0	0
10 Advertisement and publicity	198	198	9	9			207	208	2	2	4	4	10	10
11 Interest & Bank Charges	152	178	7	8			159	186	2	2	3	4	7	9
12 Depreciation	606	1167	28	55			634	1222	6	13	13	24	27	58
13 Brand/Trade Mark usage fee/charges	0	0	0	0			0	0	0	0	0	0	0	0
14 Business Development and Sales Promotion Expenses	0	0	0	0			0	0	0	0	0	0	0	0
15 Information Technology Expenses	0	0	0	0			0	0	0	0	0	0	0	0
16 Goods and Services Tax (GST)	0	0	0	0			0	0	0	0	0	0	0	0
17 Others (to be specified) <sup>a</sup>	873	1647	40	78			913	1725	9	18	19	34	39	82
							0	0						
							0	0						
<b>TOTAL</b>	<b>22712</b>	<b>57785</b>	<b>1021</b>	<b>2731</b>	<b>0</b>	<b>0</b>	<b>23733</b>	<b>60516</b>	<b>202</b>	<b>645</b>	<b>497</b>	<b>1186</b>	<b>928</b>	<b>2877</b>

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

	Particulars	Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021	For the Quarter ended 30.09.2021	Up to the quarter ended 30.09.2021
1	Employees' remuneration & welfare benefits	708	2479	5580	5356			1325	3497	48331	101303	52491	121637
2	Travel, conveyance and vehicle running expenses	11	18	40	39			16	25	511	730	590	877
3	Training expenses	1	2	4	4			2	2	51	68	59	82
4	Rents, rates & taxes	37	77	172	167			60	109	1952	3164	2217	3799
5	Repairs	11	23	52	50			18	33	599	954	682	1145
6	Printing & stationery	7	11	24	23			10	15	319	435	371	522
7	Communication expenses	4	9	19	19			7	12	224	356	255	428
8	Legal & professional charges	4	6	12	12			6	8	191	230	226	276
9	Auditors' fees, expenses etc.	0	0	0	0			0	0	0	0	0	0
	(a) as auditor	1	2	6	5			1	3	51	101	56	121
	(b) as adviser or in any other capacity, in respect of	0	0	0	0			0	0	0	0	0	0
	(i) Taxation matters	0	0	0	0			0	0	0	0	0	0
	(ii) Insurance matters	0	0	0	0			0	0	0	0	0	0
	(iii) Management services; and	0	0	0	0			0	0	0	0	0	0
	(c) in any other capacity	0	0	0	0			0	0	0	0	0	0
10	Advertisement and publicity	3	3	7	7			4	4	123	123	148	148
11	Interest & Bank Charges	6	8	17	17			9	11	263	318	311	382
12	Depreciation	24	61	136	132			40	86	1376	2488	1536	2987
13	Brand/Trade Mark usage fee/charges	0	0	0	0			0	0	0	0	0	0
14	Business Development and Sales Promotion Expenses	0	0	0	0			0	0	0	0	0	0
15	Information Technology Expenses	0	0	0	0			0	0	0	0	0	0
16	Goods and Services Tax (GST)	0	0	0	0			0	0	0	0	0	0
17	Others (to be specified) <sup>a</sup>	84	106	231	228			122	149	3666	4315	4262	5195
										0	0	0	0
										0	0	0	0
	<b>TOTAL</b>	901	2804	6299	6058	0	0	1621	3956	57656	114585	63203	137600

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

	Particulars	Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020	For the corresponding quarter of the previous year 30.09.2020	Up to the corresponding quarter of the previous year 30.09.2020
1	Employees' remuneration & welfare benefits	281	2722	9465	9472			1334	4440	44509	108945	47158	134528
2	Travel, conveyance and vehicle running expenses	7	15	53	53			14	25	389	606	454	748
3	Training expenses	2	3	9	9			3	4	83	107	100	133
4	Rents, rates & taxes	27	77	268	268			62	126	1760	3087	2012	3811
5	Repairs	10	22	77	77			20	36	558	890	649	1099
6	Printing & stationery	8	14	47	47			15	22	395	546	469	675
7	Communication expenses	6	11	37	37			11	17	299	429	354	529
8	Legal & professional charges	2	6	21	21			5	10	145	237	168	293
9	Auditors' fees, expenses etc.	0	0	0	0			0	0	0	0	0	0
	(a) as auditor	1	1	2	2			1	1	23	25	28	31
	(b) as adviser or in any other capacity, in respect of	0	0	0	0			0	0	0	0	0	0
	(i) Taxation matters	0	0	0	0			0	0	0	0	0	0
	(ii) Insurance matters	0	0	0	0			0	0	0	0	0	0
	(iii) Management services; and (c) in any other capacity	0	0	0	0			0	0	0	0	0	0
10	Advertisement and publicity	10	10	36	36			17	17	416	417	514	515
11	Interest & Bank Charges	7	9	33	33			13	15	323	374	392	462
12	Depreciation	19	61	213	214			47	100	1345	2456	1526	3032
13	Brand/Trade Mark usage fee/charges	0	0	0	0			0	0	0	0	0	0
14	Business Development and Sales Promotion Expenses	0	0	0	0			0	0	0	0	0	0
15	Information Technology Expenses	0	0	0	0			0	0	0	0	0	0
16	Goods and Services Tax (GST)	0	0	0	0			0	0	0	0	0	0
17	Others (to be specified) <sup>a</sup>	29	87	301	301			67	141	1933	3465	2288	4347
										0	0	0	0
										0	0	0	0
	<b>TOTAL</b>	408	3038	10564	10571	0	0	1610	4955	52177	121585	56112	150203