

## PERIODIC DISCLOSURES

## FORM NL-7-OPERATING EXPENSES SCHEDULE

Registration No. 141 and Date of Registration with the IRDA-11th December 2008

CIN No. U66300MH2007PLC173129

Insurer: RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED

Operating Expenses Related To Insurance Business



( ₹ lakhs )

| Sr.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 | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended | For the quarter ended | Up to the quarter ended |
|       |                                                         | Sep,30 2022           | Sep,30 2022             | Sep,30 2022           | Sep,30 2022             | Sep,30 2022           | Sep,30 2022             | Sep,30 2022           | Sep,30 2022             | Sep,30 2022           | Sep,30 2022             | Sep,30 2022           | Sep,30 2022             | Sep,30 2022           | Sep,30 2022             | Sep,30 2022           | Sep,30 2022             | Sep,30 2022           | Sep,30 2022             | Sep,30 2022           | Sep,30 2022             | Sep,30 2022           | Sep,30 2022             |
| 1     | Employees' remuneration & welfare benefits              | 126                   | 277                     | 0                     | 0                       | 0                     | -                       | 0                     | 0                       | 938                   | 1,649                   | 338                   | 612                     | 1,276                 | 2,261                   | 33                    | 78                      | 2                     | 3                       | -                     | -                       | 35                    | 81                      |
| 2     | Travel, conveyance and vehicle running expenses         | 2                     | 5                       | 0                     | 0                       | 0                     | -                       | 0                     | 0                       | 23                    | 39                      | 8                     | 15                      | 32                    | 53                      | 1                     | 2                       | 0                     | 0                       | -                     | -                       | 1                     | 2                       |
| 3     | Training expenses                                       | 9                     | 27                      | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 106                   | 205                     | 38                    | 77                      | 143                   | 282                     | 3                     | 9                       | 0                     | 0                       | -                     | -                       | 3                     | 9                       |
| 4     | Rents, rates & taxes                                    | 1                     | 7                       | 0                     | 0                       | 0                     | -                       | 0                     | 0                       | 23                    | 56                      | 8                     | 20                      | 31                    | 77                      | 0                     | 2                       | 0                     | 0                       | -                     | -                       | 0                     | 2                       |
| 5     | Repairs                                                 | (0)                   | 0                       | (0)                   | 0                       | 0                     | -                       | (0)                   | 0                       | (0)                   | 0                       | (0)                   | 0                       | (1)                   | 0                       | (0)                   | 0                       | (0)                   | 0                       | -                     | -                       | (0)                   | 0                       |
| 6     | Printing & stationery                                   | 0                     | 1                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | (30)                  | (22)                    | 0                     | 0                       | (29)                  | (21)                    | 1                     | 2                       | 0                     | 0                       | -                     | -                       | 1                     | 2                       |
| 7     | Communication expenses                                  | (0)                   | 1                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | (25)                  | (7)                     | (1)                   | 2                       | (26)                  | (4)                     | 1                     | 3                       | 0                     | 0                       | -                     | -                       | 1                     | 3                       |
| 8     | Legal & professional charges                            | 7                     | 19                      | 0                     | 0                       | 0                     | -                       | 0                     | 0                       | 79                    | 147                     | 27                    | 52                      | 106                   | 199                     | 3                     | 7                       | 0                     | 0                       | -                     | -                       | 3                     | 7                       |
| 9     | Auditors fees, expenses etc.                            | 0                     | 1                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 2                     | 5                       | 1                     | 2                       | 3                     | 6                       | 0                     | 0                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       |
|       | (a) as auditor                                          |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |
|       | (b) as advisor or in any other capacity, in respect of: |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |                       |                         |
|       | (i) Taxation matters                                    | 0                     | 0                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 0                     | 1                       | 0                     | 0                       | 0                     | 1                       | 0                     | 0                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       |
|       | (ii) Insurance matters                                  | 0                     | 0                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 0                     | 0                       | 0                     | 0                       | 0                     | 1                       | 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                       | 0                     | 0                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       |
| 10    | Advertisement and publicity                             | 78                    | 282                     | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 1,032                 | 2,170                   | 369                   | 810                     | 1,400                 | 2,980                   | 25                    | 92                      | 1                     | 4                       | -                     | -                       | 26                    | 96                      |
| 11    | Interest & Bank Charges                                 | (5)                   | 1                       | (0)                   | 0                       | -                     | -                       | (0)                   | 0                       | 71                    | 100                     | 26                    | 37                      | 96                    | 138                     | (2)                   | 0                       | (0)                   | 0                       | -                     | -                       | (2)                   | 0                       |
| 12    | Depreciation                                            | 5                     | 15                      | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 62                    | 116                     | 22                    | 43                      | 84                    | 159                     | 2                     | 5                       | 0                     | 0                       | -                     | -                       | 2                     | 5                       |
| 13    | Brand/Trade Mark usage fee/charges                      | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       |
| 14    | Business Development and Sales Promotion Expenses       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       |
| 15    | Information Technology Expenses                         | 13                    | 42                      | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 163                   | 321                     | 59                    | 120                     | 222                   | 441                     | 4                     | 14                      | 0                     | 1                       | -                     | -                       | 5                     | 14                      |
| 16    | Goods and Services Tax (GST)                            | (1)                   | 0                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | (5)                   | 4                       | (2)                   | 1                       | (7)                   | 5                       | (0)                   | 0                       | (0)                   | 0                       | -                     | -                       | (0)                   | 0                       |
| 17    | Others                                                  | 2                     | 4                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 19                    | 32                      | 7                     | 12                      | 26                    | 44                      | 1                     | 1                       | 0                     | 0                       | -                     | -                       | 1                     | 1                       |
|       | a) Office maintenance expenses                          | 3                     | 3                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 21                    | 20                      | 8                     | 8                       | 29                    | 28                      | 1                     | 1                       | 0                     | 0                       | -                     | -                       | 1                     | 1                       |
|       | b) Subscriptions and membership fees                    | (0)                   | (0)                     | (0)                   | (0)                     | -                     | -                       | (0)                   | (0)                     | (1)                   | (1)                     | (0)                   | (0)                     | (1)                   | (2)                     | (0)                   | (0)                     | (0)                   | (0)                     | -                     | -                       | (0)                   | (0)                     |
|       | c) Miscellaneous expenses                               | 0                     | 1                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 2                     | 4                       | 1                     | 2                       | 3                     | 6                       | 0                     | 0                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       |
|       | d) Entertainment Expenses                               | 0                     | 0                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 1                     | 1                       | 0                     | 0                       | 2                     | 1                       | 0                     | 0                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       |
|       | e) Conference & Seminar                                 | (0)                   | 0                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 0                     | 1                       | 0                     | 0                       | 1                     | (0)                     | 0                     | 0                       | (0)                   | 0                       | -                     | -                       | (0)                   | 0                       |
|       | f) Interest & Penalties                                 | 7                     | 15                      | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | 0                     | 0                       | -                     | -                       | -                     | -                       | 0                     | 0                       |
|       | g) Co-Insurance Admin Charges (Net)                     | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       |
|       | h) Motor Solutium Fund                                  | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       | 3                     | 5                       | 3                     | 5                       | -                     | -                       | -                     | -                       | -                     | -                       | -                     | -                       |
|       | TOTAL                                                   | 249                   | 700                     | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 2,482                 | 4,842                   | 913                   | 1,819                   | 3,395                 | 6,661                   | 73                    | 216                     | 4                     | 9                       | -                     | -                       | 76                    | 225                     |
|       | In India                                                | 248                   | 698                     | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 2,473                 | 4,828                   | 910                   | 1,814                   | 3,382                 | 6,643                   | 72                    | 215                     | 4                     | 9                       | -                     | -                       | 76                    | 225                     |
|       | Outside India                                           | 1                     | 2                       | 0                     | 0                       | -                     | -                       | 0                     | 0                       | 9                     | 14                      | 3                     | 5                       | 12                    | 19                      | 0                     | 1                       | 0                     | 0                       | -                     | -                       | 0                     | 1                       |

( ₹ lakhs )

| Sr.No | Particulars                                             | Workmen's                         |                                     | Public/ Product Liability         |                                     | Engineering                       |                                     | Aviation                          |                                     | Crop Insurance                    |                                     | Other segments                    |                                     | Other Miscellaneous               |                                     | Total Miscellaneous               |                                     | Grand Total  | Grand Total  |
|-------|---------------------------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|--------------|--------------|
|       |                                                         | For the quarter ended Sep,30 2022 | Up to the quarter ended Sep,30 2022 | For the quarter ended Sep,30 2022 | Up to the quarter ended Sep,30 2022 | For the quarter ended Sep,30 2022 | Up to the quarter ended Sep,30 2022 | For the quarter ended Sep,30 2022 | Up to the quarter ended Sep,30 2022 | For the quarter ended Sep,30 2022 | Up to the quarter ended Sep,30 2022 | For the quarter ended Sep,30 2022 | Up to the quarter ended Sep,30 2022 | For the quarter ended Sep,30 2022 | Up to the quarter ended Sep,30 2022 | For the quarter ended Sep,30 2022 | Up to the quarter ended Sep,30 2022 |              |              |
| 1     | Employees' remuneration & welfare benefits              | 9                                 | 17                                  | 294                               | 543                                 | 14                                | 31                                  | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 2                                 | 3                                   | 1,629                             | 2,937                               | 1,755        | 3,214        |
| 2     | Travel, conveyance and vehicle running expenses         | 0                                 | 0                                   | 5                                 | 10                                  | 0                                 | 1                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 38                                | 66                                  | 40           | 71           |
| 3     | Training expenses                                       | 1                                 | 2                                   | 23                                | 52                                  | 1                                 | 3                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 171                               | 348                                 | 180          | 375          |
| 4     | Rents, rates & taxes                                    | 0                                 | 0                                   | 4                                 | 14                                  | 0                                 | 1                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 37                                | 94                                  | 38           | 101          |
| 5     | Repairs                                                 | (0)                               | 0                                   | (0)                               | 0                                   | (0)                               | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | (0)                               | 0                                   | (1)                               | 0                                   | (1)          | 0            |
| 6     | Printing & stationery                                   | 0                                 | 0                                   | 1                                 | 1                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | (27)                              | (17)                                | (26)         | (16)         |
| 7     | Communication expenses                                  | 0                                 | 1                                   | 0                                 | 2                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | (24)                              | 2                                   | (24)         | 3            |
| 8     | Legal & professional charges                            | 0                                 | 1                                   | 15                                | 33                                  | 1                                 | 2                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 125                               | 243                                 | 132          | 262          |
| 9     | Auditors fees, expenses etc.                            | 0                                 | 0                                   | 1                                 | 1                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 4                                 | 8                                   | 4            | 8            |
|       | (a) as auditor                                          |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |              |              |
|       | (b) as adviser or in any other capacity, in respect of: |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |              |              |
|       | (i) Taxation matters                                    | 0                                 | 0                                   | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 1                                 | 1                                   | 1            | 1            |
|       | (ii) Insurance matters                                  | 0                                 | 0                                   | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 0                                 | 1                                   | 0            | 1            |
|       | (iii) Management services; and                          | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -            | -            |
|       | (c) in any other capacity                               | 0                                 | 0                                   | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 0                                 | 1                                   | 0            | 1            |
| 10    | Advertisement and publicity                             | 7                                 | 18                                  | 218                               | 552                                 | 8                                 | 32                                  | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 1                                 | 4                                   | 1,661                             | 3,682                               | 1,739        | 3,964        |
| 11    | Interest & Bank Charges                                 | (0)                               | 0                                   | (8)                               | 1                                   | (1)                               | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | (0)                               | 0                                   | 86                                | 139                                 | 81           | 140          |
| 12    | Depreciation                                            | 0                                 | 1                                   | 14                                | 30                                  | 1                                 | 2                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 101                               | 197                                 | 107          | 212          |
| 13    | Brand/Trade Mark usage fee/charges                      | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -            | -            |
| 14    | Business Development and Sales Promotion Expenses       | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -            | -            |
| 15    | Information Technology Expenses                         | 1                                 | 3                                   | 35                                | 82                                  | 1                                 | 5                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 1                                   | 265                               | 544                                 | 278          | 586          |
| 16    | Goods and Services Tax (GST)                            | (0)                               | 0                                   | (2)                               | 1                                   | (0)                               | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | (0)                               | 0                                   | (9)                               | 6                                   | (10)         | 7            |
| 17    | Others                                                  | 0                                 | 0                                   | 4                                 | 8                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 32                                | 55                                  | 33           | 59           |
|       | a) Office maintenance expenses                          | 0                                 | 0                                   | 5                                 | 5                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 36                                | 34                                  | 38           | 37           |
|       | b) Subscriptions and membership fees                    | (0)                               | (0)                                 | (0)                               | (0)                                 | (0)                               | (0)                                 | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | (0)                               | (0)                                 | (1)                               | (2)                                 | (2)          | (2)          |
|       | c) Miscellaneous expenses                               | 0                                 | 0                                   | 0                                 | 1                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 3                                 | 7                                   | 4            | 8            |
|       | d) Entertainment Expenses                               | 0                                 | 0                                   | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 2                                 | 2                                   | 2            | 2            |
|       | e) Conference & Seminar                                 | (0)                               | 0                                   | (0)                               | 0                                   | (0)                               | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | (0)                               | 0                                   | 0                                 | 1                                   | (0)          | 1            |
|       | f) Interest & Penalties                                 | -                                 | -                                   | (0)                               | 2                                   | 1                                 | 1                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 1                                 | 3                                   | 8            | 18           |
|       | g) Co-Insurance Admin Charges (Net)                     | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 3                                 | 5                                   | 3            | 5            |
|       | h) Motor Solutium Fund                                  | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -            | -            |
|       | <b>TOTAL</b>                                            | <b>20</b>                         | <b>43</b>                           | <b>612</b>                        | <b>1,339</b>                        | <b>27</b>                         | <b>78</b>                           | <b>-</b>                          | <b>-</b>                            | <b>-</b>                          | <b>-</b>                            | <b>-</b>                          | <b>-</b>                            | <b>3</b>                          | <b>9</b>                            | <b>4,132</b>                      | <b>8,357</b>                        | <b>4,381</b> | <b>9,057</b> |
|       | In India                                                | 19                                | 43                                  | 609                               | 1,336                               | 27                                | 78                                  | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 3                                 | 9                                   | 4,117                             | 8,334                               | 4,365        | 9,032        |
|       | Outside India                                           | 0                                 | 0                                   | 2                                 | 3                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 15                                | 23                                  | 16           | 25           |

Note: Public Product Liability includes Other liability

**PERIODIC DISCLOSURES**  
**FORM NL-7-OPERATING EXPENSES SCHEDULE**  
Registration No. 141 and Date of Registration with the IRDA-11th December 2008  
CIN No. U66300MH2007PLC173129  
Insurer: **RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED**  
Operating Expenses Related To Insurance Business



( ₹ lakhs )

| Sr.No | Particulars                                             | FIRE                              |                                     | Marine Cargo                      |                                     | Marine Hull                       |                                     | Total Marine                      |                                     | Motor OD                          |                                     | Motor TP                          |                                     | Total Motor                       |                                     | Health                            |                                     | Personal Accident                 |                                     | Overseas Travel Insurance         |                                     | Total Health                      |                                     |
|-------|---------------------------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|
|       |                                                         | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 |
| 1     | Employees' remuneration & welfare benefits              | 74                                | 166                                 | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 537                               | 1,163                               | 235                               | 538                                 | 772                               | 1,702                               | 8                                 | 31                                  | 1                                 | 2                                   | -                                 | -                                   | 8                                 | 32                                  |
| 2     | Travel, conveyance and vehicle running expenses         | (0)                               | 1                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 0                                 | 7                                   | (0)                               | 3                                   | (0)                               | 11                                  | (0)                               | 0                                   | (0)                               | 0                                   | -                                 | -                                   | (0)                               | 0                                   |
| 3     | Training expenses                                       | 12                                | 16                                  | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 84                                | 109                                 | 38                                | 51                                  | 122                               | 160                                 | 2                                 | 3                                   | 0                                 | 0                                   | -                                 | -                                   | 2                                 | 3                                   |
| 4     | Rents, rates & taxes                                    | 4                                 | 8                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 30                                | 57                                  | 13                                | 26                                  | 43                                | 83                                  | 0                                 | 2                                   | 0                                 | 0                                   | -                                 | -                                   | 1                                 | 2                                   |
| 5     | Repairs                                                 | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 0                                 | 0                                   | 0                                 | 0                                   | 0                                 | 0                                   | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   |
| 6     | Printing & stationery                                   | 1                                 | 2                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 5                                 | 13                                  | 2                                 | 6                                   | 7                                 | 19                                  | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   |
| 7     | Communication expenses                                  | 2                                 | 6                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 17                                | 43                                  | 7                                 | 20                                  | 24                                | 64                                  | 0                                 | 1                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 1                                   |
| 8     | Legal & professional charges                            | 9                                 | 17                                  | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 75                                | 155                                 | 33                                | 72                                  | 108                               | 226                                 | 1                                 | 3                                   | 0                                 | 0                                   | -                                 | -                                   | 1                                 | 3                                   |
| 9     | Auditors' fees, expenses etc.                           | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   |
|       | (a) as auditor                                          | 0                                 | 1                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 2                                 | 4                                   | 1                                 | 2                                   | 3                                 | 6                                   | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   |
|       | (b) as adviser or in any other capacity, in respect of: |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |
|       | (i) Taxation matters                                    | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 0                                 | 0                                   | 0                                 | 0                                   | 0                                 | 1                                   | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   |
|       | (ii) Insurance matters                                  | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 0                                 | 1                                   | 0                                 | 0                                   | 0                                 | 1                                   | 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                                 | 1                                   | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   |
| 10    | Advertisement and publicity                             | 98                                | 211                                 | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 713                               | 1,479                               | 313                               | 685                                 | 1,026                             | 2,164                               | 11                                | 39                                  | 1                                 | 2                                   | -                                 | -                                   | 12                                | 41                                  |
| 11    | Interest & Bank Charges                                 | 3                                 | 6                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 25                                | 41                                  | 11                                | 19                                  | 36                                | 60                                  | 0                                 | 1                                   | 0                                 | 0                                   | -                                 | -                                   | 1                                 | 1                                   |
| 12    | Depreciation                                            | -4                                | 8                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 28                                | 54                                  | 12                                | 25                                  | 49                                | 79                                  | 0                                 | 1                                   | 0                                 | 0                                   | -                                 | -                                   | 1                                 | 2                                   |
| 13    | Brand/Trade Mark usage fee/charges                      | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   |
| 14    | Business Development and Sales Promotion Expenses       | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   |
| 15    | Information Technology Expenses                         | 14                                | 36                                  | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 104                               | 254                                 | 45                                | 118                                 | 149                               | 371                                 | 1                                 | 7                                   | 0                                 | 0                                   | -                                 | -                                   | 1                                 | 7                                   |
| 16    | Goods and Services Tax (GST)                            | 1                                 | 1                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 7                                 | 8                                   | 3                                 | 4                                   | 10                                | 12                                  | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   |
| 17    | Others                                                  | 1                                 | 3                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 9                                 | 19                                  | 4                                 | 9                                   | 14                                | 28                                  | 0                                 | 1                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 1                                   |
|       | a) Office maintenance expenses                          | 2                                 | 2                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 14                                | 17                                  | 7                                 | 8                                   | 21                                | 25                                  | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   |
|       | b) Subscriptions and membership fees                    | 0                                 | (0)                                 | (0)                               | (0)                                 | -                                 | -                                   | (0)                               | (0)                                 | 0                                 | (0)                                 | 0                                 | (0)                                 | 0                                 | (1)                                 | 0                                 | (0)                                 | 0                                 | (0)                                 | -                                 | -                                   | 0                                 | (0)                                 |
|       | c) Miscellaneous expenses                               | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 2                                 | 3                                   | 1                                 | 1                                   | 3                                 | 4                                   | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   |
|       | d) Entertainment Expenses                               | (1)                               | 2                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | (5)                               | 15                                  | (7)                               | 7                                   | (8)                               | 22                                  | (0)                               | 0                                   | (0)                               | 0                                   | -                                 | -                                   | (0)                               | 0                                   |
|       | e) Conference & Seminar                                 | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 0                                 | 0                                   | (0)                               | 0                                   | 0                                 | 0                                   | (0)                               | 0                                   | (0)                               | 0                                   | -                                 | -                                   | (0)                               | 0                                   |
|       | f) Interest & Penalties                                 | 5                                 | 8                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   |
|       | g) Co-Insurance Admin Charges (Net)                     | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   |
|       | h) Motor Solutium Fund                                  | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 2                                 | 4                                   | 2                                 | 4                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   |
|       | <b>TOTAL</b>                                            | <b>230</b>                        | <b>495</b>                          | <b>0</b>                          | <b>1</b>                            | <b>-</b>                          | <b>-</b>                            | <b>0</b>                          | <b>1</b>                            | <b>1,648</b>                      | <b>3,443</b>                        | <b>725</b>                        | <b>1,595</b>                        | <b>2,372</b>                      | <b>5,042</b>                        | <b>25</b>                         | <b>90</b>                           | <b>2</b>                          | <b>5</b>                            | <b>-</b>                          | <b>-</b>                            | <b>26</b>                         | <b>95</b>                           |
|       | In India                                                | 230                               | 493                                 | 0                                 | 1                                   | -                                 | -                                   | 0                                 | 1                                   | 1,647                             | 3,436                               | 725                               | 1,595                               | 2,372                             | 5,031                               | 25                                | 90                                  | 2                                 | 5                                   | -                                 | -                                   | 26                                | 95                                  |
|       | Outside India                                           | 0                                 | 1                                   | 0                                 | 0                                   | -                                 | -                                   | 0                                 | 0                                   | 0                                 | 8                                   | (0)                               | 3                                   | 0                                 | 11                                  | (0)                               | 0                                   | (0)                               | 0                                   | -                                 | -                                   | (0)                               | 0                                   |

( ₹ lakhs )

| Sr.No | Particulars                                             | Workmen's                         |                                     | Public/ Product Liability         |                                     | Engineering                       |                                     | Aviation                          |                                     | Crop Insurance                    |                                     | Other segments                    |                                     | Other Miscellaneous               |                                     | Total Miscellaneous               |                                     | Grand Total  | Grand Total  |
|-------|---------------------------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------|-------------------------------------|--------------|--------------|
|       |                                                         | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 | For the quarter ended Sep,30 2021 | Up to the quarter ended Sep,30 2021 |              |              |
| 1     | Employees' remuneration & welfare benefits              | 6                                 | 11                                  | 241                               | 544                                 | 7                                 | 48                                  | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 3                                   | 1,034                             | 2,340                               | 1,107        | 2,507        |
| 2     | Travel, conveyance and vehicle running                  | 0                                 | 0                                   | (0)                               | 3                                   | (0)                               | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | (0)                               | 0                                   | (0)                               | 15                                  | (0)          | 16           |
| 3     | Training expenses                                       | 1                                 | 1                                   | 39                                | 51                                  | 3                                 | 5                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 167                               | 220                                 | 179          | 236          |
| 4     | Rents, rates & taxes                                    | 0                                 | 1                                   | 13                                | 27                                  | 1                                 | 2                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 57                                | 114                                 | 62           | 122          |
| 5     | Repairs                                                 | 0                                 | 0                                   | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 0                                 | 0                                   | 0            | 0            |
| 6     | Printing & stationery                                   | 0                                 | 0                                   | 2                                 | 6                                   | (0)                               | 1                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | (0)                               | 0                                   | 9                                 | 26                                  | 9            | 28           |
| 7     | Communication expenses                                  | 0                                 | 0                                   | 7                                 | 20                                  | 0                                 | 2                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | (0)                               | 0                                   | 32                                | 87                                  | 34           | 94           |
| 8     | Legal & professional charges                            | 1                                 | 1                                   | 28                                | 57                                  | 1                                 | 5                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 139                               | 293                                 | 147          | 310          |
| 9     | Auditors' fees, expenses etc.                           | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -            | -            |
|       | (a) as auditor                                          | 0                                 | 0                                   | 1                                 | 2                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 4                                 | 8                                   | 5            | 8            |
|       | (b) as adviser or in any other capacity, in respect of: |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |                                   |                                     |              |              |
|       | (i) Taxation matters                                    | 0                                 | 0                                   | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 0                                 | 1                                   | 0            | 1            |
|       | (ii) Insurance matters                                  | 0                                 | 0                                   | 0                                 | 0                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 1                                 | 1                                   | 1            | 1            |
|       | (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                                 | 1                                   | 0            | 1            |
| 10    | Advertisement and publicity                             | 7                                 | 14                                  | 321                               | 692                                 | 11                                | 61                                  | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 3                                   | 1,377                             | 2,976                               | 1,476        | 3,187        |
| 11    | Interest & Bank Charges                                 | 0                                 | 0                                   | 11                                | 19                                  | 1                                 | 2                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 48                                | 83                                  | 52           | 89           |
| 12    | Depreciation                                            | 0                                 | 1                                   | 13                                | 25                                  | 1                                 | 2                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 55                                | 109                                 | 58           | 116          |
| 13    | Brand/Trade Mark usage fee/charges                      | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -            | -            |
| 14    | Business Development and Sales Promotion Expenses       | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -            | -            |
| 15    | Information Technology Expenses                         | 1                                 | 2                                   | 46                                | 119                                 | 1                                 | 10                                  | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | (0)                               | 1                                   | 199                               | 511                                 | 213          | 547          |
| 16    | Goods and Services Tax (GST)                            | 0                                 | 0                                   | 3                                 | 4                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 13                                | 17                                  | 14           | 18           |
| 17    | Others                                                  | 0                                 | 0                                   | 4                                 | 9                                   | 0                                 | 1                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 18                                | 38                                  | 20           | 41           |
|       | a) Office maintenance expenses                          | 0                                 | 0                                   | 7                                 | 8                                   | 1                                 | 1                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 29                                | 35                                  | 31           | 37           |
|       | b) Subscriptions and membership fees                    | 0                                 | (0)                                 | 0                                 | (0)                                 | 0                                 | (0)                                 | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | (0)                                 | 0                                 | (1)                                 | 0            | (1)          |
|       | c) Miscellaneous expenses                               | 0                                 | 0                                   | 1                                 | 1                                   | 0                                 | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 0                                 | 0                                   | 4                                 | 6                                   | 4            | 6            |
|       | d) Entertainment Expenses                               | (0)                               | 0                                   | (3)                               | 7                                   | (1)                               | 1                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | (0)                               | 0                                   | (12)                              | 30                                  | (13)         | 32           |
|       | e) Conference & Seminar                                 | 0                                 | 0                                   | 0                                 | 0                                   | (0)                               | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | (0)                               | 0                                   | 0                                 | 0                                   | 0            | 0            |
|       | f) Interest & Penalties                                 | -                                 | -                                   | 0                                 | 1                                   | 2                                 | 2                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | (0)                               | 0                                   | 1                                 | 3                                   | 6            | 11           |
|       | g) Co-Insurance Admin Charges (Net)                     | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -            | -            |
|       | h) Motor Solutium Fund                                  | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 2                                 | 4                                   | 2            | 4            |
|       | <b>TOTAL</b>                                            | <b>17</b>                         | <b>33</b>                           | <b>736</b>                        | <b>1,596</b>                        | <b>26</b>                         | <b>142</b>                          | <b>-</b>                          | <b>-</b>                            | <b>-</b>                          | <b>-</b>                            | <b>-</b>                          | <b>-</b>                            | <b>1</b>                          | <b>8</b>                            | <b>3,178</b>                      | <b>6,916</b>                        | <b>3,408</b> | <b>7,411</b> |
|       | In India                                                | 17                                | 33                                  | 736                               | 1,593                               | 26                                | 142                                 | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | 1                                 | 8                                   | 3,178                             | 6,901                               | 3,408        | 7,395        |
|       | Outside India                                           | 0                                 | 0                                   | 0                                 | 4                                   | (0)                               | 0                                   | -                                 | -                                   | -                                 | -                                   | -                                 | -                                   | (0)                               | 0                                   | (0)                               | 15                                  | (0)          | 16           |

Note: Public Product Liability includes Other liability