

PERIODIC DISCLOSURES																								
FORM NLC-2-OPERATING EXPENSES SCHEDULE																								
Registration No. 141 and Date of Registration with the IRDA-11th December 2008																								
CIN No. U66030MH2007PL1713129																								
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		Travel Insurance		Total Health		
		For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	
1	Employees' remuneration & welfare benefits	39	192	(0)	1	-	-	(0)	1	96	540	71	610	167	1,350	629	775	6	7	-	-	635	782	
2	Travel, conveyance and vehicle running expenses	1	3	(0)	0	-	-	(0)	0	2	12	3	24	6	36	22	26	0	0	-	-	23	27	
3	Training expenses	-	-	-	-	-	-	(0)	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Rents, rates & taxes	1	10	(0)	0	-	-	(0)	0	5	51	(0)	95	5	147	86	106	1	1	-	-	87	106	
5	Repairs	0	0	0	0	-	-	0	0	0	0	1	1	1	1	1	1	0	0	-	-	1	1	
6	Printing & stationery	0	0	0	0	-	-	(0)	0	(0)	(2)	0	0	0	(3)	2	3	0	0	-	-	2	3	
7	Communication expenses	(0)	1	(0)	0	-	-	(0)	0	1	1	(2)	3	(1)	4	3	6	0	0	-	-	3	6	
8	Legal & professional charges	1	13	(0)	0	-	-	(0)	0	11	89	5	142	16	231	113	139	1	1	-	-	114	140	
9	Auditors fees, expenses etc.	(0)	0	(0)	0	-	-	(0)	0	(0)	2	(0)	4	(1)	5	3	4	0	0	-	-	3	4	
	(a) as auditor	(0)	0	(0)	0	-	-	(0)	0	(0)	2	(0)	4	(1)	5	3	4	0	0	-	-	3	4	
	(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	1	1	0	0	-	-	1	1	
	(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	0	0	(0)	0	-	-	(0)	0	0	0	(0)	0	0	0	0	0	0	0	-	-	0	0	
	(c) in any other capacity	0	0	(0)	0	-	-	(0)	0	0	0	(0)	1	0	1	1	1	0	0	-	-	1	1	
10	Advertisement and publicity	0	0	0	0	-	-	(0)	0	0	0	0	0	0	3	1	1	0	0	-	-	0	0	
11	Interest & Bank Charges	0	0	(0)	0	-	-	(0)	0	16	60	25	122	41	182	4	4	0	0	-	-	4	5	
12	Depreciation	1	13	(0)	0	-	-	(0)	0	5	58	1	117	6	175	107	129	1	1	-	-	108	131	
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Information Technology Expenses	(1)	24	(0)	0	-	-	(0)	0	(6)	109	(33)	222	(39)	331	195	245	2	2	-	-	197	247	
16	Goods and Services Tax (GST)	0	1	0	0	-	-	0	0	2	4	4	7	6	11	7	8	0	0	-	-	7	8	
17	Others	0	3	(0)	0	-	-	(0)	0	0	13	(2)	26	(1)	39	23	29	0	0	-	-	23	29	
	a) Office maintenance expenses	0	3	(0)	0	-	-	(0)	0	0	13	(2)	26	(1)	39	23	29	0	0	-	-	23	29	
	b) Subscriptions and membership fees	(0)	1	0	0	-	-	0	0	3	5	6	10	9	15	10	11	0	0	-	-	11	11	
	c) Miscellaneous expenses	0	0	0	0	-	-	0	0	(0)	(1)	(0)	(1)	(1)	(2)	0	0	0	0	-	-	0	0	
	d) Entertainment Expenses	0	0	0	0	-	-	0	0	1	2	2	5	3	5	5	0	0	0	-	-	5	5	
	e) Conference & Seminar	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	
	f) Interest & Penalties	0	0	0	0	-	-	0	0	0	0	0	0	0	1	1	1	0	0	-	-	1	1	
	g) Co-Insurance Admin Charges (Net)	3	15	-	0	-	-	0	-	-	-	-	-	-	0	6	1	1	1	-	-	1	7	
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	3	15	3	15	-	-	-	-	-	-	-	-	
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	151	(68)	151	(68)	-	-	-	-	-	-	-	-	
TOTAL		44	277	(0)	1	-	-	(0)	1	137	948	234	1,540	371	2,488	1,216	1,504	12	16	-	-	1,228	1,519	
In India		44	270	(0)	1	-	-	(0)	1	136	915	240	1,475	376	2,390	1,198	1,432	12	15	-	-	1,169	1,446	
Outside India		(0)	7	(0)	0	-	-	(0)	0	0	32	(5)	65	(5)	98	58	72	1	1	-	-	59	73	

Miscellaneous														(₹ 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 Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024		
1	Employees' remuneration & welfare benefits	15	42	166	580	4	15	-	-	-	-	-	-	0	2	986	2,771	1,025	2,964
2	Travel, conveyance and vehicle running expenses	-	-	1	2	8	0	0	0	-	-	-	-	0	0	31	71	31	74
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	1	2	5	31	0	0	-	-	-	-	-	-	0	0	97	287	98	297
5	Repairs	0	0	0	0	0	0	0	0	-	-	-	-	0	0	2	3	2	3
6	Printing & stationery	0	0	0	0	1	0	0	0	-	-	-	-	(0)	0	2	3	2	13
7	Communication expenses	(0)	0	(0)	2	(0)	0	0	0	-	-	-	-	(0)	0	1	12	1	13
8	Legal & professional charges	1	3	7	40	0	1	-	-	-	-	-	-	0	0	137	415	139	439
9	Auditors fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	0	1	0	0	-	-	-	-	-	-	(0)	0	3	11	3	11
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	0	0	0	0	0	0	0	0	-	-	-	-	0	0	1	2	1	2
	(ii) Insurance matters	0	0	0	0	0	0	0	0	-	-	-	-	0	0	0	1	0	1
	(iii) Management services; and	0	0	0	0	0	0	0	0	-	-	-	-	0	0	0	0	0	0
	(c) in any other capacity	0	0	0	0	0	0	0	0	-	-	-	-	0	0	1	3	1	3
10	Advertisement and publicity	0	0	0	0	1	0	0	0	-	-	-	-	0	0	5	11	5	11
11	Interest & Bank Charges	0	0	0	1	0	0	-	-	-	-	-	-	0	0	45	188	45	188
12	Depreciation	1	3	7	38	0	1	-	-	-	-	-	-	0	0	122	347	124	369
13	Brand/Trade Mark usage fee/charges	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	1	5	4	72	0	2	-	-	-	-	-	-	(0)	0	162	658	161	662
16	Goods and Services Tax (GST)	0	0	1	2	0	0	-	-	-	-	-	-	0	0	15	21	15	27
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a) Office maintenance expenses	0	1	1	8	0	0	-	-	-	-	-	-	(0)	0	23	77	23	80
	b) Subscriptions and membership fees	0	0	2	3	0	0	-	-	-	-	-	-	0	0	22	30	22	31
	c) Miscellaneous expenses	0	0	0	0	0	0	-	-	-	-	-	-	0	0	(0)	(2)	(0)	(2)
	d) Entertainment Expenses	0	0	0	2	0	0	-	-	-	-	-	-	0	0	8	14	8	14
	e) Conference & Seminar	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0
	f) Interest & Penalties	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	2	1	2
	g) Co-Insurance Admin Charges (Net)	-	0	2	9	0	1	-	-	-	-	-	-	0	0	4	18	7	33
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	15	3	15
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	151	(68)	151	(68)
TOTAL		19	59	199	802	5	21	-	-	-	-	-	-	0	2	1,823	4,891	1,868	5,170
In India		19	57	197	780	5	21	-	-	-	-	-	-	0	2	1,767	4,697	1,811	4,968
Outside India		0	2	2	21	0	1	-	-	-	-	-	-	(0)	0	56	194	56	201

Sr.No	Particulars	Miscellaneous												(₹ lakhs)	
		Workmen's	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Other Miscellaneous	Total Miscellaneous	Grand Total	Grand Total	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024	For the quarter ended Dec.31 2024	Up to the quarter ended Dec.31 2024
1	Employees' remuneration & welfare benefits	15	42	166	580	4	15	-	-	-	-	0	2	986	2,771
2	Travel, conveyance and vehicle running expenses	0	1	2	8	0	0	-	-	-	-	0	0	31	71
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	1	2	5	31	0	1	-	-	-	-	0	0	97	287
5	Repairs	0	0	0	0	0	0	-	-	-	-	0	0	3	2
6	Printing & stationery	0	0	0	1	0	0	-	-	-	-	(0)	0	2	3
7	Communication expenses	(0)	0	(0)	2	(0)	0	-	-	-	-	(0)	0	1	13
8	Legal & professional charges	1	3	7	40	0	1	-	-	-	-	0	0	137	415
9	Auditors fees, expenses etc.	0	0	0	1	0	0	-	-	-	-	(0)	0	3	11
	(a) as auditor	0	0	0	1	0	0	-	-	-	-	(0)	0	3	11
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	0	0	1	2
	(ii) Insurance matters	0	0	0	0	0	0	-	-	-	-	0	0	0	0
	(iii) Management services; and	0	0	0	0	0	0	-	-	-	-	0	0	1	0
	(c) in any other capacity	0	0	0	0	0	0	-	-	-	-	0	0	1	3
10	Advertisement and publicity	0	0	0	1	0	0	-	-	-	-	0	0	5	11
11	Interest & Bank Charges	0	0	0	1	0	0	-	-	-	-	0	0	45	188
12	Depreciation	1	3	7	38	0	1	-	-	-	-	0	0	122	347
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	1	5	4	72	0	2	-	-	-	-	(0)	0	162	658
16	Goods and Services Tax (GST)	0	0	1	2	0	0	-	-	-	-	0	0	15	21
17	Others	0	1	1	8	0	0	-	-	-	-	(0)	0	23	77
	a) Office maintenance expenses	0	1	1	8	0	0	-	-	-	-	(0)	0	23	77
	b) Subscriptions and membership fees	0	0	2	3	0	0	-	-	-	-	0	0	22	30
	c) Miscellaneous expenses	0	0	0	0	0	0	-	-	-	-	0	0	(0)	(0)
	d) Entertainment Expenses	0	0	1	2	0	0	-	-	-	-	0	0	8	14
	e) Conference & Seminar	0	0	0	0	0	0	-	-	-	-	0	0	0	0
	f) Interest & Penalties	0	0	0	0	0	0	-	-	-	-	0	0	1	2
	g) Co-Insurance Admin Charges (Net)	0	0	2	9	0	1	-	-	-	-	0	0	4	18
	h) Motor Solatium Fund	-	-	-	-	-	-	-	-	-	-	-	-	3	15
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	151	(68)
TOTAL		19	59	199	802	5	21	-	-	-	-	0	2	1,823	4,891
In India		19	57	197	780	5	21	-	-	-	-	0	2	1,767	4,697
Outside India		0	2	2	21	0	1	-	-	-	-	(0)	0	56	194

Note: Public/ Product Liability includes Other liability

PERIODIC DISCLOSURES																							
FORM NLC-2-OPERATING EXPENSES SCHEDULE																							
Registration No. 141 and Date of Registration with the IRDA-11th December 2008																							
CIN No. U66030MH2007PL1713129																							
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 Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023
1	Employees' remuneration & welfare benefits	72	144	(0)	(0)	-	-	(0)	(0)	212	457	409	772	620	1,229	30	106	1	4	-	-	31	109
2	Travel, conveyance and vehicle running expenses	2	4	(0)	(0)	-	-	(0)	(0)	7	10	17	26	23	35	1	3	0	0	-	-	1	3
3	Training expenses	10	13	(0)	(0)	-	-	(0)	(0)	28	34	75	91	104	126	8	12	0	0	-	-	8	12
4	Rents, rates & taxes	6	18	(0)	(0)	-	-	(0)	(0)	27	53	64	131	92	183	2	17	0	1	-	-	2	18
5	Repairs	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	0	0	0	0	-	-	0	0
6	Printing & stationery	(1)	(0)	(0)	(0)	-	-	(0)	(0)	22	6	(1)	2	21	8	(3)	1	(0)	0	-	-	(3)	1
7	Communication expenses	1	2	(0)	(0)	-	-	(0)	(0)	10	5	13	13	23	17	(2)	2	(0)	0	-	-	(2)	2
8	Legal & professional charges	7	17	(0)	(0)	-	-	(0)	(0)	26	57	78	137	104	204	7	21	0	1	-	-	7	21
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	1	(0)	(0)	-	-	(0)	(0)	1	2	2	5	3	7	0	1	0	0	-	-	0	1
	(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	0	0	0	0	-	-	0	0
	(ii) Insurance matters	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	1	1	1	0	0	0	0	-	-	0	0
	(iii) Management services; and	(0)	(0)	0	0	-	-	0	0	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(0)	(0)
	(c) In any other capacity	(0)	0	(0)	0	-	-	(0)	(0)	(0)	0	(0)	0	0	1	(0)	0	0	0	-	-	(0)	0
10	Advertisement and publicity	10	11	(0)	(0)	-	-	(0)	(0)	28	30	74	81	101	112	9	10	0	0	-	-	9	11
11	Interest & Bank Charges	0	1	(0)	(0)	-	-	(0)	(0)	14	23	36	61	50	84	0	1	0	0	-	-	0	1
12	Depreciation	8	23	(0)	(0)	-	-	(0)	(0)	31	61	80	162	111	222	3	21	0	1	-	-	3	21
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	15	47	(0)	(0)	-	-	(0)	(0)	62	124	157	330	218	454	4	52	0	1	-	-	5	44
16	Goods and Services Tax (GST)	1	1	(0)	(0)	-	-	(0)	(0)	2	2	5	6	6	8	0	1	0	0	-	-	0	1
17	Others	4	7	(0)	(0)	-	-	(0)	(0)	12	18	32	49	44	67	3	6	0	0	-	-	3	6
	a) Office maintenance expenses	0	1	(0)	(0)	-	-	(0)	(0)	2	4	4	11	4	13	0	1	0	0	-	-	(0)	1
	b) Subscriptions and membership fees	0	0	(0)	(0)	-	-	(0)	(0)	1	1	2	2	2	2	0	0	0	0	-	-	0	0
	c) Miscellaneous expenses	1	1	(0)	(0)	-	-	(0)	(0)	2	2	4	6	6	8	0	1	0	0	-	-	0	1
	d) Entertainment Expenses	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	0	(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	0	0	(0)	(0)	-	-	(0)	(0)	0	0	0	0	0	1	0	0	0	0	-	-	0	0
	g) Co-Insurance Admin Charges (Net)	3	11	(0)	(0)	-	-	(0)	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	139	304	(0)	(0)	-	-	(0)	(0)	486	900	1,055	1,892	1,541	2,793	63	245	3	8	-	-	66	253
	In India	122	280	(0)	(0)	-	-	(0)	(0)	437	837	924	1,724	1,361	2,561	49	224	3	7	-	-	52	231
	Outside India	17	24	(0)	(0)	-	-	(0)	(0)	50	63	131	168	180	232	13	22	0	1	-	-	14	22

(₹ 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 Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023	For the quarter ended Dec,31 2023	Up to the quarter ended Dec,31 2023		
1	Employees' remuneration & welfare benefits	16	32	149	629	5	20	-	-	-	-	-	-	1	2	823	2,021	895	2,166				
2	Travel, conveyance and vehicle running expenses	0	1	5	16	0	0	-	-	-	-	-	-	0	0	0	31	56	33	60			
3	Training expenses	2	3	37	56	1	2	-	-	-	-	-	-	0	0	152	199	162	212				
4	Rents, rates & taxes	1	4	0	80	0	3	-	-	-	-	-	-	0	0	96	288	102	397				
5	Repairs	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0				
6	Printing & stationery	(1)	(0)	(5)	0	(0)	(0)	-	-	-	-	-	-	(1)	(0)	10	8	9	8				
7	Communication expenses	(0)	0	6	8	(0)	0	-	-	-	-	-	-	(1)	0	26	28	27	29				
8	Legal & professional charges	2	4	15	80	1	2	-	-	-	-	-	-	(0)	0	129	312	136	331				
9	Auditors' fees, expenses etc.	0	0	(0)	3	(0)	0	-	-	-	-	-	-	(0)	0	3	10	3	11				
	(a) as auditor	0	0	(0)	3	(0)	0	-	-	-	-	-	-	(0)	0	3	10	3	11				
	(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	2	1	2				
	(i) Taxation matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	2	1	2				
	(ii) Insurance matters	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	2	1	2				
	(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	(1)	1				
10	Advertisement and publicity	2	3	41	50	1	2	-	-	-	-	-	-	0	0	155	177	165	188				
11	Interest & Bank Charges	0	0	(0)	3	0	0	-	-	-	-	-	-	0	0	50	88	50	88				
12	Depreciation	2	5	7	100	0	3	-	-	-	-	-	-	0	0	122	352	130	375				
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
15	Information Technology Expenses	3	10	(7)	204	0	6	-	-	-	-	-	-	0	1	219	719	234	766				
16	Goods and Services Tax (GST)	0	0	(5)	4	0	0	-	-	-	-	-	-	0	0	2	13	3	13				
17	Others	1	2	10	30	0	1	-	-	-	-	-	-	0	0	58	106	62	113				
	a) Office maintenance expenses	0	0	(2)	6	(0)	0	-	-	-	-	-	-	(0)	0	4	23	4	24				
	b) Subscriptions and membership fees	0	0	1	1	0	0	-	-	-	-	-	-	0	0	4	4	4	4				
	c) Miscellaneous expenses	0	0	2	4	0	0	-	-	-	-	-	-	0	0	9	13	9	14				
	d) Entertainment Expenses	0	0	(0)	0	(0)	0	-	-	-	-	-	-	0	0	0	1	0	1				
	e) Conference & Seminar	0	0	(0)	0	(0)	0	-	-	-	-	-	-	(0)	0	0	1	0	1				
	f) Interest & Penalties	0	0	(0)	0	(0)	0	-	-	-	-	-	-	0	0	0	1	0	1				
	g) Co-Insurance Admin Charges (Net)	0	0	1	5	0	1	-	-	-	-	-	-	0	0	2	6	5	18				
	h) Motor Solutium Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	7	4	7				
	i) Other Motor Vehicle Accident Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	TOTAL	30	65	256	1,280	9	41	-	-	-	-	-	-	(0)	4	1,901	4,436	2,040	4,741				
	In India	26	60	198	1,176	7	38	-	-	-	-	-	-	(0)	4	1,643	4,070	1,765	4,500				
	Outside India	4	5	58	104	2	3	-	-	-	-	-	-	0	0	258	367	275	391				

Note: Public/ Product Liability includes Other liability