

FORM NL-7-OPERATING EXPENSES SCHEDULE

Sr.No	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
		For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022
		1	Employees' remuneration & welfare benefits	-	308	-	6	-	5	-	11	-	464	-	40
2	Travel, conveyance and vehicle running expenses	-	36	-	1	-	1	-	1	-	54	-	5	-	59
3	Training expenses	-	2	-	0	-	0	-	0	-	3	-	0	-	3
4	Rents, rates & taxes	-	23	-	0	-	0	-	1	-	34	-	3	-	37
5	Repairs	-	10	-	0	-	0	-	0	-	15	-	1	-	17
6	Printing & stationery	-	0	-	0	-	0	-	0	-	0	-	0	-	0
7	Communication expenses	-	1	-	0	-	0	-	0	-	1	-	0	-	1
8	Legal & professional charges	-	42	-	1	-	1	-	2	-	63	-	5	-	68
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	8	-	0	-	0	-	0	-	12	-	1	-	13
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	0	-	0	-	0	-	0	-	1	-	0	-	1
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	331	-	7	-	5	-	12	-	499	-	43	-	542
12	Depreciation	-	6	-	0	-	0	-	0	-	9	-	1	-	10
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	1	-	0	-	0	-	0	-	1	-	0	-	1
15	Information Technology Expenses	-	84	-	2	-	1	-	3	-	126	-	11	-	137
16	Goods and Services Tax (GST)	-	0	-	0	-	0	-	0	-	0	-	0	-	0
17	Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss	-	49	-	1	-	1	-	2	-	74	-	6	-	80
	(b) Miscellaneous Expenses	-	84	-	2	-	1	-	3	-	127	-	11	-	138
	(c) Loss/(Profit) on disposal of Assets	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)
	(d) Support Services	-	51	-	1	-	1	-	2	-	76	-	7	-	83
	TOTAL	-	1,036	-	21	-	17	-	38	-	1,559	-	135	-	1,694
	In India	-	980	-	17	-	14	-	31	-	1,491	-	129	-	1,620
	Outside India	-	56	-	4	-	2	-	7	-	68	-	6	-	74

Notes:

- (a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"

Sr.No	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
		For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021
1	Employees' remuneration & welfare benefits	-	319	-	0	-	0	-	0	-	200	-	120	-	320
2	Travel, conveyance and vehicle running expenses	-	17	-	0	-	0	-	0	-	11	-	6	-	17
3	Training expenses	-	1	-	-	-	-	-	-	-	1	-	1	-	1
4	Rents, rates & taxes	-	25	-	0	-	0	-	0	-	15	-	9	-	25
5	Repairs	-	9	-	-	-	-	-	-	-	6	-	3	-	9
6	Printing & stationery	-	0	-	-	-	-	-	-	-	0	-	0	-	0
7	Communication expenses	-	1	-	-	-	-	-	-	-	1	-	0	-	1
8	Legal & professional charges	-	38	-	0	-	0	-	0	-	24	-	14	-	38
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	10	-	-	-	-	-	-	-	6	-	4	-	10
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	1	-	0	-	0	-	0	-	0	-	0	-	1
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	493	-	0	-	0	-	0	-	309	-	185	-	494
12	Depreciation	-	22	-	0	-	0	-	0	-	14	-	8	-	22
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	100	-	0	-	0	-	0	-	63	-	38	-	100
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss	-	(3)	-	-	-	-	-	-	-	(2)	-	(1)	-	(3)
	(b) Miscellaneous Expenses	-	45	-	0	-	0	-	0	-	28	-	17	-	45
	(c) Loss/(Profit) on disposal of Assets	-	0	-	-	-	-	-	-	-	0	-	0	-	0
	(d) Support Services	-	48	-	0	-	0	-	0	-	30	-	18	-	48
	TOTAL	-	1,127	-	0	-	0	-	1	-	707	-	423	-	1,130
	In India	-	1,060	-	0	-	0	-	-	-	665	-	398	-	1,063
	Outside India	-	67	-	0	-	0	-	1	-	42	-	25	-	67

Notes:

(a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"

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Sr.No	Particulars	Miscellaneous													
		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
		For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022
1	Employees' remuneration & welfare benefits	-	0	-	18	-	-	-	18	-	1	-	(3)	-	73
2	Travel, conveyance and vehicle running expenses	-	0	-	2	-	-	-	2	-	0	-	(0)	-	9
3	Training expenses	-	0	-	0	-	-	-	0	-	0	-	(0)	-	0
4	Rents, rates & taxes	-	0	-	1	-	-	-	1	-	0	-	(0)	-	5
5	Repairs	-	0	-	1	-	-	-	1	-	0	-	(0)	-	2
6	Printing & stationery	-	0	-	0	-	-	-	0	-	0	-	(0)	-	0
7	Communication expenses	-	0	-	0	-	-	-	0	-	0	-	(0)	-	0
8	Legal & professional charges	-	0	-	2	-	-	-	2	-	0	-	(0)	-	10
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	0	-	0	-	-	-	0	-	0	-	(0)	-	2
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	0	-	0	-	-	-	0	-	0	-	(0)	-	0
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	0	-	20	-	-	-	20	-	1	-	(4)	-	78
12	Depreciation	-	0	-	0	-	-	-	0	-	0	-	(0)	-	1
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	0	-	0	-	-	-	0	-	0	-	(0)	-	0
15	Information Technology Expenses	-	0	-	5	-	-	-	5	-	0	-	(1)	-	20
16	Goods and Services Tax (GST)	-	0	-	0	-	-	-	0	-	0	-	(0)	-	0
17	Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss	-	0	-	3	-	-	-	3	-	0	-	(1)	-	12
	(b) Miscellaneous Expenses	-	0	-	5	-	-	-	5	-	0	-	(1)	-	20
	(c) Loss/(Profit) on disposal of Assets	-	(0)	-	(0)	-	-	-	(0)	-	(0)	-	0	-	(0)
	(d) Support Services	-	0	-	3	-	-	-	3	-	0	-	(1)	-	12
	TOTAL	-	0	-	61	-	-	-	61	-	4	-	(12)	-	244
	In India	-	0	-	58	-	-	-	58	-	4	-	(11)	-	233
	Outside India	-	0	-	3	-	-	-	3	-	0	-	(1)	-	11

Notes:

- (a) Items of expenses in excess of one percent of the tota
(b) Separate disclosure to be made for segment/sub-segr
(c) Expenses paid for various outsourcing activities/arrang

Sr.No	Particulars	Miscellaneous													
		Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation/		Public/ Product Liability		Engineering	
		For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021
1	Employees' remuneration & welfare benefits	-	1	-	(20)	-	-	-	(19)	-	3	-	0	-	31
2	Travel, conveyance and vehicle running expenses	-	0	-	(1)	-	-	-	(1)	-	0	-	0	-	2
3	Training expenses	-	-	-	(0)	-	-	-	(0)	-	0	-	0	-	0
4	Rents, rates & taxes	-	0	-	(2)	-	-	-	(1)	-	0	-	0	-	2
5	Repairs	-	0	-	(1)	-	-	-	(1)	-	0	-	0	-	1
6	Printing & stationery	-	-	-	(0)	-	-	-	(0)	-	0	-	0	-	0
7	Communication expenses	-	-	-	(0)	-	-	-	(0)	-	0	-	0	-	0
8	Legal & professional charges	-	0	-	(2)	-	-	-	(2)	-	0	-	0	-	4
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	0	-	(1)	-	-	-	(1)	-	0	-	0	-	1
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	0	-	(0)	-	-	-	(0)	-	0	-	0	-	0
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	2	-	(31)	-	-	-	(30)	-	4	-	0	-	48
12	Depreciation	-	0	-	(1)	-	-	-	(1)	-	0	-	0	-	2
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	0	-	(6)	-	-	-	(6)	-	1	-	0	-	10
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss	-	(0)	-	0	-	-	-	0	-	(0)	-	(0)	-	(0)
	(b) Miscellaneous Expenses	-	0	-	(3)	-	-	-	(3)	-	0	-	0	-	4
	(c) Loss/(Profit) on disposal of Assets	-	-	-	(0)	-	-	-	(0)	-	0	-	0	-	0
	(d) Support Services	-	0	-	(3)	-	-	-	(3)	-	0	-	0	-	5
	TOTAL	-	4	-	(72)	-	-	-	(68)	-	9	-	0	-	111
	In India	-	4	-	(68)	-	-	-	(64)	-	9	-	0	-	104
	Outside India	-	0	-	(4)	-	-	-	(4)	-	1	-	0	-	7

Notes:

- (a) Items of expenses in excess of one percent of the total
(b) Separate disclosure to be made for segment/sub-segment
(c) Expenses paid for various outsourcing activities/arrangements

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(Amount in Rs. Lakhs)

Sr.No	Particulars	Aviation		Crop Insurance		Credit ^(b)		Other Liability ^(b)		Other Miscellaneous segment		Life ^(b)		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022	For the Quarter 30 Sep 2022	Up to the Quarter 30 Sep 2022
		1	Employees' remuneration & welfare benefits	-	8	-	(14)	-	1	-	40	-	13	-	224	-	865
2	Travel, conveyance and vehicle running expenses	-	1	-	(2)	-	0	-	5	-	2	-	4	-	79	-	116
3	Training expenses	-	0	-	(0)	-	0	-	0	-	0	-	3	-	7	-	9
4	Rents, rates & taxes	-	1	-	(1)	-	0	-	3	-	1	-	21	-	68	-	91
5	Repairs	-	0	-	(0)	-	0	-	1	-	0	-	7	-	28	-	39
6	Printing & stationery	-	0	-	(0)	-	0	-	0	-	0	-	0	-	1	-	1
7	Communication expenses	-	0	-	(0)	-	0	-	0	-	0	-	0	-	2	-	3
8	Legal & professional charges	-	1	-	(2)	-	0	-	5	-	2	-	13	-	100	-	144
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	0	-	(0)	-	0	-	1	-	0	-	2	-	18	-	26
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	0	-	(0)	-	0	-	0	-	0	-	0	-	1	-	2
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	9	-	(15)	-	2	-	43	-	14	-	(40)	-	650	-	993
12	Depreciation	-	0	-	(0)	-	0	-	1	-	0	-	4	-	16	-	22
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	0	-	(0)	-	0	-	0	-	0	-	0	-	1	-	2
15	Information Technology Expenses	-	2	-	(4)	-	0	-	11	-	3	-	91	-	265	-	352
16	Goods and Services Tax (GST)	-	0	-	(0)	-	0	-	0	-	0	-	-	-	1	-	1
17	Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss	-	1	-	(2)	-	0	-	6	-	2	-	-	-	102	-	153
	(b) Miscellaneous Expenses	-	2	-	(4)	-	0	-	11	-	4	-	6	-	182	-	269
	(c) Loss/(Profit) on disposal of Assets	-	(0)	-	0	-	(0)	-	(0)	-	(0)	-	-	-	(0)	-	(0)
	(d) Support Services	-	1	-	(2)	-	0	-	7	-	2	-	47	-	152	-	205
	TOTAL	-	28	-	(48)	-	5	-	136	-	43	-	382	-	2,538	-	3,612
	In India	-	25	-	(64)	-	1	-	127	-	41	-	367	-	2,402	-	3,413
	Outside India	-	3	-	16	-	4	-	8	-	2	-	15	-	136	-	199

Notes:

(a) Items of expenses in excess of one percent of the tota

(b) Separate disclosure to be made for segment/sub-segr

(c) Expenses paid for various outsourcing activities/arrang

(Amount in Rs. Lakhs)																	
Sr.No	Particulars	Aviation		Crop Insurance		Credit ^(b)		Other Liability ^(b)		Other Miscellaneous segment		Life ^(b)		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021	For the Quarter 30 Sep 2021	Up to the Quarter 30 Sep 2021
1	Employees' remuneration & welfare benefits	-	1	-	72	-	3	-	51	-	13	-	208	-	682	-	1,001
2	Travel, conveyance and vehicle running expenses	-	0	-	4	-	0	-	3	-	1	-	6	-	32	-	49
3	Training expenses	-	-	-	0	-	0	-	0	-	0	-	2	-	4	-	6
4	Rents, rates & taxes	-	0	-	6	-	0	-	4	-	1	-	17	-	54	-	78
5	Repairs	-	0	-	2	-	0	-	1	-	0	-	3	-	17	-	25
6	Printing & stationery	-	-	-	0	-	-	-	0	-	0	-	0	-	0	-	0
7	Communication expenses	-	-	-	0	-	0	-	0	-	0	-	0	-	2	-	3
8	Legal & professional charges	-	0	-	9	-	0	-	6	-	2	-	3	-	60	-	98
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	0	-	2	-	0	-	2	-	0	-	1	-	16	-	26
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	0	-	0	-	0	-	0	-	0	-	0	-	1	-	2
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	1	-	111	-	5	-	79	-	20	-	19	-	751	-	1,244
12	Depreciation	-	0	-	5	-	0	-	4	-	1	-	4	-	37	-	59
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	0	-	22	-	1	-	16	-	4	-	74	-	222	-	322
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss	-	-	-	(1)	-	(0)	-	(0)	-	(0)	-	1	-	(3)	-	(6)
	(b) Miscellaneous Expenses	-	0	-	10	-	0	-	7	-	2	-	3	-	70	-	116
	(c) Loss/(Profit) on disposal of Assets	-	-	-	0	-	-	-	0	-	0	-	-	-	0	-	0
	(d) Support Services	-	0	-	11	-	1	-	8	-	2	-	68	-	139	-	188
	TOTAL	-	2	-	253	-	12	-	180	-	46	-	410	-	2,084	-	3,212
	In India	-	2	-	238	-	11	-	169	-	43	-	89	-	1,664	-	2,724
	Outside India	-	0	-	15	-	1	-	11	-	3	-	321	-	421	-	488

Notes:

- (a) Items of expenses in excess of one percent of the total
(b) Separate disclosure to be made for segment/sub-segment
(c) Expenses paid for various outsourcing activities/arrangements