

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 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023
1	Employees' remuneration & welfare benefits	-	325	-	2	-	3	-	5	-	620	-	92	-	712
2	Travel, conveyance and vehicle running expenses	-	46	-	0	-	0	-	1	-	88	-	13	-	101
3	Training expenses	-	2	-	0	-	0	-	0	-	4	-	1	-	4
4	Rents, rates & taxes	-	30	-	0	-	0	-	0	-	56	-	8	-	65
5	Repairs	-	18	-	0	-	0	-	0	-	33	-	5	-	38
6	Printing & stationery	-	0	-	0	-	0	-	0	-	1	-	0	-	1
7	Communication expenses	-	2	-	0	-	0	-	0	-	4	-	1	-	4
8	Legal & professional charges	-	73	-	1	-	1	-	1	-	139	-	21	-	160
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	6	-	0	-	0	-	0	-	11	-	2	-	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	-	558	-	4	-	5	-	9	-	1,064	-	157	-	1,220
12	Depreciation	-	9	-	0	-	0	-	0	-	17	-	2	-	19
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	5	-	0	-	0	-	0	-	10	-	2	-	12
15	Information Technology Expenses	-	149	-	1	-	1	-	2	-	284	-	42	-	326
16	Goods and Services Tax (GST)	-	0	-	0	-	0	-	0	-	0	-	0	-	0
17	Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss	-	96	-	1	-	1	-	2	-	183	-	27	-	210
	(b) Miscellaneous Expenses	-	88	-	1	-	1	-	1	-	168	-	25	-	193
	(c) Loss/(Profit) on disposal of Assets	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)
	(d) Support Services	-	90	-	1	-	1	-	1	-	172	-	25	-	198
	TOTAL	-	1,498	-	11	-	13	-	24	-	2,856	-	421	-	3,277
	In India	-	1,182	-	5	-	8	-	12	-	2,342	-	348	-	2,690
	Outside India	-	315	-	7	-	5	-	12	-	513	-	74	-	587

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"

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 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022
		1	Employees' remuneration & welfare benefits	-	458	-	7	-	6	-	13	-	195	-	72
2	Travel, conveyance and vehicle running expenses	-	26	-	0	-	0	-	1	-	11	-	4	-	15
3	Training expenses	-	2	-	0	-	0	-	0	-	1	-	0	-	1
4	Rents, rates & taxes	-	48	-	1	-	1	-	1	-	20	-	8	-	28
5	Repairs	-	23	-	0	-	0	-	1	-	10	-	4	-	13
6	Printing & stationery	-	0	-	-	-	-	-	-	-	0	-	0	-	0
7	Communication expenses	-	2	-	0	-	0	-	0	-	1	-	0	-	1
8	Legal & professional charges	-	77	-	1	-	1	-	2	-	33	-	12	-	45
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	9	-	0	-	0	-	0	-	4	-	1	-	5
	(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	-	0
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	832	-	13	-	11	-	24	-	354	-	130	-	484
12	Depreciation	-	32	-	1	-	0	-	1	-	14	-	5	-	19
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	3	-	0	-	0	-	0	-	1	-	0	-	2
15	Information Technology Expenses	-	241	-	4	-	3	-	7	-	102	-	38	-	140
16	Goods and Services Tax (GST)	-	66	-	1	-	1	-	2	-	28	-	10	-	38
17	Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss	-	(8)	-	(0)	-	(0)	-	(0)	-	(3)	-	(1)	-	(5)
	(b) Miscellaneous Expenses	-	70	-	1	-	1	-	2	-	30	-	11	-	41
	(c) Loss/(Profit) on disposal of Assets	-	0	-	-	-	-	-	-	-	0	-	0	-	0
	(d) Support Services	-	98	-	2	-	1	-	3	-	42	-	15	-	57
		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	1,980	-	31	-	26	-	57	-	842	-	310	-	1,152
	In India	-	1,903	-	27	-	24	-	51	-	812	-	299	-	1,111
	Outside India	-	77	-	4	-	3	-	7	-	30	-	10	-	40

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"

FORM NL-7-OPERATING EXPENSES SCHI

Sr.No	Particulars	Miscellaneous													
		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
		For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023
1	Employees' remuneration & welfare benefits	-	0	-	22	-	-	-	22	-	(4)	-	(2)	-	39
2	Travel, conveyance and vehicle running expenses	-	0	-	3	-	-	-	3	-	(1)	-	(0)	-	6
3	Training expenses	-	0	-	0	-	-	-	0	-	(0)	-	(0)	-	0
4	Rents, rates & taxes	-	0	-	2	-	-	-	2	-	(0)	-	(0)	-	4
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	-	5	-	-	-	5	-	(1)	-	(0)	-	9
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	0	-	0	-	-	-	0	-	(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	-	0	-	37	-	-	-	37	-	(6)	-	(4)	-	67
12	Depreciation	-	0	-	1	-	-	-	1	-	(0)	-	(0)	-	1
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	0	-	0	-	-	-	0	-	(0)	-	(0)	-	1
15	Information Technology Expenses	-	0	-	10	-	-	-	10	-	(2)	-	(1)	-	18
16	Goods and Services Tax (GST)	-	0	-	0	-	-	-	0	-	(0)	-	(0)	-	0
17	Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss	-	0	-	6	-	-	-	6	-	(1)	-	(1)	-	12
	(b) Miscellaneous Expenses	-	0	-	6	-	-	-	6	-	(1)	-	(1)	-	11
	(c) Loss/(Profit) on disposal of Assets	-	(0)	-	(0)	-	-	-	(0)	-	0	-	0	-	(0)
	(d) Support Services	-	0	-	6	-	-	-	6	-	(1)	-	(1)	-	11
	TOTAL	-	0	-	100	-	-	-	100	-	(16)	-	(9)	-	181
	In India	-	0	-	81	-	-	-	81	-	(20)	-	(8)	-	141
	Outside India	-	0	-	19	-	-	-	19	-	4	-	(2)	-	40

Notes:

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

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

(c) Expenses paid for various outsourcing activities/arrar

FORM NL-7-OPERATING EXPENSES SCHI

Sr.No	Particulars	Miscellaneous													
		Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering	
		For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022
1	Employees' remuneration & welfare benefits	-	0	-	(10)	-	-	-	(10)	-	5	-	5	-	36
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	-	(1)	-	-	(1)	-	1	-	0	-	4	
5	Repairs	-	0	-	(1)	-	-	(0)	-	0	-	0	-	2	
6	Printing & stationery	-	-	-	(0)	-	-	(0)	-	0	-	0	-	0	
7	Communication expenses	-	-	-	(0)	-	-	(0)	-	0	-	0	-	0	
8	Legal & professional charges	-	0	-	(2)	-	-	(2)	-	1	-	1	-	6	
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor	-	0	-	(0)	-	-	(0)	-	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	-	1	-	(18)	-	-	(17)	-	9	-	8	-	66	
12	Depreciation	-	0	-	(1)	-	-	(1)	-	0	-	0	-	3	
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Business Development and Sales Promotion Expenses	-	-	-	(0)	-	-	(0)	-	0	-	0	-	0	
15	Information Technology Expenses	-	0	-	(5)	-	-	(5)	-	3	-	2	-	19	
16	Goods and Services Tax (GST)	-	0	-	(1)	-	-	(1)	-	1	-	1	-	5	
17	Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) Exchange (gain) /loss	-	(0)	-	0	-	-	0	-	(0)	-	(0)	-	(1)	
	(b) Miscellaneous Expenses	-	0	-	(2)	-	-	(1)	-	1	-	1	-	6	
	(c) Loss/(Profit) on disposal of Assets	-	-	-	-	-	-	-	-	0	-	0	-	0	
	(d) Support Services	-	0	-	(2)	-	-	(2)	-	1	-	1	-	8	
	TOTAL	-	2	-	(43)	-	-	(41)	-	22	-	20	-	157	
	In India	-	2	-	(46)	-	-	(44)	-	21	-	19	-	150	
	Outside India	-	0	-	3	-	-	3	-	1	-	1	-	7	

Notes:

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

FORM NL-7-OPERATING EXPENSES SCHI

(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 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023	For the Quarter 31st March 2023	Upto the Quarter 31st March 2023
1	Employees' remuneration & welfare benefits	-	2	-	213	-	2	-	60	-	12	-	371	-	1,426	-	1,757
2	Travel, conveyance and vehicle running expenses	-	0	-	30	-	0	-	8	-	2	-	10	-	160	-	207
3	Training expenses	-	0	-	1	-	0	-	0	-	0	-	4	-	10	-	12
4	Rents, rates & taxes	-	0	-	19	-	0	-	5	-	1	-	39	-	135	-	165
5	Repairs	-	0	-	11	-	0	-	3	-	1	-	13	-	69	-	87
6	Printing & stationery	-	0	-	0	-	0	-	0	-	0	-	0	-	1	-	2
7	Communication expenses	-	0	-	1	-	0	-	0	-	0	-	1	-	7	-	9
8	Legal & professional charges	-	0	-	48	-	0	-	13	-	3	-	26	-	262	-	337
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	0	-	4	-	0	-	1	-	0	-	1	-	20	-	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	-	3	-	365	-	4	-	102	-	20	-	(40)	-	1,770	-	2,336
12	Depreciation	-	0	-	6	-	0	-	2	-	0	-	6	-	35	-	44
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	0	-	4	-	0	-	1	-	0	-	7	-	25	-	30
15	Information Technology Expenses	-	1	-	97	-	1	-	27	-	5	-	203	-	686	-	837
16	Goods and Services Tax (GST)	-	0	-	0	-	0	-	0	-	0	-	-	-	1	-	1
17	Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss	-	1	-	63	-	1	-	18	-	3	-	-	-	312	-	410
	(b) Miscellaneous Expenses	-	1	-	58	-	1	-	16	-	3	-	11	-	298	-	387
	(c) Loss/(Profit) on disposal of Assets	-	(0)	-	(0)	-	(0)	-	(0)	-	(0)	-	-	-	(0)	-	(0)
	(d) Support Services	-	1	-	59	-	1	-	17	-	3	-	113	-	406	-	497
	TOTAL	-	9	-	980	-	9	-	275	-	54	-	765	-	5,624	-	7,146
	In India	-	5	-	729	-	(16)	-	222	-	43	-	765	-	4,632	-	5,827
	Outside India	-	4	-	250	-	25	-	53	-	11	-	-	-	991	-	1,319

Notes:

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

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

(c) Expenses paid for various outsourcing activities/arrar

FORM NL-7-OPERATING EXPENSES SCHI

(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 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022	For the Quarter 31st March 2022	Upto the Quarter 31st March 2022
1	Employees' remuneration & welfare benefits	-	5	-	344	-	5	-	70	-	12	-	345	-	1,084	-	1,555
2	Travel, conveyance and vehicle running expenses	-	0	-	19	-	0	-	4	-	1	-	3	-	45	-	71
3	Training expenses	-	0	-	2	-	0	-	0	-	0	-	2	-	6	-	8
4	Rents, rates & taxes	-	1	-	36	-	1	-	7	-	1	-	38	-	115	-	165
5	Repairs	-	0	-	17	-	0	-	4	-	4	-	10	-	48	-	71
6	Printing & stationery	-	-	-	0	-	-	-	0	-	0	-	0	-	1	-	1
7	Communication expenses	-	0	-	1	-	0	-	0	-	0	-	1	-	4	-	5
8	Legal & professional charges	-	1	-	58	-	1	-	12	-	2	-	16	-	140	-	220
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	0	-	7	-	0	-	1	-	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	-	9	-	625	-	10	-	127	-	22	-	19	-	1,363	-	2,219
12	Depreciation	-	0	-	24	-	0	-	5	-	1	-	9	-	60	-	93
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	0	-	2	-	0	-	0	-	0	-	0	-	5	-	8
15	Information Technology Expenses	-	3	-	181	-	3	-	37	-	6	-	198	-	587	-	835
16	Goods and Services Tax (GST)	-	1	-	49	-	1	-	10	-	2	-	-	-	106	-	174
17	Others (to be specified) ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss	-	(0)	-	(6)	-	(0)	-	(1)	-	(0)	-	1	-	(12)	-	(20)
	(b) Miscellaneous Expenses	-	1	-	53	-	1	-	11	-	2	-	8	-	121	-	194
	(c) Loss/(Profit) on disposal of Assets	-	-	-	0	-	-	-	0	-	-	-	-	-	0	-	0
	(d) Support Services	-	1	-	74	-	1	-	15	-	3	-	145	-	304	-	405
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	22	-	1,488	-	23	-	302	-	52	-	796	-	3,994	-	6,032
	In India	-	20	-	1,399	-	11	-	291	-	51	-	649	-	3,678	-	5,632
	Outside India	-	2	-	89	-	11	-	11	-	2	-	148	-	316	-	400

Notes:

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