

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 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023
		1	Employees' remuneration & welfare benefits	-	514	-	1	-	(3)	-	(1)	-	123	-	65
2	Travel, conveyance and vehicle running expenses	-	51	-	0	-	(0)	-	(0)	-	12	-	6	-	19
3	Training expenses	-	7	-	0	-	(0)	-	(0)	-	2	-	1	-	3
4	Rents, rates & taxes	-	35	-	0	-	(0)	-	(0)	-	8	-	5	-	13
5	Repairs	-	21	-	0	-	(0)	-	(0)	-	5	-	3	-	8
6	Printing & stationery	-	0	-	-	-	-	-	-	-	0	-	0	-	0
7	Communication expenses	-	1	-	-	-	(0)	-	(0)	-	0	-	0	-	0
8	Legal & professional charges	-	69	-	0	-	(0)	-	(0)	-	16	-	9	-	25
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	11	-	0	-	(0)	-	(0)	-	3	-	1	-	4
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	0	-	-	-	-	-	-	-	0	-	0	-	0
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	1	-	-	-	-	-	-	-	0	-	0	-	0
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	885	-	2	-	(5)	-	(2)	-	212	-	112	-	324
12	Depreciation	-	9	-	0	-	(0)	-	(0)	-	2	-	1	-	3
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	21	-	0	-	(0)	-	(0)	-	5	-	3	-	8
15	Information Technology Expenses	-	247	-	1	-	(1)	-	(1)	-	59	-	31	-	90
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss	-	219	-	1	-	(1)	-	(1)	-	52	-	28	-	80
	(b) Miscellaneous Expenses	-	13	-	0	-	(0)	-	(0)	-	3	-	2	-	5
	(c) Loss/(Profit) on disposal of Assets	-	(0)	-	-	-	-	-	-	-	(0)	-	(0)	-	(0)
	(d) Support Services	-	118	-	0	-	(1)	-	(0)	-	28	-	15	-	43
	TOTAL	-	2,221	-	6	-	(12)	-	(6)	-	531	-	282	-	813
	In India	-	1,798	-	6	-	(12)	-	(6)	-	410	-	237	-	646
	Outside India	-	423	-	-	-	-	-	-	-	122	-	45	-	167

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 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th 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	-	1	-	0	-	1
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"

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Sr.No	Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Miscellaneous Public/ Product Liability		Engineering	
		For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023
		1	Employees' remuneration & welfare benefits	-	1	-	13	-	-	-	14	-	18	-	0
2	Travel, conveyance and vehicle running expenses	-	0	-	1	-	-	-	1	-	2	-	0	-	7
3	Training expenses	-	0	-	0	-	-	-	0	-	0	-	0	-	1
4	Rents, rates & taxes	-	0	-	1	-	-	-	1	-	1	-	0	-	5
5	Repairs	-	0	-	1	-	-	-	1	-	1	-	0	-	3
6	Printing & stationery	-	-	-	0	-	-	-	0	-	0	-	0	-	0
7	Communication expenses	-	-	-	0	-	-	-	0	-	0	-	0	-	0
8	Legal & professional charges	-	0	-	2	-	-	-	2	-	2	-	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	-	-	-	-	-	-	-	-	-	0	-	0	-	0
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	0	-	-	-	0	-	0	-	0	-	0
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	2	-	22	-	-	-	24	-	32	-	1	-	124
12	Depreciation	-	0	-	0	-	-	-	0	-	0	-	0	-	1
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	0	-	1	-	-	-	1	-	1	-	0	-	3
15	Information Technology Expenses	-	0	-	6	-	-	-	7	-	9	-	0	-	34
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss	-	0	-	6	-	-	-	6	-	8	-	0	-	31
	(b) Miscellaneous Expenses	-	0	-	0	-	-	-	0	-	0	-	0	-	2
	(c) Loss/(Profit) on disposal of Assets	-	-	-	(0)	-	-	-	(0)	-	(0)	-	(0)	-	(0)
	(d) Support Services	-	0	-	3	-	-	-	3	-	4	-	0	-	16
	TOTAL	-	4	-	56	-	-	-	60	-	79	-	2	-	310
	In India	-	3	-	46	-	-	-	49	-	78	-	2	-	249
	Outside India	-	1	-	10	-	-	-	11	-	1	-	0	-	62

Notes:

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

Sr.No	Particulars	Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Miscellaneous Public/ Product Liability		Engineering	
		For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022
		1	Employees' remuneration & welfare benefits	-	0	-	18	-	-	-	18	-	1	-	(3)
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.	-	-	-	-	-	-	-	-	-	-	-	(0)	-	-
	(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 tot
- (b) Separate disclosure to be made for segment/sub-segr
- (c) Expenses paid for various outsourcing activities/arrang

FORM NL-7-OPERATING EXPENSES SCHE

(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 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023	For the Quarter 30th Sep 2023	Upto the Quarter 30th Sep 2023
		1	Employees' remuneration & welfare benefits	-	4	-	17	-	1	-	25	-	25	-	229	-	594
2	Travel, conveyance and vehicle running expenses	-	0	-	2	-	0	-	2	-	2	-	30	-	66	-	117
3	Training expenses	-	0	-	0	-	0	-	0	-	0	-	1	-	6	-	13
4	Rents, rates & taxes	-	0	-	1	-	0	-	2	-	2	-	21	-	46	-	81
5	Repairs	-	0	-	1	-	0	-	1	-	1	-	7	-	22	-	43
6	Printing & stationery	-	-	-	0	-	-	-	0	-	0	-	0	-	0	-	1
7	Communication expenses	-	0	-	0	-	-	-	0	-	0	-	0	-	0	-	2
8	Legal & professional charges	-	1	-	2	-	0	-	3	-	3	-	11	-	60	-	128
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	0	-	0	-	0	-	1	-	1	-	1	-	9	-	21
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	0	-	0	-	0	-	0	-	0
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	0	-	-	-	0	-	0	-	0	-	0	-	1
10	Advertisement and publicity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Interest & Bank Charges	-	7	-	30	-	1	-	43	-	43	-	0	-	628	-	1,511
12	Depreciation	-	0	-	0	-	0	-	0	-	0	-	3	-	9	-	19
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	0	-	1	-	0	-	1	-	1	-	0	-	15	-	35
15	Information Technology Expenses	-	2	-	8	-	0	-	12	-	12	-	54	-	229	-	475
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified) ¹	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Exchange (gain) /loss	-	2	-	7	-	0	-	11	-	11	-	-	-	155	-	374
	(b) Miscellaneous Expenses	-	0	-	0	-	0	-	1	-	1	-	6	-	16	-	28
	(c) Loss/(Profit) on disposal of Assets	-	-	-	(0)	-	-	-	(0)	-	(0)	-	0	-	(0)	-	(0)
	(d) Support Services	-	1	-	4	-	0	-	6	-	6	-	39	-	122	-	240
	TOTAL	-	19	-	75	-	3	-	107	-	107	-	404	-	1,979	-	4,194
	In India	-	(1)	-	41	-	(14)	-	66	-	91	-	382	-	1,589	-	3,381
	Outside India	-	19	-	33	-	18	-	41	-	16	-	22	-	390	-	813

Notes:

- (a) Items of expenses in excess of one percent of the tot
(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 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th Sep 2022	For the Quarter 30th Sep 2022	Upto the Quarter 30th 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) ¹	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(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)
	(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 tot
(b) Separate disclosure to be made for segment/sub-segr
(c) Expenses paid for various outsourcing activities/arrang