

(Amount in ₹ Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workers'		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total				
	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21								
	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21								
1 Employees' remuneration & welfare	49.87	143.52	0.65	4.33	-	-	0.65	4.33	555.58	2,059.32	374.27	1,282.32	929.85	3,341.44	382.88	2,410.97	66.25	149.79	66.54	96.65	515.67	2,659.41	0.07	1.07	-	-	-	-	-	-	-	-	-	-	1.80	2.47	1,451.72	6,019.21	1,502.24	6,173.06				
2 Travel, conveyance and vehicle running expenses	1.03	2.37	0.02	0.07	-	-	0.02	0.07	12.31	32.60	8.05	20.30	20.36	52.90	10.81	38.17	1.24	2.37	1.13	1.56	13.18	42.10	0.01	0.02	-	-	-	-	-	-	-	-	-	-	0.03	0.04	33.67	95.29	34.72	97.73				
3 Training expenses	0.91	1.52	0.02	0.04	-	-	0.02	0.04	11.70	20.92	7.66	13.03	19.16	33.95	12.06	24.50	1.01	1.52	0.80	1.00	13.87	27.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.03	0.03	33.15	61.36	34.08	62.72		
4 Rent, rates & taxes	2.67	8.85	0.03	3.66	-	-	0.03	3.66	29.24	122.28	19.66	75.29	48.90	197.57	25.14	201.78	4.12	10.48	4.34	6.69	33.60	218.95	0.01	0.01	-	-	-	-	-	-	-	-	-	-	-	0.11	0.15	62.85	417.64	85.55	430.15			
5 Repairs & Maintenance	0.58	1.56	0.01	0.04	-	-	0.01	0.04	6.99	18.77	4.52	11.65	11.63	28.37	5.99	21.98	0.70	1.36	0.65	0.90	7.94	24.17	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.02	18.83	54.70	19.43	56.10			
6 Printing & stationery	0.14	0.37	-	0.01	-	-	0.01	0.01	1.62	5.13	1.08	3.20	2.70	8.33	1.27	6.01	0.11	0.37	0.18	0.25	1.63	4.63	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	4.36	15.01	4.50	15.39			
7 Communication expenses	0.41	1.07	0.01	0.03	-	-	0.01	0.03	4.83	14.80	3.20	9.22	8.03	24.62	3.89	17.33	0.53	1.09	0.50	0.71	4.92	19.32	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.02	13.01	43.28	13.43	44.38			
8 Legal & professional charges	3.38	7.65	0.06	0.22	-	-	0.06	0.22	37.86	105.32	24.84	65.57	62.70	178.89	32.33	123.31	3.91	7.66	3.60	5.04	39.83	138.00	0.01	0.05	-	-	-	-	-	-	-	-	-	-	-	0.10	0.13	80.93	307.84	106.17	315.71			
9 Auditor's fees, expenses etc.	0.16	0.40	-	0.01	-	-	0.01	0.01	1.78	5.50	1.24	3.43	3.12	8.93	1.56	6.44	0.20	0.40	0.19	0.27	1.95	7.11	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	5.09	16.09	5.25	16.50			
(a) as auditor or in any other capacity, in respect of:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
(b) Tribunal matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(c) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(d) Management services; and	0.04	0.08	-	-	-	-	-	-	0.49	1.15	0.71	0.71	0.80	1.86	0.45	1.34	0.04	0.08	0.04	0.06	0.53	1.48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	-	-	1.34	3.35	1.38	3.43
(e) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
10 Advertisement and publicity	47.59	116.38	0.83	3.37	-	-	0.83	3.37	564.72	1,602.77	371.18	997.88	595.90	2,600.65	476.44	1,976.05	58.93	116.58	54.62	76.78	589.97	2,069.81	0.15	0.83	-	-	-	-	-	-	-	-	-	-	-	-	1.46	1.92	1,531.78	4,684.75	1,580.20	4,804.50		
11 Interest & Bank Charges	0.77	1.87	0.01	0.05	-	-	0.01	0.05	9.04	25.69	5.94	15.99	14.98	41.48	7.63	30.08	0.94	1.87	0.87	1.23	9.44	31.38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.03	24.50	75.98	25.28	77.00		
12 Depreciation	4.81	12.48	0.08	0.36	-	-	0.08	0.36	56.02	175.82	37.06	106.97	95.08	278.79	44.97	201.36	6.07	12.50	5.76	8.23	56.80	220.89	0.01	0.09	-	-	-	-	-	-	-	-	-	-	-	-	-	0.16	0.21	85.48	302.22	105.37	315.06	
13 Brand/Trade Mark usage fees/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
14 Business Development and Sales Promotion Expenses	0.47	0.99	0.01	0.03	-	-	0.01	0.03	5.90	13.69	3.62	8.52	9.72	22.21	5.52	16.03	0.57	1.00	0.49	0.66	6.58	17.69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.02	16.37	40.03	16.85	41.05		
15 Information Technology Expenses	12.92	32.78	0.22	0.95	-	-	0.22	0.95	101.73	493.43	100.12	281.06	251.85	792.49	124.31	528.52	16.19	32.84	15.23	21.43	155.73	582.99	0.04	0.24	-	-	-	-	-	-	-	-	-	-	-	-	-	0.41	0.54	409.19	1,319.51	422.33	1,353.24	
16 Goods and Services Tax (GST)	0.94	2.52	0.01	0.07	-	-	0.01	0.07	10.91	34.77	7.24	21.65	18.15	56.42	8.53	40.71	1.20	2.53	1.16	1.67	10.99	44.91	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.03	0.04	29.15	101.64	30.10	104.23		
17 Others - Miscellaneous Expenses	3.61	16.73	(0.15)	0.53	-	-	(0.15)	0.53	21.79	62.12	6.79	17.46	28.98	79.98	5.77	31.66	1.92	3.66	0.96	1.24	7.93	29.06	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.09	36.94	138.31	40.00	158.41	
TOTAL	130.10	356.94	1.81	13.79	-	-	1.81	13.79	1,402.53	4,748.03	976.78	2,934.05	2,459.31	7,682.08	1,149.54	5,997.77	163.16	346.09	157.06	226.67	1,466.76	6,170.53	0.30	2.45	-	-	-	-	-	-	-	-	-	-	-	-	4.25	5.73	3,944.96	13,894.93	4,076.87	14,265.66		
In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					

(Amount in ₹ Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel		Total Health		Workers'		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total						
	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21	For Q4 FY 2020-21	For FY 2020-21										
	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21	20	21								
1 Employees' remuneration & welfare	15.80	72.96	1.49	4.17	-	-	1.49	4.17	693.26	2,000.98	384.67	1,119.49	1,077.93	3,120.47	352.86	2,326.57	5.74	7.93	0.83	0.83	359.43	2,325.73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.42	12.97	-	-	1,490.77	5,470.77	1,498.06	5,347.90
2 Travel, conveyance and vehicle running expenses	0.16	0.15	0.01	0.01	-	-	0.01	0.01	4.40	4.98	2.46	2.38	6.86	6.36	5.23	4.75	0.02	0.02	-	-	5.25	4.77	-	-	-	-																				