

**Bajaj Allianz General Insurance Company Limited**

IRDA Registration No 113, dated 2nd May, 2001

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 30 September 2023



**FORM NL-7-OPERATING EXPENSES SCHEDULE**

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																			
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023
1 Employees' remuneration & welfare benefits	3,511	7,797	282	682	18	30	300	712	4,899	9,729	5,487	10,988	10,386	20,717	8,000	14,646	637	1,227	422	875
2 Travel, conveyance and vehicle running expenses	42	106	20	57	0	0	20	57	282	582	326	672	608	1,254	372	793	39	79	10	23
3 Training expenses	27	29	18	19	0	0	18	19	172	186	196	221	367	407	240	255	20	21	5	6
4 Rents, rates & taxes	17	48	9	34	0	0	9	34	124	307	142	352	267	659	192	458	14	37	4	10
5 Repairs	11	23	7	16	0	0	7	16	78	148	89	170	166	318	118	221	9	18	2	5
6 Printing & stationery	27	59	3	5	-	-	3	5	51	115	66	149	117	263	110	211	51	105	10	28
7 Communication expenses	31	72	3	6	-	-	3	6	58	141	75	184	133	325	129	260	59	130	11	35
8 Legal & professional charges	14	30	8	21	0	0	8	21	97	190	111	218	207	409	148	284	11	23	3	6
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	1	0	1	-	-	0	1	4	9	5	10	9	19	6	13	0	1	0	0
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Tax Audit	0	0	0	0	-	-	0	0	0	1	0	1	1	2	1	1	0	0	0	0
(c) in any other capacity	0	0	0	0	-	-	0	0	2	3	2	3	4	6	3	4	0	0	0	0
(d) Out of pocket expenses	0	0	-	0	-	-	0	0	0	1	0	1	0	3	0	2	0	0	0	0
10 Advertisement and publicity	(10)	221	11	59	0	2	12	61	193	519	223	592	416	1,111	332	782	22	60	5	25
11 Interest & Bank Charges	31	71	18	50	0	0	18	50	221	453	252	520	473	973	340	677	26	55	7	15
12 Depreciation	29	71	16	50	0	0	16	50	206	452	236	519	442	971	310	676	24	55	6	15
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	831	940	95	107	8	9	103	116	805	883	908	995	1,713	1,878	1,254	1,354	82	90	68	75
15 Information Technology Expenses	192	409	18	34	0	0	18	34	359	799	468	1,038	827	1,836	781	1,469	361	735	73	195
16 Goods and Services Tax (GST)	0	0	-	0	-	-	-	0	358	786	-	-	358	786	78	118	2	3	-	0
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	173	522	20	60	3	5	23	64	240	490	274	553	514	1,043	431	752	24	50	19	42
Other acquisition costs	152	446	6	77	1	3	7	80	320	527	-	-	320	527	157	359	1	2	-	-
Exchange (gain) /loss (net)	(0)	(1)	(0)	(0)	-	-	(0)	(0)	(3)	(4)	(3)	(5)	(5)	(9)	(4)	(6)	(0)	(1)	(0)	(0)
Miscellaneous expenses	4	16	1	11	0	0	1	11	29	101	33	116	61	216	39	137	3	12	7	16
Loss/(Profit) on disposal of assets (net)	(1)	0	(1)	0	-	-	(1)	0	(5)	1	(5)	1	(10)	2	(7)	1	(1)	0	(0)	0
Other Office Running Expenses	29	62	17	44	0	0	17	44	201	395	230	454	430	849	313	604	24	48	-	-
<b>TOTAL</b>	<b>5,110</b>	<b>10,925</b>	<b>551</b>	<b>1,334</b>	<b>30</b>	<b>49</b>	<b>581</b>	<b>1,383</b>	<b>8,690</b>	<b>16,813</b>	<b>9,114</b>	<b>17,752</b>	<b>17,805</b>	<b>34,565</b>	<b>13,343</b>	<b>24,071</b>	<b>1,410</b>	<b>2,754</b>	<b>652</b>	<b>1,372</b>
In India	5,110	10,925	551	1,334	30	49	581	1,383	8,690	16,813	9,114	17,752	17,805	34,565	13,343	24,071	1,410	2,754	652	1,372
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Bajaj Allianz General Insurance Company Limited**

IRDA Registration No 113, dated 2nd May, 2001

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 30 September 2023



**FORM NL-7-OPERATING EXPENSES SCHEDULE**

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																			
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022
1 Employees' remuneration & welfare benefits	3,363	7,199	260	582	56	62	316	644	4,571	8,561	1,921	4,145	6,492	12,706	6,550	11,811	553	960	482	796
2 Travel, conveyance and vehicle running expenses	49	92	15	42	0	0	15	42	221	433	295	589	516	1,022	266	583	28	54	10	24
3 Training expenses	10	21	3	11	0	0	3	11	45	109	81	167	126	277	58	149	7	14	2	6
4 Rents, rates & taxes	28	57	10	32	0	0	10	32	139	303	189	418	328	721	168	409	17	37	6	15
5 Repairs	13	23	5	13	-	0	5	13	64	123	87	170	150	294	78	167	8	15	3	6
6 Printing & stationery	10	31	1	3	-	-	1	3	22	66	28	86	50	152	32	84	17	41	5	15
7 Communication expenses	29	60	2	5	-	-	2	5	61	128	79	165	140	293	85	162	43	79	14	30
8 Legal & professional charges	16	29	6	16	0	0	6	16	79	153	107	211	186	364	97	205	10	18	3	8
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	2	0	1	-	-	0	1	4	9	6	13	10	22	5	12	1	1	0	0
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Tax Audit	0	0	0	0	-	-	0	0	0	1	1	1	1	2	1	1	0	0	0	0
(c) in any other capacity	0	0	0	0	-	-	0	0	1	2	1	2	2	4	1	2	0	0	0	0
(d) Out of pocket expenses	0	0	0	0	-	-	0	0	1	1	1	2	1	3	1	2	0	0	0	0
10 Advertisement and publicity	568	1,305	69	173	22	24	91	197	742	1,357	968	1,783	1,710	3,140	1,073	1,908	79	147	54	111
11 Interest & Bank Charges	37	66	14	38	0	0	14	38	186	356	253	491	439	847	229	478	22	43	8	18
12 Depreciation	44	85	15	49	0	0	15	49	217	457	294	631	511	1,087	270	624	26	55	9	23
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	148	245	16	27	4	5	21	32	140	201	181	260	321	461	207	287	14	21	12	19
15 Information Technology Expenses	197	402	14	32	0	0	14	32	416	851	536	1,100	953	1,952	574	1,076	291	525	93	197
16 Goods and Services Tax (GST)	0	1	-	-	-	-	-	-	937	1,314	-	-	937	1,314	50	76	2	3	0	0
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	4,656	10,567	500	1,169	186	200	686	1,369	4,974	8,660	6,416	11,193	11,390	19,853	7,518	12,361	511	903	411	802
Other acquisition costs	153	420	39	96	1	2	39	98	106	264	-	-	106	264	114	252	1	1	-	-
Exchange (gain) /loss (net)	3	4	2	2	-	-	2	2	18	23	25	32	43	56	24	31	2	3	1	1
Miscellaneous expenses	7	12	3	7	0	0	3	7	35	64	48	89	83	153	35	67	4	8	10	22
Loss/(Profit) on disposal of assets (net)	(1)	(1)	(0)	(1)	-	-	(0)	(1)	(4)	(5)	(6)	(7)	(10)	(12)	(5)	(7)	(0)	(1)	(0)	(0)
Other Office Running Expenses	41	72	16	41	0	0	16	41	206	385	281	531	488	916	252	524	25	47	13	13
<b>TOTAL</b>	<b>9,371</b>	<b>20,694</b>	<b>990</b>	<b>2,339</b>	<b>270</b>	<b>293</b>	<b>1,260</b>	<b>2,632</b>	<b>13,182</b>	<b>23,818</b>	<b>11,793</b>	<b>22,073</b>	<b>24,975</b>	<b>45,891</b>	<b>17,683</b>	<b>31,266</b>	<b>1,660</b>	<b>2,974</b>	<b>1,135</b>	<b>2,104</b>
In India	9,371	20,694	990	2,339	270	293	1,260	2,632	13,182	23,818	11,793	22,073	24,975	45,891	17,683	31,266	1,660	2,974	1,135	2,104
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Bajaj Allianz General Insurance Company Limited**

IRDA Registration No 113, dated 2nd May, 2001

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 30 September 2023



**FORM NL-7-OPERATING EXPENSES SCHEDULE**

Particulars		Miscellaneous																		Grand Total	
		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous			
		For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023	For the quarter ended Sep 2023	Up to the period ended Sep 2023		
1	Employees' remuneration & welfare benefits	9,059	16,748	96	200	71	145	310	726	23	48	875	1,580	9	20	2,210	4,474	23,039	44,659	26,850	53,167
2	Travel, conveyance and vehicle running expenses	421	895	7	17	9	14	4	12	0	1	184	205	0	0	281	359	1,512	2,755	1,574	2,918
3	Training expenses	266	282	5	6	4	4	3	3	0	0	42	44	0	0	83	86	771	832	816	879
4	Rents, rates & taxes	210	506	3	10	4	7	2	5	0	0	84	90	0	0	111	153	681	1,430	707	1,512
5	Repairs	130	244	2	5	2	4	1	3	0	0	38	76	0	0	58	74	398	723	416	763
6	Printing & stationery	172	344	1	2	10	11	0	0	0	0	11	17	-	-	96	218	406	855	436	919
7	Communication expenses	199	425	1	2	13	13	0	0	-	0	15	33	-	-	109	269	469	1,068	503	1,146
8	Legal & professional charges	162	314	3	6	3	5	1	3	0	0	62	62	0	0	73	94	511	892	533	943
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	7	15	0	0	0	0	0	0	0	0	2	2	-	-	3	4	21	42	22	44
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Tax Audit	1	2	0	0	0	0	0	0	-	-	0	0	-	-	0	0	2	4	2	5
	(c) in any other capacity	3	5	0	0	0	0	0	0	-	-	1	1	-	-	1	1	9	13	9	14
	(d) Out of pocket expenses	0	2	-	0	0	0	-	0	-	-	0	0	-	-	0	1	1	6	1	6
10	Advertisement and publicity	360	867	5	16	5	16	(0)	33	0	1	662	675	(0)	1	136	261	1,585	2,981	1,586	3,263
11	Interest & Bank Charges	372	747	6	15	6	11	3	8	0	0	110	111	0	0	169	222	1,141	2,087	1,190	2,208
12	Depreciation	341	746	6	15	6	11	3	8	0	0	120	129	0	0	181	237	1,099	2,118	1,144	2,239
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business development and promotion	1,403	1,519	22	24	36	39	134	150	6	6	0	0	5	6	416	461	3,735	4,085	4,669	5,141
15	Information Technology Expenses	1,215	2,399	5	11	73	74	1	2	0	0	121	210	0	0	679	1,515	2,921	6,047	3,130	6,491
16	Goods and Services Tax (GST)	80	121	-	-	-	-	-	2	-	-	381	658	-	-	105	108	924	1,675	924	1,675
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Marketing and support services	473	844	6	13	11	22	32	84	1	3	-	-	1	3	111	256	1,150	2,268	1,346	2,855
	Other acquisition costs	158	361	0	0	0	5	28	106	0	1	-	-	-	-	223	329	730	1,329	889	1,855
	Exchange (gain) /loss (net)	(4)	(7)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(1)	(1)	-	-	(2)	(2)	(13)	(20)	(13)	(21)
	Miscellaneous expenses	49	166	1	3	1	2	0	2	0	0	27	29	-	0	34	50	174	469	178	496
	Loss/(Profit) on disposal of assets (net)	(7)	2	(0)	0	(0)	0	(0)	0	-	-	0	0	-	-	(1)	0	(18)	4	(20)	5
	Other Office Running Expenses	337	652	6	13	6	10	3	7	0	0	109	113	0	0	152	197	1,042	1,840	1,088	1,946
	<b>TOTAL</b>	<b>15,405</b>	<b>28,197</b>	<b>173</b>	<b>358</b>	<b>259</b>	<b>392</b>	<b>527</b>	<b>1,155</b>	<b>32</b>	<b>62</b>	<b>2,844</b>	<b>4,033</b>	<b>16</b>	<b>32</b>	<b>5,229</b>	<b>9,368</b>	<b>42,291</b>	<b>78,162</b>	<b>47,982</b>	<b>90,469</b>
	In India	15,405	28,197	173	358	259	392	527	1,155	32	62	2,844	4,033	16	32	5,229	9,368	42,291	78,162	47,982	90,469
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Bajaj Allianz General Insurance Company Limited**

IRDA Registration No 113, dated 2nd May, 2001

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 30 September 2023



**FORM NL-7-OPERATING EXPENSES SCHEDULE**

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																				Grand Total	
	Total Health		Workmen's Compensation / Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segments		Total Miscellaneous		Grand Total			
	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022	For the quarter ended Sep 2022	Up to the period ended Sep 2022		
1 Employees' remuneration & welfare benefits	7,585	13,567	76	157	73	142	341	589	5	16	368	1,043	9	19	1,975	3,888	16,924	32,126	20,604	39,970		
2 Travel, conveyance and vehicle running expenses	304	661	5	12	3	8	5	9	0	0	195	214	0	0	47	95	1,075	2,021	1,140	2,155		
3 Training expenses	67	169	1	3	1	2	1	2	0	0	46	48	-	0	11	24	253	526	266	559		
4 Rents, rates & taxes	190	461	3	9	2	6	3	5	0	0	122	135	0	0	25	59	674	1,397	712	1,486		
5 Repairs	89	188	2	4	1	3	1	2	0	0	85	124	-	0	11	24	339	638	357	674		
6 Printing & stationery	54	140	0	1	0	0	0	0	-	-	35	35	-	-	36	102	175	431	185	465		
7 Communication expenses	141	270	1	1	0	0	0	0	-	-	76	81	-	-	98	197	457	843	488	908		
8 Legal & professional charges	110	231	2	5	1	3	2	3	0	0	58	58	-	0	14	30	373	694	395	738		
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0 (a) as auditor	6	14	0	0	0	0	0	0	0	0	3	3	-	-	1	2	21	41	22	44		
0 (b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0 (i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0 (ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0 (iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0 (iv) Tax Audit	1	1	0	0	0	0	0	0	-	-	0	0	-	-	0	0	2	4	2	4		
0 (c) in any other capacity	1	3	0	0	0	0	0	0	-	-	1	1	-	-	0	0	4	8	5	8		
0 (d) Out of pocket expenses	1	2	0	0	0	0	0	0	-	-	1	1	-	-	0	0	3	6	3	7		
10 Advertisement and publicity	1,207	2,167	18	37	24	50	91	165	1	6	867	869	3	7	268	574	4,189	7,015	4,848	8,517		
11 Interest & Bank Charges	259	539	5	11	3	7	4	6	0	0	131	132	0	0	34	69	875	1,612	927	1,716		
12 Depreciation	305	702	5	14	3	9	5	8	0	0	178	188	0	0	38	89	1,046	2,098	1,105	2,232		
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14 Business development and promotion	234	327	3	5	6	9	22	31	1	1	-	-	1	1	63	100	650	936	818	1,213		
15 Information Technology Expenses	958	1,797	4	10	0	1	1	2	0	0	489	515	0	0	667	1,311	3,072	5,588	3,283	6,022		
16 Goods and Services Tax (GST)	53	80	-	-	-	-	-	-	-	-	558	732	-	-	5	(7)	1,552	2,118	1,553	2,119		
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
0 Marketing and support services	8,440	14,066	118	230	186	368	754	1,351	11	47	-	-	27	59	2,068	4,319	22,994	40,294	28,336	52,229		
0 Other acquisition costs	115	253	-	0	1	5	25	52	(1)	(0)	62	62	-	-	51	101	358	737	550	1,254		
0 Exchange (gain) /loss (net)	27	35	1	1	0	0	0	0	0	0	9	9	-	-	3	5	84	106	89	112		
0 Miscellaneous expenses	50	97	1	2	1	1	1	1	0	0	26	28	0	0	6	13	168	295	177	314		
0 Loss/(Profit) on disposal of assets (net)	(6)	(8)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(2)	(2)	-	-	(1)	(1)	(18)	(23)	(20)	(25)		
0 Other Office Running Expenses	290	583	5	12	4	8	4	7	0	0	156	167	0	0	37	75	984	1,769	1,041	1,881		
<b>TOTAL</b>	<b>20,478</b>	<b>36,344</b>	<b>250</b>	<b>514</b>	<b>309</b>	<b>624</b>	<b>1,259</b>	<b>2,235</b>	<b>19</b>	<b>72</b>	<b>3,465</b>	<b>4,443</b>	<b>40</b>	<b>86</b>	<b>5,457</b>	<b>11,069</b>	<b>56,253</b>	<b>101,278</b>	<b>66,884</b>	<b>124,604</b>		
In India	20,478	36,344	250	514	309	624	1,259	2,235	19	72	3,465	4,443	40	86	5,457	11,069	56,253	101,278	66,884	124,604		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		