

FORM NL-7-OPERATING EXPENSES SCHEDULE

Generali Central Insurance Company Limited
(Formerly known as Future Generali India Insurance Company Limited)
IRDA Registration No 132, dated 4th September, 2007



Operating Expenses related to Insurance Business

Operating Expenses related to Insurance Business																			(₹ Lakhs)											
Particulars	Fire		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health									
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3								
	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26								
1 Employees' Remuneration & Welfare Benefits	516.97	3,473.96	104.38	584.34	13.11	13.12	117.49	597.46	903.74	2,545.63	2,536.81	7,615.36	3,440.54	10,160.98	1,893.51	5,472.56	113.64	554.54	4.20	30.03	2,011.35	6,057.13								
2 Travel, Conveyance and Vehicle Running Expenses	23.69	118.69	5.15	21.20	0.45	0.45	5.59	21.65	10.55	10.65	125.35	335.34	135.90	345.99	70.48	173.96	4.75	18.79	0.21	0.95	75.45	193.69								
3 Training Expenses	119.97	346.22	39.78	93.47	0.56	0.56	40.35	96.03	156.42	490.83	330.18	583.37	486.60	1,076.20	547.60	1,046.16	159.92	261.64	0.38	5.40	707.90	1,311.20								
4 Rents, Rates, and Taxes	44.70	237.77	9.84	42.47	0.90	0.90	10.74	43.36	102.57	275.78	127.19	323.21	229.76	680.00	89.91	254.28	8.85	36.80	0.40	1.89	99.16	292.98								
5 Repairs	56.58	185.42	11.35	33.12	0.70	0.70	12.04	33.82	99.48	215.07	96.81	115.80	196.29	330.87	126.09	157.50	9.61	27.13	0.48	1.48	136.18	186.11								
6 Printing & Stationery	16.91	62.63	0.86	7.19	0.15	0.15	1.01	7.34	13.77	68.86	18.45	39.27	32.22	108.12	13.83	56.85	0.84	6.48	0.03	0.32	14.70	63.65								
7 Communication expenses	4.05	60.87	1.27	10.87	0.23	0.23	1.50	11.10	19.01	68.36	43.54	106.02	62.54	174.38	26.41	89.46	1.24	9.66	0.05	0.48	27.69	99.61								
8 Legal & Professional Charges	37.94	285.25	7.74	48.82	1.07	1.08	8.81	49.90	293.98	488.06	212.85	640.62	506.83	1,128.68	251.85	624.39	(8.61)	23.33	2.60	4.51	245.84	652.23								
9 Auditors' Fees, Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
(a) as auditor	0.73	5.64	0.18	1.01	0.02	0.02	0.20	1.03	2.14	6.54	2.68	7.69	4.82	14.23	2.86	10.40	0.17	0.90	0.01	0.04	3.04	11.34								
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
(i) Taxation matters	0.14	0.57	0.03	0.10	0.00	0.00	0.03	0.10	0.27	0.66	0.33	0.77	0.60	1.43	0.38	1.04	0.03	0.09	0.00	0.00	0.41	1.14								
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
10 Advertisement and Publicity	311.53	571.55	13.62	47.76	19.77	20.37	33.39	68.13	271.35	263.41	24.91	217.33	296.26	480.74	402.11	1,023.12	36.50	86.34	0.68	2.41	439.29	1,111.87								
11 Interest & Bank Charges	44.38	187.39	9.30	33.47	0.71	0.71	10.01	34.17	89.05	217.35	109.58	255.52	198.63	472.87	125.93	344.90	8.54	29.74	0.39	1.49	134.86	376.14								
12 Depreciation	59.31	318.87	13.09	56.95	1.20	1.20	14.29	58.15	136.99	369.85	169.92	434.80	306.91	804.66	189.48	586.79	12.13	50.61	0.54	2.54	202.14	639.94								
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
15 Information Technology Expenses	142.14	644.67	30.22	165.14	2.43	2.43	32.65	167.57	373.68	1,461.00	368.48	401.97	742.16	1,952.96	423.08	1,230.35	27.82	102.31	1.26	5.13	452.16	1,337.80								
16 Goods and Services Tax (GST)	14.17	65.48	3.02	11.69	0.25	0.25	3.27	11.94	29.91	75.94	36.92	89.28	66.84	165.22	41.95	120.49	2.79	10.39	0.13	0.52	44.86	131.40								
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
(a) Business Support	41.26	79.88	1.41	3.30	0.01	0.01	1.42	3.31	110.61	121.90	188.92	354.74	299.54	476.63	75.75	141.28	9.03	23.21	0.31	1.23	85.09	165.72								
(b) Entertainment	1.90	9.82	0.42	1.75	0.04	0.04	0.45	1.79	4.29	11.39	5.47	13.66	9.75	25.07	6.02	18.23	0.38	1.56	0.02	0.08	6.42	19.47								
(c) Gain/(Loss) on Foreign Exchange	18.75	16.93	3.33	3.02	0.06	0.06	3.39	3.09	21.27	19.64	24.94	23.08	46.20	42.72	33.93	31.25	2.96	2.69	0.15	0.13	37.04	34.06								
(d) Subscription/Membership	13.20	52.70	2.74	9.41	0.20	0.20	2.94	9.61	25.69	61.13	31.55	72.46	57.24	133.59	36.52	97.47	2.51	8.36	0.11	0.42	39.14	106.26								
(e) Insurance	10.97	30.23	2.14	5.40	0.11	0.11	2.26	5.51	17.78	35.06	21.56	41.22	39.35	76.28	26.14	55.63	1.94	4.80	0.09	0.24	28.18	60.67								
(f) Pool Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								
(g) Miscellaneous	39.55	74.74	7.45	13.89	0.29	0.29	7.75	14.18	56.02	90.18	67.21	106.16	123.23	196.34	29.66	29.66	6.73	12.41	0.33	0.62	36.72	42.69								
TOTAL	1,518.83	6,829.38	267.32	1,196.38	42.26	42.87	309.58	1,239.25	2,738.56	6,897.28	4,543.65	11,870.68	7,282.22	18,767.96	4,413.50	11,565.78	401.76	1,271.79	12.36	59.92	4,827.62	12,897.50								
In India	1,518.83	6,829.38	267.32	1,196.38	42.26	42.87	309.58	1,239.25	2,738.56	6,897.28	4,543.65	11,870.68	7,282.22	18,767.96	4,413.50	11,565.78	401.76	1,271.79	12.36	59.92	4,827.62	12,897.50								
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-								

Particulars	Miscellaneous										Grand Total	
	Workmen Compensation		Liability		Engineering		Aviation		Crop Insurance		Others	
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26	2025-26
1 Employees' Remuneration & Welfare Benefits	52.80	169.82	52.89	205.52	127.24	476.77	(0.00)	-	1,103.33	2,369.79	559.46	1,669.45
2 Travel, Conveyance and Vehicle Running Expenses	1.46	5.74	1.87	6.48	5.04	16.27	(0.00)	-	49.19	114.03	16.31	46.26
3 Training Expenses	14.96	33.34	(0.35)	10.31	33.11	67.52	(0.00)	-	35.94	95.21	67.46	151.77
4 Rents, Rates, and Taxes	2.85	11.49	3.69	12.69	9.76	32.59	(0.00)	-	63.18	144.58	25.33	78.05
5 Repairs	3.20	8.96	3.89	9.90	10.18	25.42	(0.00)	-	58.44	113.03	26.32	62.31
6 Printing & Stationery	0.27	1.95	0.94	2.69	1.68	6.32	(0.00)	-	24.88	40.77	10.14	30.45
7 Communication	0.40	2.94	0.61	3.29	1.62	8.34	(0.00)	-	13.45	37.92	4.64	20.56
8 Legal & Professional Charges	2.52	13.56	3.68	15.21	9.86	39.11	(0.00)	-	74.26	258.95	26.96	99.44
9 Auditors' Fees, Expenses etc.	-	-	-	-	-	-	(0.00)	-	-	-	-	-
(a) as auditor	0.05	0.27	0.07	0.30	0.19	0.77	(0.00)	-	1.36	3.43	0.51	1.85
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	(0.00)	-	-	-	-	-
(i) Taxation matters	0.01	0.03	0.01	0.03	0.03	0.08	(0.00)	-	0.16	0.34	0.07	0.19
(ii) Insurance Matters	-	-	-	-	-	-	(0.00)	-	-	-	-	-
(iii) Management services, and	-	-	-	-	-	-	(0.00)	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	(0.00)	-	-	-	-	-
10 Advertisement and Publicity	11.56	47.80	3.86	6.55	61.88	153.81	(0.00)	-	54.96	223.38	224.19	934.41
11 Interest & Bank Charges	2.66	9.06	3.33	10.00	8.77	25.69	(0.00)	-	53.65	113.95	22.46	61.51
12 Depreciation	3.80	15.41	4.91	17.02	13.02	43.71	(0.00)	-	84.46	193.89	33.79	104.68
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	(0.00)	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	(0.00)	-	-	-	-	-
15 Information Technology Expenses	8.67	31.15	10.97	34.41	28.94	88.37	(0.00)	-	180.12	391.99	83.29	220.57
16 Goods and Services Tax (GST)	0.87	3.16	1.10	3.49	2.91	8.97	(0.00)	-	40.92	82.31	7.48	21.49
17 Others	-	-	-	-	-	-	(0.00)	-	-	-	-	-
(a) Business Support	0.64	2.47	0.64	0.58	1.50	9.89	(0.00)	-	453.07	453.11	50.28	191.73
(b) Entertainment	0.12	0.47	0.15	0.52	0.41	1.35	(0.00)	-	3.21	7.94	1.12	3.39
(c) Gain/(Loss) on Foreign Exchange	0.90	0.82	0.99	0.90	2.54	2.32	(0.00)	-	11.06	10.29	6.05	5.56
(d) Subscription/Membership	0.78	2.55	0.97	2.81	2.55	7.22	(0.00)	-	15.39	32.05	6.51	17.30
(e) Insurance	0.60	1.46	0.72	1.61	1.87	4.14	(0.00)	-	10.26	18.38	4.66	9.92
(f) Pool Expenses	-	-	-	-	-	-	(0.00)	-	-	-	-	-
(g) Miscellaneous	2.05	3.76	2.37	4.15	6.15	10.66	(0.00)	-	31.22	47.28	15.13	25.53
TOTAL	91.16	365.90	97.33	348.47	329.25	1,029.34	(0.00)	-	2,362.51	5,152.62	1,192.17	3,756.43 </

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Operating Expenses related to Insurance Business

Particulars	Miscellaneous																							
	Fire				Marine Cargo				Marine Hull				Total Marine				Motor OD				Motor TP			
	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3	For Q3	Upto Q3
	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25	2024-25
1 Employees' Remuneration & Welfare Benefits	1,018.12	2,930.17	167.41	537.50	11.49	11.50	178.90	549.00	1,178.02	3,460.73	1,621.31	4,319.21	2,999.33	7,779.74	478.47	6,158.83	176.71	504.62	10.12	34.92	665.32	6,608.38		
2 Travel, Conveyance and Vehicle Running Expenses	49.25	140.73	8.11	25.81	0.55	0.55	8.66	26.37	66.57	166.21	78.36	207.43	144.93	373.64	24.03	295.79	8.55	24.24	0.49	1.68	33.06	321.70		
3 Training Expenses	16.08	110.25	10.64	62.05	0.08	0.08	10.72	62.13	505.31	842.64	34.56	136.13	539.88	978.77	36.73	284.62	30.88	105.26	0.25	1.25	67.86	391.14		
4 Rents, Rates, and Taxes	41.94	119.22	6.91	21.87	0.47	0.47	7.38	22.34	56.63	140.81	66.70	175.73	123.33	316.54	21.00	290.99	7.28	20.53	0.42	1.42	28.70	272.54		
5 Reprints	1.95	22.81	0.15	2.25	0.09	2.02	0.24	4.27	4.22	26.94	4.19	13.62	8.41	60.57	2.97	47.95	0.35	3.93	0.00	0.27	3.33	52.15		
6 Printing & Stationery	16.41	39.80	2.77	7.30	0.16	0.16	2.93	7.46	21.53	47.00	25.67	58.66	47.20	105.67	14.18	83.65	2.84	6.85	0.17	0.47	17.20	90.98		
7 Communication	22.71	35.16	4.04	6.45	0.14	0.14	4.18	6.59	27.99	41.53	34.29	51.83	62.27	93.36	36.96	73.91	3.92	6.06	0.26	0.42	41.15	80.39		
8 Legal & Professional Charges	65.40	193.61	10.70	35.52	0.76	0.76	11.46	36.28	89.01	225.63	151.90	332.80	240.91	558.43	26.04	406.95	11.36	33.34	0.64	2.31	38.04	442.60		
9 Auditor's Fees, Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1.49	5.11	0.24	0.94	0.02	0.02	0.26	0.96	2.09	6.03	2.42	7.53	4.51	13.56	(0.02)	10.73	0.26	0.88	0.01	0.06	0.25	11.67		
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	0.16	0.47	0.03	0.09	0.00	0.00	0.03	0.09	0.22	0.56	0.26	0.69	0.48	1.25	0.08	0.99	0.03	0.08	0.00	0.01	0.11	1.07		
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Advertisement and Publicity	(150.69)	466.37	4.76	47.36	(3.36)	(3.36)	1.40	44.01	40.30	331.95	59.18	99.65	99.48	431.60	41.61	795.79	2.14	250.96	0.35	3.45	44.10	1,050.20		
11 Interest & Bank Charges	46.31	120.30	7.75	22.07	0.47	0.47	8.22	22.54	61.49	142.08	72.93	177.32	134.43	319.41	33.06	252.86	8.03	20.72	0.47	1.43	41.56	275.01		
12 Depreciation	66.74	191.15	11.73	35.06	-	-	11.73	35.81	90.25	225.77	196.22	281.76	196.47	507.52	32.83	404.06	11.58	32.92	-	-	44.42	436.98		
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information Technology Expenses	197.17	492.71	33.18	90.38	1.93	1.93	35.11	92.32	260.01	581.93	309.27	726.25	569.28	1,308.18	140.61	1,035.62	34.17	84.85	2.04	5.87	176.82	1,126.35		
16 Goods and Services Tax (GST)	11.13	22.78	2.01	4.18	-	-	2.01	4.27	14.22	26.90	17.14	33.58	31.36	60.48	13.39	48.15	1.93	3.92	-	-	15.32	52.07		
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Business Support	(3.27)	42.22	1.52	30.79	0.21	0.21	1.73	31.00	(44.84)	153.69	(6.08)	208.14	(50.92)	361.83	(48.98)	180.11	(2.07)	11.57	0.28	1.62	(50.78)	193.30		
(b) Entertainment	4.91	14.90	0.80	2.72	0.06	0.06	0.86	2.79	6.71	17.60	7.86	21.96	14.57	39.56	1.59	31.32	0.85	2.57	0.18	0.18	2.57	34.06		
(c) Gain/(Loss) on Foreign Exchange	(12.29)	(12.33)	(2.25)	(2.26)	(0.05)	(0.05)	(2.30)	(2.31)	(14.52)	(14.56)	(18.12)	(18.17)	(32.64)	(32.73)	(25.80)	(25.91)	(2.12)	(2.12)	(0.15)	(0.15)	(28.06)	(28.18)		
(d) Subscription/Membership	19.06	42.75	3.26	7.84	0.17	0.17	3.42	8.01	24.68	50.49	29.58	63.02	54.26	113.51	19.15	89.86	3.30	7.36	0.51	0.51	22.96	97.73		
(e) Insurance	2.78	8.37	0.49	1.53	-	-	0.49	1.57	3.80	9.88	4.45	12.33	8.25	22.22	1.02	17.69	0.48	1.44	-	-	1.51	19.13		
(f) Pool Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(g) Miscellaneous	4.34	41.08	0.59	7.53	-	-	0.59	7.70	8.50	48.51	8.71	60.54	17.21	109.06	(22.79)	86.82	0.77	7.07	-	-	(22.01)	93.90		
TOTAL	1,419.73	5,027.65	274.83	947.01	13.18	15.13	288.01	963.17	2,602.20	6,532.32	2,610.82	6,989.83	5,213.02	13,522.15	826.06	10,530.39	301.28	1,127.07	16.05	55.72	1,143.39	11,713.18		
In India	1,419.73	5,027.65	274.83	947.01	13.18	15.13	288.01	963.17	2,602.20	6,532.32	2,610.82	6,989.83	5,213.02	13,522.15	826.06	10,530.39	301.28	1,127.07	16.05	55.72	1,143.39	11,713.18		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Miscellaneous														(₹ lakhs)		
Particulars	Workmen Compensation				Liability		Engineering		Aviation		Crop Insurance		Others		Total Miscellaneous		Grand Total	Grand Total
	For Q3 2024-25	Upto Q3 2024-25	For Q3 2024-25	Upto Q3 2024-25	For Q3 2024-25	Upto Q3 2024-25	For Q3 2024-25	Upto Q3 2024-25	For Q3 2024-25	Upto Q3 2024-25	For Q3 2024-25	Upto Q3 2024-25	For Q3 2024-25	Upto Q3 2024-25	For Q3 2024-25	Upto Q3 2024-25		
1 Employees' Remuneration & Welfare Benefits	64.67	169.89	90.01	177.09	196.78	495.93	-	-	1,665.25	1,684.28	370.36	1,309.09	6,051.73	18,314.08	7,248.76	21,793.25		
2 Travel / Conveyance and Vehicle Running Expenses	3.13	8.14	4.34	8.50	9.51	23.82	-	-	79.98	80.89	17.96	62.87	292.90	879.57	2,508.81	1,046.67		
3 Training Expenses	5.82	31.20	1.15	6.13	7.08	36.37	-	-	18.16	18.38	10.18	12.44	650.12	1,474.42	676.92	1,646.80		
4 Rents, Rates, and Taxes	2.66	6.90	3.69	7.21	8.09	20.18	-	-	67.76	68.53	15.32	53.26	249.55	745.17	298.87	886.73		
5 Repairs	0.18	1.32	0.43	1.38	0.60	3.86	-	-	12.90	13.11	1.95	10.19	27.80	142.58	29.98	169.67		
6 Printing & Stationery	1.02	2.30	1.34	2.41	3.08	6.74	-	-	22.64	22.88	6.30	17.78	98.78	348.74	118.13	296.00		
7 Communication	1.35	2.04	1.56	2.13	4.01	5.95	-	-	20.09	20.21	9.60	15.71	140.03	219.79	166.94	261.54		
8 Legal & Professional Charges	4.17	11.21	5.86	11.70	12.71	32.77	-	-	(68.67)	111.29	23.55	86.50	256.58	1,254.50	333.43	1,484.39		
9 Auditor's Fees, Expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	0.10	0.30	0.14	0.31	0.30	0.86	-	-	2.90	2.93	0.50	2.28	8.71	31.91	10.45	37.97		
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	0.01	0.03	0.01	0.03	0.03	0.08	-	-	0.27	0.27	0.06	0.21	0.97	2.94	1.17	3.50		
(ii) Insurance Matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Advertisement and Publicity	(0.10)	27.80	49.02	50.61	(0.38)	83.92	-	-	98.77	(14.44)	169.81	207.53	460.64	1,837.33	311.35	2,347.71		
11 Interest & Bank Charges	2.90	6.96	3.90	7.27	8.79	20.36	-	-	68.41	69.15	17.42	53.75	277.41	751.91	335.95	898.75		
12 Depreciation	4.24	11.06	5.89	11.55	12.89	32.35	-	-	108.64	109.88	24.32	85.40	396.86	1,194.74	475.33	1,421.71		
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Information Technology Expenses	12.30	28.52	16.32	29.78	37.15	83.39	-	-	280.27	283.22	73.03	220.13	1,165.17	1,079.55	1,397.46	3,664.58		
16 Goods and Services Tax (GST)	0.68	1.32	0.85	1.38	2.03	3.86	-	-	12.98	13.09	4.46	10.18	67.67	142.37	80.81	169.42		
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Business Support	0.37	8.68	0.25	4.35	4.09	47.20	-	-	1,184.93	821.88	(46.04)	(22.31)	1,041.01	1,214.93	1,040.37	1,288.15		
(b) Entertainment	0.31	0.86	0.45	0.90	0.96	2.52	-	-	8.47	8.56	1.75	6.66	29.03	93.13	34.80	110.00		
(c) Gain/(Loss) on Foreign Exchange	(0.71)	(0.71)	(0.74)	(0.74)	(2.08)	(2.09)	-	-	(7.08)	(7.09)	(5.49)	(5.51)	(76.81)	(77.04)	(91.40)	(91.68)		
(d) Subscription/Membership	1.17	2.47	1.50	2.58	3.53	7.24	-	-	24.34	24.57	7.47	19.10	115.24	267.21	137.71	319.80		
(e) Insurance	0.18	0.48	0.25	0.51	0.54	1.42	-	-	4.75	4.81	1.00	3.74	16.48	52.30	19.75	62.24		
(f) Pool Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(g) Miscellaneous	0.36	2.38	0.81	2.48	1.20	6.95	-	-	23.24	23.61	0.32	18.35	21.14	256.73	26.06	305.50		
TOTAL	104.75	322.95	187.01	327.53	310.89	913.67	-	-	3,639.00	3,160.03	703.84	2,186.36	11,291.91	32,126.86	12,999.65	38,117.68		
In India	104.75	322.95	187.01	327.53	310.89	913.67	-	-	3,639.00	3,160.03	703.84	2,186.36	11,291.91	32,126.86	12,999.65	38,117.68		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	