**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** *(₹ lakhs)*

| | Particulars | Fire | | Marine Cargo | | Marine Hull | | Total Marine | | Miscellaneous: Motor OD | | Motor TP | | Total Motor | | Health Insurance | | Personal Accident | | Travel Insurance | | Total Health | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 |
| 1 | Employees' Remuneration & Welfare Benefits | 798.64 | 1,734.74 | 152.13 | 449.39 | - | - | 152.13 | 449.39 | 660.22 | 1,494.88 | 1,201.72 | 3,166.96 | 1,861.94 | 4,661.84 | 1,931.07 | 4,119.56 | 165.08 | 513.41 | 9.61 | 19.32 | 2,105.76 | 4,652.29 |
| 2 | Travel , Conveyance and Vehicle Running Expenses | (14.48) | 30.77 | (5.38) | 9.71 | - | - | (5.38) | 9.71 | (20.91) | 1.64 | 5.93 | 110.66 | (14.99) | 112.29 | (14.20) | 72.55 | (6.44) | 9.53 | (0.12) | 0.33 | (20.75) | 82.42 |
| 3 | Training Expenses | 38.57 | 101.74 | 17.48 | 26.46 | - | - | 17.48 | 26.46 | 21.78 | 141.65 | 13.52 | 87.12 | 35.30 | 228.77 | 72.92 | 222.46 | 28.65 | 118.55 | 0.06 | 0.90 | 101.63 | 341.91 |
| 4 | Rents, Rates, and Taxes | 71.05 | 158.18 | 20.87 | 49.93 | - | - | 20.87 | 49.93 | 133.27 | 258.25 | 86.88 | 185.23 | 220.15 | 443.48 | 172.69 | 311.90 | 17.72 | 48.02 | 0.83 | 1.69 | 191.24 | 361.61 |
| 5 | Repairs | 32.59 | 86.89 | 9.31 | 27.42 | - | - | 9.31 | 27.42 | 63.95 | 141.85 | 35.04 | 104.20 | 98.99 | 246.05 | 83.49 | 149.57 | 7.20 | 25.73 | 0.40 | 0.93 | 91.09 | 176.23 |
| 6 | Printing & Stationery | (4.24) | 15.14 | (2.54) | 2.00 | - | - | (2.54) | 2.00 | (8.46) | 12.11 | (7.94) | 7.44 | (16.39) | 19.56 | 9.23 | 35.65 | (2.85) | 1.96 | (0.06) | 0.07 | 6.32 | 37.68 |
| 7 | Communication | 12.41 | 27.19 | 3.65 | 8.58 | - | - | 3.65 | 8.58 | 22.65 | 43.29 | 17.12 | 35.57 | 39.77 | 78.86 | 35.85 | 67.18 | 3.20 | 8.42 | 0.14 | 0.29 | 39.19 | 75.89 |
| 8 | Legal & Professional Charges | 57.50 | 188.47 | 17.28 | 60.56 | - | - | 17.28 | 60.56 | 142.10 | 391.00 | 79.72 | 248.64 | 221.82 | 639.64 | 316.15 | 637.05 | (10.33) | 16.45 | 0.69 | 2.09 | 306.52 | 655.60 |
| 9 | Auditors' Fees , Expenses etc. | | | | | | | | | | | | | | | | | | | | | | |
| | (a) as auditor | 1.54 | 3.52 | 0.45 | 1.11 | - | - | 0.45 | 1.11 | 2.90 | 5.74 | 1.89 | 4.12 | 4.79 | 9.86 | 4.36 | 8.12 | 0.39 | 1.09 | 0.02 | 0.04 | 4.77 | 9.25 |
| | (b) as adviser or in any other capacity, in respect of | | | | | | | | | | | | | | | | | | | | | | |
| | (i) Taxation matters | 0.14 | 0.32 | | 0.10 | - | - | - | 0.10 | 0.27 | 0.53 | 0.18 | 0.38 | 0.45 | 0.91 | 0.41 | 0.75 | 0.04 | 0.10 | 0.00 | 0.00 | 0.45 | 0.85 |
| | (ii) Insurance Matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (c) in any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Advertisement and Publicity | (392.74) | (226.24) | (48.04) | (28.51) | (9.41) | (9.31) | (57.45) | (37.82) | (192.46) | (153.27) | 44.01 | 89.51 | (148.45) | (63.76) | (251.16) | 65.60 | 1.38 | 38.30 | (0.30) | 0.06 | (250.07) | 103.97 |
| 11 | Interest & Bank Charges | 40.37 | 89.95 | 11.85 | 28.39 | - | - | 11.85 | 28.39 | 75.73 | 146.85 | 49.37 | 105.33 | 125.11 | 252.19 | 111.63 | 205.20 | 10.41 | 27.91 | 0.47 | 0.96 | 122.52 | 234.08 |
| 12 | Depreciation | 97.40 | 214.13 | 28.64 | 67.58 | - | - | 28.64 | 67.58 | 182.14 | 349.58 | 118.99 | 250.75 | 301.13 | 600.33 | 272.15 | 494.38 | 25.15 | 66.35 | 1.14 | 2.29 | 298.44 | 563.02 |
| 13 | Brand/Trade Mark usage fee/charges | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Business Development and Sales Promotion Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Information Technology Expenses | 261.07 | 497.84 | 78.15 | 157.13 | - | - | 78.15 | 157.13 | 555.41 | 1,041.71 | 317.98 | 586.74 | 873.39 | 1,628.45 | 722.72 | 1,187.60 | 70.69 | 154.27 | 3.00 | 5.33 | 796.40 | 1,347.19 |
| 16 | Goods and Services Tax (GST) | 39.82 | 59.03 | 12.22 | 18.63 | - | - | 12.22 | 18.63 | 68.83 | 96.38 | 47.45 | 69.13 | 116.28 | 165.51 | 246.75 | 395.79 | 98.53 | 165.85 | 11.49 | 20.58 | 356.77 | 582.22 |
| 17 | Others | | | | | | | | | | | | | | | | | | | | | | |
| | (a) Business Support | 20.37 | 32.49 | 2.83 | 5.26 | - | - | 2.83 | 5.26 | 104.58 | 133.17 | 32.58 | 92.38 | 137.17 | 225.56 | 60.16 | 185.93 | 2.84 | 14.28 | 0.12 | 0.20 | 63.12 | 200.41 |
| | (b) Entertainment | 1.51 | 4.70 | 0.42 | 1.48 | - | - | 0.42 | 1.48 | 3.10 | 7.68 | 1.98 | 5.59 | 5.08 | 13.27 | 4.80 | 10.88 | 0.33 | 1.46 | 0.02 | 0.05 | 5.15 | 12.39 |
| | (c) Gain/(Loss) on Foreign Exchange | 1.57 | 1.21 | 0.50 | 0.38 | - | - | 0.50 | 0.38 | 2.48 | 1.97 | 1.82 | 1.42 | 4.30 | 3.39 | 3.47 | 2.79 | 0.50 | 0.37 | 0.01 | 0.01 | 3.99 | 3.18 |
| | (d) Subscription/Membership | 24.45 | 43.43 | 7.38 | 13.71 | - | - | 7.38 | 13.71 | 43.69 | 70.91 | 29.44 | 50.86 | 73.13 | 121.77 | 74.24 | 110.48 | 6.76 | 13.46 | 0.27 | 0.46 | 81.27 | 124.40 |
| | (e) Insurance | 3.40 | 10.37 | 0.94 | 3.27 | - | - | 0.94 | 3.27 | 6.93 | 16.93 | 4.27 | 12.14 | 11.21 | 29.08 | (4.33) | 8.94 | 0.75 | 3.21 | 0.04 | 0.11 | (3.53) | 12.27 |
| | (f) Pool Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (g) Miscellaneous | 0.29 | 9.86 | (0.20) | 2.98 | - | - | (0.20) | 2.98 | 1.77 | 15.39 | 0.34 | 11.13 | 2.12 | 26.53 | 3.72 | 21.88 | (0.39) | 3.02 | 0.01 | 0.10 | 3.34 | 25.00 |
| | | | | | | | | | | | | | | | | | | | | | | | |
| | **TOTAL** | **1,091.24** | **3,083.74** | **307.97** | **905.59** | **(9.41)** | **(9.31)** | **298.56** | **896.29** | **1,870.00** | **4,218.25** | **2,082.29** | **5,225.30** | **3,952.28** | **9,443.56** | **3,856.11** | **8,314.25** | **419.65** | **1,231.78** | **27.84** | **55.81** | **4,303.62** | **9,601.86** |
| | In India | 1,091.24 | 3,083.74 | 307.97 | 905.59 | (9.41) | (9.31) | 298.56 | 896.29 | 1,870.00 | 4,218.25 | 2,082.29 | 5,225.30 | 3,952.28 | 9,443.56 | 3,856.11 | 8,314.25 | 419.65 | 1,231.78 | 27.84 | 55.81 | 4,303.62 | 9,601.86 |
| | Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

*(₹ lakhs)*

| | Particulars | Miscellaneous: Workmen Compensation | | Liability | | Engineering | | Aviation | | Crop Insurance | | Others | | Total Miscellaneous | | Grand Total | Grand Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 | For Q2 2026-27 | Upto Q2 2026-27 |
| 1 | Employees' Remuneration & Welfare Benefits | 50.11 | 100.82 | 44.07 | 105.49 | 169.12 | 359.48 | - | - | 160.42 | 386.00 | 537.48 | 1,098.86 | 4,928.89 | 11,364.77 | 5,879.67 | 13,548.91 |
| 2 | Travel , Conveyance and Vehicle Running Expenses | (0.39) | 1.93 | (0.88) | 2.20 | (1.98) | 7.22 | - | - | 9.46 | 13.75 | 0.75 | 17.98 | (28.78) | 237.79 | (48.64) | 278.27 |
| 3 | Training Expenses | 4.08 | 11.84 | (0.19) | 1.62 | 16.96 | 33.57 | - | - | 10.63 | 12.25 | 20.52 | 48.72 | 188.94 | 678.69 | 244.99 | 806.89 |
| 4 | Rents, Rates, and Taxes | 5.45 | 9.91 | 5.20 | 11.01 | 19.41 | 37.13 | - | - | (0.06) | (0.84) | 39.93 | 71.67 | 481.32 | 933.97 | 573.24 | 1,142.08 |
| 5 | Repairs | 2.66 | 5.44 | 2.43 | 6.05 | 9.36 | 20.40 | - | - | 0.59 | 0.24 | 19.59 | 39.37 | 224.70 | 493.77 | 266.60 | 608.08 |
| 6 | Printing & Stationery | (0.30) | 0.40 | (0.47) | 0.44 | (1.28) | 1.49 | - | - | 0.09 | (0.03) | 0.02 | 9.81 | (12.02) | 69.34 | (18.80) | 86.48 |
| 7 | Communication | 0.94 | 1.70 | 0.90 | 1.89 | 3.37 | 6.38 | - | - | 0.30 | 0.39 | 7.37 | 12.88 | 91.85 | 178.00 | 107.91 | 213.77 |
| 8 | Legal & Professional Charges | 4.78 | 11.33 | 4.24 | 12.98 | 17.18 | 43.83 | - | - | 51.59 | 99.58 | 43.21 | 91.14 | 649.35 | 1,554.11 | 724.13 | 1,803.14 |
| 9 | Auditors' Fees , Expenses etc. | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (a) as auditor | 0.12 | 0.22 | 0.11 | 0.24 | 0.43 | 0.83 | - | - | 0.00 | (0.02) | 0.87 | 1.59 | 11.10 | 21.98 | 13.09 | 26.61 |
| | (b) as adviser or in any other capacity, in respect of | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (i) Taxation matters | 0.01 | 0.02 | 0.01 | 0.02 | 0.04 | 0.08 | - | - | (0.00) | (0.00) | 0.08 | 0.15 | 1.03 | 2.02 | 1.18 | 2.45 |
| | (ii) Insurance Matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (c) in any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Advertisement and Publicity | (1.80) | 26.03 | (53.86) | (47.61) | 8.86 | 43.74 | - | - | (72.50) | (819.00) | (6.74) | (364.70) | (524.56) | (1,121.33) | (974.75) | (1,385.39) |
| 11 | Interest & Bank Charges | 3.10 | 5.64 | 2.95 | 6.26 | 11.03 | 21.11 | - | - | (0.04) | (0.48) | 22.70 | 40.76 | 287.37 | 559.56 | 339.59 | 677.90 |
| 12 | Depreciation | 7.44 | 13.42 | 7.11 | 14.90 | 26.52 | 50.26 | - | - | (0.09) | (1.13) | 54.50 | 97.02 | 695.04 | 1,337.81 | 821.08 | 1,619.52 |
| 13 | Brand/Trade Mark usage fee/charges | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Business Development and Sales Promotion Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Information Technology Expenses | 19.06 | 31.19 | 21.28 | 42.66 | 68.71 | 116.86 | - | - | (0.53) | (2.64) | 146.43 | 260.19 | 1,924.76 | 3,423.92 | 2,263.98 | 4,078.89 |
| 16 | Goods and Services Tax (GST) | 2.72 | 3.70 | 2.83 | 4.11 | 9.95 | 13.86 | - | - | 2.36 | 116.34 | 19.75 | 26.75 | 510.65 | 912.48 | 562.69 | 990.14 |
| 17 | Others | - | | - | | - | | - | | - | | - | | - | - | - | - |
| | (a) Business Support | 0.92 | 1.27 | 1.91 | 2.37 | 2.43 | 3.88 | - | - | 22.73 | 22.67 | 14.43 | 22.38 | 242.70 | 478.53 | 265.91 | 516.29 |
| | (b) Entertainment | 0.13 | 0.29 | 0.12 | 0.33 | 0.45 | 1.10 | - | - | 0.27 | 0.99 | 1.15 | 2.33 | 12.35 | 30.70 | 14.29 | 36.89 |
| | (c) Gain/(Loss) on Foreign Exchange | 0.10 | 0.08 | 0.10 | 0.57 | 0.35 | 0.28 | - | - | (0.01) | (0.01) | 0.68 | 0.55 | 9.51 | 8.04 | 11.58 | 9.63 |
| | (d) Subscription/Membership | 1.75 | 2.72 | 1.75 | 3.02 | 6.34 | 10.20 | - | - | (0.06) | (0.23) | 12.77 | 19.68 | 176.95 | 281.56 | 208.78 | 338.70 |
| | (e) Insurance | 0.29 | 0.65 | 15.25 | 0.27 | 1.01 | 2.43 | - | - | 0.01 | (0.05) | 2.16 | 4.70 | 26.40 | 49.35 | 30.74 | 62.99 |
| | (f) Pool Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (g) Miscellaneous | 0.10 | 0.59 | 0.02 | 0.66 | 0.28 | 2.22 | - | - | 0.03 | (0.05) | 32.53 | 70.06 | 38.42 | 125.01 | 38.51 | 137.85 |
| | | | | | | | | | | | | | | | | | |
| | **TOTAL** | **101.27** | **229.22** | **54.90** | **169.52** | **368.54** | **776.33** | **-** | **-** | **185.21** | **(172.25)** | **970.16** | **1,571.85** | **9,935.98** | **21,620.08** | **11,325.77** | **25,600.10** |
| | In India | 101.27 | 229.22 | 54.90 | 169.52 | 368.54 | 776.33 | - | - | 185.21 | (172.25) | 970.16 | 1,571.85 | 9,935.98 | 21,620.08 | 11,325.77 | 25,600.10 |
| | Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

**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**

*(₹ lakhs)*

| | Particulars | Fire | | Marine Cargo | | Marine Hull | | Total Marine | | Miscellaneous: Motor OD | | Motor TP | | Total Motor | | Health Insurance | | Personal Accident | | Travel Insurance | | Total Health | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 |
| 1 | Employees' Remuneration & Welfare Benefits | 978.13 | 2,956.99 | 175.18 | 479.96 | 0.01 | 0.01 | 175.19 | 479.97 | 908.37 | 1,641.89 | 2,621.34 | 5,078.55 | 3,529.71 | 6,720.44 | 964.53 | 3,579.06 | 182.93 | 440.90 | 11.06 | 25.82 | 1,158.51 | 4,045.78 |
| 2 | Travel , Conveyance and Vehicle Running Expenses | 38.57 | 95.00 | 7.08 | 16.05 | 0.00 | 0.00 | 7.08 | 16.05 | 7.63 | 0.10 | 116.77 | 209.99 | 124.40 | 210.09 | 38.21 | 103.48 | 6.77 | 14.04 | 0.36 | 0.73 | 45.35 | 118.25 |
| 3 | Training Expenses | 122.29 | 226.25 | 30.06 | 55.68 | 0.00 | 0.00 | 30.06 | 55.68 | 264.23 | 334.42 | 149.17 | 255.18 | 413.40 | 589.60 | 207.09 | 498.56 | 67.00 | 101.72 | 2.97 | 5.02 | 277.07 | 605.30 |
| 4 | Rents, Rates, and Taxes | 52.73 | 193.07 | 10.31 | 32.63 | 0.00 | 0.00 | 10.31 | 32.63 | 85.49 | 173.21 | 95.83 | 197.03 | 181.32 | 370.24 | 24.51 | 164.37 | 10.10 | 27.96 | 0.57 | 1.49 | 35.19 | 193.82 |
| 5 | Repairs | 248.36 | 631.37 | 45.78 | 156.69 | 0.00 | 0.00 | 45.79 | 156.69 | 869.78 | 1,202.90 | 24.02 | 342.48 | 893.80 | 1,545.39 | 230.04 | 638.68 | 43.73 | 92.01 | 2.37 | 4.87 | 276.14 | 735.57 |
| 6 | Printing & Stationery | 27.05 | 45.72 | 4.07 | 6.33 | 0.00 | 0.00 | 4.07 | 6.33 | 45.30 | 55.09 | 10.54 | 20.82 | 55.84 | 75.91 | 24.02 | 43.02 | 3.81 | 5.64 | 0.20 | 0.29 | 28.03 | 48.96 |
| 7 | Communication | 25.04 | 56.83 | 4.55 | 9.60 | 0.00 | 0.00 | 4.55 | 9.60 | 30.40 | 49.36 | 37.23 | 62.48 | 67.63 | 111.84 | 26.44 | 63.05 | 4.33 | 8.42 | 0.23 | 0.44 | 31.00 | 71.91 |
| 8 | Legal & Professional Charges | 58.60 | 247.32 | 11.52 | 41.08 | 0.00 | 0.00 | 11.52 | 41.08 | 143.53 | 194.08 | 149.52 | 427.76 | 293.05 | 621.84 | 120.19 | 372.54 | 17.13 | 31.94 | 0.68 | 1.91 | 138.00 | 406.39 |
| 9 | Auditors' Fees , Expenses etc. | | | | | | | | | | | | | | | | | | | - | | - | - |
| | (a) as auditor | 1.59 | 4.91 | 0.30 | 0.83 | 0.00 | 0.00 | 0.30 | 0.83 | 2.33 | 4.40 | 2.62 | 5.01 | 4.95 | 9.41 | 3.73 | 7.54 | 0.30 | 0.73 | 0.02 | 0.04 | 4.05 | 8.31 |
| | (b) as adviser or in any other capacity, in respect of | | | | | | | | | | | | | | | | | | | | | | |
| | (i) Taxation matters | 0.14 | 0.43 | 0.03 | 0.07 | 0.00 | 0.00 | 0.03 | 0.07 | 0.20 | 0.39 | 0.23 | 0.44 | 0.43 | 0.83 | 0.32 | 0.66 | 0.03 | 0.06 | 0.00 | 0.00 | 0.35 | 0.73 |
| | (ii) Insurance Matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (c) in any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Advertisement and Publicity | 84.05 | 260.02 | (3.25) | 34.14 | 0.59 | 0.60 | (2.65) | 34.74 | (55.41) | (7.94) | 109.53 | 192.42 | 54.13 | 184.48 | 234.10 | 621.01 | 16.70 | 49.85 | 0.43 | 1.73 | 251.23 | 672.59 |
| 11 | Interest & Bank Charges | 57.91 | 143.01 | 10.63 | 24.17 | 0.00 | 0.00 | 10.63 | 24.17 | 75.11 | 128.30 | 84.58 | 145.94 | 159.69 | 274.24 | 121.18 | 218.98 | 10.25 | 21.20 | 0.55 | 1.10 | 131.97 | 241.28 |
| 12 | Depreciation | 94.90 | 259.57 | 17.68 | 43.86 | 0.00 | 0.00 | 17.68 | 43.86 | 129.94 | 232.86 | 146.14 | 264.88 | 276.08 | 497.74 | 208.06 | 397.31 | 17.28 | 38.48 | 0.93 | 2.00 | 226.27 | 437.79 |
| 13 | Brand/Trade Mark usage fee/charges | - | - | - | - | - | - | - | - | | - | | - | | | - | - | - | - | - | - | - | - |
| 14 | Business Development and Sales Promotion Expenses | - | - | - | - | - | - | - | - | | - | | - | | | - | - | - | - | - | - | - | - |
| 15 | Information Technology Expenses | - | - | - | - | - | - | - | - | | - | | - | | | - | - | - | - | - | - | - | - |
| 16 | Goods and Services Tax (GST) | (3.18) | 51.31 | 0.01 | 8.67 | 0.00 | 0.00 | 0.01 | 8.67 | 11.97 | 46.03 | 13.07 | 52.36 | 25.04 | 98.39 | 15.92 | 78.54 | 0.59 | 7.61 | 0.04 | 0.40 | 16.55 | 86.54 |
| 17 | Others | | | | | - | | | | | | | | | | - | | - | | - | | - | - |
| | (a) Business Support | 20.47 | 38.61 | 1.22 | 1.90 | (0.00) | (0.00) | 1.22 | 1.90 | 8.64 | 11.28 | 25.50 | 165.81 | 34.15 | 177.10 | 59.15 | 65.53 | 5.77 | 14.18 | 0.27 | 0.92 | 65.19 | 80.63 |
| | (b) Entertainment | 3.02 | 7.91 | 0.56 | 1.34 | 0.00 | 0.00 | 0.56 | 1.34 | 4.04 | 7.10 | 4.60 | 8.21 | 8.64 | 15.31 | 6.51 | 12.21 | 0.54 | 1.17 | 0.03 | 0.06 | 7.09 | 13.44 |
| | (c) Gain/(Loss) on Foreign Exchange | (1.15) | (1.82) | (0.20) | (0.31) | (0.00) | (0.00) | (0.20) | (0.31) | (1.21) | (1.63) | (1.37) | (1.86) | (2.58) | (3.49) | (1.92) | (2.69) | (0.18) | (0.27) | (0.01) | (0.01) | (2.11) | (2.97) |
| | (d) Subscription/Membership | (2.88) | 39.50 | (0.06) | 6.68 | 0.00 | 0.00 | (0.06) | 6.68 | 8.95 | 35.44 | 10.35 | 40.91 | 19.30 | 76.35 | 11.99 | 60.96 | 0.40 | 5.86 | 0.03 | 0.30 | 12.42 | 67.12 |
| | (e) Insurance | 13.16 | 19.26 | 2.28 | 3.25 | 0.00 | 0.00 | 2.28 | 3.25 | 13.47 | 17.28 | 15.26 | 19.66 | 28.72 | 36.94 | 22.47 | 29.48 | 2.07 | 2.86 | 0.11 | 0.15 | 24.65 | 32.49 |
| | (f) Pool Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (g) Miscellaneous | 19.24 | 35.19 | 3.43 | 6.44 | 0.00 | 0.00 | 3.43 | 6.44 | 22.37 | 34.16 | 25.29 | 38.95 | 47.66 | 73.10 | 1,570.22 | (0.00) | 3.23 | 5.68 | 0.17 | 0.30 | 1,573.63 | 5.98 |
| | | | | | | | | | | | | | | | | | | | | | | | |
| | **TOTAL** | **1,838.04** | **5,310.46** | **321.18** | **929.06** | **0.61** | **0.61** | **321.79** | **929.67** | **2,575.13** | **4,158.72** | **3,640.22** | **7,527.03** | **6,215.35** | **11,685.75** | **3,886.78** | **6,952.28** | **392.79** | **870.04** | **21.00** | **47.57** | **4,300.57** | **7,869.88** |
| | In India | 1,838.04 | 5,310.46 | 321.18 | 929.06 | 0.61 | 0.61 | 321.79 | 929.67 | 2,575.13 | 4,158.72 | 3,640.22 | 7,527.03 | 6,215.35 | 11,685.75 | 3,886.78 | 6,952.28 | 392.79 | 870.04 | 21.00 | 47.57 | 4,300.57 | 7,869.88 |
| | Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

*(₹ lakhs)*

| | Particulars | Miscellaneous: Workmen Compensation | | Liability | | Engineering | | Aviation | | Crop Insurance | | Others | | Total Miscellaneous | | Grand Total | Grand Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 | For Q2 2025-26 | Upto Q2 2025-26 |
| 1 | Employees' Remuneration & Welfare Benefits | 63.92 | 136.73 | 61.35 | 152.62 | 177.70 | 349.53 | 0.00 | 0.00 | 1,459.62 | 1,666.46 | 651.93 | 1,109.98 | 7,102.74 | 14,181.55 | 8,256.06 | 17,618.51 |
| 2 | Travel , Conveyance and Vehicle Running Expenses | 2.22 | 4.25 | 2.31 | 4.61 | 6.34 | 11.23 | 0.00 | 0.00 | 56.79 | 64.84 | 18.12 | 29.95 | 255.53 | 443.22 | 301.18 | 554.27 |
| 3 | Training Expenses | 10.55 | 18.38 | 6.58 | 10.66 | 21.64 | 34.41 | 0.00 | 0.00 | 59.26 | 59.26 | 63.69 | 84.31 | 852.19 | 1,401.92 | 1,004.54 | 1,683.85 |
| 4 | Rents, Rates, and Taxes | 3.58 | 8.64 | 3.49 | 9.00 | 10.67 | 22.83 | 0.00 | 0.00 | 81.40 | 81.40 | 26.41 | 52.72 | 342.07 | 738.65 | 405.11 | 964.35 |
| 5 | Repairs | 14.46 | 28.25 | 14.41 | 29.45 | 41.47 | 74.66 | 0.00 | 0.00 | 266.23 | 266.46 | 109.10 | 173.27 | 1,615.60 | 2,853.04 | 1,909.74 | 3,641.10 |
| 6 | Printing & Stationery | 1.16 | 1.68 | 1.19 | 1.75 | 3.20 | 4.65 | 0.00 | 0.00 | 15.80 | 15.88 | 12.22 | 20.30 | 117.44 | 169.12 | 148.56 | 221.18 |
| 7 | Communication | 1.40 | 2.54 | 1.41 | 2.67 | 3.97 | 6.72 | 0.00 | 0.00 | 24.20 | 24.47 | 9.77 | 15.92 | 139.38 | 236.07 | 168.97 | 302.50 |
| 8 | Legal & Professional Charges | 4.36 | 11.05 | 4.13 | 11.54 | 12.90 | 29.25 | 0.00 | 0.00 | 136.23 | 184.68 | 32.11 | 72.49 | 620.78 | 1,337.23 | 690.90 | 1,625.63 |
| 9 | Auditors' Fees , Expenses etc. | | | | | | | | | | | | | - | - | - | - |
| | (a) as auditor | 0.10 | 0.22 | 0.10 | 0.23 | 0.29 | 0.58 | 0.00 | 0.00 | 2.07 | 2.07 | 0.72 | 1.34 | 12.28 | 22.16 | 14.17 | 27.90 |
| | (b) as adviser or in any other capacity, in respect of | | | | | | | | | | | | | - | - | - | - |
| | (i) Taxation matters | 0.01 | 0.02 | 0.01 | 0.02 | 0.03 | 0.05 | 0.00 | 0.00 | 0.18 | 0.18 | 0.06 | 0.12 | 1.06 | 1.94 | 1.22 | 2.45 |
| | (ii) Insurance Matters | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (c) in any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Advertisement and Publicity | 6.24 | 36.24 | (7.68) | 2.69 | 41.93 | 91.93 | 0.00 | 0.00 | 154.49 | 168.43 | 502.94 | 710.22 | 1,003.29 | 1,866.57 | 1,084.69 | 2,161.33 |
| 11 | Interest & Bank Charges | 3.33 | 6.40 | 3.33 | 6.67 | 9.54 | 16.91 | 0.00 | 0.00 | 60.30 | 60.30 | 23.10 | 39.05 | 391.25 | 644.86 | 459.80 | 812.04 |
| 13 | Depreciation | 5.68 | 11.61 | 5.64 | 12.11 | 16.43 | 30.69 | 0.00 | 0.00 | 109.43 | 109.43 | 40.01 | 70.88 | 679.55 | 1,170.26 | 792.12 | 1,473.69 |
| 12 | Brand/Trade Mark usage fee/charges | | - | | - | - | - | - | - | | - | | - | - | - | - | - |
| 13 | Business Development and Sales Promotion Expenses | | - | | - | - | - | - | - | | - | | - | - | - | - | - |
| 14 | Information Technology Expenses | | - | | - | - | - | - | - | | - | | - | - | - | - | - |
| 15 | Goods and Services Tax (GST) | 0.33 | 2.30 | 0.25 | 2.39 | 1.35 | 6.07 | 0.00 | 0.00 | 35.22 | 41.39 | 3.80 | 14.01 | 82.53 | 251.08 | 79.36 | 311.06 |
| 16 | Others | | | | | - | | - | | | | | | - | - | - | - |
| | (a) Business Support | 0.97 | 1.83 | (0.08) | (0.07) | 1.10 | 8.40 | (0.00) | (0.00) | 419.87 | 0.05 | 99.52 | 141.45 | 620.72 | 409.38 | 642.41 | 449.89 |
| | (b) Entertainment | 0.18 | 0.35 | 0.18 | 0.37 | 0.51 | 0.94 | 0.00 | 0.00 | 3.98 | 4.74 | 1.35 | 2.27 | 21.92 | 37.42 | 25.49 | 46.67 |
| | (c) Gain/(Loss) on Foreign Exchange | (0.06) | (0.08) | (0.06) | (0.08) | (0.16) | (0.21) | (0.00) | (0.00) | (0.77) | (0.77) | (0.37) | (0.50) | (6.10) | (8.10) | (7.45) | (10.23) |
| | (d) Subscription/Membership | 0.24 | 1.77 | 0.18 | 1.84 | 1.00 | 4.67 | 0.00 | 0.00 | 16.65 | 16.65 | 2.84 | 10.79 | 52.63 | 179.19 | 49.68 | 225.37 |
| | (e) Insurance | 0.64 | 0.86 | 0.66 | 0.90 | 1.75 | 2.28 | 0.00 | 0.00 | 8.12 | 8.12 | 4.12 | 5.26 | 68.66 | 86.84 | 84.11 | 109.36 |
| | (f) Pool Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (g) Miscellaneous | 1.02 | 1.70 | 1.04 | 1.78 | 2.87 | 4.50 | 0.00 | 0.00 | 16.06 | 16.06 | 6.86 | 10.40 | 1,649.14 | 113.53 | 1,671.81 | 155.15 |
| | | | | | | | | | | | | | | | | | |
| | **TOTAL** | **120.35** | **274.74** | **98.44** | **251.14** | **354.51** | **700.09** | **0.00** | **0.00** | **2,925.15** | **2,790.11** | **1,608.29** | **2,564.25** | **15,622.65** | **26,135.96** | **17,782.48** | **32,376.08** |
| | In India | 120.35 | 274.74 | 98.44 | 251.14 | 354.51 | 700.09 | 0.00 | 0.00 | 2,925.15 | 2,790.11 | 1,608.29 | 2,564.25 | 15,622.65 | 26,135.96 | 17,782.48 | 32,376.08 |
| | Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |