IndusInd GENERAL INSURANCE
FORMERLY RELIANCE GENERAL INSURANCE

August 12, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
1st Floor, Dalal Street,
Mumbai - 400 001

Dear Sir/Madam,

Subject: Outcome of the Board Meeting - Approval of Unaudited Financial Results for the quarter ended June 30, 2026

Ref: Scrip Code – 954712, 977156 and 977707

Pursuant to Regulation 51(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform you that the Board of Directors of the Company at its meeting held today i.e., August 12, 2026, has, inter-alia, approved the Unaudited Financial Results of the Company for the quarter ended June 30, 2026, as reviewed and recommended by the Audit Committee.

Further, pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the aforesaid Financial Results and the Statutory Auditors' Limited Review Report thereon.

The meeting of Board of Directors commenced at 02:30 p.m. and concluded at 09:00 p.m.

We request you to take note of the above.

Thanking you,
Yours faithfully,

Sushil Jaysukhbhai Sojitra
Digitally signed by Sushil Jaysukhbhai Sojitra
Date: 2026.08.12 21:24:16 +05'30'

Sushil Sojitra
Company Secretary & Compliance Officer
(Membership No. A31993)

G.P. Kapadia & Co.
Chartered Accountants
4th Floor, Haman House,
Ambalal Doshi Marg, Fort,
Mumbai-400001

Chaturvedi & Shah LLP
Chartered Accountants
912, Tulsiani Chambers
212, Nariman Point
Mumbai - 400 021

Independent Auditor's Review Report on Unaudited quarterly financial results of IndusInd General Insurance Company Limited *(Formerly Reliance General Insurance Company Limited)* ("the Company") pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended and SEBI circular reference: SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated 29 July 2022, as amended.

To,
The Board of Directors,
IndusInd General Insurance Company Limited
(Formerly Reliance General Insurance Company Limited)

1. We have reviewed the accompanying Statement of unaudited financial results of **IndusInd General Insurance Company Limited** *(Formerly Reliance General Insurance Company Limited)* ("the Company") for the quarter ended June 30, 2026 ("the Statement"), attached herewith being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").

2. This Statement of unaudited financial results is the responsibility of the Company's management and approved by the Company's Board of Directors at the meeting held on August 12, 2026, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard (AS) 25 "Interim Financial Reporting", prescribed under Section 133 of the Companies Act, 2013 (the "Act"), applicable rules thereto along with accounting principles generally accepted in India, including the provisions of the Insurance Act, 1938 (the "Insurance Act"), the Insurance Laws (Amendment) Act, 2015 (to the extent notified) (the "Insurance (Amendment) Act"), the Insurance Regulatory and Development Authority Act, 1999 (the "IRDA Act"), Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 (the "Regulations") and order/directions/guidelines/circulars issued by the Insurance Regulatory and Development Authority of India ("IRDAI") to the extent applicable and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical procedures and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

G. P. KAPADIA & CO. MUMBAI CHARTERED ACCOUNTANTS

CHATURVEDI & SHAH LLP MUMBAI CHARTERED ACCOUNTANTS

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the applicable accounting standards, accounting and presentation principles as prescribed in the relevant provisions of the Act, the Insurance Act, the Insurance (Amendment) Act, the IRDA Act, the Regulations, order/directions/guidelines/circulars issued by the IRDAI to the extent applicable and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

5. The actuarial valuation of liabilities in respect of Claims Incurred But Not Reported (IBNR), Claims Incurred But Not Enough Reported (IBNER) and Premium Deficiency Reserve (PDR) is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The actuarial valuation of these liabilities as at June 30, 2026, has been duly certified by the Appointed Actuary. The Appointed Actuary has also certified that in their opinion, the assumptions considered by them for such valuation are in accordance with the guidelines and norms issued by IRDAI and the Institute of Actuaries of India in concurrence with the IRDAI. We have relied upon the Company's Appointed Actuary's certificate in this regard for forming our conclusion on the valuation of liabilities for IBNR, IBNER and PDR contained in the Statement of the Company. Our conclusion on the Statement is not modified in respect of this matter.

For G. P. Kapadia & Co.
Chartered Accountants
Firm Registration No.104768W

G. P. KAPADIA & CO. MUMBAI CHARTERED ACCOUNTANTS

Atul B. Desai
Partner
Membership No. 030850

UDIN : 26030850XTGRBI8667

Date : August 12, 2026
Place : Mumbai

For Chaturvedi & Shah LLP
Chartered Accountants
Firm Registration No. 101720W/W100355

Gaurav Jain

CHATURVEDI & SHAH LLP MUMBAI CHARTERED ACCOUNTANTS

Gaurav Jain
Partner
Membership No. 129439

UDIN : 26129439FRVGUE2280

Date : August 12, 2026
Place : Mumbai

INDUSIND GENERAL INSURANCE COMPANY LIMITED (FORMERLY RELIANCE GENERAL INSURANCE COMPANY LIMITED)

Corporate Identity Number (CIN): U66603MH2000PLC128300

Registered Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai - 400063

IRDAI Registration No. and Date of Registration with IRDAI : Regn. No. 103 Dated 23.10.2000

Website: http://www.indusindinsurance.com

[Pursuant to the Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended and read with SEBI Circular reference SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022]

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

SEGMENTAL RESULTS (Rs. In Lakhs)

Sl. No.	Particulars	Quarter ended			Year ended
		June 30,2026	March 31,2026	June 30,2025	March 31,2026
		Unaudited	Audited (Refer note no. 3)	Unaudited	Audited
	Fire				
1	Premiums earned (Net)	8,148	11,462	9,606	39,439
2	Profit/ Loss on sale/redemption of Investments	128	39	279	754
3	Interest, Dividend & Rent – Gross	2,091	1,895	1,990	7,772
4	Others -			-	
	(a) Contribution from Shareholders Funds towards Excess Expenses of Management	-	(980)	-	-
	(b) Contribution from Shareholders Funds towards Excess of remuneration of MD/CEO/WTD/Other KMP	20	5	71	66
	(c) Contribution from Shareholders Funds towards Employee Remuneration	5	2	19	24
	(c)Exchange Gain / (Loss)	4	-	-	-
	TOTAL (A)	**10,396**	**12,423**	**11,965**	**48,055**
1	Claims Incurred (Net)	8,307	10,374	14,848	41,721
2	Commission (Net)	(1,910)	6,462	(209)	9,158
3	Operating Expenses related to Insurance Business	2,254	353	3,224	7,572
4	Reserve For Premium Deficiency	-	-	-	-
	TOTAL (B)	**8,651**	**17,189**	**17,863**	**58,451**
	Operating Profit/(Loss) (C)= (A - B)	**1,745**	**(4,766)**	**(5,898)**	**(10,396)**
	APPROPRIATIONS				
	Transfer to Shareholders' Account	1,745	(4,766)	(5,898)	(10,396)
	Transfer to Catastrophe Reserve	-	-	-	-
	Transfer to Other Reserves	-	-	-	-
	TOTAL (C)	**1,745**	**(4,766)**	**(5,898)**	**(10,396)**
	Marine				
1	Premiums earned (Net)	3,081	12,834	2,653	20,374
2	Profit/ Loss on sale/redemption of Investments	32	25	45	155
3	Interest, Dividend & Rent – Gross	373	368	226	1,116
4	Others -	-		-	
	(a) Contribution from Shareholders Funds towards Excess Expenses of Management	-	(107)	-	-
	(b) Contribution from Shareholders Funds towards Excess of remuneration of MD/CEO/WTD/Other KMP	10	21	15	38
	(c) Contribution from Shareholders Funds towards Employee Remuneration	2	8	4	14
	(c)Exchange Gain / (Loss)	(17)	247	-	240
	TOTAL (A)	**3,481**	**13,396**	**2,943**	**21,937**
1	Claims Incurred (Net)	4,107	12,927	1,712	22,042
2	Commission (Net)	760	624	485	1,381
3	Operating Expenses related to Insurance Business	576	1,489	461	2,850
4	Reserve For Premium Deficiency	-	-	-	-
	TOTAL (B)	**5,443**	**15,040**	**2,658**	**26,273**
	Operating Profit/(Loss) (C)= (A - B)	**(1,962)**	**(1,644)**	**285**	**(4,336)**
	APPROPRIATIONS				
	Transfer to Shareholders' Account	(1,962)	(1,644)	285	(4,336)
	Transfer to Catastrophe Reserve	-	-	-	-
	Transfer to Other Reserves	-	-	-	-
	TOTAL (C)	**(1,962)**	**(1,644)**	**285**	**(4,336)**
	Miscellaneous				
1	Premiums earned (Net)	1,50,247	1,66,392	1,53,448	6,42,319
2	Profit/ Loss on sale/redemption of Investments	2,751	1,449	6,131	17,453
3	Interest, Dividend & Rent – Gross	31,714	33,305	31,086	1,26,144
4	Others -	-		-	
	(a) Contribution from Shareholders Funds towards Excess Expenses of Management	-	4,544	-	11,441
	(a) Contribution from Shareholders Funds towards Excess of remuneration of MD/CEO/WTD/Other KMP	336	171	632	1,140
	(b) Contribution from Shareholders Funds towards Other Employee Remuneration	76	73	169	415
	(c) Exchange Gain / (Loss)	(10)	223	(5)	205
	(d) Miscellaneous Income	221	113	18	201
	TOTAL (A)	**1,85,335**	**2,06,270**	**1,91,479**	**7,99,318**
1	Claims Incurred (Net)	1,29,931	1,45,242	1,19,359	5,17,154
2	Commission (Net)	34,662	38,458	27,683	1,35,955
3	Operating Expenses related to Insurance Business	26,488	23,345	33,185	1,29,387
4	Reserve For Premium Deficiency	-	-	-	-
	TOTAL (B)	**1,91,081**	**2,07,045**	**1,80,227**	**7,82,496**
	Operating Profit/(Loss) (C)= (A - B)	**(5,746)**	**(775)**	**11,252**	**16,822**
	APPROPRIATIONS				
	Transfer to Shareholders' Account	(5,746)	(775)	11,252	16,822
	Transfer to Catastrophe Reserve	-	-	-	-
	Transfer to Other Reserves	-	-	-	-
	TOTAL (C)	**(5,746)**	**(775)**	**11,252**	**16,822**

SEGMENTAL TECHNICAL LIABILITIES

	Claim Outstanding				
1	Fire	59,046	58,491	52,651	58,491
2	Marine	17,066	15,433	9,520	15,433
3	Miscellaneous	12,81,154	12,60,067	12,17,810	12,60,067
	Reserve for Unexpired Risk				
1	Fire	16,971	14,670	27,560	14,670
2	Marine	3,590	1,701	2,681	1,701
3	Miscellaneous	2,58,559	2,34,194	2,70,599	2,34,194
	Premium Received in Advance				
1	Fire	4,362	3,824	2,168	3,824
2	Marine	71	60	23	60
3	Miscellaneous	1,44,052	1,41,541	1,21,293	1,41,541
	Outstanding Premium				
1	Fire	-	-	-	-
2	Marine	-	-	-	-
3	Miscellaneous	95,075	1,12,403	1,08,294	1,12,403

For and on behalf of the Board of Directors

Rakesh Jain
Executive Director & CEO(DIN : 03645324)

Place: Mumbai
Date : August 12, 2026

CHATURVEDI & SHAH LLP MUMBAI CHARTERED ACCOUNTANTS

IndusInd General Insurance Company Ltd. Mumbai

G. P. KAPADIA & CO. MUMBAI CHARTERED ACCOUNTANTS

INDUSIND GENERAL INSURANCE COMPANY LIMITED (FORMERLY RELIANCE GENERAL INSURANCE COMPANY LIMITED)

Corporate Identity Number (CIN): U66603MH2000PLC128300

Registered Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai - 400063

IRDAI Registration No. and Date of Registration with IRDAI : Regn. No. 103 Dated 23.10.2000

Website: http://www.indusindinsurance.com

[Pursuant to the Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended and read with SEBI Circular reference SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022]

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

PROFIT AND LOSS ACCOUNT (Rs. In Lakhs)

Sl. No.	Particulars	Quarter ended			Year ended
		June 30,2026	March 31,2026	June 30,2025	March 31,2026
		Unaudited	Audited (Refer note no. 3)	Unaudited	Audited
1	**OPERATING PROFIT/(LOSS)**				
	(a) Fire Insurance	1,745	(4,766)	(5,898)	(10,396)
	(b) Marine Insurance	(1,962)	(1,644)	285	(4,336)
	(c) Miscellaneous Insurance	(5,746)	(775)	11,252	16,822
2	**INCOME FROM INVESTMENTS**				
	(a) Interest, Dividend & Rent – Gross	7,867	5,699	5,852	26,851
	(b) Profit on sale/ redemption of investments	738	141	1,118	3,811
	(c) Loss on sale/ redemption of investments	(61)	(67)	(1)	(177)
	(d) Amortization of Premium / Discount on Investments	(74)	(112)	(202)	(660)
3	**OTHER INCOME**				
	Profit/(Loss) on sale/discard of assets	1	0	-	0
	Miscellaneous Income	126	207	215	575
	Reversal of Equity impairement	-	-	-	-
	Excess Provision/bad debts Written Back	679	(27)	-	3
	TOTAL (A)	**3,313**	**(1,344)**	**12,621**	**32,493**
4	**PROVISIONS (Other than taxation)**				
	(a) For diminution in the value of investments	-	-	-	-
	(b) For doubtful debts	8	364	328	364
5	**OTHER EXPENSES**				
	(a) Expenses other than those related to Insurance Business	-	-	-	-
	(b) Bad Debts written off	54	17	28	508
	(c) Interest on Subordinated Debt	2,166	1,612	522	4,357
	(d) Corporate Social Responsibility Expense	152	200	199	797
	(e) Penalties	-	-	(0)	100
	(f) Contribution from Shareholders Funds towards Excess Expenses of Management	-	3,457	-	11,441
	(g) Contribution to Policyholder's Account towards Excess of remuneration of MD/CEO/WTD/Other KMP	365	196	718	1,244
	(h) Contribution to Policyholder's Account towards Employee Remuneration	82	84	192	453
	(i) Others				
	(i) Amortisation of Debenture Expenses	25	18	7	52
	(ii) Interest on Statutory Liability	1	1	5	55
	(iii) Finance Cost	377	98	16	631
	(iv) Exchange Gain / (loss)	-	-	-	-
	TOTAL (B)	**3,230**	**6,047**	**2,016**	**20,002**
	Profit/(Loss) Before Tax (A) - (B)	**83**	**(7,391)**	**10,605**	**12,491**
	Provision for Taxation				
	(a) Current Tax	24	(1,226)	2,750	1,851
	(b) Short Provision for earlier year / period	-	-	-	2,087
	(c) Deferred Tax for current period	(4)	(1,075)	(223)	(528)
	Net Profit/(Loss) after tax	**63**	**(5,090)**	**8,078**	**9,081**
	APPROPRIATIONS				
	(a) Interim dividends paid during the year / period	-	-	-	-
	(b) Final dividend	-	-	-	27
	(c) Debenture Redemption Reserve	-	344	-	344
	Profit / (Loss) After appropriations	**63**	**(5,433)**	**8,078**	**8,710**
	Balance of profit/ loss brought forward from last period	**2,20,928**	**2,26,361**	**2,12,218**	**2,12,218**
	Balance carried forward to Balance Sheet	**2,20,991**	**2,20,928**	**2,20,296**	**2,20,928**

For and on behalf of the Board of Directors

Rakesh Jain
Executive Director & CEO(DIN: 03645324)

CHATURVEDI & SHAH LLP * CHARTERED ACCOUNTANTS * MUMBAI

G. P. KAPADIA & CO. * CHARTERED ACCOUNTANTS * MUMBAI

IndusInd General Insurance Company Ltd. * Mumbai

Place: Mumbai
Date : August 12, 2026

INDUSIND GENERAL INSURANCE COMPANY LIMITED (FORMERLY RELIANCE GENERAL INSURANCE COMPANY LIMITED)

Corporate Identity Number (CIN): U66603MH2000PLC128300

Registered Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai - 400063

IRDAI Registration No. and Date of Registration with IRDAI : Regn. No. 103 Dated 23.10.2000

Website: http://www.indusindinsurance.com

[Pursuant to the Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended and read with SEBI Circular reference SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022]

Statement of Unaudited quarterly disclosure as per Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regualtions, 2015 as amended

Sl. No.	Particular	Quarter Ended			Year ended
		June 30,2026	March 31,2026	June 30,2025	March 31,2026
		Unaudited	Audited (Refer note no. 3)	Unaudited	Audited
1	Debt Equity Ratio(Times)	0.33	0.25	0.16	0.25
2	Debt Service Coverage Ratio (DSCR) (times) (Note 6)	1.03	-3.32	20.71	3.50
3	Interest Service Coverage Ratio (times) (Note 7)	1.03	- 3.32	20.71	3.50
4	Earnings per share (Face Value of Rs 10/- each) :-				
	- Basic (in Rs) (Not Annualized)	0.02	-1.90	3.03	3.39
	- Diluted (in Rs) (Not Annualized)	0.02	-1.89	3.02	3.38
5	Book value per share (in Rs)	141.58	141.56	134.73	141.56
6	Total debts to Total Assets (times)	0.05	0.04	0.02	0.04
7	Current Ratio (Note 5)	NA	NA	NA	NA
8	Long term debt to working capital (Note 5)	NA	NA	NA	NA
9	Bad debts to accounts receivable ratio (Note 5)	NA	NA	NA	NA
10	Current liability ratio (Note 5)	NA	NA	NA	NA
11	Debtors turnover (Note 5)	NA	NA	NA	NA
12	Inventory turnover(Note 5)	NA	NA	NA	NA
13	Operating Margin % (Note 5)	NA	NA	NA	NA
14	Net Profit Margin % (Note 5)	NA	NA	NA	NA
15	Asset Cover Available Ratio (Note 8)	NA	NA	NA	NA
16	Net Worth (Rs in Lakhs)	3,91,977	3,91,913	3,60,938	3,91,913
17	Total Borrowings (Rs in Lakhs)	1,28,160	96,383	56,675	96,383
18	Net Profit After Tax (Rs in Lakhs)	63	-5,090	8,078	9,081
19	Outstanding redeemable preference share (quantity & value) (Note 5)	NA	NA	NA	NA
20	Debenture redemption reserve (Rs in Lakhs)	2,420	2,420	2,076	2,420
	Sector Specific Ratios				
21	Gross Direct Premium Growth Rate (%)	-12.24%	8.75%	1.60%	-2.48%
22	Gross Direct Premium to Net Worth Ratio (times) (Not Annualized)	0.75	0.63	0.93	3.12
23	Growth Rate of Net worth (%) (Not Annualized)	0.02%	6.79%	5.27%	14.31%
24	Net Retention Ratio (%)	62.14%	58.20%	56.59%	53.34%
25	Net commission Ratio (%)	17.63%	27.90%	14.44%	21.55%
26	Expense of Management to Gross Direct Premium Ratio (%)	29.03%	35.15%	29.15%	32.05%
27	Expense of Management to Net written Premium(%) #	33.06%	43.33%	33.48%	42.12%
28	Net incurred Claims to Net Earned Premium (%)	88.15%	88.39%	82.03%	82.74%
29	Claims paid to claims provisions (Not Annualized)	7.75%	5.92%	6.07%	28.26%
30	Combined Ratio (%)	121.21%	131.72%	115.51%	124.86%
31	Investment income ratio (%) (Not Annualized)	1.92%	1.83%	2.10%	8.10%
32	Technical Reserve to net premium ratio (times) (Not Annualized)	9.08	10.28	8.67	2.47
33	Underwriting Balance Ratio (times)	-0.27	-0.25	-0.21	-0.23
34	Operating profit ratio (%)	-3.67%	-3.77%	3.40%	0.30%
35	Liquid Assets to Liabilities Ratio (times) (Not Annualized)	0.24	0.25	0.26	0.25
36	Net Earnings Ratio (%)	0.03%	-3.12%	4.17%	1.34%
37	Return on Net Worth Ratio (%) (Not Annualized)	0.02%	-1.30%	2.24%	2.32%
38	Available Solvency Margin (ASM) to Required Solvency Margin(RSM) ratio (times)	1.75	1.73	1.57	1.73
39	NPA Ratio (%)				
	- Gross NPA Ratio	0.00%	0.00%	0.00%	0.00%
	- Net NPA Ratio	0.00%	0.00%	0.00%	0.00%

Expenses of Management includes operating expenses and net commission

For and on behalf of the Board of Directors

Rakesh Jain
Executive Director & CEO(DIN : 03645324)

Place : Mumbai
Date : August 12, 2026

Notes:

1. The above Unaudited Financial Results for the quarter ended June 30, 2026 have been reviewed by the Audit Committee and approved at the meeting of the Board of Directors held on August 12, 2026.

2.The Unaudited Financial Results of the Company for the quarter ended June 30, 2026 and corresponding figures of the previous periods are prepared in accordance with the requirements of the Insurance Act 1938, as amended by Insurance Laws (Amendment) Act, 2015, the Insurance Regulatory and Development Authority Act, 1999, Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 (the Regulation), order/directions/guidelines/circulars issued by the Insurance Regulatory and Development Authority of India ("IRDAI") in this regard and in accordance with the accounting principles generally accepted in India including the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Accounting Standards) Rules, 2021 to the extent applicable.

3. The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the full financial year ended March 31, 2026 and the published limited review year to date figures upto the end of the nine months ended December 31, 2025.

4. Sector specific ratios (Point 21 to 39) have been computed in accordance with and as per definition given in the IRDAI/F&A/ CIR/MISC/ 256/ 09/2021 read with Master Circular on Actuarial, Finance and Investment Functions of Insurers, 2024 dated May 17, 2024.

5. These ratios are not applicable for insurance companies.

6. Debt Services Coverage ratio is calculated as Profit before interest and tax divided by Interest expense together with principal payments of long term debt (net) during the respective periods.

7. Interest Service Coverage ratio is calculated as Profit before interest and tax divided by Interest expense of long term debt during the respective periods.

8. Assets cover is not applicable since the Company does not have any secured listed non-convertible debentures.

9 .The Company is holding funds of Rs 850 lakhs as on June 30, 2026 (Rs.850 lakhs as on June 30, 2025 and Rs. 850 lakhs as on March 31, 2026) of Reliance Health Insurance Limited (RHIL) for discharging policyholders liability of RHIL in compliance with the order issued by the Authority.

10.The Company has outstanding unsecured Non-Convertible Debentures (NCDs) amounting to Rs 83,000 lakhs as on June 30, 2026 (Rs. 23,000 lakhs as on June 30, 2025 and Rs. 83,000 lakhs as on March 31,2026). The details of such borrowing as on June 30, 2026 are as under:

Particulars	9.10% Reliance General Insurance Company Limited, August 2026 (RGICL F Series A NCD 01 Type I)	10.99% Reliance General Insurance Company Limited, 2035	10.99% IndusInd General Insurance Company Limited, 2036
Issue Size	Rs 23,000 lakhs	Rs 40,000 lakhs	Rs 20,000 lakhs
Issue Date / Date of Allotment	August 16, 2016	September 26, 2025	March 30, 2026
Redemption Date	August 17, 2026	September 26, 2035	March 30, 2036
Call Option	Not Applicable	September 26, 2030	March 28, 2031
Coupon Rate	9.10% p.a.	10.99% p.a.	10.99% p.a.

11.IRDAI has notified Ind AS as the applicable financial reporting framework for insurers with effect from April 1, 2026. Pursuant to the Company's application dated April 30, 2026 for the one-year Implementation forbearance permitted under the IRDAI (Actuarial, Finance and Investment Functions of Insurers) (Amendment) Regulations, 2026, IRDAI vide its approval dated June 17, 2026 granted the Company exemption from preparation of Ind AS financial statements up to March 31, 2027.Accordingly the unaudited financial results have been prepared in accordance with the existing applicable accounting and regulatory reporting framework.

12.The Nomination and Remuneration Committee and the Board of Directors in their respective meeting held on 10th August 2026, approved the communication received from Reliance Capital Limited (RCL), which draws attention to clause 9.1.1.29 and 9.1.10 of resolution plan approved by National Company Law Tribunal (NCLT), regarding the extinguishment of all outstanding, Employee Stock Option Plans (ESOPs) and Phantom Stock Options (PSOS) granted to employees, and the approval of a one-time special payment to the management team, including the Executive Director and Chief Executive Officer, as part of a retention plan.

Accordingly, the Company has extinguished all outstanding ESOPs grants for 2017 to 2022 and all outstanding PSOS grants for 2015 and 2022, including one-time special payment to management team. Consequently, the Company has also reversed a provision of Rs 1,975 lakh towards PSOS, which is forming part of Revenue Account under the head "operating expenses related to insurance business". There is no impact on the Unaudited financial results on account of the extinguishment of ESOPs and the one-time special payment.

13. In view of the seasonality of Industry, the unaudited financial results for the quarter / period are not indicative of full year's expected performance.

14. Previous period/year figures have been regrouped / reclassified wherever necessary to confirm to current period presentation.

For and on behalf of the Board of Directors

Rakesh Jain
Executive Director & CEO(DIN : 03645324)

Place : Mumbai
Date : August 12, 2026

IndusInd General Insurance Company Ltd. Mumbai

CHATURVEDI & SHAH LLP CHARTERED ACCOUNTANTS MUMBAI

G. P. KAPADIA & CO. CHARTERED ACCOUNTANTS MUMBAI