FORM NL-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: INDUSIND GENERAL INSURANCE COMPANY LIMITED (FORMERLY RELIANCE GENERAL INSURANCE COMPANY LIMITED)
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous																										Grand Total	
									Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous			
	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27	For Q2 2026-27	Up to Q2 2026-27
Employees' remuneration & welfare benefits	1,486	2,703	161	495	0	1	162	496	4,033	6,863	3,560	6,682	7,593	13,545	4,924	9,098	124	256	185	352	5,233	9,707	33	73	230	401	494	862	9	6	1,914	3,954	288	455	15,795	29,002	17,442	32,202
Travel, conveyance and vehicle running expenses	36	72	5	13	0	0	5	13	122	216	103	205	225	421	112	210	4	8	6	11	122	229	1	2	6	9	13	24	0	0	60	98	11	18	438	801	478	886
Training & Recruitment Expenses	30	59	7	15	0	0	7	15	313	428	291	415	605	843	445	516	16	27	12	17	473	560	1	3	5	6	8	18	(0)	(0)	35	114	5	8	1,131	1,552	1,169	1,626
Rents, rates & taxes	49	103	3	18	0	0	3	18	171	309	151	292	322	601	191	409	10	23	10	22	211	454	1	3	4	9	14	30	1	0	24	39	11	19	587	1,155	639	1,277
Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing & Stationery	1	4	0	1	(0)	0	0	1	8	14	8	15	15	29	14	35	0	2	1	1	15	38	0	0	0	1	0	1	0	(0)	5	8	0	1	36	78	38	83
Communication expenses	14	33	2	8	(0)	0	2	8	116	205	110	199	226	404	117	242	7	15	9	18	134	275	1	2	4	5	5	11	0	0	9	11	6	11	384	719	400	759
Legal & professional charges	75	150	13	41	(0)	0	13	41	127	284	138	318	265	602	485	1,131	111	141	11	31	607	1,303	2	5	10	18	26	47	0	(0)	81	101	87	96	1,077	2,172	1,165	2,363
Auditors Fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a. As auditor	0	2	0	1	(0)	0	0	1	3	6	4	7	7	13	10	22	0	1	0	1	11	23	0	0	0	0	0	1	0	(0)	2	2	0	0	20	40	21	43
b. As advisor or in any other capacity, in	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and Publicity	9	65	2	13	(0)	0	2	13	214	430	201	412	416	842	274	500	12	28	16	36	302	564	1	3	6	10	3	20	0	0	13	14	10	22	752	1,475	762	1,553
Bank Charges & interest expenses others	16	27	8	13	(0)	0	8	13	366	710	294	688	661	1,399	267	395	11	16	10	15	287	427	1	2	4	5	5	9	(0)	(0)	32	35	5	6	995	1,881	1,019	1,920
Depreciation	50	131	10	43	(0)	0	10	43	275	516	280	540	555	1,055	617	1,274	24	59	23	53	664	1,387	2	6	11	21	15	41	0	(0)	97	125	16	30	1,361	2,665	1,421	2,839
Brand/Trade Mark usage fee/charges	1	4	1	1	0	0	1	1	8	24	9	24	17	47	24	37	1	2	1	2	26	41	0	0	1	1	1	1	(0)	(0)	3	3	0	1	48	95	50	101
Business Development and Sales Promotion	78	447	(10)	9	1	1	(9)	10	(380)	817	(598)	773	(978)	1,591	(87)	1,045	270	(142)	82	1,113	265	2,016	(6)	(6)	10	23	42	59	0	0	62	65	(11)	(196)	(615)	3,551	(546)	4,008
Information Technology Expenses	113	222	22	74	(1)	0	21	74	352	632	370	691	722	1,323	947	1,997	33	85	33	74	1,013	2,156	4	10	19	33	36	72	1	(1)	237	284	28	44	2,060	3,921	2,195	4,216
GST Expenses	(0)	0	(0)	0	(0)	0	(0)	0	0	1	0	2	0	3	101	227	9	17	33	46	143	290	(0)	0	0	0	(0)	0	0	(0)	23	57	0	0	166	350	166	351
Others :	-	-	-	-	(0)	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-
Directors' Sitting fees	1	2	0	1	0	0	0	1	4	6	5	7	9	13	14	21	1	1	1	1	15	23	0	0	0	0	0	1	(0)	(0)	2	2	0	0	27	39	28	42
Entertainment Expenses	5	10	1	2	0	0	1	2	8	16	7	15	15	31	10	17	0	0	0	1	10	18	0	0	1	1	2	4	0	0	1	4	1	2	31	60	37	71
Office Maintenance Expenses	16	54	6	23	0	0	6	23	107	199	117	223	224	421	304	636	11	27	10	23	325	687	1	3	5	10	5	18	0	(0)	53	65	7	13	621	1,217	643	1,293
Office Management Expenses	5	17	3	8	(0)	0	3	8	37	66	42	76	79	142	115	227	4	10	4	8	124	245	0	1	2	4	2	6	(0)	(0)	19	23	2	4	228	425	235	450
Subscriptions and Membership Fees	6	17	3	8	(0)	0	3	8	80	107	83	114	163	221	135	237	5	10	5	9	145	256	1	1	2	4	2	6	(0)	(0)	20	24	3	4	336	516	346	541
Coinsurance Expenses (net)	5	123	11	30	0	0	11	30	1	1	1	1	2	2	215	264	1	5	0	0	216	269	0	2	7	15	(2)	12	1	1	0	0	4	5	227	306	244	459
Postage expenses	2	7	1	3	(0)	0	1	3	15	27	16	30	31	57	38	84	1	4	1	3	41	90	0	0	1	1	1	2	0	(0)	9	14	1	2	82	167	85	176
Weather Insurance Charges	-	-	-	-	(0)	-	(0)	-	-	-	-	-	-	-	5	5	-	-	-	-	5	5	-	-	-	-	-	-	-	-	995	910	-	-	1,000	915	1,000	915
Miscellaneous expenses	(0)	3	1	3	0	0	1	3	12	27	11	28	23	55	111	204	43	81	2	4	156	290	0	1	0	1	(0)	1	0	(0)	2	4	1	2	182	353	182	359
TOTAL	**2,001**	**4,255**	**249**	**823**	**1**	**2**	**249**	**825**	**5,991**	**11,904**	**5,206**	**11,757**	**11,196**	**23,661**	**9,389**	**18,833**	**698**	**676**	**456**	**1,841**	**10,542**	**21,354**	**44**	**111**	**331**	**578**	**673**	**1,246**	**12**	**6**	**3,698**	**5,956**	**475**	**547**	**26,968**	**53,457**	**29,218**	**58,537**
In India	**2,001**	**4,255**	**249**	**823**	**1**	**2**	**249**	**825**	**5,991**	**11,904**	**5,206**	**11,757**	**11,196**	**23,661**	**9,389**	**18,833**	**698**	**676**	**456**	**1,841**	**10,542**	**21,354**	**44**	**111**	**331**	**578**	**673**	**1,246**	**12**	**6**	**3,698**	**5,956**	**475**	**547**	**26,968**	**53,457**	**29,218**	**58,455**
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**-**	**81**

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous																										Grand Total	
									Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous			
	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26	For Q2 2025-26	Up to Q2 2025-26
Employees' remuneration & welfare benefits	1,276	3,062	256	515	1	3	257	518	3,046	5,529	4,321	8,334	7,367	13,863	3,895	9,068	402	647	207	378	4,504	10,093	64	122	148	284	403	714	4	6	1,992	5,685	138	307	14,621	31,074	16,154	34,654
Travel, conveyance and vehicle running expenses	51	99	9	15	0	0	9	15	128	217	171	299	299	516	185	333	21	29	10	17	216	378	3	4	3	5	13	22	0	0	71	123	8	13	613	1,062	672	1,175
Training & Recruitment Expenses	136	133	16	18	0	0	16	18	389	386	420	431	809	817	268	322	72	76	39	41	379	439	5	5	6	7	31	30	0	0	27	36	15	16	1,272	1,350	1,424	1,502
Rents, rates & taxes	20	95	8	24	0	0	8	24	118	207	171	326	289	533	179	485	45	78	19	37	243	600	2	6	2	6	9	21	0	0	117	168	3	12	665	1,346	693	1,465
Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing & Stationery	3	9	1	2	0	0	1	2	8	14	12	22	20	36	12	29	3	5	1	2	16	36	0	1	0	1	1	2	0	0	7	9	1	1	45	86	49	97
Communication expenses	24	76	6	13	0	0	6	13	151	286	170	332	321	618	129	266	38	60	16	33	182	358	2	4	2	4	7	16	0	0	36	44	5	12	555	1,057	584	1,146
Legal & professional charges	80	164	19	30	0	0	19	31	133	186	203	296	336	482	312	532	60	80	20	31	392	643	4	6	5	10	25	39	0	0	98	116	7	14	868	1,310	967	1,505
Auditors Fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a. As auditor	1	2	0	1	0	0	0	1	3	5	4	8	7	13	5	13	1	2	0	1	7	16	0	0	0	0	0	1	0	0	3	4	0	0	17	34	18	37
b. As advisor or in any other capacity, in	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and Publicity	42	178	5	26	(0)	0	5	26	473	819	456	877	929	1,696	127	504	84	145	38	82	250	731	3	10	3	8	13	36	0	0	28	58	12	30	1,238	2,569	1,285	2,773
Bank Charges & interest expenses others	10	24	3	6	0	0	3	6	345	603	525	984	870	1,587	81	148	12	17	7	12	100	177	1	2	1	2	3	5	0	0	27	33	1	3	1,003	1,809	1,016	1,839
Depreciation	57	179	18	43	0	0	18	43	247	418	342	618	589	1,036	382	883	92	147	39	72	513	1,102	5	10	5	12	20	39	0	0	185	248	8	24	1,325	2,471	1,401	2,693
Business Development and Sales Promotion	14	404	(27)	(4)	(1)	0	(28)	(4)	66	39	111	66	177	105	(1,356)	1,164	6,867	10,476	1,934	3,292	7,445	14,931	(4)	(11)	(2)	13	(70)	49	(0)	0	267	275	163	594	7,976	15,957	7,962	16,357
Information Technology Expenses	82	290	29	74	0	0	30	74	367	609	548	976	915	1,585	646	1,504	145	235	60	112	852	1,851	8	17	7	20	31	63	1	1	389	506	11	38	2,213	4,080	2,325	4,444
GST Expenses	(2)	5	(0)	1	(0)	0	(0)	1	2	9	2	15	3	24	45	72	13	13	1	3	59	87	(0)	0	(0)	0	(0)	1	0	0	303	630	(0)	1	366	744	363	750
Others :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Directors' Sitting fees	0	2	0	1	0	0	0	1	2	5	4	8	6	13	3	13	1	2	0	1	5	16	0	0	0	0	0	1	0	0	3	4	0	0	14	34	15	38
Entertainment Expenses	6	16	1	2	0	0	1	2	9	19	12	27	22	46	11	29	1	1	0	1	12	32	0	0	0	1	2	4	0	0	3	6	1	1	40	89	47	107
Office Maintenance Expenses	22	79	8	20	0	0	8	20	103	176	153	280	256	456	176	418	41	66	17	32	234	516	2	5	2	5	9	17	0	0	99	131	3	10	604	1,140	634	1,239
Office Management Expenses	7	24	2	6	0	0	2	6	29	49	44	80	73	129	53	123	12	19	5	9	70	152	1	1	1	2	3	5	0	0	30	39	1	3	178	330	187	360
Subscriptions and Membership Fees	9	32	3	8	0	0	3	8	39	66	60	107	99	173	72	167	16	26	7	12	95	205	1	2	1	2	4	7	0	0	41	53	1	4	242	446	254	487
Coinsurance Expenses (net)	24	195	7	18	0	0	7	19	0	0	0	0	0	0	(23)	10	(0)	4	0	0	(23)	14	0	2	7	10	11	20	0	0	0	0	1	8	(5)	54	26	268
Postage expenses	3	10	1	3	0	0	1	3	15	24	21	38	36	62	20	51	4	7	2	4	27	62	0	1	0	1	1	2	0	0	15	13	0	1	80	142	83	154
Weather Insurance Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	116	(204)	-	-	116	(204)	116	(204)
Miscellaneous expenses	4	14	1	3	0	0	1	3	23	44	33	63	56	107	130	226	153	240	4	9	288	475	1	1	0	1	1	3	0	0	12	15	1	3	359	604	364	621
TOTAL	**1,868**	**5,092**	**366**	**824**	**2**	**5**	**368**	**830**	**5,697**	**9,710**	**7,782**	**14,187**	**13,479**	**23,897**	**5,354**	**16,360**	**8,079**	**12,375**	**2,427**	**4,181**	**15,863**	**32,918**	**97**	**188**	**193**	**394**	**516**	**1,097**	**7**	**8**	**3,871**	**7,992**	**378**	**1,095**	**34,400**	**67,585**	**36,636**	**73,507**
In India	**1,868**	**5,092**	**366**	**824**	**2**	**5**	**368**	**830**	**5,697**	**9,710**	**7,782**	**14,187**	**13,479**	**23,897**	**5,354**	**16,360**	**8,079**	**12,375**	**2,427**	**4,181**	**15,863**	**32,918**	**97**	**188**	**193**	**394**	**516**	**1,097**	**7**	**8**	**3,871**	**7,992**	**378**	**1,095**	**34,400**	**67,585**	**36,636**	**73,367**
Outside India	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**140**

Note: '0' denotes amounts less than Rs. 50,000