

FORM NL-2-B-PL

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON DECEMBER 31, 2025

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	For Q3 2025-26	Up to Q3 2025-26	For Q3 2024-25	Up to Q3 2024-25
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		450	(5,630)	(161)	4,693
	(b) Marine Insurance		(1,312)	(2,692)	479	(3,877)
	(c) Miscellaneous Insurance		(3,851)	17,596	11,601	25,416
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		6,813	21,153	5,527	19,502
	(b) Profit on sale of investments		1,137	3,670	996	2,721
	(c) (Loss on sale/ redemption of investments)		(46)	(110)	(17)	(75)
	(d) Amortization of Premium / Discount on Investments		(127)	(549)	(229)	(817)
3	OTHER INCOME					
	Profit/(Loss) on sale/discard of assets		-	0	2	(0)
	Miscellaneous Income		97	368	(807)	139
	Reversal of Equity impairment		-	-	-	-
	Excess Provision/bad debts Written Back		30	30	-	5
	TOTAL (A)		3,191	33,836	17,390	47,707
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		(430)	0	4,495	5,931
5	OTHER EXPENSES					
	Expenses other than those related to Insurance Business					
	(a) Employee's remuneration and welfare benefits		84	369	76	325
	(b) Managerial remuneration		100	1,048	27	1,355
	(c) Amortisation of Debenture Expenses		19	34	7	22
	(d) Interest on Statutory Liability		48	54	20	613
	(e) Contribution to policyholders Funds towards Excess EOM		7,984	7,984	-	-
	Finance Cost		245	533	332	1,289
	Interest on Non Convertible Debenture		1,636	2,745	528	1,575
	Bad debt w/off (Net of Provisions)		96	491	159	426
	Corporate Social Responsibility Expense		199	597	199	598
	Penalty		100	100	-	-
	Exchange Gain / (loss)		-	-	-	-
	TOTAL (B)		10,079	13,955	5,843	12,134
6	Profit/(Loss) Before Tax		(6,888)	19,881	11,547	35,573
7	Provision for Taxation					
	Current Tax		(3,860)	3,077	3,910	10,054
	Short Provision for earlier year		2,087	2,087	-	6,550
	Deferred Tax for current period		844	547	(985)	(7,312)
	Deferred Tax for earlier year		-	-	-	(3,719)
	MAT Credit		-	-	-	-
8	Profit / (Loss) after tax		(5,959)	14,170	8,622	30,000
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	27	-	26
	(c) Dividend Distribution Tax		-	-	-	-
	(d) Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last period		2,32,320	2,12,218	2,02,051	1,80,699
	Balance carried forward to Balance Sheet		2,26,361	2,26,361	2,10,673	2,10,673

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