FORM NL-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: INDUSIND GENERAL INSURANCE COMPANY LIMITED (FORMERLY AS 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 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**

(₹ 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 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25	For Q2 2024-25	Up to Q2 2024-25
Employees' remuneration & welfare benefits	1,609	3,117	296	508	(2)	6	294	514	1,834	5,875	3,942	8,849	5,776	14,724	3,495	6,370	62	568	18	394	3,576	7,332	96	136	156	205	540	805	16	58	2,807	4,778	55	201	13,023	28,239	14,924	31,871
Travel, conveyance and vehicle running expenses	55	96	11	16	(0)	0	11	17	130	291	215	407	345	698	117	226	14	34	8	23	138	283	4	5	3	4	17	24	0	1	101	161	6	12	615	1,188	681	1,301
Training & Recruitment Expenses	91	79	17	14	0	0	17	14	191	246	341	365	532	611	234	218	30	34	20	24	284	275	5	5	5	4	22	19	2	1	133	179	11	12	994	1,107	1,103	1,200
Rents, rates & taxes	29	105	10	25	(0)	0	9	25	91	170	214	407	304	577	141	337	18	37	14	27	172	401	3	6	3	6	12	25	0	3	363	463	7	13	865	1,494	904	1,623
Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing & Stationery	4	9	1	2	(0)	0	1	2	9	15	21	34	29	49	14	27	2	3	1	2	17	32	0	0	0	1	1	2	0	0	27	34	1	1	76	119	82	130
Communication expenses	39	67	7	11	(0)	0	7	11	111	273	193	371	304	644	97	196	14	35	9	24	120	255	4	4	2	3	13	16	(0)	1	52	79	7	13	501	1,015	546	1,093
Legal & professional charges	57	119	42	87	(0)	0	42	88	53	100	123	233	176	333	98	207	11	22	8	15	117	244	2	3	3	5	14	23	1	2	187	224	4	7	503	841	600	1,047
Auditors Fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a. As auditor	1	3	0	1	(0)	0	0	1	2	4	4	9	6	13	3	8	0	1	0	1	3	9	0	0	0	0	0	1	(0)	0	7	9	0	0	18	33	20	36
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	96	178	19	32	(0)	0	19	32	232	676	466	967	698	1,643	248	541	32	90	20	63	299	695	9	12	6	9	32	43	0	2	257	313	16	33	1,317	2,749	1,430	2,959
Bank Charges & interest expenses others	194	270	522	537	(0)	0	522	537	16	90	31	222	47	312	2	200	2	20	2	15	5	235	0	3	0	3	0	14	(1)	2	155	224	1	7	207	801	922	1,607
Depreciation	35	153	12	35	(1)	0	12	35	139	291	313	654	451	945	232	599	31	67	23	49	285	715	4	9	4	9	16	37	(0)	5	459	569	9	19	1,229	2,308	1,275	2,496
Business Development and Sales Promotion	375	879	223	280	(1)	1	222	281	(406)	1,841	95	2,497	(312)	4,338	2,932	4,335	2,439	2,727	(57)	156	5,313	7,218	17	29	14	28	80	161	(4)	8	198	370	646	730	5,954	12,882	6,552	14,042
Information Technology Expenses	43	246	18	58	(1)	0	17	59	189	394	439	957	628	1,351	268	797	36	86	28	63	332	946	6	14	6	14	23	60	(1)	8	806	1,035	14	30	1,815	3,458	1,875	3,763
GST Expenses	(14)	(4)	(3)	(1)	(0)	(0)	(3)	(1)	(17)	(7)	(42)	(17)	(59)	(24)	(34)	(8)	(4)	96	(3)	(1)	(41)	87	(1)	(0)	(1)	(0)	(3)	(1)	(1)	(0)	577	698	(1)	(1)	471	759	453	753
Others :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Directors' Sitting fees	0	2	0	0	(0)	0	0	0	1	3	3	7	4	10	2	5	0	1	0	0	2	6	0	0	0	0	0	0	(0)	0	5	7	0	0	12	23	13	26
Entertainment Expenses	10	18	2	2	0	0	2	3	11	28	20	36	30	64	11	18	1	3	1	2	12	23	0	0	0	1	3	5	0	0	3	7	1	1	50	101	62	122
Office Maintenance Expenses	13	73	5	17	(0)	0	5	17	60	127	140	306	200	433	89	255	12	28	9	20	110	303	2	4	2	4	7	18	(0)	2	227	284	4	9	551	1,057	569	1,148
Office Management Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Subscriptions and Membership Fees	4	28	2	7	(0)	0	2	7	21	44	49	109	69	153	29	91	4	10	3	7	36	109	1	2	1	2	2	7	(0)	1	88	110	2	3	199	386	204	421
Coinsurance Expenses (net)	39	316	6	18	(0)	1	6	19	1	3	2	7	3	10	(35)	58	(1)	6	0	0	(36)	65	0	1	7	13	13	49	0	12	5	7	2	4	(5)	160	40	494
Postage expenses	3	12	1	3	(0)	0	1	3	10	22	23	48	33	70	15	39	2	4	1	3	18	46	0	1	0	1	1	3	(0)	0	40	47	1	1	94	169	98	184
Weather Insurance Charges	-	-	-	-	-	-	-	-	(21)	(21)	(89)	(89)	(110)	(110)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,220	3,093	-	-	2,110	2,983	2,109	2,983
Miscellaneous expenses	8	18	2	6	(0)	0	2	6	24	37	46	72	70	109	31	78	4	11	3	5	38	94	1	1	1	1	3	4	0	0	45	52	2	3	158	264	167	289
TOTAL	**2,690**	**5,783**	**1,195**	**1,658**	**(5)**	**9**	**1,190**	**1,669**	**2,679**	**10,502**	**6,547**	**16,451**	**9,226**	**26,953**	**7,987**	**14,597**	**2,710**	**3,883**	**109**	**892**	**10,806**	**19,373**	**154**	**235**	**213**	**313**	**795**	**1,315**	**16**	**106**	**8,759**	**12,743**	**786**	**1,098**	**30,756**	**62,135**	**34,637**	**69,587**
In India	2,690	5,783	1,195	1,658	(5)	9	1,190	1,669	2,679	10,502	6,547	16,451	9,226	26,953	7,987	14,597	2,710	3,883	109	892	10,806	19,373	154	235	213	313	795	1,315	16	106	8,759	12,743	786	1,098	30,756	62,135	34,637	69,587
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note: '0' denotes negligible amount