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 Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26	For Q3 2025-26	Up to Q3 2025-26
Employees' remuneration & welfare benefits	1,216	4,278	304	819	28	31	332	850	3,534	9,064	5,197	13,531	8,731	22,594	3,942	13,010	330	977	217	595	4,490	14,583	40	162	234	518	662	1,377	4	10	2,502	8,188	194	501	16,857	47,931	18,406	53,060
Travel, conveyance and vehicle running expenses	38	137	7	22	1	1	8	23	131	347	164	463	295	811	104	436	12	40	6	23	122	500	1	6	5	10	16	37	0	0	73	196	7	19	517	1,579	564	1,739
Training & Recruitment Expenses	20	153	5	24	(1)	(1)	5	23	262	648	278	709	540	1,357	120	442	39	114	20	61	178	617	1	6	3	10	3	34	0	0	11	47	6	22	743	2,093	768	2,270
Rents, rates & taxes	29	124	11	35	0	0	11	35	149	356	232	558	381	914	141	626	39	117	20	57	200	800	1	7	5	11	18	38	0	0	48	216	7	19	659	2,005	699	2,164
Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing & Stationery	3	12	1	3	0	0	1	3	7	21	11	33	18	53	5	34	2	7	1	3	8	44	0	1	0	1	1	3	0	0	51	59	1	2	79	165	82	179
Communication expenses	19	95	5	19	0	0	5	19	150	437	174	506	324	943	90	355	26	86	13	46	129	487	1	5	3	7	8	24	0	0	11	55	4	16	480	1,537	505	1,651
Legal & professional charges	59	224	17	48	2	2	19	50	170	356	269	565	439	921	202	734	39	120	17	48	259	902	2	8	7	17	38	78	0	0	43	159	8	22	796	2,107	875	2,380
Auditors Fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a. As auditor	1	3	0	1	0	0	0	1	4	9	6	14	10	23	4	17	1	3	1	1	5	21	0	0	0	0	1	1	0	0	1	5	0	0	17	51	18	55
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	29	207	7	33	0	0	7	33	240	1,059	272	1,149	512	2,208	136	640	41	186	21	103	198	929	1	11	4	12	11	47	0	1	35	93	7	37	768	3,337	804	3,577
Bank Charges & interest expenses others	29	53	11	17	0	0	11	18	342	944	545	1,529	886	2,474	156	304	40	57	21	32	216	394	2	3	5	6	18	23	0	0	42	75	7	10	1,175	2,984	1,215	3,054
Depreciation	57	236	20	63	0	0	20	63	296	714	428	1,046	724	1,760	288	1,171	80	227	41	112	409	1,511	3	13	9	21	32	71	0	1	76	324	12	36	1,265	3,736	1,342	4,035
Business Development and Sales Promotion	450	854	63	58	2	2	64	61	700	739	1,114	1,180	1,813	1,919	1,092	2,256	5,967	16,443	1,755	5,046	8,814	23,745	(20)	(31)	8	21	65	114	0	0	74	349	432	1,026	11,185	27,142	11,699	28,056
Information Technology Expenses	82	372	32	106	0	0	32	106	440	1,049	690	1,666	1,130	2,715	489	1,993	111	346	56	168	656	2,507	4	22	13	33	50	113	0	1	142	647	19	57	2,014	6,094	2,128	6,573
GST Expenses	1	6	0	2	0	0	0	2	6	15	9	24	14	39	138	210	11	23	14	17	162	250	0	0	0	0	1	2	0	0	331	961	0	1	509	1,253	510	1,260
Others :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Directors' Sitting fees	0	3	0	1	0	0	0	1	2	7	3	11	5	18	2	15	1	3	0	1	3	19	0	0	0	0	0	1	0	0	1	5	0	0	9	43	9	47
Entertainment Expenses	5	21	1	2	0	0	1	3	9	28	12	38	21	66	9	39	1	2	0	1	10	42	0	1	0	1	3	6	0	0	3	9	1	2	38	127	44	151
Office Maintenance Expenses	23	102	9	29	0	0	9	29	123	298	193	473	316	772	122	540	34	100	17	49	173	689	1	6	4	9	14	31	0	0	36	166	5	15	548	1,688	580	1,819
Office Management Expenses	8	32	3	9	0	0	3	9	40	89	64	144	105	233	40	163	11	30	6	15	56	208	0	2	1	3	5	10	0	0	12	50	2	5	180	511	191	552
Subscriptions and Membership Fees	10	42	4	12	0	0	4	12	53	118	84	192	137	310	52	219	14	41	7	20	74	279	1	2	2	4	6	13	0	0	15	68	2	7	237	684	251	739
Coinsurance Expenses (net)	43	238	4	23	(9)	(9)	(5)	14	0	0	0	0	0	0	14	24	(1)	4	0	0	13	28	(0)	2	4	15	10	30	0	0	0	0	(1)	8	28	83	66	334
Postage expenses	3	13	1	4	0	0	1	4	18	43	30	67	48	110	19	70	6	14	3	7	28	90	0	1	1	1	2	4	0	0	14	27	1	2	94	236	99	253
Weather Insurance Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(28)	(233)	-	-	(28)	(233)	(28)	(233)
Miscellaneous expenses	(0)	14	0	3	(0)	0	0	3	22	67	34	97	57	164	117	343	113	353	2	10	231	706	0	1	(0)	1	(1)	2	(0)	0	(2)	13	0	3	286	890	286	907
TOTAL	**2,127**	**7,219**	**509**	**1,334**	**23**	**28**	**532**	**1,362**	**6,698**	**16,408**	**9,808**	**23,995**	**16,506**	**40,403**	**7,280**	**23,641**	**6,919**	**19,293**	**2,235**	**6,415**	**16,431**	**49,349**	**40**	**228**	**307**	**701**	**963**	**2,059**	**5**	**13**	**3,487**	**11,479**	**715**	**1,810**	**38,457**	**1,06,042**	**41,116**	**1,14,623**
In India	**2,127**	**7,219**	**509**	**1,334**	**23**	**28**	**532**	**1,362**	**6,698**	**16,408**	**9,808**	**23,995**	**16,506**	**40,403**	**7,280**	**23,641**	**6,919**	**19,293**	**2,235**	**6,415**	**16,431**	**49,349**	**40**	**228**	**307**	**701**	**963**	**2,059**	**5**	**13**	**3,487**	**11,479**	**715**	**1,810**	**38,457**	**1,06,042**	**41,038**	**1,14,404**
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**78**	**219**

(₹ 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 Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25
Employees' remuneration & welfare benefits	1,098	4,215	211	719	22	28	233	747	1,798	7,673	5,861	14,710	7,659	22,383	3,524	9,894	188	756	116	510	3,828	11,160	70	206	223	428	400	1,205	12	71	3,411	8,190	336	537	15,939	44,178	17,270	49,141
Travel, conveyance and vehicle running expenses	45	141	4	21	1	1	5	22	129	421	249	656	379	1,077	146	372	15	49	6	29	167	450	3	7	6	11	16	40	0	2	63	223	9	21	643	1,832	693	1,994
Training & Recruitment Expenses	151	230	12	26	2	2	15	28	432	678	475	840	907	1,518	172	389	51	85	23	46	246	521	4	9	10	14	51	71	1	2	(212)	(33)	15	27	1,022	2,129	1,188	2,386
Rents, rates & taxes	25	129	8	32	0	0	8	32	113	283	293	700	406	983	144	481	29	66	14	40	187	587	3	9	5	11	7	33	0	3	115	577	7	19	730	2,224	762	2,385
Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Printing & Stationery	(3)	6	(1)	1	0	0	(1)	1	0	15	(3)	31	(3)	46	(7)	20	(0)	3	(1)	2	(7)	25	(0)	0	0	1	(1)	2	(0)	0	35	69	(0)	1	24	143	20	150
Communication expenses	12	79	2	13	0	0	3	13	132	405	187	558	319	963	42	238	19	54	7	31	68	323	1	6	4	7	4	20	(0)	1	(18)	61	4	17	383	1,398	397	1,490
Legal & professional charges	1	120	(63)	25	0	1	(63)	25	100	200	260	493	360	693	90	297	17	39	8	23	115	359	3	6	4	9	10	33	0	3	40	263	6	14	538	1,379	475	1,524
Auditors Fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a. As auditor	1	3	0	1	0	0	0	1	2	6	6	15	8	21	3	11	1	1	0	1	4	13	0	0	0	0	0	1	(0)	0	1	11	0	0	14	46	14	50
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	23	201	4	35	0	0	4	35	358	1,035	499	1,466	857	2,501	117	658	51	141	19	83	187	882	3	15	9	18	9	52	(0)	2	3	316	10	43	1,078	3,828	1,105	4,065
Bank Charges & interest expenses others	(216)	54	(524)	14	0	0	(524)	14	515	605	1,316	1,538	1,831	2,143	31	231	7	27	3	18	41	276	0	4	1	5	(0)	14	(0)	1	(24)	200	1	8	1,850	2,650	1,110	2,718
Depreciation	52	206	15	50	0	0	14	50	196	487	484	1,138	680	1,625	278	877	56	123	26	75	360	1,076	5	14	9	18	15	52	1	5	142	711	13	32	1,225	3,533	1,291	3,789
Business Development and Sales Promotion	(233)	646	(273)	7	3	4	(270)	11	(508)	1,332	(1,286)	1,211	(1,794)	2,544	(83)	4,252	6,235	8,961	2,205	2,361	8,357	15,575	(34)	(5)	0	29	(45)	116	(2)	6	325	695	500	1,230	7,308	20,190	6,805	20,846
Information Technology Expenses	73	320	22	80	0	0	21	80	317	712	792	1,749	1,110	2,461	400	1,197	78	164	38	101	516	1,462	7	21	14	28	21	81	0	8	255	1,290	19	48	1,942	5,401	2,036	5,801
GST Expenses	3	(2)	0	(1)	(0)	(0)	0	(1)	1	(6)	2	(15)	3	(21)	4	(5)	0	97	0	(1)	4	91	0	(0)	(0)	(0)	0	(1)	0	(0)	305	1,003	0	(0)	313	1,072	316	1,069
Others :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Directors' Sitting fees	0	2	0	1	0	0	0	1	2	4	4	11	6	16	2	8	0	1	0	1	3	10	0	0	0	0	0	1	0	0	1	8	0	0	11	34	11	37
Entertainment Expenses	8	26	0	3	0	0	1	3	15	43	31	67	46	109	21	38	1	4	1	3	23	45	0	1	1	1	3	8	0	0	5	12	1	2	78	179	87	208
Office Maintenance Expenses	2	75	2	19	0	0	2	19	51	178	134	440	185	618	54	309	15	42	6	26	74	377	1	5	2	7	2	19	(0)	2	5	289	3	11	271	1,328	275	1,422
Office Management Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Subscriptions and Membership Fees	7	35	2	9	0	0	2	9	31	75	82	191	113	266	40	132	8	18	4	11	52	161	1	2	1	3	2	9	0	1	24	134	2	5	195	581	205	626
Coinsurance Expenses (net)	43	358	3	21	(8)	(7)	(5)	14	(0)	3	0	7	0	10	17	75	0	6	(0)	0	17	82	0	1	4	17	6	56	0	12	2	8	1	5	30	190	68	562
Postage expenses	1	12	(0)	3	0	0	(0)	3	11	33	14	63	25	95	2	41	2	6	0	4	4	51	0	1	0	1	0	3	(0)	0	14	61	0	2	45	214	45	229
Weather Insurance Charges	-	-	-	-	-	-	-	-	(10)	(31)	10	(79)	-	(110)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	977	4,070	-	-	977	3,960	977	3,960
Miscellaneous expenses	5	23	(1)	6	0	0	(1)	6	27	64	65	137	92	201	33	111	6	17	3	8	43	137	1	2	1	2	2	6	0	1	24	76	1	4	164	429	168	458
TOTAL	**1,096**	**6,879**	**(575)**	**1,083**	**21**	**30**	**(556)**	**1,113**	**3,711**	**14,215**	**9,478**	**25,927**	**13,189**	**40,142**	**5,030**	**19,626**	**6,780**	**10,660**	**2,479**	**3,372**	**14,288**	**33,661**	**69**	**304**	**297**	**610**	**503**	**1,821**	**12**	**120**	**5,493**	**18,234**	**928**	**2,026**	**34,780**	**96,915**	**35,320**	**1,04,907**
In India	1,096	6,879	(575)	1,083	21	30	(556)	1,113	3,711	14,215	9,478	25,927	13,189	40,142	5,030	19,626	6,780	10,660	2,479	3,372	14,288	33,661	69	304	297	610	503	1,821	12	120	5,493	18,234	928	2,026	34,780	96,915	35,320	1,04,800
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	107

Note: '0' denotes negligible amount