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

DISCLOSURES - NON- LIFE INSURANCE COMPANIES

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FORM NL-1-B-RA
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
REVENUE ACCOUNT FOR THE PERIOD ENDED ON September 30, 2025

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For Q2 2025-26	Up to Q2 2025-26	For Q2 2024-25	Up to Q2 2024-25	For Q2 2025-26	Up to Q2 2025-26	For Q2 2024-25	Up to Q2 2024-25	For Q2 2025-26	Up to Q2 2025-26	For Q2 2024-25	Up to Q2 2024-25	For Q2 2025-26	Up to Q2 2025-26	For Q2 2024-25	Up to Q2 2024-25
1	Premiums earned (Net)	NL-4	7,952	17,558	9,380	21,345	2,200	4,853	2,317	4,682	1,59,075	3,12,523	1,75,258	3,20,454	1,69,227	3,34,934	1,86,955	3,46,481
2	Profit/ Loss on sale/redemption of Investments		209	488	136	262	40	85	27	47	4,705	10,836	3,769	7,202	4,954	11,409	3,932	7,511
3	Interest, Dividend & Rent – Gross (Refer Note 1)		1,944	3,934	1,038	2,102	250	476	205	377	30,131	61,218	28,826	57,849	32,325	65,628	30,069	60,328
4	(a) Others		-		-		-		-		-		-					
	(i) Exchange gain/(loss)		-	-	-	-	-	-	-	-	(13)	(18)	(3)	(4)	(13)	(18)	(3)	(4)
	(ii) Misc Income		-	-	-	-	-	-	-	-	46	64	223	239	46	64	223	239
	(b) Others Contribution from the Shareholders' Account		-		-		-		-		-		-					
	(i) Towards excess of remuneration of MD/CEO/WTD/Other KMP		(8)	63	(56)	89	1	16	(8)	21	237	869	92	1,218	230	948	28	1,328
	(ii) Towards other employee remenuration		(0)	19	(3)	17	1	5	0	4	92	262	75	228	93	285	72	249
	TOTAL (A)		**10,097**	**22,062**	**10,495**	**23,815**	**2,492**	**5,435**	**2,541**	**5,131**	**1,94,274**	**3,85,754**	**2,08,240**	**3,87,186**	**2,06,862**	**4,13,251**	**2,21,276**	**4,16,132**
6	Claims Incurred (Net)	NL-5	7,087	21,935	9,322	13,639	3,972	5,684	4,328	6,787	1,26,625	2,45,984	1,49,198	2,69,058	1,37,684	2,73,603	1,62,849	2,89,484
7	Commission	NL-6	1,325	1,116	(892)	(461)	(183)	302	314	1,031	23,053	50,736	17,620	42,178	24,195	52,154	17,042	42,748
8	Operating Expenses related to Insurance Business	NL-7	1,868	5,092	2,690	5,783	369	830	1,190	1,669	34,400	67,585	30,757	62,136	36,636	73,507	34,637	69,587
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		**10,279**	**28,142**	**11,120**	**18,961**	**4,158**	**6,816**	**5,832**	**9,487**	**1,84,078**	**3,64,305**	**1,97,575**	**3,73,372**	**1,98,514**	**3,99,264**	**2,14,528**	**4,01,819**
10	**Operating Profit/(Loss) C= (A - B)**		**(182)**	**(6,080)**	**(625)**	**4,854**	**(1,666)**	**(1,381)**	**(3,291)**	**(4,356)**	**10,196**	**21,449**	**10,665**	**13,814**	**8,348**	**13,987**	**6,748**	**14,313**
11	**APPROPRIATIONS**																	
	Transfer to Shareholders' Account		(182)	(6,080)	(625)	4,854	(1,666)	(1,381)	(3,292)	(4,356)	10,196	21,449	10,665	13,814	8,348	13,987	6,748	14,313
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		**(182)**	**(6,080)**	**(625)**	**4,854**	**(1,666)**	**(1,381)**	**(3,292)**	**(4,356)**	**10,196**	**21,449**	**10,665**	**13,814**	**8,348**	**13,987**	**6,748**	**14,313**

Note - 1

(₹ lakhs)

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For Q2 2025-26	Up to Q2 2025-26	For Q2 2024-25	Up to Q2 2024-25	For Q2 2025-26	Up to Q2 2025-26	For Q2 2024-25	Up to Q2 2024-25	For Q2 2025-26	Up to Q2 2025-26	For Q2 2024-25	Up to Q2 2024-25	For Q2 2025-26	Up to Q2 2025-26	For Q2 2024-25	Up to Q2 2024-25
Interest, Dividend & Rent	1,376	2,836	1,035	2,147	256	490	205	385	30,801	62,922	28,743	59,085	32,433	66,249	29,982	61,617
Add/Less:-																
Investment Expenses			-	-			-	-			-	-			-	-
Amortisation of Premium/ Discount on Investments	(33)	(83)	3	(45)	(6)	(14)	(0)	(8)	(741)	(1,849)	83	(1,236)	(780)	(1,947)	87	(1,289)
Amount written off in respect of depreciated investments			-	-			-	-			-	-			-	-
Provision for Bad and Doubtful Debts			-	-			-	-			-	-			-	-
Provision for diminution in the value of other than actively traded Equities			-	-			-	-			-	-			-	-
Investment income from Pool	601	1,181	-	-	-	-	-	-	71	144	-	-	672	1,326	-	-
Interest, Dividend & Rent – Gross*	**1,944**	**3,934**	**1,038**	**2,102**	**250**	**476**	**205**	**377**	**30,131**	**61,218**	**28,826**	**57,849**	**32,325**	**65,628**	**30,069**	**60,328**

*** Term gross implies inclusive of TDS**

FORM NL-2-B-PL

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON SEPTEMBER 30, 2025

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	For Q2 2025-26	Up to Q2 2025-26	For Q2 2024-25	Up to Q2 2024-25
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		(183)	(6,081)	(625)	4,854
	(b) Marine Insurance		(1,666)	(1,381)	(3,292)	(4,356)
	(c) Miscellaneous Insurance		10,197	21,449	10,666	13,815
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		8,487	14,339	7,423	13,975
	(b) Profit on sale of investments		1,415	2,533	981	1,725
	(c) (Loss on sale/ redemption of investments)		(63)	(64)	(55)	(58)
	(d) Amortization of Premium / Discount on Investments		(219)	(421)	(303)	(588)
3	OTHER INCOME				-	
	Profit/(Loss) on sale/discard of assets		0	0	(1)	(2)
	Miscellaneous Income		55	271	291	946
	Reversal of Equity impairement		-	-	-	-
	Excess Provision/bad debts Written Back		-	-	2	5
	TOTAL (A)		**18,023**	**30,645**	**15,087**	**30,316**
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		102	430	(76)	1,436
5	OTHER EXPENSES					
	Expenses other than those related to Insurance Business		-	-		
	(a) Empoyee's remuneration and welfare benefits		93	285	72	249
	(b) Managerial remuneration		230	948	27	1,328
	(c) Amortisation of Debenture Expenses		8	15	7	15
	(d) Interest on Statutory Liability		1	6	592	593
	(e) Contribution to policyholders Funds towards Excess EOM		-	-	-	-
	(f) Impairment on Equity Investments		-	-	-	-
	Finance Cost		273	289	571	957
	Interest on Non Convertible Debenture		588	1,110	527	1,047
	Bad debt w/off (Net of Provisions)		367	395	145	267
	Investment writen off		-	-	-	-
	Corporate Social Responsibility Expense		199	398	199	399
	Penalty		-	-	-	-
	Exchange Gain / (loss)		-	-	-	-
	TOTAL (B)		**1,861**	**3,876**	**2,066**	**6,291**
6	Profit/(Loss) Before Tax		**16,163**	**26,769**	**13,021**	**24,025**
7	Provision for Taxation					
	Current Tax		4,187	6,937	3,183	6,144
	Short Provision for earlier year		-	-	6,547	6,550
	Deferred Tax for current period		(74)	(297)	(6,327)	(6,327)
	Deferred Tax for earlier year		-		(3,719)	(3,719)
	MAT Credit		-	-	-	-
8	**Profit / (Loss) after tax**		**12,050**	**20,129**	**13,336**	**21,377**
9	**APPROPRIATIONS**					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		27	27	26	26
	(c) Dividend Distribution Tax		-	-	-	-
	(d) Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last period		**2,20,296**	**2,12,218**	**1,88,741**	**1,80,699**
	Balance carried forward to Balance Sheet		**2,32,319**	**2,32,320**	**2,02,051**	**2,02,051**

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

FORM NL-3-B-BS

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

BALANCE SHEET AS AT SEPTEMBER 30, 2025

(₹ lakhs)

Particulars	Schedule Ref. Form No.	As at Sept 30, 2025	As at Sept 30, 2024
Share Capital	NL-8	26,790	26,491
Reserves And Surplus	NL-10	3,46,172	3,06,201
Share Application Money Pending Allotment		-	-
Fair Value Change Account			
-Shareholders' Funds		1,690	4,452
-Policyholders' Funds		7,810	20,060
Borrowings	NL-11	81,677	63,333
TOTAL		**4,64,139**	**4,20,537**
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	3,94,963	3,89,065
Investments-Policyholders	NL-12A	18,24,736	17,53,277
Loans	NL-13	-	-
Fixed Assets	NL-14	12,923	11,843
Deferred Tax Asset (Net)		15,627	13,773
CURRENT ASSETS			
Cash and Bank Balances	NL-15	19,092	23,410
Advances and Other Assets	NL-16	3,56,588	3,98,042
Sub-Total (A)		**3,75,680**	**4,21,452**
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	18,57,095	18,54,938
Provisions	NL-18	3,02,695	3,13,935
Sub-Total (B)		**21,59,790**	**21,68,873**
NET CURRENT ASSETS (C) = (A - B)		**(17,84,110)**	**(17,47,421)**
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		**4,64,139**	**4,20,537**

CONTINGENT LIABILITIES

(₹ lakhs)

Particulars	As at Sept 30, 2025	As at Sept 30, 2024
1. Claims, other than against policies, not acknowledged as debts by the company	6,715	6,694
2. Guarantees given by or on behalf of the Company	2,636	490
3.Statutory demands/liabilities in dispute, not provided for (see note (a) to (h) below)	79,594	63,067
4 .Others (see note (i) and (j) below)	11,200	11,980
TOTAL	**1,00,145**	**82,231**

Notes:

a)The Company has received adverse order on the issue of wrong availment of cenvat credit amounted to Rs 2,746 lakhs for the period FY 2009 -10 to FY 2012-13, penalty on the said order of Rs 2,746 lakhs excluding interest as applicable which has not quantified in the order. The Company has filed an appeal against the same with CESTAT.

b)The Company has received adverse order on issue of ineligible input tax credit on marketing activities for the period July 2017 to March 2022 amounting to Rs. 7,866 lakhs with a penalty of Rs. 8,017 lakhs, excluding interest as applicable and not quantified in the order. The Company has deposited Rs 1,014 lakhs during proceedings for the period and made pre-deposit of Rs 286 lakhs for filing appeal. The Company has filed an appeal against first Appellate Authority.

c)The Company has received adverse order for the period July 2017 to March 2024 on issue of applicability of IGST on Group Health insurance policy issued to SEZ units amounting to Rs.1,843 lakhs, penalty on the said order of Rs. 1,843 lakhs, excluding interest as applicable and not quantified in the order. The Company has filed writ petition for the same in Bombay High Court.

d)The Company has received order from the Deputy Commissioner under Uttar Pradesh VAT law towards difference in tax paid and payable amounting to Rs 5 lakhs excluding interest and penalty as applicable and not quantified in the order for FY 2010-11 and 2017-18.

e)The Company has received various orders under ongoing GST matters against which the company has filed appeal with Commissioner (Appeals) for the FY 2017-18 to FY 2021-22 amounting to Rs 8,964 lakhs (inclusive of interest and penalty).

f)The Company has disputed the demand raised by income tax department of Rs 18,456 lakhs (including interest) towards disallowance of Marketing Expenses for AY 2022-23 (FY 2021-22). The Company has filed an appeal with CIT (A).

g)The Company has disputed the demand raised by income tax department of Rs 11,536 lakhs (including interest) towards disallowance of Marketing Expenses and of Rs. 15,547 lakhs towards disallowance of expenses of management for AY 2023-24 (FY 2022-23). The company has filed an appeal with CIT(A).

h)The Company has received favorable CIT(A) order for AY 2017-18 (FY 2016-17) towards tax demand amounting to Rs 26 lakhs against which the department has filed an appeal with ITAT.

i)Statutory bonus of Rs 139 lakhs pursuant to retrospective amendment in the Bonus Act, 1965 for financial year 2014-15 have not been provided considering stay orders of Hon'ble Kerala High Court and Karnataka High Court.

j)The Board of Directors had approved a one-time special pay for Rs 11,061 lakhs for the management team (including the Executive Director & Chief Executive Officer) as part of the Retention Plan. The provision for the same was initially recognized based on developments in resolution process and subsequently reversed pursuant to the directives received from the Administrator of Reliance Capital Limited (RCL).

FORM NL-4-PREMIUM 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

									Miscellaneous																													(₹ lakhs)
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		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		Grand Total	
	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	For Q2 2025-26	Up to Q2 2025-26
Gross Direct Premium	**23,293**	**90,855**	**3,285**	**8,430**	**5**	**162**	**3,290**	**8,592**	**57,335**	**1,04,719**	**57,220**	**1,09,956**	**1,14,555**	**2,14,675**	**61,068**	**1,49,301**	**11,819**	**20,692**	**4,819**	**10,007**	**77,706**	**1,80,000**	**604**	**1,551**	**1,502**	**4,107**	**10,351**	**24,682**	**56**	**113**	**1,25,059**	**1,65,435**	**1,845**	**4,961**	**3,31,678**	**5,95,524**	**3,58,261**	**6,94,971**
Add: Premium on reinsurance accepted	1,724	6,917	26	38	-	-	26	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	147	392	464	-	-	-	-	(1)	(1)	391	610	2,141	7,565
Less : Premium on reinsurance ceded	20,401	73,985	1,276	2,339	-	144	1,276	2,483	30,831	56,181	17,181	30,723	48,012	86,904	17,297	26,678	783	1,379	395	820	18,475	28,877	48	113	1,056	2,630	8,482	19,950	3	59	96,062	1,26,680	1,175	1,837	1,73,313	2,67,050	1,94,990	3,43,518
Net Written Premium	**4,616**	**23,787**	**2,035**	**6,129**	**5**	**18**	**2,040**	**6,147**	**26,504**	**48,538**	**40,039**	**79,233**	**66,543**	**1,27,771**	**43,771**	**1,22,623**	**11,036**	**19,313**	**4,424**	**9,188**	**59,231**	**1,51,123**	**556**	**1,438**	**446**	**1,624**	**2,261**	**5,196**	**53**	**54**	**28,997**	**38,755**	**670**	**3,123**	**1,58,757**	**3,29,084**	**1,65,413**	**3,59,018**
Add: Opening balance of UPR	27,560	17,995	2,650	1,193	31	34	2,681	1,227	50,479	51,866	1,03,496	1,22,670	1,53,975	1,74,536	90,971	53,468	13,126	13,130	1,381	944	1,05,477	67,542	1,307	1,156	1,619	1,393	4,705	3,849	4	8	0	2,156	3,511	3,080	2,70,598	2,53,720	3,00,838	2,72,942
Less: Closing balance of UPR	24,224	24,224	2,487	2,487	34	34	2,521	2,521	52,210	52,210	88,647	88,647	1,40,857	1,40,857	92,528	92,528	15,197	15,197	1,191	1,191	1,08,917	1,08,917	1,159	1,159	1,332	1,332	4,937	4,937	31	31	10,074	10,074	2,974	2,974	2,70,281	2,70,281	2,97,027	2,97,027
Net Earned Premium	**7,952**	**17,558**	**2,198**	**4,835**	**3**	**18**	**2,200**	**4,853**	**24,773**	**48,194**	**54,887**	**1,13,256**	**79,660**	**1,61,450**	**42,214**	**83,562**	**8,964**	**17,246**	**4,613**	**8,940**	**55,791**	**1,09,748**	**704**	**1,435**	**733**	**1,685**	**2,029**	**4,108**	**26**	**31**	**18,923**	**30,837**	**1,207**	**3,229**	**1,59,074**	**3,12,524**	**1,69,225**	**3,34,934**
Gross Direct Premium																																						
- In India	**23,293**	**90,855**	**3,285**	**8,430**	**5**	**162**	**3,290**	**8,592**	**57,335**	**1,04,719**	**57,220**	**1,09,956**	**1,14,555**	**2,14,675**	**61,068**	**1,49,301**	**11,819**	**20,692**	**4,819**	**10,007**	**77,706**	**1,80,000**	**604**	**1,551**	**1,502**	**4,107**	**10,351**	**24,682**	**56**	**113**	**1,25,059**	**1,65,435**	**1,845**	**4,961**	**3,31,678**	**5,95,524**	**3,58,261**	**6,94,971**
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

									Miscellaneous																													(₹ lakhs)
	FIRE		Marine Cargo		Marine Hull		Total Marine		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		Grand Total	
Particulars	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	For Q2 2024-25	Up to Q2 2024-25
Gross Direct Premium	**21,490**	**80,672**	**2,964**	**8,310**	**1**	**332**	**2,965**	**8,642**	**46,836**	**90,238**	**57,757**	**1,12,443**	**1,04,593**	**2,02,681**	**42,959**	**1,06,494**	**6,339**	**13,321**	**3,545**	**7,154**	**52,843**	**1,26,969**	**728**	**1,573**	**1,497**	**3,378**	**9,714**	**24,221**	**51**	**1,247**	**2,00,330**	**2,74,023**	**2,365**	**4,582**	**3,72,121**	**6,38,674**	**3,96,576**	**7,27,988**
Add: Premium on reinsurance accepted	118	5,275	-	5	-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	78	78	5	81	-	-	-	-	(1)	(1)	82	158	200	5,438
Less : Premium on reinsurance ceded [(a)]	14,991	59,493	719	2,014	(1)	314	718	2,328	25,123	48,617	6,601	9,783	31,724	58,400	10,326	20,512	2,056	4,063	184	377	12,566	24,952	29	63	905	1,918	7,043	17,873	51	388	1,15,521	1,70,785	796	1,416	1,68,635	2,75,795	1,84,344	3,37,616
Net Written Premium	**6,617**	**26,454**	**2,245**	**6,301**	**2**	**18**	**2,247**	**6,319**	**21,713**	**41,621**	**51,156**	**1,02,660**	**72,869**	**1,44,281**	**32,633**	**85,982**	**4,283**	**9,258**	**3,361**	**6,777**	**40,277**	**1,02,017**	**699**	**1,510**	**670**	**1,538**	**2,676**	**6,429**	**-**	**859**	**84,809**	**1,03,238**	**1,568**	**3,165**	**2,03,568**	**3,63,037**	**2,12,432**	**3,95,810**
Add: Opening balance of UPR	25,655	17,783	3,485	1,790	34	22	3,519	1,812	45,837	46,983	1,16,336	1,25,721	1,62,173	1,72,704	71,157	50,020	9,669	8,529	1,187	762	82,013	59,312	1,146	960	1,120	813	3,603	2,333	500	8	1,365	1,666	3,295	3,147	2,55,215	2,40,943	2,84,389	2,60,537
Less: Closing balance of UPR	22,892	22,892	3,421	3,421	28	28	3,449	3,449	45,433	45,433	1,05,897	1,05,897	1,51,330	1,51,330	71,694	71,694	8,964	8,964	1,079	1,079	81,737	81,737	1,198	1,198	1,218	1,218	4,385	4,385	252	252	40,137	40,137	3,268	3,268	2,83,525	2,83,525	3,09,866	3,09,866
Net Earned Premium	**9,380**	**21,345**	**2,309**	**4,670**	**8**	**12**	**2,317**	**4,682**	**22,117**	**43,171**	**61,595**	**1,22,484**	**83,712**	**1,65,655**	**32,096**	**64,308**	**4,988**	**8,823**	**3,468**	**6,460**	**40,553**	**79,591**	**647**	**1,272**	**572**	**1,133**	**1,894**	**4,377**	**248**	**615**	**46,037**	**64,767**	**1,595**	**3,044**	**1,75,258**	**3,20,454**	**1,86,955**	**3,46,481**
Gross Direct Premium																																						
- In India	**21,490**	**80,672**	**2,964**	**8,310**	**1**	**332**	**2,965**	**8,642**	**46,836**	**90,238**	**57,757**	**1,12,443**	**1,04,593**	**2,02,681**	**42,959**	**1,06,494**	**6,339**	**13,321**	**3,545**	**7,154**	**52,843**	**1,26,969**	**728**	**1,573**	**1,497**	**3,378**	**9,714**	**24,221**	**51**	**1,247**	**2,00,330**	**2,74,023**	**2,365**	**4,582**	**3,72,121**	**6,38,674**	**3,96,576**	**7,27,988**
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note: '0' denotes negligible amount

FORM NL-5 - CLAIMS 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		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		Grand Total	
	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	For Q2 2025-26	Up to Q2 2025-26
Claims Paid (Direct)	15,664	30,017	2,917	4,451	12	8	2,929	4,459	35,303	65,961	37,476	67,508	72,779	1,33,469	47,749	83,927	1,760	3,809	1,644	2,993	51,153	90,729	501	989	1,320	1,373	2,022	6,258	153	290	1,27,449	1,37,996	1,121	1,988	2,56,497	3,73,092	2,75,090	4,07,568
Add :Re-insurance accepted to direct claims	188	1,441	-	-	-	-	-	-	-	-	-	-	-	-	1	0	-	-	(1)	(0)	-	-	-	-	-	-	-	-	-	-	-	-	(1)	(0)	(1)	(0)	187	1,441
Less :Re-insurance Ceded to claims paid	9,582	19,324	407	539	11	7	418	546	18,711	34,878	6,913	12,102	25,624	46,980	8,716	15,757	581	902	116	190	9,413	16,849	22	42	1,310	1,313	1,147	4,388	7	12	68,780	74,429	102	184	1,06,405	1,44,197	1,16,405	1,64,067
Net Claim Paid	**6,270**	**12,134**	**2,510**	**3,912**	**1**	**1**	**2,511**	**3,913**	**16,592**	**31,083**	**30,563**	**55,406**	**47,155**	**86,489**	**39,034**	**68,171**	**1,179**	**2,907**	**1,527**	**2,802**	**41,740**	**73,880**	**479**	**947**	**10**	**60**	**875**	**1,870**	**146**	**278**	**58,668**	**63,567**	**1,018**	**1,804**	**1,50,091**	**2,28,895**	**1,58,872**	**2,44,942**
Add Claims Outstanding at the end of the year	817	53,468	1,458	10,760	3	221	1,461	10,981	(415)	17,013	20,946	9,81,011	20,531	9,98,024	1,910	58,523	950	14,213	29	5,357	2,888	78,093	(762)	5,610	(75)	4,199	65	8,451	(94)	1,093	(48,228)	91,123	2,208	7,751	(23,466)	11,94,345	(21,188)	12,58,794
Less Claims Outstanding at the beginning of the year	-	43,667	-	9,010	-	200	-	9,210	-	16,847	-	9,29,231	-	9,46,078	-	48,666	-	11,679	-	4,467	-	64,811	-	5,790	-	4,145	-	5,885	-	1,471	-	1,44,571	-	4,504	-	11,77,255	-	12,30,132
Net Incurred Claims	**7,087**	**21,935**	**3,968**	**5,662**	**4**	**22**	**3,972**	**5,684**	**16,177**	**31,249**	**51,509**	**1,07,186**	**67,686**	**1,38,435**	**40,944**	**78,026**	**2,129**	**5,441**	**1,556**	**3,693**	**44,628**	**87,159**	**(283)**	**767**	**(65)**	**114**	**940**	**4,436**	**52**	**(100)**	**10,440**	**10,120**	**3,226**	**5,052**	**1,26,625**	**2,45,984**	**1,37,684**	**2,73,603**
Claims Paid (Direct)																																						
-In India	**15,664**	**30,017**	**2,917**	**4,451**	**12**	**8**	**2,929**	**4,459**	**35,303**	**65,961**	**37,476**	**67,508**	**72,779**	**1,33,469**	**47,749**	**83,927**	**1,760**	**3,809**	**1,644**	**2,993**	**51,153**	**90,729**	**501**	**989**	**1,320**	**1,373**	**2,022**	**6,258**	**153**	**290**	**1,27,449**	**1,37,996**	**1,121**	**1,988**	**2,56,497**	**3,73,092**	**2,73,315**	**4,05,496**
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**1,775**	**2,073**
Estimates of IBNR and IBNER at the end of the period (net)	**23,812**	**23,812**	**7,118**	**7,118**	**214**	**214**	**7,332**	**7,332**	**4,502**	**4,502**	**7,80,734**	**7,80,734**	**7,85,236**	**7,85,236**	**33,902**	**33,902**	**10,198**	**10,198**	**3,892**	**3,892**	**47,993**	**47,993**	**2,311**	**2,311**	**2,883**	**2,883**	**3,238**	**3,238**	**1,020**	**1,020**	**88,279**	**88,279**	**4,257**	**4,257**	**9,35,216**	**9,35,216**	**9,66,360**	**9,66,360**
Estimates of IBNR and IBNER at the beginning of the period (net)	**22,386**	**15,789**	**6,100**	**5,862**	**214**	**196**	**6,315**	**6,058**	**5,316**	**6,159**	**7,65,529**	**7,37,974**	**7,70,846**	**7,44,133**	**32,237**	**30,377**	**9,212**	**7,945**	**3,757**	**3,251**	**45,207**	**41,573**	**2,220**	**2,015**	**3,285**	**3,185**	**2,881**	**2,257**	**1,167**	**1,424**	**1,36,721**	**1,41,569**	**2,830**	**2,407**	**9,65,157**	**9,38,563**	**9,93,858**	**9,60,410**

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		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		Grand Total	
	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	For Q2 2024-25	Up to Q2 2024-25
Claims Paid (Direct)	23,157	32,433	3,033	5,371	4	9	3,037	5,380	29,230	56,878	41,136	67,706	70,366	1,24,584	40,372	72,644	2,062	3,448	1,359	2,259	43,793	78,351	464	834	18	1,691	1,910	3,516	197	273	64,332	74,011	1,217	1,989	1,82,296	2,85,249	2,08,490	3,23,062
Add :Re-insurance accepted to direct claims	1,542	1,951	157	157	-	-	157	157	-	-	-	-	-	-	0	(0)	-	-	(0)	0	-	-	-	-	-	-	1	1	-	-	-	-	(0)	0	1	1	1,700	2,109
Less :Re-insurance Ceded to claims paid	19,203	25,570	935	1,731	3	8	938	1,739	15,816	30,608	6,835	11,441	22,651	42,049	9,567	15,627	427	710	56	93	10,050	16,430	19	34	5	1,546	1,346	2,307	45	48	29,626	35,218	123	200	63,865	97,832	84,006	1,25,141
Net Claim Paid	**5,496**	**8,814**	**2,255**	**3,797**	**1**	**1**	**2,256**	**3,798**	**13,414**	**26,270**	**34,301**	**56,265**	**47,715**	**82,535**	**30,806**	**57,017**	**1,635**	**2,738**	**1,302**	**2,166**	**33,743**	**61,921**	**445**	**800**	**13**	**145**	**565**	**1,210**	**152**	**225**	**34,706**	**38,793**	**1,094**	**1,789**	**1,18,432**	**1,87,418**	**1,26,184**	**2,00,030**
Add Claims Outstanding at the end of the year	34,766	34,766	8,063	8,063	154	154	8,217	8,217	17,742	17,742	8,71,884	8,71,884	8,89,626	8,89,626	49,138	49,138	8,708	8,708	4,404	4,404	62,251	62,251	5,390	5,390	3,974	3,974	5,290	5,290	2,986	2,986	1,50,277	1,50,277	3,500	3,500	11,23,294	11,23,294	11,66,277	11,66,277
Less Claims Outstanding at the beginning of the year	30,940	29,941	5,999	5,086	146	142	6,145	5,228	17,278	15,585	8,51,280	8,20,393	8,68,558	8,35,978	44,188	39,393	8,798	7,809	4,034	3,637	57,021	50,839	4,685	4,698	2,836	2,807	4,394	3,987	2,777	2,438	1,49,281	1,38,592	2,975	2,315	10,92,527	10,41,654	11,29,612	10,76,823
Net Incurred Claims	**9,322**	**13,639**	**4,319**	**6,774**	**9**	**14**	**4,328**	**6,787**	**13,878**	**28,426**	**54,905**	**1,07,756**	**68,783**	**1,36,183**	**35,756**	**66,764**	**1,545**	**3,637**	**1,672**	**2,934**	**38,973**	**73,333**	**1,150**	**1,492**	**1,151**	**1,312**	**1,461**	**2,513**	**361**	**773**	**35,702**	**50,478**	**1,618**	**2,974**	**1,49,198**	**2,69,058**	**1,62,849**	**2,89,484**
Claims Paid (Direct)																																						
-In India	**23,157**	**32,433**	**3,033**	**5,371**	**4**	**9**	**3,037**	**5,380**	**29,230**	**56,878**	**41,136**	**67,706**	**70,366**	**1,24,584**	**40,372**	**72,644**	**2,062**	**3,448**	**1,359**	**2,259**	**43,793**	**78,351**	**464**	**834**	**18**	**1,691**	**1,910**	**3,516**	**197**	**273**	**64,332**	**74,011**	**1,217**	**1,989**	**1,82,296**	**2,85,249**	**2,08,490**	**3,23,062**
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	**9,846**	**9,846**	**4,678**	**4,678**	**151**	**151**	**4,829**	**4,829**	**5,639**	**5,639**	**6,87,098**	**6,87,098**	**6,92,737**	**6,92,737**	**29,532**	**29,532**	**4,967**	**4,967**	**3,018**	**3,018**	**37,516**	**37,516**	**1,842**	**1,842**	**2,947**	**2,947**	**1,621**	**1,621**	**1,559**	**1,559**	**1,47,357**	**1,47,357**	**1,876**	**1,876**	**8,87,455**	**8,87,455**	**9,02,130**	**9,02,130**
Estimates of IBNR and IBNER at the beginning of the period (net)	**7,873**	**6,715**	**3,276**	**2,595**	**142**	**132**	**3,417**	**2,728**	**5,799**	**5,188**	**6,69,365**	**6,41,115**	**6,75,164**	**6,46,303**	**23,745**	**21,312**	**4,600**	**3,436**	**2,648**	**2,531**	**30,993**	**27,279**	**1,643**	**1,652**	**1,851**	**1,703**	**1,206**	**1,018**	**1,474**	**1,247**	**1,46,742**	**1,35,100**	**1,519**	**1,263**	**8,60,591**	**8,15,566**	**8,71,881**	**8,25,008**

Note: '0' denotes negligible amount

FORM NL-6-COMMISSION 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		Motor OD (Miscellaneous)		Motor TP (Miscellaneous)		Total Motor (Miscellaneous)		Health (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
Commission & Remuneration	1,766	9,862	268	870	(1)	1	267	871	16,203	30,249	21,238	40,947	37,441	71,196	6,180	12,920
Rewards	329	1,028	1	11	7	12	9	22	1,575	3,682	4,147	6,731	5,722	10,413	547	1,582
Distribution fees	-	-	-	-	-	-	-	-	532	1,301	1,001	1,730	1,533	3,032	-	-
Gross Commission	**2,094**	**10,890**	**268**	**880**	**7**	**13**	**275**	**893**	**18,309**	**35,232**	**26,387**	**49,409**	**44,696**	**84,641**	**6,728**	**14,501**
Add: Commission on Re-insurance Accepted	221	644	3	4	-	-	3	4	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	990	10,418	457	582	4	13	461	595	9,430	17,594	9,774	17,962	19,204	35,556	3,147	5,093
Net Commission	**1,325**	**1,116**	**(186)**	**302**	**3**	**-**	**(183)**	**302**	**8,879**	**17,638**	**16,613**	**31,447**	**25,492**	**49,085**	**3,580**	**9,408**

Particulars	Personal Accident (Miscellaneous)		Travel Insurance (Miscellaneous)		Total Health (Miscellaneous)		Workmen's Compensation/ Employer's Liability (Miscellaneous)		Public/ Product Liability (Miscellaneous)		Engineering (Miscellaneous)		Aviation (Miscellaneous)		Weather and Crop Insurance (Miscellaneous)		Other Miscellaneous (Miscellaneous)		Total Miscellaneous		Grand Total	
	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
Commission & Remuneration	1,218	2,105	815	1,799	8,213	16,823	116	297	87	356	266	1,386	(1)	(27)	-	-	301	819	46,424	90,850	48,457	1,01,584
Rewards	258	431	1	5	806	2,018	1	4	1	4	93	109	0	(0)	-	-	1	6	6,624	12,554	6,961	13,604
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,533	3,032	1,533	3,032
Gross Commission	**1,476**	**2,535**	**816**	**1,804**	**9,019**	**18,840**	**117**	**302**	**87**	**360**	**359**	**1,495**	**(1)**	**(27)**	-	**-**	**302**	**825**	**54,581**	**1,06,436**	**56,951**	**1,18,220**
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	1	62	70	-	-	-	-	(1)	(0)	**61**	71	286	719
Less: Commission on Re-insurance Ceded	358	468	93	173	3,598	5,734	15	28	57	120	882	1,797	4	5	7,725	12,386	105	145	**31,589**	55,771	33,041	66,784
Net Commission	**1,118**	**2,067**	**723**	**1,631**	**5,421**	**13,106**	**102**	**274**	**30**	**241**	**(461)**	**(232)**	**(5)**	**(32)**	**(7,725)**	**(12,386)**	**199**	**680**	**23,053**	**50,736**	**24,195**	**52,154**

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Particulars	FIRE For Q2 2025-26	FIRE Up to Q2 2025-26	Marine Cargo For Q2 2025-26	Marine Cargo Up to Q2 2025-26	Marine Hull For Q2 2025-26	Marine Hull Up to Q2 2025-26	Total Marine For Q2 2025-26	Total Marine Up to Q2 2025-26	Motor OD For Q2 2025-26	Motor OD Up to Q2 2025-26	Motor TP For Q2 2025-26	Motor TP Up to Q2 2025-26	Total Motor For Q2 2025-26	Total Motor Up to Q2 2025-26	Health For Q2 2025-26	Health Up to Q2 2025-26
Individual Agents	543	1,695	100	266	-	-	100	266	1,013	2,150	3,362	6,875	4,374	9,025	1,378	2,857
Corporate Agents-Banks/FII/HFC	199	450	2	4	-	-	2	4	124	175	92	92	217	268	1,690	3,201
Corporate Agents-Others	145	313	(0)	(0)	-	-	(0)	(0)	1,305	2,855	333	755	1,638	3,611	354	739
Insurance Brokers	1,205	8,426	164	607	7	13	171	620	13,586	25,221	14,580	26,372	28,166	51,593	3,263	7,569
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	663	1,512	1,086	1,870	1,749	3,382	-	-
Web Aggregators	(0)	(0)	-	-	-	-	-	-	43	95	18	19	61	114	(0)	1
Insuranc Marketing Firm	3	7	2	3	-	-	2	3	136	236	29	76	164	312	(3)	46
Common Service Centers	-	-	-	-	-	-	-	-	1	1	15	17	15	18	(1)	1
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	0	0	-	-	-	-	-	-	1,441	2,985	6,872	13,332	8,313	16,318	45	88
Other	-		-		-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**2,094**	**10,890**	**268**	**880**	**7**	**13**	**275**	**893**	**18,309**	**35,232**	**26,387**	**49,409**	**44,696**	**84,641**	**6,728**	**14,501**
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	2,094	10,890	268	880	7	13	275	893	18,309	35,232	26,387	49,409	44,696	84,641	6,728	14,501
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Personal Accident For Q2 2025-26	Personal Accident Up to Q2 2025-26	Travel Insurance For Q2 2025-26	Travel Insurance Up to Q2 2025-26	Total Health For Q2 2025-26	Total Health Up to Q2 2025-26	Workmen's Compensation/ Employer's Liability For Q2 2025-26	Workmen's Compensation/ Employer's Liability Up to Q2 2025-26	Public/ Product Liability For Q2 2025-26	Public/ Product Liability Up to Q2 2025-26	Engineering For Q2 2025-26	Engineering Up to Q2 2025-26	Aviation For Q2 2025-26	Aviation Up to Q2 2025-26	Weather and Crop Insurance For Q2 2025-26	Weather and Crop Insurance Up to Q2 2025-26	Other Miscellaneous For Q2 2025-26	Other Miscellaneous Up to Q2 2025-26	Total Miscellaneous For Q2 2025-26	Total Miscellaneous Up to Q2 2025-26	Grand Total For Q2 2025-26	Grand Total Up to Q2 2025-26
Individual Agents	78	122	97	267	1,554	3,246	73	193	70	137	199	422	-	-	-	-	77	180	6,346	13,204	6,989	15,165
Corporate Agents-Banks/FII/HFC	11	41	2	4	1,703	3,246	4	7	1	1	8	14	-	-	-	-	72	178	2,004	3,713	2,205	4,167
Corporate Agents-Others	(10)	23	152	181	496	943	0	0	5	8	0	0	-	-	-	-	66	156	2,206	4,718	2,351	5,031
Insurance Brokers	1,383	2,329	556	1,329	5,203	11,227	40	102	13	214	151	1,057	1	(27)	-	-	87	310	33,659	64,475	35,034	73,521
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,749	3,382	1,749	3,382
Web Aggregators	(0)	(0)	-	-	(1)	1	0	0	(0)	(0)	-	-	-	-	-	-	(0)	(0)	60	115	60	115
Insuranc Marketing Firm	1	2	0	0	(1)	48	(0)	(0)	0	0	1	2	-	-	-	-	0	1	164	364	169	373
Common Service Centers	0	0	-	-	(1)	1	-	-	-	-	-	-	-	-	-	-	-	-	15	19	15	19
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	12	18	9	22	65	128	-	-	-	-	-	-	-	-	-	-	0	0	8,378	16,446	8,378	16,446
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**1,476**	**2,535**	**816**	**1,804**	**9,019**	**18,840**	**117**	**302**	**87**	**360**	**359**	**1,495**	**1**	**(27)**	**-**	**-**	**302**	**825**	**54,581**	**1,06,436**	**56,951**	**1,18,220**
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In India	1,476	2,535	816	1,804	9,019	18,840	117	302	87	360	359	1,495	1	(27)	-	-	302	825	54,581	1,06,436	56,951	1,18,220
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD (Miscellaneous)		Motor TP (Miscellaneous)		Total Motor (Miscellaneous)		Health (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
Commission & Remuneration	2,241	8,450	371	1,072	0	4	371	1,076	13,808	23,027	12,562	29,223	26,370	52,250	5,153	11,148
Rewards	423	1,285	69	88	-	0	69	88	6,576	10,867	-	-	6,576	10,867	0	198
Distribution fees	-	**-**	-	**-**	-	**-**	-	-	636	1,052	517	1,093	1,152	2,145	-	**0**
Gross Commission	**2,664**	**9,735**	**439**	**1,160**	**0**	**4**	**439**	**1,164**	**21,019**	**34,947**	**13,079**	**30,315**	**34,098**	**65,262**	**5,153**	**11,346**
Add: Commission on Re-insurance Accepted	16	439	-	1	-	-	-	1	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	3,572	10,635	120	99	5	35	125	134	8,737	16,648	3,546	3,701	12,283	20,349	3,841	7,380
Net Commission	**(892)**	**(461)**	**319**	**1,062**	**(5)**	**(31)**	**314**	**1,031**	**12,282**	**18,299**	**9,533**	**26,614**	**21,815**	**44,913**	**1,311**	**3,966**

Particulars	Personal Accident (Miscellaneous)		Travel Insurance (Miscellaneous)		Total Health (Miscellaneous)		Workmen's Compensation/ Employer's liability (Miscellaneous)		Public/ Product Liability (Miscellaneous)		Engineering (Miscellaneous)		Aviation (Miscellaneous)		Weather and Crop Insurance (Miscellaneous)		Other Miscellaneous (Miscellaneous)		Total Miscellaneous		Grand Total	
	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
Commission & Remuneration	1,329	2,529	508	1,357	6,989	15,034	156	337	200	452	1,043	2,251	(2)	15	-	-	361	696	35,117	71,034	37,729	80,560
Rewards	385	820	-	9	385	1,027	26	34	10	106	0	24	3	15	-	-	0	8	7,000	12,079	7,493	13,453
Distribution fees	0	**0**	-	**-**	0	0	-	**-**	-	**-**	-	**-**	-	**-**	-	-	-	**-**	1,152	2,145	1,152	2,145
Gross Commission	**1,714**	**3,349**	**508**	**1,365**	**7,375**	**16,060**	**182**	**371**	**211**	**558**	**1,044**	**2,275**	**1**	**30**	**-**	**-**	**359**	**703**	**43,269**	**85,259**	**46,372**	**96,158**
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	19	19	1	11	-	-	-	-	(0)	(0)	20	30	36	470
Less: Commission on Re-insurance Ceded	1,372	2,626	32	58	5,245	10,064	16	26	41	91	627	1,443	8	15	7,481	11,140	(32)	(17)	25,669	43,111	29,366	53,880
Net Commission	**342**	**723**	**476**	**1,307**	**2,129**	**5,996**	**166**	**345**	**189**	**486**	**418**	**843**	**(7)**	**15**	**(7,481)**	**(11,140)**	**391**	**720**	**17,620**	**42,178**	**17,042**	**42,748**

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Particulars	FIRE For Q2 2024-25	FIRE Up to Q2 2024-25	Marine Cargo For Q2 2024-25	Marine Cargo Up to Q2 2024-25	Marine Hull For Q2 2024-25	Marine Hull Up to Q2 2024-25	Total Marine For Q2 2024-25	Total Marine Up to Q2 2024-25	Motor OD For Q2 2024-25	Motor OD Up to Q2 2024-25	Motor TP For Q2 2024-25	Motor TP Up to Q2 2024-25	Total Motor For Q2 2024-25	Total Motor Up to Q2 2024-25	Health For Q2 2024-25	Health Up to Q2 2024-25
Individual Agents	400	1,193	78	238	-	-	78	238	1,583	2,301	1,570	3,859	3,153	6,160	938	2,208
Corporate Agents-Banks/FII/HFC	422	732	3	5	-	-	3	5	126	246	19	46	145	292	1,911	3,924
Corporate Agents-Others	146	307	-	0	-	-	-	0	1,661	3,109	373	697	2,034	3,806	180	349
Insurance Brokers	1,696	7,499	357	917	0	4	357	921	14,580	24,532	7,370	17,633	21,950	42,166	2,028	4,679
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	636	1,052	517	1,093	1,152	2,145	-	0
Web Aggregators	0	0	-	-	-	-	-	-	70	132	0	4	71	137	3	5
Insurance Marketing Firm	1	3	1	1	-	-	1	1	79	122	13	22	92	143	1	3
Common Service Centers	-	-	-	-	-	-	-	-	9	20	11	14	20	33	3	4
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	0	0	-	-	-	-	-	-	2,275	3,432	3,205	6,946	5,481	10,379	88	173
Other	-		-		-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**2,664**	**9,735**	**439**	**1,160**	**0**	**4**	**439**	**1,164**	**21,019**	**34,947**	**13,079**	**30,315**	**34,098**	**65,262**	**5,153**	**11,346**
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	2,664	9,735	439	1,160	0	4	439	1,164	21,019	34,947	13,079	30,315	34,098	65,262	5,153	11,346
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	Personal Accident For Q2 2024-25	Personal Accident Up to Q2 2024-25	Travel Insurance For Q2 2024-25	Travel Insurance Up to Q2 2024-25	Total Health For Q2 2024-25	Total Health Up to Q2 2024-25	Workmen's Compensation/ Employer's liability For Q2 2024-25	Workmen's Compensation/ Employer's liability Up to Q2 2024-25	Public/ Product Liability For Q2 2024-25	Public/ Product Liability Up to Q2 2024-25	Engineering For Q2 2024-25	Engineering Up to Q2 2024-25	Aviation For Q2 2024-25	Aviation Up to Q2 2024-25	Weather and Crop Insurance For Q2 2024-25	Weather and Crop Insurance Up to Q2 2024-25	Other Miscellaneous For Q2 2024-25	Other Miscellaneous Up to Q2 2024-25	Total Miscellaneous For Q2 2024-25	Total Miscellaneous Up to Q2 2024-25	Grand Total For Q2 2024-25	Grand Total Up to Q2 2024-25
Individual Agents	76	129	95	234	1,110	2,571	101	209	67	144	148	368	-	-	-	-	83	183	4,662	9,636	5,140	11,067
Corporate Agents-Banks/FII/HFC	1,221	2,421	2	5	3,134	6,350	5	10	1	2	8	14	-	-	-	-	156	255	3,448	6,922	3,872	7,660
Corporate Agents-Others	101	147	0	0	281	497	0	0	0	0	0	0	-	-	-	-	0	0	2,316	4,304	2,462	4,611
Insurance Brokers	294	619	395	1,090	2,717	6,388	76	151	141	411	887	1,891	1	30	-	-	121	265	25,893	51,302	27,945	59,722
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	1,152	2,145	1,152	2,145
Web Aggregators	0	0	-	-	3	5	-	-	0	0	-	-	-	-	-	-	0	0	74	142	74	142
Insurance Marketing Firm	0	0	0	0	1	3	-	0	-	-	0	1	-	-	-	-	0	1	94	149	96	153
Common Service Centers	0	0	-	-	3	4	-	-	-	-	-	-	-	-	-	-	-	-	23	38	23	38
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	21	32	16	36	125	241	-	-	-	-	-	-	-	-	-	-	0	0	5,606	10,620	5,606	10,620
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**1,714**	**3,349**	**508**	**1,365**	**7,375**	**16,060**	**182**	**371**	**211**	**558**	**1,044**	**2,275**	**1**	**30**	**-**	**-**	**359**	**703**	**43,269**	**85,259**	**46,372**	**96,158**
Commission and Rewards on (Excluding Reinsurance) Business written :																						
In India	1,714	3,349	508	1,365	7,375	16,060	182	371	211	558	1,044	2,275	1	30	-	-	359	703	43,269	85,259	46,372	96,158
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note: '0' denotes negligible amount

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)

									Miscellaneous																												
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		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		Grand Total	
	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	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)

									Miscellaneous																												
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		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		Grand Total	
	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	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

FORM NL-8-SHARE CAPITAL 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)

Sl. No.	Particulars	As at Sept 30, 2025	As at Sept 30, 2024
1	**Authorised Capital**		
	100,00,00,000 (As at 30.09.2024 30,00,00,000 and 30,00,00,000 as at 31.03.2025) Equity Shares of Rs10 each	1,00,000	30,000
2	**Issued Capital**		
	26,78,96,085 (As at 30.09.2024 26,49,11,011 and 26,49,11,011 as at 31.03.2025) Equity Shares of Rs10 each	26,790	26,491
3	**Subscribed Capital**		
	26,78,96,085 (As at 30.09.2024 26,49,11,011 and 26,49,11,011 as at 31.03.2025) Equity Shares of Rs10 each	26,790	26,491
4	**Called-up Capital**		
	26,78,96,085 (As at 30.09.2024 26,49,11,011 and 26,49,11,011 as at 31.03.2025) Equity Shares of Rs10 each	26,790	26,491
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : (i) Preliminary Expenses (ii) Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	**26,790**	**26,491**

FORM NL-9-PATTERN OF SHAREHOLDING 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
PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at Sept 30, 2025		As at Sept 30, 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian- Aasia Enterprises LLP	6,60,89,400	24.67%	-	-
Indian : Reliance Capital Limited *	19,82,01,691	73.98%	26,13,06,017	98.64%
· Foreign	-		-	-
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others				
· Employees	36,04,994	1.35%	36,04,994	1.36%
TOTAL	**26,78,96,085**	**100%**	**26,49,11,011**	**100%**

*The Corporate Insolvency Resolution Process (CIRP) of Reliance Capital Limited ("Holding Company) was completed on March 19, 2025, resulting to change in shareholding structure, thereby Reliance Capital Limited becoming a Foreign Owned and Controlled Company.

FORM NL-9A-SHAREHOLDING PATTERN 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

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:
PARTICULARS OF THE SHREHOLDING PATTERN OF THE RELIANCE GENERAL INSURANCE COMPANY LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED SEPT 30, 2025

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	**Promoters & Promoters Group**								
A.1	**Indian Promoters**								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	i) Reliance Capital Limited	1	19,82,01,691	73.98%	19,820.17	-	-	29,85,074	1.51%
	ii) Aasia Enterprises LLP	1	6,60,89,400	24.67%	6,608.94			6,60,89,400	100.00%
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	**Foreign Promoters**								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
B.	**Non Promoters**								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other								
	FII	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	214	8,12,756	0.30%	81.28	-	-	-	-
ii)	Indivudal share capital in excess of Rs. 2 Lacs	30	25,36,617	0.95%	253.66	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	1	2,000	0.00%	0.20	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable	2	29,000	0.01%	2.90	-	-	-	-
	- Bodies Corporate	16	1,40,666	0.05%	14.07	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other								
	- LLP	-	-	-	-	-	-	-	-
	- HUF	20	83,955	0.03%	8.40				
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other		-	-	-	-	-	-	-
	Total	**285**	**26,78,96,085**	**100.00%**	**26,789.61**	**-**	**-**	**6,90,74,474**	**25.78%**

FORM NL-9A-SHAREHOLDING PATTERN 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

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	**Promoters & Promoters Group**								
A.1	**Indian Promoters**								
i)	Individuals/HUF (Names of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:		-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert		-	-	-	-	-	-	-
vi)	Any other		-	-	-	-	-	-	-
A.2	**Foreign Promoters**								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:		-	-	-	-	-	-	-
iii)	Any other		-	-	-	-	-	-	-
	IIHL BFSI (India) Limited along with its nominees	1	2,50,00,00,000	100.00%	2,50,000	2,50,00,00,000	100%	-	-
B.	**Non Promoters**								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Indivudal share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	**1**	**2,50,00,00,000**	**100.00%**	**2,50,000.00**	**2,50,00,00,000**	**100.00%**	**-**	**-**

FORM NL-10-RESERVE AND SURPLUS 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)

Sl. No.	Particulars	As at Sept 30, 2025	As at Sept 30, 2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	1,02,074	1,01,931
	Add: Addition during the period	9,702	144
	Closing Balance	1,11,776	1,02,074
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Debenture Redemption Reserve	2,076	2,076
7	Balance of Profit in Profit & Loss Account	2,32,320	2,02,051
	TOTAL	**3,46,172**	**3,06,201**

FORM NL-11-BORROWINGS 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)

Sl. No.	Particulars	As at Sept 30, 2025	As at Sept 30, 2024
1	Debentures/ Bonds	-	-
	- Maturity within 12 month	23,000	-
	- Maturity more than 12 month	40,000	23,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others*	18,677	40,333
	TOTAL	**81,677**	**63,333**

*Due within 12 month - Collateralized Borrowing and Lending Obligation (CBLO)

DISCLOSURE FOR SECURED BORROWINGS

(₹ lakhs)

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
NIL				

FORM NL-12 & 12A-INVESTMENT 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)

Sl. No.	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders			
		As at Sept 30, 2025	As at Sept 30, 2024	As at Sept 30, 2025	As at Sept 30, 2024	As at Sept 30, 2025	As at Sept 30, 2024
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	94,365	1,05,387	4,35,969	4,74,914	5,30,334	5,80,301
2	Other Approved Securities	42,944	66,736	1,98,400	3,00,739	2,41,344	3,67,475
3	Other Investments	-	-	-	-		
	(a) Shares	-	-	-	-		
	(aa) Equity	-	-	-	-	-	-
	(ab) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,51,369	1,11,513	6,99,326	5,02,522	8,50,695	6,14,035
	(e) Other Securities	-	545	-	2,455	-	3,000
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	38,594	35,465	1,78,305	1,59,822	2,16,899	1,95,287
5	Other than Approved Investments	1,368	1,298	6,319	5,848	7,687	7,146
	Less - Provision for diminution in the value of investment	-	-	-	-	-	-
	TOTAL	**3,28,640**	**3,20,944**	**15,18,319**	**14,46,300**	**18,46,959**	**17,67,244**
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	97	4,222	450	19,026	547	23,248
2	Other Approved Securities	113	37	523	167	636	204
	Other Investments	-	-	-	-		
	(a) Shares	-	-	-	-		
	(aa) Equity	13,928	13,729	64,346	61,866	78,274	75,595
	(ab) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	12,947	27,301	59,813	1,23,028	72,760	1,50,329
	(e) Other Securities	20,909	5,530	96,600	24,922	1,17,509	30,452
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	3,330	2,316	15,386	10,435	18,716	12,751
4	Investments in Infrastructure and Housing	8,788	8,423	40,602	37,956	49,390	46,379
5	Other than Approved Investments	6,211	6,563	28,697	29,577	34,908	36,140
	Less - Provision for diminution in the value of investment	-	-	-	-	-	-
	TOTAL	**66,323**	**68,121**	**3,06,417**	**3,06,977**	**3,72,740**	**3,75,098**
	GRNAD TOTAL	**3,94,963**	**3,89,065**	**18,24,736**	**17,53,277**	**22,19,699**	**21,42,342**

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

(₹ lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As at Sept 30, 2025	As at Sept 30, 2024	As at Sept 30, 2025	As at Sept 30, 2024	As at Sept 30, 2025	As at Sept 30, 2024
	Long Term Investments--						
	Book Value	3,28,640	3,20,877	15,18,319	14,46,002	18,46,958	17,66,880
	Market Value	3,33,524	3,22,389	15,40,884	14,52,815	18,74,408	17,75,205
	Short Term Investments--						
	Book Value	45,535	46,809	2,10,371	2,10,942	2,55,905	2,57,751
	Market Value	46,702	47,341	2,15,763	2,13,335	2,62,464	2,60,676

FORM NL-13-LOANS 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)

Sl. No.	Particulars	As at Sept 30, 2025	As at Sept 30, 2024
1	**SECURITY-WISE CLASSIFICATION**		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	**BORROWER-WISE CLASSIFICATION**		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	TOTAL	-	-
3	**PERFORMANCE-WISE CLASSIFICATION**		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	**MATURITY-WISE CLASSIFICATION**		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans			
	Non-Performing Loans	**Loan Amount (Rs. Lakhs)**	**Provision (Rs. Lakhs)**
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM NL-14-FIXED ASSETS 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	Cost/ Gross Block				Depreciation				Net Block	
	April 1, 2024	Additions	Deductions	Sept 30, 2025	April 1, 2024	For The Period	On Sales/ Adjustments	Sept 30, 2025	As at Sept 30, 2025	As at Sept 30, 2024
Intangibles	27,410	2,278	-	29,688	18,752	2,177	-	20,929	8,759	7,759
Leasehold Property	1,487	27	-	1,514	1,423	24	-	1,447	67	28
Furniture & Fittings	929	1	-	930	744	20	-	764	166	155
Information Technology Equipment	5,672	483	-	6,155	4,567	373	-	4,940	1,215	1,266
Vehicles	40	-	-	40	20	2	-	22	18	23
Office Equipment	1,583	37	3	1,617	1,207	96	-	1,303	314	394
TOTAL	**37,121**	**2,826**	**3**	**39,944**	**26,713**	**2,692**	**-**	**29,405**	**10,539**	**9,625**
Work in progress	2,600	1,599	1,815	2,384	-	-	-	-	2,384	2,218
Grand Total	**39,721**	**4,425**	**1,818**	**42,328**	**26,713**	**2,692**	**-**	**29,405**	**12,923**	**11,843**
PREVIOUS YEAR	**35,269**	**7,501**	**3,049**	**39,721**	**23,162**	**5,125**	**1,574**	**26,713**	**13,008**	

FORM NL-15-CASH AND BANK BALANCE 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)

Sl. No.	Particulars	As at Sept 30, 2025	As at Sept 30, 2024
1	Cash (including cheques, drafts and stamps)	328	131
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(ab) Others	-	-
	(b) Current Accounts**	-	-
	(c) Cheques on Hand	18,764	23,279
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	**19,092**	**23,410**
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES	**19,092**	**23,410**
	In India	**19,092**	**23,410**
	Outside India	-	-

**Out of above Rs 1,266 Lakhs as at 30.09.2025 & Rs 1,266 Lakhs as at 30.09.2024 are earmarked for specified purpose in a separate bank account.

FORM NL-16-ADVANCES AND OTHER ASSETS 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)

Sl.No.	Particulars	As at Sept 30, 2025	As at Sept 30, 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	12,182	14,449
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,348	-
6	MAT Credit Entitlement	-	-
7	**Others**		
	- Rental & Other Deposits	9,555	3,880
	- Advances to Staff	93	70
	- Unutilized Goods and Service Tax Credit	11,163	13,562
	- Other Advances & Deposits	20,242	18,489
	Total Others	**41,053**	**36,001**
	- Less Provision for doubtful advances	(748)	(792)
	TOTAL (A)	**54,834**	**49,658**
	OTHER ASSETS		
1	Income accrued on investments	58,619	53,500
2	Outstanding Premiums	1,30,686	2,04,028
3	Agents' Balances	3,679	1,438
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,01,493	84,436
	Less : Provisions for doubtful	(6,240)	(1,752)
6	Investments pertaining to Policyholders Funds	9,242	5,453
7	Interest on investment held for Unclaimed Amount of Policyholders	195	84
8	Others	-	-
9	Bank Balance / Investment on behalf of RHI	850	851
10	Investments Sales- to be settled	3,229	346
11	Repossessed Stock	-	-
	TOTAL (B)	**3,01,754**	**3,48,384**
	TOTAL (A+B)	**3,56,588**	**3,98,042**

FORM NL-17-CURRENT LIABILITIES 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	As at Sept 30, 2025	As at Sept 30, 2024
1	Agents' Balances	22,801	34,497
2	Balances due to other insurance companies	2,02,530	2,94,515
3	Deposits held on re-insurance ceded	2,030	-
4	Premiums received in advance		
	(a) For Long term policies	1,33,652	89,436
	Less : RI Premium paid	(29,283)	(13,839)
	(b) for Other Policies	23,542	19,340
5	Unallocated Premium	46,425	30,709
6	Sundry creditors	68,517	73,987
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	13,52,999	12,67,886
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	8,225	7,961
11	Income accrued on Unclaimed amounts	-	-
12	Interest payable on debentures/bonds	313	264
13	GST Liabilities	1,801	1,627
14	Others :		
	- Payable to policyholders	832	2,383
	- Environmental Relief Fund Payable	6	2
	- Temporary Book Overdraft as per accounts	8,132	33,309
	- Investments Purchased-to be settle	722	378
	- Employee Related Payables	6,889	10,002
	- Surplus available to RHIL	850	851
	-Statutory Dues	6,114	1,629
	TOTAL	**18,57,095**	**18,54,938**

FORM NL-18-PROVISIONS 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)

Sl.No.	Particulars	As at Sept 30, 2025	As at Sept 30, 2024
1	Reserve for Unexpired Risk	2,97,027	3,09,865
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	2,618	1,100
4	For Employee Benefits		
	- For Gratuity	52	148
	- For Leave Encashment	102	93
	- For Phantom Share Liability	1,896	1,729
5	Others :		
	- For Risk Reserves	1,000	1,000
	- For Dividend distribution tax	-	-
	- For Final Dividend	-	-
	TOTAL	**3,02,695**	**3,13,935**

FORM NL-19 MISC EXPENDITURE 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
MISC EXPENDITURE
(To the extent not written off or adjusted)

(₹ lakhs)

	Particulars	As at Sept 30, 2025	As at Sept 30, 2024
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	**-**	**-**

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE
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

Sl.No.	Particular	For the quarter ended Sept 30, 2025	Upto quarter ended Sept 30, 2025	For the quarter ended Sept 30, 2024	Upto quarter ended Sept 30, 2024
1	Gross Direct Premium Growth Rate(%)	-9.66%	-4.54%	10.07%	12.88%
2	Gross Direct Premium to Net worth Ratio(times)	0.96	1.86	1.19	2.19
3	Growth rate of Net Worth (%)	3.33%	8.78%	4.17%	6.91%
4	Net Retention Ratio (%)	45.90%	51.10%	53.54%	53.97%
5	Net Commission Ratio (%)	14.63%	14.53%	8.02%	10.80%
6	Expense of Management to Gross Direct Premium Ratio (%)	26.12%	27.59%	20.43%	22.77%
7	Expense of Management to Net Written Premium Ratio (%)	56.58%	53.40%	24.33%	28.38%
8	Net Incurred Claims to Net Earned Premium (%)	81.36%	81.69%	87.11%	83.55%
9	Claims paid to claims provisions (%)	10.18%	16.25%	9.25%	15.11%
10	Combined Ratio (%)	118.14%	116.69%	111.43%	111.93%
11	Investment income ratio (%)	2.01%	4.12%	1.96%	3.87%
12	Technical Reserves to net premium ratio (times)	9.98	4.60	7.43	3.99
13	Underwriting balance ratio (times)	(0.17)	(0.19)	(0.15)	(0.16)
14	Operating Profit Ratio (%)	4.93%	4.17%	3.56%	3.68%
15	Liquid Assets to liabilities ratio (times)	0.24	0.24	0.25	0.25
16	Net earning ratio (%)	7.29%	5.61%	6.28%	5.40%
17	Return on net worth ratio (%)	3.23%	5.40%	4.01%	6.43%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio (times)	1.73	1.73	1.56	1.56
19	NPA Ratio				
	Gross NPA Ratio (%)	0.00%	0.00%	0.00%	0.00%
	Net NPA Ratio (%)	0.00%	0.00%	0.00%	0.00%
20	Debt Equity Ratio (times)	0.22	0.22	0.19	0.19
21	Debt Service Coverage Ratio (times)	19.77	20.13	12.86	12.99
22	Interest Service Coverage Ratio (times)	19.77	20.13	12.86	12.99
23	Earnings per share				
	- Basic (in Rs) (Not annualized)	4.51	7.53	5.03	8.07
	- Diluted (in Rs) (Not annualized)	4.49	7.50	5.00	8.02
24	Book value per share	139.22	139.22	125.59	125.59

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

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

**** Segmental Reporting up to the quarter ended on Sept 30, 2025**

	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
FIRE										
Up to Q2 2025-26	12.62%	24.33%	4.69%	17.59%	26.10%	124.92%	27.05%	151.02%	3.27	(0.60)
Up to Q2 2024-25	3.02%	30.78%	-1.74%	19.24%	20.12%	63.90%	28.61%	84.01%	2.18	0.11
Marine Cargo										
Up to Q2 2025-26	1.45%	72.37%	4.94%	20.23%	18.39%	117.12%	33.54%	135.52%	2.17	(0.40)
Up to Q2 2024-25	9.15%	75.78%	16.85%	33.91%	43.17%	145.08%	63.19%	188.25%	1.83	(1.03)
Marine Hull										
Up to Q2 2025-26	-51.23%	11.00%	-1.74%	10.89%	26.24%	120.00%	0.09%	146.24%	14.31	(0.46)
Up to Q2 2024-25	158.61%	5.47%	-169.98%	3.89%	-122.64%	115.76%	0.04%	-6.88%	10.02	1.86
Total Marine										
Up to Q2 2025-26	-0.58%	71.22%	4.92%	20.05%	18.41%	117.13%	32.81%	135.54%	2.21	(0.40)
Up to Q2 2024-25	11.63%	73.08%	16.31%	32.78%	42.72%	144.95%	61.47%	187.68%	1.86	(1.03)
Motor OD										
Up to Q2 2025-26	16.05%	46.35%	36.34%	42.92%	56.34%	64.84%	91.77%	121.19%	1.60	(0.22)
Up to Q2 2024-25	22.25%	46.12%	43.97%	50.37%	69.20%	65.85%	109.94%	135.05%	1.63	(0.33)
Motor TP										
Up to Q2 2025-26	-2.21%	72.06%	39.69%	57.84%	57.59%	94.64%	5.45%	152.23%	14.56	(0.35)
Up to Q2 2024-25	3.38%	91.30%	25.92%	41.59%	41.95%	87.98%	6.10%	129.92%	10.42	(0.23)
Total Motor										
Up to Q2 2025-26	5.92%	59.52%	38.42%	50.56%	57.12%	85.75%	7.82%	142.86%	9.64	(0.31)
Up to Q2 2024-25	11.01%	71.19%	31.13%	45.50%	49.81%	82.21%	8.36%	132.02%	7.91	(0.26)
Health										
Up to Q2 2025-26	40.20%	82.13%	7.67%	20.67%	21.01%	93.38%	95.30%	114.39%	1.25	(0.24)
Up to Q2 2024-25	8.58%	80.74%	4.61%	24.36%	21.59%	103.82%	104.46%	125.41%	1.42	(0.33)
Personal Accident										
Up to Q2 2025-26	55.33%	93.34%	10.71%	72.07%	74.80%	31.55%	23.20%	106.35%	1.53	(0.15)
Up to Q2 2024-25	23.18%	69.50%	7.81%	54.29%	49.76%	41.21%	33.07%	90.97%	1.93	0.07
Travel Insurance										
Up to Q2 2025-26	39.87%	91.81%	17.76%	59.79%	63.25%	41.32%	24.18%	104.57%	0.71	(0.06)
Up to Q2 2024-25	23.48%	94.74%	19.29%	31.56%	32.46%	45.41%	19.01%	77.87%	0.81	0.21
Total Health										
Up to Q2 2025-26	41.77%	83.96%	8.67%	28.75%	30.45%	79.42%	77.13%	109.88%	1.25	(0.23)
Up to Q2 2024-25	10.71%	80.35%	5.88%	27.91%	24.87%	92.14%	86.63%	117.00%	1.43	(0.28)
Workmen's Compensation										
Up to Q2 2025-26	-1.40%	92.69%	19.03%	31.71%	32.26%	53.57%	16.10%	85.82%	4.71	0.14
Up to Q2 2024-25	2.84%	96.00%	22.86%	38.53%	38.42%	117.26%	16.41%	155.68%	4.36	(0.63)
Public/ Product Liability										
Up to Q2 2025-26	21.58%	38.18%	14.88%	18.38%	39.16%	6.70%	1.42%	45.86%	3.41	0.55
Up to Q2 2024-25	11.42%	44.50%	31.61%	25.79%	51.97%	115.78%	5.13%	167.74%	3.38	(0.86)
Engineering										
Up to Q2 2025-26	1.90%	20.66%	-4.46%	10.50%	16.64%	107.99%	31.43%	124.63%	2.58	(0.29)
Up to Q2 2024-25	35.15%	26.45%	13.09%	14.82%	33.57%	57.41%	29.94%	90.98%	1.50	(0.07)
Aviation										
Up to Q2 2025-26	-90.95%	47.92%	-58.20%	-15.87%	-41.67%	-327.94%	18.92%	-369.61%	20.77	5.01
Up to Q2 2024-25	-16.76%	68.90%	1.84%	10.90%	14.08%	125.66%	9.26%	139.74%	3.77	(0.46)
Crop Insurance										
Up to Q2 2025-26	-39.63%	23.43%	-31.96%	4.83%	-11.34%	32.82%	43.97%	21.48%	2.61	0.81
Up to Q2 2024-25	17.60%	37.67%	-10.79%	4.65%	1.55%	77.94%	27.99%	79.49%	1.84	0.20
Other segments										
Up to Q2 2025-26	8.32%	62.99%	21.71%	38.72%	56.78%	156.45%	37.74%	213.22%	3.43	(1.10)
Up to Q2 2024-25	-0.47%	69.09%	22.75%	39.32%	57.44%	97.71%	74.48%	155.15%	2.14	(0.50)
Total Miscellaneous										
Up to Q2 2025-26	-6.76%	55.26%	15.42%	29.22%	35.95%	78.71%	15.76%	114.67%	4.74	(0.17)
Up to Q2 2024-25	14.28%	56.84%	11.62%	23.08%	28.73%	83.96%	14.55%	112.70%	4.15	(0.17)
Total-upto Q2 2025-26	-4.54%	51.10%	14.53%	27.59%	35.00%	81.69%	16.25%	116.69%	4.60	(0.19)
Total-upto Q2 2024-25	12.88%	53.97%	10.80%	22.77%	28.38%	83.55%	15.11%	111.93%	3.99	(0.16)

FORM NL-21-RELATED PARTY TRANSACTIONS 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

PART-A Related Party Transactions - As at 30 Sept 2025

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the Quarter ended Sept 30, 2025	Upto the Quarter ended Sept 30, 2025	For the Quarter ended Sept 30, 2024	Upto the Quarter ended Sept 30, 2024
1	**Reliance Capital Limited**	Holding Company	Premium Received (net of refund)	9	9	74	78
			Reimbursement paid for IT services	-	12	11	34
			Share Capital	-	299	-	-
			Share premium on issue of shares	-	9,701	-	-
			Dividend Payment	20	20	26	26
			Reimbursement paid for Insurance expenses	-	-	15	18
2	**IndusInd Securities Limited (Formerly as Reliance Securities Limited)**	Fellow Subsidiary	Premium Received (net of refund)	-	-	-	0
			Commission paid	3	4	1	2
3	**Reliance Nippon Life Insurance Company Limited (Upto 10 March 2025)**	Fellow Subsidiary	Premium Received (net of refund)	-	-	130	803
	Reliance Health Insurance Limited	Fellow Subsidiary	Statutory Payments on behalf of RHI	0	0	0	15
			Reimbursement recovered towards Professional expenses	6	8	4	4
5	**Reliance Financial Limited (Upto 11 April 2025)**	Fellow Subsidiary	Premium Received (net of refund)	-	-	1	1
6	**Mr.Rakesh Jain**	Key Managerial Personnel (includes relatives of KMP's)	Remuneration	330	1,148	175	1,512
			Premium Received (net of refund)	1	1	1	1
			Issue of Share capital				
			Opening	93	93	93	93
			Issued during the period	-	-	-	-
			Closing	93	93	93	93
			Share premium on issue of shares	-	-	-	-
			Opening	1,435	1,435	1,435	1,435
			Issued during the period	-	-	-	-
			Closing	1,435	1,435	1,435	1,435
			Claim Paid	-	-	0	0
			Dividend Payment	0	0	0	0

PART-B Related Party Transaction Balances - As at 30 Sept 2025 (₹ in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or dobutful debts due from the related party
1	**Reliance Capital Limited**	Holding Company	37.47	Payable	No	No		
2	**IndusInd Securities Limited (Formerly as Reliance Securities Limited)**	Fellow Subsidiary	1.10	Payable	No	No		
3	**Reliance Money Services Private Limited (Formerly Reliance Money Solutions Private Limited)**	Fellow Subsidiary	0.45	Payable	No	No		
4	**Reliance Health Insurance Limited**	Fellow Subsidiary	849.67	Payable	No	No		
			864.57	Receivable	No	No		
5	**Reliance Commodities Limited**	Fellow Subsidiary	1.49	Payable	No	No		

Notes:
1.Expenses Incurred towads public utility services such as telephone and electrity charges have not been considered for related party transaction.
2.Claim paid to employees against group medical Policy have not been considered for related party transaction.
3.Transaction amount consider above are excluding taxes.
4.Related Party Transaction are disclosed as per the requirement of Accounting Standard 18 - "Related Party Disclosure"
5. '0' denotes amount less than Rs. 50,000

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

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

STATEMENT OF ADMISSIBLE ASSETS: As at Sept 30, 2025

(₹ lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	3,94,963	3,94,963
	Policyholders as per NL-12 A of BS	18,24,736	-	18,24,736
(A)	**Total Investments as per BS**	**18,24,736**	**3,94,963**	**22,19,699**
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	12,923	12,923
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2,530	2,530
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	19,092	19,092
(F)	Advances and Other assets as per BS	2,55,408	1,16,807	3,72,215
(G)	**Total Current Assets as per BS...(E)+(F)**	**2,55,408**	**1,35,899**	**3,91,307**
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	26,765	51,077	77,842
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	7,810	1,690	9,500
(K)	**Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)**	**20,80,144**	**5,43,785**	**26,23,929**
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	34,575	55,298	89,872
(M)	**Total Admissible assets for Solvency (excl. current liabilities and provisions) (K)-(L)**	**20,45,570**	**4,88,487**	**25,34,057**

(₹ lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	Furniture, Fixture & Leasehold Improvements	-	233	233
	Computer software	-	2,297	2,297
	Inadmissible current assets			
	Outstanding Premium	7,762	-	7,762
	Reinsurance recoverable	9,566	-	9,566
	Others Advances & Assets	9,437	39,357	48,794
	Fair value change account subject to minimum of zero	7,810	1,690	9,500
	Deffered Tax Assets	-	11,721	11,721
	Total	**34,575**	**55,298**	**89,872**

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

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

Statement of Liabilities - IRDAI-GI-TR as at Sept 30, 2025

(₹ lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	5,49,672	2,97,027
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	5,49,672	2,97,027
(d)	Outstanding Claim Reserve (other than IBNR reserve)	5,07,459	2,92,183
(e)	IBNR reserve	15,69,495	10,60,815
(f)	**Total Reserves for Technical Liabilities...(c)+(d)+(e)**	**26,26,626**	**16,50,026**

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

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
Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on Sept 30, 2025

(₹ lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	1,34,321	38,109	1,85,693	44,090	13,432	27,854	27,854
2	Marine Cargo	12,568	9,291	11,932	11,348	1,858	3,404	3,404
3	Marine - Other than Marine Cargo	1,287	34	3,832	68	129	575	575
4	Motor	4,77,753	3,16,376	3,83,736	2,76,416	71,663	86,341	86,341
5	Engineering	39,160	8,520	26,464	6,860	3,916	3,970	3,970
6	Aviation	256	68	199	538	26	161	161
7	Liability	9,757	6,120	4,976	3,219	1,463	1,120	1,463
8	Health	2,74,719	2,26,993	1,95,793	1,61,949	45,399	48,585	48,585
9	Miscellaneous	8,965	6,134	9,616	8,332	1,255	2,500	2,500
10	Crop	2,77,006	76,437	2,44,607	1,00,291	27,701	36,691	36,691
	Total	**12,35,792**	**6,88,082**	**10,66,851**	**6,13,110**	**1,66,841**	**2,11,200**	**2,11,543**

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

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
Classification: Business within India / Total Business

Solvency Margin as at Sept 30, 2025

(₹ lakhs)

(1)	(2)	(3)
ITEM NO.	**DESCRIPTION**	**AMOUNT**
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	20,45,570
	Deduct:	
(B)	Current Liabilities as per BS	16,50,026
(C)	Provisions as per BS	-
(D)	Other Liabilities	3,95,544
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	4,88,487
	Deduct:	
(G)	Other Liabilities	1,23,458
(H)	Excess in Shareholder's funds (F-G)	3,65,029
(I)	Total ASM (E+H)	3,65,029
(J)	Total RSM	2,11,543
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.73

FORM NL-27- PRODUCTS INFORMATION

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

Products Information for the quarter ended Sept 30, 2025						
Sl. No.	**Name of Product /Add On**	**Co. Ref. No.**	**IRDAI UIN**	**Class of Business**	**Category of product**	**Date of allotment of UIN**
1	Reliance Motor Accidental Medical Expenses	2377	IRDAN103RPMT0001V01202526	Motor	Retail	19-Sep-25
2	Reliance Surety Insurance - Bid Bond	2729	IRDAN103CPSU0002V01202526	Miscellaneous	Commercial	25-Jul-25

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Name of the Insurer: INDUSIND GENERAL INSURANCE COMPANY LIMITED (Formerly Reliance General Insurance Company Limited)
Registration Number:
Statement as on: 30.09.2025
Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)
(Business within India)
Periodicity of Submission: Quarterly

(₹ lakhs)

Section I			
No	**PARTICULARS**	**SCH ++**	**AMOUNT**
1	Investments (Shareholders)	8	3,94,963
	Investments (Policyholders)	8A	18,24,736
2	Loans	9	-
3	Fixed Assets	10	12,923
4	Current Assets		-
	a. Cash & Bank Balance	11	19,092
	b. Advances & Other Assets	12	3,56,588
5	Current Liabilities		-
	a. Current Liabilities	13	(18,57,095)
	b. Provisions	14	(3,02,695)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		**4,48,512**
	Less: Other Assets	**SCH ++**	**Amount**
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	12,923
3	Cash & Bank Balance (if any)	11	19,092
4	Advances & Other Assets (if any)	12	3,56,588
5	Current Liabilities	13	(18,57,095)
6	Provisions	14	(3,02,695)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		**(17,71,187)**
	'Investment Assets'	**(A-B)**	**22,19,699**

Section II										
No	**'Investment' represented as**	**Reg. %**	**SH**		**PH**	**Book Value (SH + PH)**	**% Actual**	**FVC Amount**	**Total**	**Market Value (h)**
			Balance	**FRSM+**						
			(a)	**(b)**	**(c)**	**d = (a+b+c)**	**e = (d-a) %**	**(f)**	**(g)=(d+f)**	
1	Central Govt. Securities	Not less than 20%	-	94,463	4,36,418	5,30,881	24.02%	-	5,30,881	5,32,683
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	0.00	1,37,519.36	6,35,341.87	7,72,861.23	34.97%	0.00	7,72,861.23	7,73,392.63
3	**Investment subject to Exposure Norms**		-	-	-			0.00		
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-			0.00		
	1. Approved Investments		0.00	84,842.68	3,91,974.69	4,76,817.37	21.57%	3,074.61	4,79,891.98	4,90,488.63
	2. Other Investments		0.00	68.89	318.27	387.16	0.02%	12.84	400.00	400.00
	b. Approved Investments	Not exceeding 55%	0.00	1,62,535.84	7,50,918.45	9,13,454.29	41.33%	9,816.31	9,23,270.60	9,39,049.50
	c. Other Investments		0.00	8,306.20	38,374.77	46,680.97	2.11%	-3,404.24	43,276.73	43,293.05
	Investment Assets	**100%**	**0**	**3,93,272.97**	**18,16,928.05**	**22,10,201.03**	**100.00%**	**9,499.51**	**22,19,700.54**	**22,46,623.82**

Note:
1. (+) FRSM refers 'Funds representing Solvency Margin'
2. Other Investments' are as permitted under 27A(2)
3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
6. Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer: INDUSIND GENERAL INSURANCE COMPANY LIMITED (Formerly
Registration Number:
Statement as on: 30.09.2025
Statement of Accretion of Assets
(Business within India)
Periodicity of Submission : Quarterly

(₹ lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		526696.56	24.38%	4,184.36	8.37%	5,30,880.93	24.02%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl		726650.65	33.64%	46,210.58	92.46%	7,72,861.23	34.97%
3	**Investment subject to Exposure Norms**						0.00	
	a. Housing & Loans to SG for Housing and FFE						0.00	
	1. Approved Investments		2,17,646.51	10.08%	-3,644.13	-7.29%	2,14,002.37	9.68%
	2. Other Investments		0.00	0.00%	0.00	0.00%	0.00	0.00%
	b. Infrastructure Investments		0				0.00	
	1. Approved Investments		2,67,390.91	12.38%	-4,575.91	-9.16%	2,62,815.00	11.89%
	2. Other Investments		387.16	0.02%	0.00	0.00%	387.16	0.02%
	c. Approved Investments		9,02,352.58	41.77%	11,101.71	22.21%	9,13,454.29	41.33%
	d. Other Investments (not exceeding 15%)		45,796.89	2.12%	884.08	1.77%	46,680.97	2.11%
	Total		21,60,224.70	100%	49,976.33	100%	22,10,201.03	100%

Note:
1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
2. Investment Regulations, as amended from time to time, to be referred

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: INDUSIND GENERAL INSURANCE COMPANY LIMITED (Formerly Reliance General Insurance Company Limited) Date: 30.09.2025

(₹ lakhs)

Detail Regarding debt securities

	MARKET VALUE				**Book Value**			
	As at 30.09.2025	**as % of total for this class**	**as at 30.09.2024 Of the previous**	**as % of total for this class**	**As at 30.09.2025**	**as % of total for this class**	**as at 30.09.2024 Of the previous**	**as % of total for this class**
Break down by credit rating								
AAA rated	6,45,113	30.19%	6,73,332	33.07%	6,26,711	29.80%	6,64,434	32.82%
AA or better	5,52,801	25.87%	3,41,557	16.78%	5,44,827	25.91%	3,39,925	16.79%
Rated below AA but above A	1,515	0.07%	1,506	0.07%	1,498	0.07%	1,497	0.07%
Rated below A but above B	0	0.00%	0	0.00%		0.00%	0	0.00%
Any other (Please specify)	9,37,444	43.87%	10,19,486	50.08%	9,29,827	44.22%	10,18,775	50.32%
Total (A)	**21,36,872**	**100%**	**20,35,881**	**100%**	**21,02,864**	**100%**	**20,24,631**	**100%**
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	2,61,607	12.24%	1,62,394	7.98%	2,54,779	12.12%	1,62,484	8.03%
more than 1 year and upto 3years	6,14,435	28.75%	5,39,706	26.51%	6,08,141	28.92%	5,40,347	26.69%
More than 3years and up to 7years	6,36,931	29.81%	7,98,579	39.23%	6,27,727	29.85%	8,01,551	39.59%
More than 7 years and up to 10 years	4,28,537	20.05%	3,76,386	18.49%	4,15,986	19.78%	3,67,455	18.15%
above 10 years	1,95,361	9.14%	1,58,816	7.80%	1,96,232	9.33%	1,52,795	7.55%
Any other (Please specify)	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total (B)	**21,36,872**	**100%**	**20,35,881**	**100%**	**21,02,864**	**100%**	**20,24,631**	**100%**
Breakdown by type of the issuer								
a. Central Government	5,32,683	24.93%	6,03,299	29.63%	5,30,881	25.25%	6,03,549	29.81%
b. State Government	2,40,709	11.26%	3,66,646	18.01%	2,41,980	11.51%	3,67,679	18.16%
c. Corporate Securities	11,99,428	56.13%	10,65,936	52.36%	11,73,037	55.78%	10,53,403	52.03%
Any other (Please specify)*	1,64,051	7.68%		0.00%	1,56,966	7.46%		0.00%
Total (C)	**21,36,872**	**100%**	**20,35,881**	**100%**	**21,02,864**	**100%**	**20,24,631**	**100%**

Note

(a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

(b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

(c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

(d)* includes CBLO,FD,Mutual fund,InvIT,ETF & Reits

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: INDUSIND GENERAL INSURANCE COMPANY LIMITED (Formerly Reliance General Insurance Company Limited) Date: 30.09.2025

Registration Number:

(₹ lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As on 30 Sept 2025	Prev. FY (As on 31 Mar 2025)	As on 30 Sept 2025	Prev. FY (As on 31 Mar 2025)	As on 30 Sept 2025	Prev. FY (As on 31 Mar 2025)	As on 30 Sept 2025	Prev. FY (As on 31 Mar 2025)	As on 30 Sept 2025	Prev. FY (As on 31 Mar 2025)
1	Investments Assets	11,73,037	10,91,087	-	-	9,29,827	9,33,264	1,07,337	1,10,797	22,10,201	21,35,148
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	11,73,037	10,91,087	-	-	9,29,827	9,33,264	1,07,337	1,10,797	22,10,201	21,35,148
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets **(8/7)**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.

b) Total Investment Assets should reconcile with figures shown in other relevant forms

c) Gross NPA is investments classified as NPA, before any provisions

d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.

e) Net Investment assets is net of 'provisions'

f) Net NPA is gross NPAs less provisions

g) Write off as approved by the Board

f) Investment Regulations,as amended from time to time, to be referred

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.
Registration Number:
Statement as on: 30.09.2025
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

(₹ lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)[3]			
			Investment (Rs.)[1]	Income on Investment (Rs.)	Gross Yield (%)[1]	Net Yield (%)[2]	Investment (Rs.)[1]	Income on Investment (Rs.)	Gross Yield (%)[1]	Net Yield (%)[2]	Investment (Rs.)[1]	Income on Investment (Rs.)	Gross Yield (%)[1]	Net Yield (%)[2]
1	**CENTRAL GOVERNMENT SECURITIES**													
	Central Government Bonds	CGSB	6,18,565.55	9,250.65	5.93%	5.93%	5,62,552.52	18,246.58	6.47%	6.47%	6,28,554.60	19,774.30	6.27%	6.27%
	Treasury Bills	CTRB	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
2	**STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES**													
	State Government Bonds	SGGB	2,35,310.28	4,013.41	6.77%	6.77%	2,83,192.25	12,349.41	8.70%	8.70%	3,68,148.08	12,313.22	6.67%	6.67%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
3	**HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT**													
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	2,27,354.56	4,676.52	8.16%	8.16%	2,23,631.84	9,090.40	8.11%	8.11%	2,19,517.07	8,647.71	7.86%	7.86%
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
4	**INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS**													
	Infrastructure - PSU - Debentures / Bonds	IPTD	1,03,909.01	2,397.11	9.15%	9.15%	1,08,310.50	4,613.83	8.50%	8.50%	1,11,436.83	4,169.84	7.46%	7.46%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	1,59,678.05	3,164.84	7.86%	7.86%	1,52,227.20	6,017.09	7.88%	7.88%	1,15,041.87	4,371.57	7.58%	7.58%
	Infrastructure - PSU - CPs	IPCP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	5,623.28	841.12	59.34%	59.34%	5,355.62	1,252.19	46.63%	46.63%	3,657.35	158.61	8.65%	8.65%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Infrastructure - Equity (Including Unlisted)	IOEQ	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Infrastructure - Debentures / Bonds / Cps / Loans - (Promoter Group)	IOPD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Infrastructure - Debentures / Bonds / Cps / Loans	IODS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Units of Infrastructure Investment Trust	EIIT	10,006.24	255.02	10.11%	9.58%	10,120.08	674.48	13.29%	12.22%	5,424.75	390.89	14.37%	12.95%
	Units of Infrastructure Investment Trust	OIIT	387.28	30.97	31.73%	28.68%	391.36	53.73	27.38%	24.78%	1,919.23	89.11	9.26%	8.43%
5	**APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS**													
	PSU - Equity shares - Quoted	EAEQ	15,095.21	782.44	20.56%	20.56%	15,040.56	838.44	11.12%	11.12%	8,725.16	1,213.56	27.74%	27.74%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	58,709.69	3,032.53	20.49%	20.49%	58,818.89	6,154.23	20.87%	20.87%	50,805.97	5,611.04	22.03%	22.03%
	Corporate Securities - Bonds - (Taxable)	EPBT	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	UNITS OF REAL ESTATE INVESTMENT TRUST (REITS)	ERIT	12,072.57	489.15	16.07%	15.84%	11,158.17	621.65	11.11%	10.85%	10,341.97	300.43	5.79%	5.52%
	Corporate Securities - Debentures	ECOS	5,77,908.02	11,819.79	8.11%	8.11%	5,52,304.03	22,411.01	8.09%	8.09%	4,24,190.18	16,879.93	7.94%	7.94%
	Commercial Papers	ECCP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Application Money	ECAM	42,704.93	428.24	4.63%	4.63%	37,737.32	519.41	4.49%	4.49%	26,319.16	540.54	5.10%	5.10%
	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	11,684.00	220.37	7.48%	7.48%	12,091.46	449.26	7.41%	7.41%	12,529.39	460.29	7.33%	7.33%
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	CCIL - CBLO	ECBO	26,122.52	350.59	5.32%	5.32%	28,320.91	777.98	5.48%	5.48%	9,180.42	306.62	6.66%	6.66%
	Deposits - Deposit with Scheduled Banks, FIs, CCIL, RBI	ECDB	26,500.00	553.83	8.29%	8.29%	24,142.08	1,017.83	8.41%	8.41%	11,871.31	498.18	8.37%	8.37%
	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Passively Managed Equity Etfs (Promoter Group)	EETP	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	1,11,122.30	2,340.70	8.36%	8.36%	1,11,023.87	4,627.61	8.31%	8.31%	85,579.32	3,558.34	8.29%	8.29%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	2,479.39	52.41	8.39%	8.39%	2,477.73	104.18	8.39%	8.39%	2,470.14	103.88	8.39%	8.39%
	Corporate Securities - Preference Shares	EPNQ	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Debt Instruments of REITs	EDRT	7,000.26	137.13	7.77%	7.77%	7,000.28	272.76	7.77%	7.77%	0.00	0.00	0.00%	0.00%
6	**OTHER THAN APPROVED INVESTMENTS**													
	Bonds - PSU - Taxable	OBPT	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Debentures	OLDB	1,497.77	35.31	9.35%	9.35%	1,497.21	69.71	9.29%	9.29%	3,002.64	113.77	7.56%	7.56%
	Debenture / Bond/ CPS / Loans etc. - (Promoter Group)	ODPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Equity Shares (incl Co-op Societies)	OESH	31,218.08	938.65	11.93%	11.93%	30,379.57	1,271.70	8.35%	8.35%	20,174.73	2,442.89	24.15%	24.15%
	Securitised Assets	OPSA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Equity Shares (PSUs & Unlisted)	OEPU	1,529.13	21.60	5.60%	5.60%	1,770.37	81.82	9.22%	9.22%	2,266.37	133.12	11.72%	11.72%
	Alternate Investment Funds (Category I)	OAFA	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Alternate Investment Funds (Category II)	OAFB	14,855.50	395.17	10.55%	9.48%	13,112.83	583.26	8.87%	7.98%	7,937.55	423.77	10.65%	9.53%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	13,296.27	390.34	8.86%	8.86%
	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAD	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
	Reclassified Approved Investments - Equity (Point 6 Under Note For Regulation 4 to 9)	ORAE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL		22,95,299.21	46,227.58	7.99%	7.98%	22,38,015.40	92,098.57	8.24%	8.23%	21,32,708.08	82,891.95	7.75%	7.74%
	TOTAL		**21,80,102.10**	**45,870.99**	**8.44%**	**8.43%**	**21,80,102.10**	**45,870.88**	**8%**	**8%**	**20,96,527.03**	**40,845.64**	**7.81%**	**7.81%**

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments
2 Yield netted for Tax
3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
4 FORM shall be prepared in respect of each fund.
5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account
6 Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number:
Statement as on: 30.09.2025
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

(₹ lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter [1]								
B.	As on Date [2]								
1	7.40% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 03-03-2030	IPTD	2,497.81	03-Mar-20	FITCH	AAA IND	AA+ IND	01-Sep-20	
2	7.74% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 08-05-2030	IPTD	2,500.00	08-May-20	FITCH	AAA IND	AA+ IND	01-Sep-20	
3	7.85% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 06-03-2027	IPTD	2,032.57	18-Jun-20	FITCH	AAA IND	AA+ IND	01-Sep-20	
4	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,498.36	29-Sep-16	CARE	CARE AA+	CARE AA	15-Feb-20	
5	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,498.36	29-Sep-16	BRICKWORK	BWR AAA	BWR AA+	18-Oct-19	
6	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,498.36	29-Sep-16	CARE	CARE AAA	CARE AA+	24-Sep-19	
7	9.50% UBI BSOPT 15-09-2050 AT1	OAPS	503.28	26-Dec-17	CARE	CARE AA	CARE AA-	10-Nov-17	
8	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,498.36	29-Sep-16	CARE	CARE AA	CARE AA-	09-Oct-23	

1 Provide details of Down Graded Investments during the Quarter.
2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
3 FORM shall be prepared in respect of each fund.
4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
5 Investment Regulations, as amended from time to time, to be referred

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Statement as on September 30, 2025

(₹ lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	15	15,360	598	1,798	5.17%
3	No. of Reinsurers with rating A but less than AA	117	51,943	4,802	6,936	18.54%
4	No. of Reinsurers with rating BBB but less than A	11	5,657	349	410	1.87%
5	No. of Reinsurers with rating less than BBB	11	1,894	563	1,620	1.19%
	Total (A)	**154**	**74,854**	**6,312**	**10,764**	**26.76%**
	With In India					
1	Indian Insurance Companies	21	-	-	16,334.27	4.75%
2	FRBs	10	1,24,361.44	9,930.72	2,708.45	39.88%
3	GIC Re	1	84,062.18	5,821.11	8,002.14	28.49%
4	Indian Reinsurer*	2	123	207	38	0.11%
	Total (B)	**34**	**2,08,547**	**15,959**	**27,083**	**73.24%**
	Grand Total (C)= (A)+(B)	**188**	**2,83,400**	**22,271**	**37,847**	**100.00%**

Note:-
(a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons
(b) Figures are to be provided upto the quarter
* Indian Reinsurer includes IIO's

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
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

GROSS DIRECT PREMIUM UNDERWRITTEN

(₹ lakhs)

Sl. No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total
						Miscellaneous														
		For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26	For Q2 2025-26
	STATES																			
1	Andhra Pradesh	115	-	0	0	86	300	386	113	18	750	881	5	-	164	-	-	5	1,441	1,556
2	Arunachal Pradesh	1	-	-	-	-	-	-	-	-	-	-	-	-	971	-	-	-	971	971
3	Assam	186	-	0	0	869	577	1,446	77	8	0	86	0	-	72	-	-	3	1,607	1,793
4	Bihar	105	-	0	0	436	570	1,006	47	5	0	53	-	(0)	1,082	-	-	12	2,152	2,257
5	Chhattisgarh	387	-	18	18	709	518	1,227	732	15	1	748	2	1	62	-	-	7	2,047	2,452
6	Goa	8	-	-	-	252	288	540	14	0	0	15	-	-	5	-	-	0	560	568
7	Gujarat	1,732	-	500	500	5,979	6,236	12,215	2,599	116	22	2,736	280	37	712	-	-	263	16,243	18,475
8	Haryana	1,015	-	209	209	2,116	1,563	3,679	3,185	199	372	3,756	33	283	593	-	24,863	330	33,537	34,761
9	Himachal Pradesh	74	-	0	0	218	1,139	1,357	30	0	3	33	1	-	438	-	-	2	1,830	1,905
10	Jharkhand	372	-	3	3	749	511	1,260	48	48	1	97	3	207	92	-	-	35	1,693	2,068
11	Karnataka	2,158	-	922	922	5,284	3,787	9,072	5,754	199	55	6,008	57	68	582	-	8,400	84	24,270	27,350
12	Kerala	157	-	2	2	4,508	1,345	5,853	463	8	52	523	2	1	88	-	-	4	6,471	6,631
13	Madhya Pradesh	1,730	-	12	12	527	623	1,150	482	48	1	530	12	0	276	-	-	54	2,023	3,765
14	Maharashtra	5,979	5	700	705	14,666	21,062	35,727	12,660	1,481	1,256	15,396	87	607	1,370	26	2	503	53,719	60,403
15	Manipur	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
16	Meghalaya	13	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	2	15
17	Mizoram	3	-	-	-	124	96	220	19,895	-	476	20,372	-	-	4	-	-	31	20,626	20,629
18	Nagaland	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
19	Odisha	658	-	0	0	828	1,103	1,931	791	667	196	1,654	6	-	695	-	33,505	29	37,820	38,478
20	Punjab	398	-	143	143	1,230	1,346	2,576	322	18	6	346	0	1	30	-	-	16	2,968	3,509
21	Rajasthan	452	-	23	23	476	421	897	1,834	8,133	1,489	11,456	8	12	229	-	56,678	34	69,313	69,789
22	Sikkim	6	-	-	-	-	-	-	-	-	-	-	-	-	296	-	-	-	296	302
23	Tamil Nadu	1,735	0	103	103	4,865	3,890	8,755	1,647	68	55	1,771	30	81	469	-	-	31	11,135	12,974
24	Telangana	883	-	29	29	2,195	1,623	3,818	1,181	184	22	1,388	21	56	205	30	-	15	5,533	6,444
25	Tripura	355	-	1	1	20	22	42	22	4	0	26	-	-	1	-	-	2	70	426
26	Uttar Pradesh	1,940	-	162	162	3,059	1,360	4,419	1,387	181	3	1,571	12	43	235	-	-	289	6,569	8,671
27	Uttrakhand	203	-	7	7	171	78	248	94	5	0	99	1	2	356	-	-	1	709	919
28	West Bengal	1,298	(0)	132	132	1,023	1,847	2,870	1,093	47	17	1,157	20	19	240	-	0	95	4,401	5,831
	TOTAL (A)	**21,963**	**5**	**2,966**	**2,972**	**50,387**	**50,306**	**1,00,693**	**54,471**	**11,452**	**4,777**	**70,700**	**580**	**1,418**	**9,268**	**56**	**1,23,449**	**1,843**	**3,08,007**	**3,32,942**
	UNION TERRITORIES																			
1	Andaman and Nicobar Islands	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	84
2	Chandigarh	215	-	36	36	1,169	870	2,039	306	(1)	17	322	2	2	4	-	-	15	2,385	2,636
3	Dadra and Nagar Haveli	(9)	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	(9)
4	Daman & Diu	6	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	6
5	Govt. of NCT of Delhi	951	-	283	283	4,835	5,211	10,046	6,258	364	24	6,646	21	82	467	-	-	(15)	17,248	18,482
6	Jammu & Kashmir	67	-	-	-	747	640	1,387	4	1	0	5	0	-	611	-	1,610	2	3,615	3,682
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	16	-	0	0	197	193	390	28	3	1	33	0	0	-	-	-	0	423	439
	TOTAL (B)	**1,330**	**-**	**319**	**319**	**6,948**	**6,914**	**13,862**	**6,597**	**367**	**42**	**7,006**	**24**	**84**	**1,083**	**-**	**1,610**	**3**	**23,671**	**25,319**
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	**TOTAL (C)**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	**23,293**	**5**	**3,285**	**3,290**	**57,335**	**57,220**	**1,14,555**	**61,068**	**11,819**	**4,819**	**77,706**	**604**	**1,502**	**10,351**	**56**	**1,25,059**	**1,845**	**3,31,678**	**3,58,262**

Note :-

(a) The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NL forms

(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement

(d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
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

GROSS DIRECT PREMIUM UNDERWRITTEN

₹ lakhs

Sl. No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Miscellaneous													Total Miscellaneous	Total
						Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous		
		Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26	Up to Q2 2025-26
	STATES																			
1	Andhra Pradesh	1,289	-	1	1	207	771	978	212	36	1,069	1,318	6	-	243	-	-	9	2,554	3,843
2	Arunachal Pradesh	26	-	-	-	-	-	-	-	-	-	-	-	-	1,075	-	-	-	1,075	1,101
3	Assam	568	-	0	0	1,573	1,048	2,621	145	12	1	157	0	-	168	-	-	6	2,953	3,521
4	Bihar	267	-	1	1	765	1,108	1,873	208	6	0	215	0	0	1,228	-	-	25	3,341	3,608
5	Chhattisgarh	761	-	43	43	1,261	735	1,996	797	27	1	825	3	1	265	-	-	15	3,104	3,908
6	Goa	203	-	-	-	473	525	998	21	0	0	21	-	-	12	-	-	1	1,033	1,237
7	Gujarat	9,934	1	1,259	1,260	10,902	11,900	22,802	5,624	476	68	6,168	613	88	1,589	(0)	-	496	31,756	42,950
8	Haryana	6,839	-	530	530	3,909	2,851	6,760	7,166	802	787	8,754	59	842	1,403	-	25,001	652	43,471	50,840
9	Himachal Pradesh	263	-	0	0	424	1,726	2,150	46	0	9	55	1	0	511	-	-	2	2,718	2,982
10	Jharkhand	541	-	10	10	1,415	969	2,384	101	52	1	155	6	358	233	-	-	69	3,205	3,757
11	Karnataka	8,774	-	1,426	1,426	10,147	8,269	18,416	20,230	481	133	20,844	118	349	1,197	-	8,047	222	49,193	59,393
12	Kerala	594	-	4	4	8,053	2,904	10,957	952	18	128	1,097	6	2	184	-	-	7	12,252	12,850
13	Madhya Pradesh	3,053	-	29	29	925	1,062	1,986	878	70	2	949	29	2	2,631	-	-	103	5,699	8,781
14	Maharashtra	22,650	158	2,225	2,383	26,249	40,983	67,232	38,177	3,169	2,757	44,103	219	1,279	4,829	53	1,157	1,955	1,20,827	1,45,860
15	Manipur	1	-	-	-	-	-	-	-	-	-	-	-	-	44	-	-	-	44	45
16	Meghalaya	183	-	-	-	-	-	-	-	-	-	-	-	-	22	-	-	-	22	205
17	Mizoram	69	-	-	-	232	177	409	20,118	0	873	20,991	-	-	6	-	-	60	21,466	21,535
18	Nagaland	5	-	-	-	-	-	-	14,955	-	-	14,955	-	-	1	-	-	-	14,956	14,961
19	Odisha	1,838	-	2	2	1,510	2,120	3,630	1,476	1,020	324	2,820	8	11	893	-	35,102	49	42,512	44,352
20	Punjab	1,099	-	269	269	2,238	3,090	5,328	560	90	15	666	3	7	67	-	-	33	6,103	7,471
21	Rajasthan	2,088	-	77	77	854	646	1,500	3,328	12,512	3,519	19,359	25	14	645	-	94,517	57	1,16,119	1,18,284
22	Sikkim	153	-	-	-	-	-	-	-	-	-	-	-	-	638	-	-	-	638	790
23	Tamil Nadu	8,087	0	275	275	8,830	7,598	16,428	6,941	427	127	7,495	270	184	1,367	-	-	82	25,826	34,189
24	Telangana	2,147	-	124	124	3,852	3,196	7,048	4,944	502	61	5,506	64	169	501	60	-	36	13,383	15,655
25	Tripura	356	-	5	5	42	50	92	41	5	0	45	0	-	1	-	-	3	142	503
26	Uttar Pradesh	7,135	-	555	555	6,062	2,504	8,567	3,435	225	10	3,670	31	169	773	-	-	606	13,815	21,505
27	Uttrakhand	791	-	15	15	317	151	468	194	8	2	203	1	8	913	-	-	5	1,599	2,405
28	West Bengal	4,765	3	664	667	1,846	3,340	5,186	2,325	204	40	2,569	29	60	506	-	0	223	8,572	14,004
	TOTAL (A)	**84,480**	**162**	**7,514**	**7,676**	**92,087**	**97,720**	**1,89,808**	**1,32,872**	**20,140**	**9,926**	**1,62,939**	**1,491**	**3,542**	**21,946**	**113**	**1,63,825**	**4,715**	**5,48,380**	**6,40,536**
	UNION TERRITORIES																			
1	Andaman and Nicobar Islands	142	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	142
2	Chandigarh	241	-	84	84	2,083	1,548	3,631	818	11	31	861	8	2	11	-	-	40	4,553	4,878
3	Dadra and Nagar Haveli	19	-	-	-	-	-	-	-	-	-	-	-	-	24	-	-	-	24	42
4	Daman & Diu	27	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	27
5	Govt. of NCT of Delhi	5,504	-	832	832	8,836	9,132	17,967	15,540	534	48	16,121	47	562	1,059	-	-	201	35,958	42,295
6	Jammu & Kashmir	421	-	-	-	1,290	1,125	2,416	17	1	1	18	0	0	1,642	-	1,610	4	5,690	6,111
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	20	-	0	0	422	430	853	54	5	1	60	4	0	0	-	-	1	919	939
	TOTAL (B)	**6,375**	**-**	**916**	**916**	**12,631**	**12,236**	**24,867**	**16,429**	**551**	**81**	**17,061**	**60**	**564**	**2,735**	**-**	**1,610**	**246**	**47,144**	**54,435**
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	**TOTAL (C)**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	**90,855**	**162**	**8,430**	**8,592**	**1,04,719**	**1,09,956**	**2,14,675**	**1,49,301**	**20,692**	**10,007**	**1,80,000**	**1,551**	**4,107**	**24,682**	**113**	**1,65,435**	**4,961**	**5,95,524**	**6,94,971**

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

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)

Sl. No.	Line of Business	For the Quarter ended Sept 30, 2025		For the Quarter ended Sept 30, 2024		Upto the Quarter ended Sept 30, 2025		Upto the Quarter ended Sept 30, 2024	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	23,293	1,47,864	21,490	1,38,207	90,855	2,91,754	80,672	2,50,999
2	Marine Cargo	3,285	7,328	2,964	8,271	8,430	17,139	8,310	18,408
3	Marine Hull	5	8	1	8	162	13	332	11
4	Motor OD	57,220	19,54,742	46,836	16,28,016	1,09,956	36,39,832	90,238	31,51,084
5	Motor TP	57,335		57,757		1,04,719		1,12,443	
6	Health	61,069	92,566	42,959	1,03,601	1,49,301	1,71,512	1,06,494	2,01,195
7	Personal Accident	11,819	2,10,305	6,339	14,656	20,692	3,89,906	13,321	25,394
8	Travel	4,819	1,70,312	3,545	87,063	10,007	3,44,104	7,154	1,75,620
9	Workmen’s Compensation/ Employer’s liability	604	3,041	728	3,818	1,551	6,766	1,573	7,755
10	Public/ Product Liability	1,501	6,714	1,497	5,150	4,107	12,325	3,378	9,613
11	Engineering	10,351	3,830	9,714	2,661	24,682	7,498	24,221	5,986
12	Aviation	56	-	51	2	113	2	1,247	9
13	Crop Insurance	1,25,059	7	2,00,330	12	1,65,435	(149)	2,74,023	41
14	Other Miscellaneous	1,846	46,737	2,364	48,814	4,962	90,034	4,582	94,822
15	**Total Miscellaneous (3 to 14)**	**3,31,679**	**24,88,254**	**3,72,120**	**18,93,793**	**5,95,523**	**46,61,830**	**6,38,673**	**36,71,519**
	Total	**3,58,262**	**26,43,454**	**3,96,576**	**20,40,279**	**6,94,971**	**49,70,736**	**7,27,988**	**39,40,937**

(a) Premium stands for amount of gross direct premium written in India

FORM NL-36- BUSINESS -CHANNELS WISE
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

Sl.No.	Channels	For the Quarter ended Sept 30, 2025		Upto the Quarter ended Sept 30, 2025		For the Quarter ended Sept 30, 2024		Upto the Quarter ended Sept 30, 2024	
		No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)
1	Individual agents	1,89,941	22,932	3,82,898	48,362	1,96,139	20,229	3,71,373	42,946
2	Corporate Agents-Banks	1,05,448	6,621	2,14,347	11,725	1,46,860	9,416	2,88,272	18,872
3	Corporate Agents -Others	99,183	9,952	2,07,374	19,504	56,440	10,368	1,11,541	19,412
4	Brokers	15,58,666	1,37,949	28,68,098	3,25,058	10,93,764	1,13,685	21,66,963	2,76,165
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	-Officers/Employees	-	-	-	-	-	-	-	-
	-Online (Through Company Website)	21,832	1,268	45,814	2,539	25,842	1,302	57,923	2,730
	-Others	1,85,682	1,60,832	3,54,467	2,50,405	1,25,485	2,23,970	2,25,331	3,33,829
7	Common Service Centres(CSC)	7,192	135	19,300	474	6,214	168	23,073	462
8	Insurance Marketing Firm	18,441	502	33,227	1,063	3,211	391	5,462	633
9	Point of sales person (Direct)	2,72,163	14,818	5,05,513	29,629	2,13,511	14,309	3,86,932	27,866
10	MISP (Direct)	1,73,643	3,138	3,12,682	5,958	1,47,158	2,539	2,56,174	4,682
11	Web Aggregators	11,263	116	27,016	254	25,655	198	47,893	392
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Others	-	-	-	-	-	-	-	-
	Total (A)	**26,43,454**	**3,58,262**	**49,70,736**	**6,94,971**	**20,40,279**	**3,96,575**	**39,40,937**	**7,27,987**
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	**26,43,454**	**3,58,262**	**49,70,736**	**6,94,971**	**20,40,279**	**3,96,575**	**39,40,937**	**7,27,987**

Note:
(a). Premium means amount of premium received from business acquired by the source
(b). No of Policies stand for no. of policies sold

FORM NL-37-CLAIMS DATA
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

Upto the quarter ending Sept 30, 2025

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	2,009	1,246	7	1,253	19,167	50,825	69,992	1,62,393	2,336	989	1,65,718	1,179	510	768	12	25,903	480	2,64,562	2,67,824
2	Claims reported during the period																			
	(a) Booked During the Period	4,176	11,873	9	11,882	2,22,305	6,612	2,28,917	3,69,496	3,105	8,088	3,80,689	813	50	760	17	20,72,947	2,182	26,86,375	27,02,433
	(b) Reopened during the Period	85	39	8	47	1,081	3,138	4,219	4,916	102	983	6,001	41	4	41	-	196	183	10,685	10,817
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period	3,137	8,841	2	8,843	1,96,525	6,328	2,02,853	3,00,567	1,443	1,945	3,03,955	404	18	564	14	20,75,630	1,963	25,85,401	25,97,381
	(b) Other Adjustment																			
4	Claims Repudiated during the period	157	192	-	192	7,099	41	7,140	34,937	604	5,415	40,956	173	7	28	-	-	105	48,409	48,758
	Other Adjustment (i) Claim closed without payment	518	1,629	11	1,640	12,299	2,973	15,272	17,289	523	1,195	19,007	353	67	162	(1)	(69)	291	35,082	37,240
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	2	-	-	-	53	3,478	3,531	1,341	5	-	1,346	8	-	-	-	22	1,130	6,037	6,039
6	**Claims O/S at End of the period**	2,458	2,496	11	2,507	26,630	51,233	77,863	1,84,012	2,973	1,505	1,88,490	1,103	472	815	16	23,485	486	2,92,730	2,97,695
	Less than 3months	795	1,841	1	1,842	22,516	3,481	25,997	1,81,329	1,211	1,332	1,83,872	328	17	126	8	19,244	249	2,29,841	2,32,478
	3 months to 6 months	304	280	3	283	1,412	2,671	4,083	872	616	63	1,551	257	16	106	-	146	54	6,213	6,800
	6months to 1 year	192	59	3	62	619	5,200	5,819	519	481	26	1,026	193	11	117	-	239	28	7,433	7,687
	1year and above	1,167	316	4	320	2,083	39,881	41,964	1,292	665	84	2,041	325	428	466	8	3,856	155	49,243	50,730

Upto the quarter ending Sept 30, 2025

(₹ lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	89,396	5,379	298	5,677	22,625	2,21,605	2,44,230	23,554	5,477	1,269	30,300	3,957	2,642	13,816	7,028	12,897	4,144	3,19,013	4,14,086
2	Claims reported during the period																			
	(a) Booked During the period	18,906	11,869	61	11,930	78,680	25,874	1,04,554	1,11,681	4,570	3,008	1,19,259	1,539	126	5,597	519	1,33,731	1,526	3,66,850	3,97,687
	(b) Reopened during the Period	43	77	-	77	70	13,667	13,737	2,828	219	787	3,833	163	3	27	-	21	102	17,886	18,006
	(c) Other Adjustment (i)__________	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period (b) Other Adjustment (to be specified) (i)_______	31,458	4,451	8	4,459	65,961	67,508	1,33,469	83,927	3,809	2,993	90,729	989	1,373	6,258	290	1,37,996	1,988	3,73,093	4,09,009
4	Claims Repudiated during the period	707	408	-	408	4,077	257	4,334	18,519	1,298	2,185	22,002	519	17	331	-	-	280	27,483	28,598
	Other Adjustment (i) Claim closed without payment	9,924	1,166	11	1,177	5,378	11,867	17,245	8,650	545	551	9,746	1,317	133	936	-	14	353	29,742	40,843
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	2	-	-	-	49	2,696	2,745	261	1	-	262	51	-	-	-	2	135	3,196	3,198
6	Claims O/S at End of the period	1,47,378	5,691	546	6,237	26,515	2,31,143	2,57,658	32,604	5,834	1,572	40,011	3,458	2,363	24,392	7,055	13,407	5,809	3,54,152	5,07,767
	Less than 3months	10,918	1,590	6	1,596	18,786	16,138	34,924	29,921	1,579	1,389	32,889	622	157	6,026	64	11,615	2,098	88,395	1,00,909
	3 months to 6 months	66,084	592	231	823	4,226	11,437	15,663	794	997	59	1,850	642	51	8,055	-	94	1,033	27,388	94,296
	6months to 1 year	23,324	681	74	755	1,550	22,567	24,117	519	1,352	20	1,891	616	427	2,760	-	166	264	30,240	54,319
	1year and above	47,052	2,828	236	3,063	1,953	1,81,001	1,82,954	1,370	1,906	105	3,381	1,579	1,728	7,550	6,990	1,533	2,414	2,08,129	2,58,244

FORM NL-39- AGEING OF CLAIMS

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

For the Quarter ending Sept 30, 2025 **(₹ lakhs)**

Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	749	286	185	110	80	23	12	3,413	1,559	2,927	1,988	5,163	512	290	1,445	15,852
2	Marine Cargo	3,237	1,704	289	41	13	2	-	1,418	739	346	216	124	70	4	5,286	2,917
3	Marine Other than Cargo	1	-	-	-	-	-	-	2	9	1	-	-	-	-	1	12
4	Motor OD	97,632	4,497	783	222	117	38	32	28,937	2,643	2,122	971	423	120	88	1,03,321	35,303
5	Motor TP	28	126	406	693	1,169	463	600	5,491	5,395	3,917	5,831	8,874	3,467	4,500	3,485	37,476
6	Health	1,56,064	7,586	693	172	108	27	6	40,530	5,923	881	265	102	47	2	1,64,656	47,749
7	Personal Accident	242	271	203	73	24	2	-	356	450	606	201	132	22	(7)	815	1,760
8	Travel	710	314	41	17	4	1	1	1,388	150	85	16	1	0	3	1,088	1,644
9	Workmen's Compensation/ Employer's liability	39	58	77	38	10	4	-	46	84	145	85	90	52	0	226	501
10	Public/ Product Liability	8	-	-	-	1	-	-	10	0	1	0	1,307	1	1	9	1,320
11	Engineering	164	54	52	27	19	4	1	270	257	755	118	373	200	49	321	2,022
12	Aviation	4	2	-	-	-	-	1	143	9	-	-	-	-	1	7	153
13	Crop Insurance	16,67,370	-	3	114	51	52	4	1,27,365	16	7	20	20	13	6	16,67,594	1,27,448
14	Miscellaneous	1,044	159	185	14	10	2	2	302	458	122	167	44	6	22	1,416	1,121

Upto the Quarter ending Sept 30, 2025 **(₹ lakhs)**

Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	1,907	528	311	203	128	36	24	4,583	2,933	5,380	5,132	8,761	3,489	1,180	3,137	31,458
2	Marine Cargo	6,131	2,293	325	65	22	5	-	2,324	1,030	469	384	157	83	4	8,841	4,451
3	Marine Other than Cargo	2	-	-	-	-	-	-	4	9	1	(0)	(5)	-	-	2	8
4	Motor OD	1,86,484	8,104	1,247	368	199	66	57	54,729	4,896	3,750	1,459	689	245	193	1,96,525	65,961
5	Motor TP	60	223	646	1,147	2,141	885	1,226	7,844	8,499	7,022	10,720	17,663	6,653	9,107	6,328	67,508
6	Health	2,85,073	13,197	1,684	293	224	81	15	72,138	9,664	1,411	397	173	133	12	3,00,567	83,927
7	Personal Accident	455	480	331	121	50	5	1	739	878	1,191	593	387	27	(6)	1,443	3,809
8	Travel	1,301	507	80	43	12	1	1	2,597	208	126	47	11	0	4	1,945	2,993
9	Workmen's Compensation/ Employer's liability	82	97	131	64	24	6	-	80	167	320	162	175	85	0	404	989
10	Public/ Product Liability	13	-	1	-	1	-	3	37	0	1	0	1,308	1	26	18	1,373
11	Engineering	310	81	76	47	41	7	2	523	2,863	930	236	870	745	91	564	6,258
12	Aviation	5	8	-	-	-	-	1	187	102	-	-	-	-	1	14	290
13	Crop Insurance	20,75,376	-	3	123	66	57	5	1,37,860	22	13	42	38	15	7	20,75,630	1,37,996
14	Miscellaneous	1,234	335	210	71	107	4	2	415	985	204	222	133	7	22	1,963	1,988

FORM NL-41 OFFICES INFORMATION

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

Statement as on Sept 30, 2025

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		128
2	No. of branches approved during the year		1
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	1
5	No. of branches closed during the year		0
6	No of branches at the end of the year		129
7	No. of branches approved but not opened		0
8	No. of rural branches		1
9	No. of urban branches		128
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		(a) 3 (b) 1 (c) 1 (d) 0 (e) 1 (Executive)
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total		(a) 6,377 (b) 1,536 (c) 7,913
12	No. of Insurance Agents and Intermediaries (a) Individual Agents (b) Corporate Agents-Banks (c)Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) CSC		(a) 46,475 (b) 29 (c) 101 (d) 872 (e) 35 (f) 90 (g) 636 (h) 75,765 (i) 1

*Please note:12 Regional Office is excluded.

Employees and Insurance Agents and Intermediaries -Movement for the quarter ended Sept 30, 2025

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	7,775	1,21,816
Recruitments during the quarter	1,073	2,907
Attrition during the quarter	935	719
Number at the end of the quarter	7,913	1,24,004

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

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

Statement as on Sept 30, 2025

Board of Directors and Key Management Persons				
Sl. No.	**Independent Director**	**Designation**	**Role /Category**	**Details of change in the period, if any**
1	Mr. Arun Tiwari	Chairman and Additional Director (Independent)	Independent Director	No Change
2	Dr. Thomas Mathew	Independent Director	Independent Director	No Change
3	Mrs. Chhaya Virani	Independent Director	Independent Director	Ceased w.e.f September 27,2025
4	Mr. S.V. Zaregaonkar	Additional Director (Independent)	Independent Director	No Change
5	Mr. Aman Gudral	Nominee Director	Nominee Director	No Change
6	Mr. Rakesh Jain	Executive Director & CEO	Executive	No Change
7	Mr. Hemant Jain	Chief Financial Officer	Finance	No Change
8	Mr. K Ramkumar	Chief Investment Officer	Investment	No Change
9	Mr. Sushil Sojitra	Company Secretary & Compliance Officer	Compliance	No Change
10	Mr. Prasun Pratik	Chief Compliance Officer and Head Legal Corporate	Legal and Compliance	No Change
11	Mr. Karthikeyan AV	Appointed Actuary	Actuarial	No Change
12	Mr. Jasmeet Singh	Chief Risk Officer	Risk	No Change
13	Mr. Raman Arora	Chief Operating Officer	Operations	Included as KMPs pursuant to the notification of IRDAI (Corporate Governance for Insurers) Regulations, 2024 and Master Circular on Corporate Governance for Insurers, 2024
14	Mr. Akhilesh Guleria	Chief Human Resources Officer	Human Resource	
15	Mr. Gaurav Chaudhri	Chief Technology Officer	Information Technology	
16	Mr. Prabhdeep Batra	Chief Distribution Officer	Marketing	
17	Mr. Randhir Singh	Chief Legal Claims Officer	Legal Claims	
18	Mr. Amitabh Gupta	Chief Underwriting Officer	Underwiting	

Notes:-

(a) "Key Management Person" as defined under Regulations 3(1)(f)(Corporate Governance for Insurers) Regulations, 2024.

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

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

Upto the Quarter ending on Sept 30, 2025

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	**Line of Business**	**Particular**	**No. of Policies Issued**	**Premium Collected (₹ lakhs)**	**Sum Assured (₹ lakhs)**
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	-	-	-
		Social	-	-	-
5	MOTOR TP	Rural	-	-	-
		Social	-	-	-
6	HEALTH	Rural	-	-	-
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	-	-	-
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural			
		Social	-	-	-
15	Crop	Rural			
		Social	-	-	-
8	Other Liability Cover	Rural	-	-	-
		Social	-	-	-
	Total	**Rural**	-	-	-
		Social	-	-	-

Notes: For the Rural obilgation, reference to the requirement prescribed under Rural, Social Sector and Motor Third Party Obligations Regulations,2024 dated March 20, 2024 read with Master Circular on Rural, Social Sector and Motor Third Party Obligation, 2024 dated May 10, 2024, the details regarding the submissions are yet to be concluded. Accordingly, the information would be updated on conclusion of the same

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)

(i) Name of the Insurer: **INDUSIND GENERAL INSURANCE COMPANY LIMITED (FORMERLY AS RELIANCE GENERAL INSURANCE COMPANY LIMITED)**
(ii) Registration No. **103** and Date of Registration with the IRDAI: **23.10.2000**
(iii)Gross Direct Premium Income during FY 2024-25 **Rs. 12,54,838 Lakhs**
(iv)Gross Direct Motor Third Party Insurance Premium during FY 2024-25 **Rs. 2,61,845 Lakhs**
(v)Obligation of the Insurer to be met in a FY 24-25

Statement Period: Quarter ending Sept 30, 2025

Items	(₹ lakhs)	
	For the Quarter Sept 30, 2025	**Up to the Quarter Sept 30, 2025**
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)		
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)		
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)		
Total Gross Direct Motor Own damage Insurance Business Premium		
Total Gross Direct Premium Income		

Notes: With reference to the requirement prescribed under Rural, Social Sector and Motor Third Party Obligations Regulations, 2024 dated March 20, 2024 read with Master Circular on Rural, Social Sector and Motor Third Party Obligation, 2024 dated May 10, 2024, the details regarding the submissions are yet to be concluded. Accordingly, the information would be updated on conclusion of the same

FORM NL-45-GREIVANCE DISPOSAL

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

GRIEVANCE DISPOSAL for the period ended Sept 30, 2025

Sl No.	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter ended Sept 30, 2025
				Fully Accepted	Partial Accepted	Rejected		
1	**Complaints made by customers**							
a)	Proposal Related	-	10	8	1	1	-	21
b)	Claims Related	-	656	100	8	548	-	1205
c)	Policy Related	-	180	133	33	14	-	318
d)	Premium Related	-	10	8	2	-	-	16
e)	Refund Related	-	33	19	3	11	-	55
f)	Coverage Related	-	5	2	-	3	-	10
g)	Cover Note Related	-	2	0	-	2	-	2
h)	Product Related	-	22	15	2	5	-	44
i)	Others	-	70	39	5	26	-	110
	Total	**-**	**988**	**324**	**54**	**610**	**-**	**1781**

2	**Total No. of policies during previous year:**	93,77,558
3	**Total No. of claims during previous year:**	42,88,356
4	**Total No. of policies during current year**	49,70,736
5	**Total No. of claims during current year**	27,13,250
6	**Total No. of Policy Complaints (current year) per 10,000 policies (current year):**	1.16
7	**Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):**	4.44

8	**Duration wise Pending Status**	**Complaints made by customers**		**Complaints made by Intermediaries**		**Total**	
		Number	**Percentage to Pending complaints**	**Number**	**Percentage to Pending complaints**	**Number**	**Percentage to Pending complaints**
a)	Up to 15 days	-	-	-	-	-	-
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	-	-	-	-	-	-

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

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

For the Quarter ending: September 30, 2025

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
NIL							