

Bajaj General Insurance Limited (Formerly known as Bajaj Allianz General Insurance Company Limited)

IRDA Registration No 113. dated 2nd May, 2001

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 31 March 2026



FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																			
	FIRE		Marine Cargo		Marine Hull		Total Marine.		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026
1 Employees' remuneration & welfare benefits	4,681	21,129	539	2,033	113	180	652	2,213	6,368	26,537	7,466	29,269	13,834	55,806	10,428	43,531	357	1,762	298	1,655
2 Travel, conveyance and vehicle running expenses	69	236	44	135	2	3	46	138	409	1,306	505	1,520	914	2,826	491	2,556	28	101	14	55
3 Training expenses	27	115	23	79	1	2	24	81	217	736	246	809	463	1,546	206	1,397	13	52	6	28
4 Rents, rates & taxes	31	104	27	81	1	2	28	83	230	730	280	818	510	1,548	271	1,467	15	54	7	28
5 Repairs	11	32	9	25	0	0	9	25	78	223	94	250	172	473	101	448	5	16	2	9
6 Printing & stationery	32	117	2	7	0	0	2	7	42	198	65	296	107	494	64	240	11	57	9	38
7 Communication expenses	40	146	2	9	0	0	2	9	53	246	82	369	136	615	80	297	14	71	11	47
8 Legal & professional charges	73	354	25	68	(6)	(22)	18	46	503	2,471	266	604	770	3,075	436	1,643	15	60	10	30
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	3	1	2	0	0	1	2	7	21	8	24	14	45	8	43	1	2	-	1
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Tax Audit	0	0	0	0	0	0	0	0	1	2	1	2	1	4	1	4	0	0	0	0
(c) in any other capacity	1	2	1	1	0	0	1	1	5	11	6	12	11	23	8	21	0	1	0	0
(d) Out of pocket expenses	0	1	0	0	0	0	0	0	1	4	1	5	3	9	1	8	0	0	0	0
10 Advertisement and publicity	107	243	51	140	3	4	52	144	440	1,271	535	1,433	975	2,703	582	2,553	29	94	15	51
11 Interest & Bank Charges	63	218	53	170	1	3	55	173	462	1,531	565	1,717	1,027	3,248	518	3,066	30	113	14	59
12 Depreciation	55	170	46	132	1	3	47	135	399	1,194	483	1,338	883	2,532	506	2,419	27	88	13	46
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	(360)	1,044	(22)	138	7	22	(15)	160	(245)	1,281	(251)	1,537	(497)	2,818	(926)	2,734	(18)	87	(20)	72
15 Information Technology Expenses	366	1,318	22	83	0	0	22	83	487	2,233	750	3,341	1,236	5,573	726	2,692	124	640	101	424
16 Goods and Services Tax (GST)	3	4	0	0	-	-	0	0	307	1,362	-	-	307	1,362	2,742	6,612	183	301	390	697
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	13	279	6	35	3	6	9	41	43	323	60	386	103	709	21	702	2	19	1	17
Other acquisition costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange (gain) /loss (net)	(4)	(2)	(3)	(1)	(0)	(0)	(3)	(1)	(29)	(13)	(31)	(14)	(60)	(27)	(63)	(25)	(2)	(1)	(1)	(0)
Miscellaneous expenses	19	50	16	39	0	1	16	40	140	352	166	395	306	748	200	709	10	26	5	14
Loss/(Profit) on disposal of assets (net)	1	(3)	1	(2)	0	(0)	1	(2)	9	(21)	8	(23)	17	(44)	27	(42)	1	(2)	0	(1)
Other Office Running Expenses	42	124	36	97	1	2	36	99	310	872	373	977	683	1,849	409	1,752	21	64	10	34
TOTAL	5,270	25,684	877	3,271	127	206	1,004	3,477	10,236	42,870	11,678	45,065	21,914	87,935	16,838	74,827	865	3,585	885	3,304
In India	5,270	25,684	877	3,271	127	206	1,004	3,477	10,236	42,870	11,678	45,065	21,914	87,935	16,838	74,827	865	3,585	885	3,304
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Bajaj General Insurance Limited (Formerly known as Bajaj Allianz General Insurance Company Limited)

IRDA Registration No 113. dated 2nd May, 2001

Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 31 March 2026



FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																			
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025
1 Employees' remuneration & welfare benefits	4,539	19,081	391	1,539	162	229	554	1,768	6,155	24,169	6,773	24,752	12,928	48,921	9,502	38,888	375	1,916	277	1,649
2 Travel, conveyance and vehicle running expenses	66	226	40	124	1	1	41	126	431	1,376	550	1,504	981	2,880	602	2,691	27	119	10	44
3 Training expenses	25	97	18	69	0	0	18	69	183	696	243	728	426	1,425	216	1,385	11	57	4	20
4 Rents, rates & taxes	27	105	21	77	0	0	21	78	212	769	278	798	490	1,567	260	1,553	12	62	4	22
5 Repairs	13	40	10	29	0	0	10	29	102	290	126	301	228	592	150	586	7	23	2	8
6 Printing & stationery	20	85	1	5	-	-	1	5	29	128	57	170	86	298	32	207	8	65	4	30
7 Communication expenses	30	119	2	7	-	-	2	7	44	179	84	238	127	417	51	289	14	90	7	42
8 Legal & professional charges	19	77	15	57	-	0	15	57	151	567	199	589	350	1,156	183	1,148	8	46	3	16
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	3	1	2	-	-	1	2	6	20	7	21	11	41	7	41	1	2	1	1
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Tax Audit	0	0	0	0	-	-	0	0	1	2	1	2	1	4	1	4	0	0	0	0
(c) in any other capacity	0	1	0	1	-	-	0	1	1	7	2	7	3	15	1	14	0	1	0	0
(d) Out of pocket expenses	0	1	0	0	-	-	0	0	2	4	3	4	5	8	4	8	0	0	0	0
10 Advertisement and publicity	43	131	29	89	0	1	29	90	289	887	362	922	652	1,809	399	1,788	18	71	7	25
11 Interest & Bank Charges	46	159	35	117	0	0	35	118	355	1,166	452	1,211	807	2,377	469	2,347	21	94	7	33
12 Depreciation	48	165	37	122	0	0	37	122	370	1,213	471	1,259	840	2,472	496	2,468	22	98	8	34
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	220	2,057	42	240	38	57	80	298	379	2,380	587	2,532	966	4,911	344	3,391	16	166	11	148
15 Information Technology Expenses	235	908	13	52	0	0	13	52	343	1,364	648	1,812	991	3,176	405	2,201	109	688	55	323
16 Goods and Services Tax (GST)	2	3	(0)	0	-	-	(0)	0	1,324	2,726	-	-	1,324	2,726	(17)	640	1	6	(0)	(0)
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	(84)	149	(8)	17	2	4	(6)	22	(82)	173	(63)	184	(145)	356	(141)	246	(7)	12	(7)	11
Other acquisition costs	(307)	287	(35)	(0)	(6)	(0)	(41)	(1)	329	1,138	-	-	329	1,138	187	723	(1)	2	2	9
Exchange (gain) /loss (net)	2	4	2	3	(1)	0	2	3	18	27	20	28	38	54	34	54	1	2	0	1
Miscellaneous expenses	19	58	14	43	0	0	14	43	143	427	177	444	320	871	202	862	9	34	3	12
Loss/(Profit) on disposal of assets (net)	(1)	(4)	(1)	(3)	-	(0)	(1)	(3)	(11)	(32)	(13)	(33)	(24)	(65)	(15)	(65)	(1)	(3)	(0)	(1)
Other Office Running Expenses	32	119	25	88	0	0	25	88	250	873	324	906	575	1,779	317	1,762	14	70	5	25
TOTAL	4,995	23,871	654	2,681	196	293	851	2,974	11,025	40,549	11,288	38,378	22,311	78,927	13,689	63,232	666	3,620	403	2,453
In India	4,995	23,871	654	2,681	196	293	851	2,974	11,025	40,549	11,288	38,378	22,311	78,927	13,689	63,232	666	3,620	403	2,453
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 31 March 2026



FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																			
	Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026	For the quarter ended Mar 2026	Up to the period ended Mar 2026
1 Employees' remuneration & welfare benefits	11,083	46,949	155	656	175	508	638	2,521	10	47	1,234	4,307	51	148	2,759	11,729	29,938	1,22,671	35,271	1,46,012
2 Travel, conveyance and vehicle running expenses	532	2,711	13	40	7	24	12	36	0	1	72	367	0	1	116	443	1,668	6,449	1,782	6,823
3 Training expenses	225	1,478	7	23	4	14	6	19	0	1	8	94	0	0	45	223	757	3,398	808	3,593
4 Rents, rates & taxes	294	1,549	8	24	4	14	6	18	0	1	17	113	0	0	53	219	892	3,486	951	3,673
5 Repairs	109	473	3	7	1	4	2	5	0	0	23	91	0	0	19	67	328	1,121	348	1,178
6 Printing & stationery	83	334	1	3	0	0	0	1	0	0	62	270	0	0	108	322	360	1,424	394	1,548
7 Communication expenses	105	415	1	3	0	0	0	1	0	0	81	347	0	0	136	401	458	1,783	501	1,937
8 Legal & professional charges	461	1,713	7	19	5	18	18	77	0	1	34	91	0	0	198	564	1,494	5,558	1,585	5,958
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	9	46	1	1	-	-	1	1	-	-	-	2	-	-	1	6	26	101	28	107
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) Tax Audit	1	4	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	9	2	9
(c) in any other capacity	8	23	0	0	0	0	0	0	0	0	0	1	0	0	1	3	21	51	22	53
(d) Out of pocket expenses	1	9	0	0	0	0	0	0	0	0	0	0	0	0	0	1	4	19	5	20
10 Advertisement and publicity	626	2,698	14	41	9	26	21	42	0	2	(494)	386	1	2	120	405	1,272	6,305	1,431	6,692
11 Interest & Bank Charges	562	3,238	15	51	8	29	13	37	0	2	18	167	0	0	105	460	1,749	7,233	1,866	7,625
12 Depreciation	545	2,552	13	40	7	23	11	29	0	1	35	193	0	0	95	359	1,589	5,729	1,691	6,034
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	(964)	2,893	(6)	33	(6)	46	(51)	197	(2)	5	398	464	(2)	17	(141)	651	(1,271)	7,123	(1,645)	8,327
15 Information Technology Expenses	952	3,756	8	31	1	3	2	7	0	1	784	3,297	0	0	1,231	3,634	4,214	16,302	4,602	17,704
16 Goods and Services Tax (GST)	3,315	7,609	0	(0)	-	0	0	1	-	-	617	2,179	-	-	6	143	4,245	11,293	4,248	11,297
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	24	739	1	8	2	12	6	54	0	1	-	-	1	5	16	156	154	1,684	176	2,004
Other acquisition costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange (gain) /loss (net)	(66)	(27)	(1)	(0)	(1)	(0)	(1)	(27)	(0)	(0)	(4)	(1)	(0)	(0)	(9)	(4)	(141)	(59)	(148)	(63)
Miscellaneous expenses	215	748	5	12	3	7	4	8	0	0	9	56	0	0	35	106	577	1,685	612	1,775
Loss/(Profit) on disposal of assets (net)	29	(45)	0	(1)	0	(0)	0	(0)	0	(0)	1	(44)	0	(0)	4	(6)	51	(140)	53	(146)
Other Office Running Expenses	440	1,850	10	29	6	17	8	21	0	1	15	138	0	0	75	262	1,237	4,167	1,316	4,390
TOTAL	18,588	81,715	256	1,020	227	745	697	3,075	10	64	2,909	12,518	52	173	4,973	20,145	49,626	2,07,391	55,898	2,36,552
In India	18,588	81,715	256	1,020	227	745	697	3,075	10	64	2,909	12,518	52	173	4,973	20,145	49,626	2,07,391	55,898	2,36,552
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Bajaj General Insurance Limited (Formerly known as Bajaj Allianz General Insurance Company Limited)

IRDA Registration No 113. dated 2nd May, 2001



Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 31 March 2026

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Miscellaneous																				Grand Total
	Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Credit Insurance		Other Miscellaneous segments		Total Miscellaneous				
	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025	For the quarter ended Mar 2025	Up to the period ended Mar 2025			
1 Employees' remuneration & welfare benefits	10,154	42,454	120	519	182	456	557	2,109	8	48	1,267	3,824	29	94	2,471	10,563	27,717	1,08,988	32,809	1,29,837	
2 Travel, conveyance and vehicle running expenses	639	2,854	13	39	7	22	10	30	0	1	173	556	0	1	83	321	1,905	6,704	2,012	7,056	
3 Training expenses	231	1,461	6	22	3	12	4	14	0	0	43	134	0	0	31	135	742	3,203	785	3,369	
4 Rents, rates & taxes	276	1,637	7	24	3	13	4	15	0	1	46	148	0	0	33	143	860	3,548	908	3,730	
5 Repairs	159	617	3	9	2	5	2	6	0	0	36	79	0	0	17	54	447	1,362	471	1,431	
6 Printing & stationery	45	302	0	2	0	0	0	0	-	0	152	549	-	-	54	288	337	1,439	358	1,529	
7 Communication expenses	71	422	1	3	0	0	0	1	-	0	224	770	-	-	83	401	506	2,013	537	2,139	
8 Legal & professional charges	194	1,209	5	18	2	10	3	11	0	0	29	96	0	0	23	105	607	2,607	641	2,741	
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0 (a) as auditor	9	44	1	1	-	-	-	-	-	-	1	3	-	-	1	4	23	93	27	98	
0 (b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0 (i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0 (ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0 (iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0 (iv) Tax Audit	1	4	0	0	0	0	0	0	-	-	0	0	-	-	0	0	2	9	2	9	
0 (c) in any other capacity	1	15	0	0	0	0	0	0	-	-	0	1	-	-	0	1	5	33	5	35	
0 (d) Out of pocket expenses	5	8	0	0	0	0	0	0	-	-	0	1	-	-	0	1	11	18	11	19	
10 Advertisement and publicity	423	1,885	9	28	5	16	7	20	0	1	111	892	0	0	49	168	1,256	4,818	1,329	5,039	
11 Interest & Bank Charges	497	2,473	11	37	6	20	7	23	0	1	67	199	0	0	57	216	1,453	5,347	1,534	5,623	
12 Depreciation	525	2,600	12	38	6	21	8	24	0	1	93	271	0	0	59	225	1,543	5,654	1,628	5,941	
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business development and promotion	371	3,705	10	58	29	95	53	362	1	9	3	5	5	26	114	1,071	1,553	10,243	1,853	12,598	
15 Information Technology Expenses	568	3,212	5	20	0	2	1	5	0	0	1,840	6,084	0	0	652	3,060	4,058	15,559	4,306	16,520	
16 Goods and Services Tax (GST)	(16)	645	(0)	(0)	-	0	0	0	-	-	261	1,726	-	-	19	408	1,587	5,505	1,589	5,508	
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0 Marketing and support services	(155)	269	(2)	4	(2)	7	(13)	26	(0)	1	-	-	(1)	2	(44)	78	(362)	742	(452)	913	
0 Other acquisition costs	188	734	(0)	0	(3)	7	(110)	32	0	2	6	9	-	-	99	559	509	2,480	161	2,767	
0 Exchange (gain) /loss (net)	36	57	1	1	0	0	0	1	0	0	3	5	-	-	3	5	82	122	85	129	
0 Miscellaneous expenses	214	909	5	13	2	7	3	9	0	0	31	85	0	0	23	79	598	1,973	630	2,075	
0 Loss/(Profit) on disposal of assets (net)	(16)	(68)	(0)	(1)	(0)	(1)	(0)	(1)	-	(0)	(2)	(6)	(0)	(0)	(2)	(6)	(44)	(148)	(47)	(155)	
0 Other Office Running Expenses	337	1,857	8	28	4	15	5	18	0	1	55	173	0	0	40	162	1,024	4,033	1,081	4,240	
TOTAL	14,758	69,305	214	863	246	709	543	2,707	10	65	4,438	15,603	35	123	3,866	18,043	46,421	1,86,346	52,267	2,13,190	
In India	14,758	69,305	214	863	246	709	543	2,707	10	65	4,438	15,603	35	123	3,866	18,043	46,421	1,86,346	52,267	2,13,190	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	