

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 30 June 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 Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026
1 Employees' remuneration & welfare benefits	5,513	5,513	705	705	72	72	777	777	6,244	6,244	7,084	7,084	13,328	13,328	10,914	10,914	412	412	447	447
2 Travel, conveyance and vehicle running expenses	49	49	40	40	1	1	41	41	253	253	359	359	612	612	648	648	25	25	14	14
3 Training expenses	26	26	23	23	1	1	24	24	136	136	181	181	317	317	345	345	13	13	8	8
4 Rents, rates & taxes	24	24	27	27	1	1	28	28	156	156	207	207	363	363	425	425	15	15	8	8
5 Repairs	6	6	7	7	0	0	7	7	41	41	54	54	95	95	111	111	4	4	2	2
6 Printing & stationery	32	32	2	2	0	0	2	2	55	55	75	75	130	130	60	60	13	13	10	10
7 Communication expenses	38	38	3	3	0	0	3	3	64	64	88	88	152	152	71	71	15	15	12	12
8 Legal & professional charges	271	271	17	17	(8)	(8)	9	9	591	591	188	188	779	779	589	589	16	16	17	17
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1	1	1	1	-	-	1	1	4	4	5	5	9	9	12	12	-	-	-	-
(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	0	0	1	1	1	1	0	0	0	0
(c) in any other capacity	1	1	1	1	0	0	1	1	5	5	7	7	12	12	14	14	1	1	0	0
(d) Out of pocket expenses	0	0	0	0	0	0	-	-	1	1	1	1	2	2	2	2	0	0	0	0
10 Advertisement and publicity	30	30	34	34	1	1	35	35	195	195	259	259	454	454	530	530	19	19	10	10
11 Interest & Bank Charges	35	35	40	40	1	1	41	41	228	228	302	302	530	530	619	619	22	22	12	12
12 Depreciation	36	36	42	42	1	1	43	43	236	236	314	314	550	550	647	647	23	23	12	12
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	9	9	2	2	0	0	2	2	9	9	11	11	20	20	17	17	1	1	1	1
15 Information Technology Expenses	405	405	30	30	0	0	30	30	694	694	947	947	1,640	1,640	758	758	158	158	124	124
16 Goods and Services Tax (GST)	38	38	0	0	-	-	-	-	360	360	0	0	360	360	2,216	2,216	112	112	527	527
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	39	39	8	8	1	1	9	9	33	33	44	44	78	78	66	66	2	2	2	2
Other acquisition costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange (gain) /loss (net)	3	3	3	3	0	0	3	3	17	17	22	22	39	39	45	45	2	2	1	1
Miscellaneous expenses	7	7	8	8	0	0	8	8	44	44	59	59	103	103	121	121	4	4	2	2
Loss/(Profit) on disposal of assets (net)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(2)	(2)	(2)	(2)	(4)	(4)	(5)	(5)	(0)	(0)	(0)	(0)
Other Office Running Expenses	27	27	31	31	1	1	32	32	175	175	232	232	407	407	476	476	17	17	9	9
TOTAL	6,587	6,587	1,025	1,025	73	73	1,098	1,098	9,539	9,539	10,438	10,438	19,976	19,976	18,683	18,683	874	874	1,218	1,218
In India	6,587	6,587	1,025	1,025	73	73	1,098	1,098	9,539	9,539	10,438	10,438	19,976	19,976	18,683	18,683	874	874	1,218	1,218
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 30 June 2026

FORM NL-7-OPERATING EXPENSES SCHEDULE

	Particulars	Miscellaneous																			
		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
		For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025
1	Employees' remuneration & welfare benefits	6,524	6,524	536	536	21	21	558	558	6,202	6,202	6,805	6,805	13,008	13,008	10,224	10,224	690	690	529	529
2	Travel, conveyance and vehicle running expenses	75	75	46	46	0	0	46	46	312	312	370	370	682	682	566	566	38	38	20	20
3	Training expenses	31	31	25	25	0	0	25	25	155	155	177	177	332	332	283	283	18	18	10	10
4	Rents, rates & taxes	31	31	29	29	0	0	29	29	175	175	201	201	375	375	329	329	20	20	11	11
5	Repairs	9	9	8	8	0	0	8	8	48	48	55	55	103	103	90	90	6	6	3	3
6	Printing & stationery	25	25	2	2	-	-	2	2	40	40	68	68	108	108	46	46	16	16	10	10
7	Communication expenses	36	36	2	2	-	-	2	2	58	58	99	99	158	158	67	67	24	24	15	15
8	Legal & professional charges	237	237	28	28	6	6	34	34	452	452	132	132	584	584	286	286	13	13	10	10
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	1	1	-	-	1	1	5	5	6	6	11	11	9	9	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	1	1	1	2	2	1	1	0	0	0	0
	(c) in any other capacity	0	0	0	0	-	-	0	0	1	1	2	2	3	3	3	3	0	0	0	0
	(d) Out of pocket expenses	0	0	0	0	-	-	0	0	1	1	1	1	2	2	2	2	0	0	0	0
10	Advertisement and publicity	53	53	38	38	0	0	39	39	239	239	278	278	517	517	441	441	29	29	16	16
11	Interest & Bank Charges	60	60	55	55	0	0	55	55	338	338	387	387	725	725	631	631	39	39	21	21
12	Depreciation	45	45	41	41	0	0	41	41	252	252	288	288	540	540	476	476	29	29	16	16
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business development and promotion	24	24	2	2	0	0	3	3	14	14	18	18	32	32	23	23	1	1	1	1
15	Information Technology Expenses	302	302	20	20	0	0	20	20	487	487	829	829	1,316	1,316	558	558	198	198	123	123
16	Goods and Services Tax (GST)	0	0	0	0	-	-	0	0	(39)	(39)	-	-	(39)	(39)	885	885	7	7	-	-
17	Others																				
	Marketing and support services	68	68	7	7	0	0	7	7	42	42	51	51	93	93	65	65	4	4	3	3
	Other acquisition costs																				
	Exchange (gain) /loss (net)	1	1	1	1	-	-	1	1	4	4	5	5	9	9	7	7	0	0	0	0
	Miscellaneous expenses	19	19	17	17	0	0	17	17	106	106	121	121	227	227	198	198	12	12	7	7
	Loss/(Profit) on disposal of assets (net)	(1)	(1)	(1)	(1)	-	-	(1)	(1)	(4)	(4)	(5)	(5)	(9)	(9)	(8)	(8)	(1)	(1)	(0)	(0)
	Other Office Running Expenses	32	32	29	29	0	0	29	29	177	177	203	203	379	379	332	332	21	21	11	11
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	7,571	7,571	887	887	29	29	916	916	9,064	9,064	10,089	10,089	19,153	19,153	15,512	15,512	1,169	1,169	805	805
	In India	7,571	7,571	887	887	29	29	916	916	9,064	9,064	10,089	10,089	19,153	19,153	15,512	15,512	1,169	1,169	805	805
	Outside India	-	7,571	-	887	-	29	-	916	-	9,064	-	10,089	-	19,153	-	15,512	-	1,169	-	805

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 30 June 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 Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026	For the quarter ended Jun 2026	Up to the period ended Jun 2026
1 Employees' remuneration & welfare benefits	11,773	11,773	180	180	84	84	754	754	13	13	548	548	35	35	3,383	3,383	30,097	30,097	36,387	36,387
2 Travel, conveyance and vehicle running expenses	687	687	10	10	6	6	9	9	1	1	22	22	0	0	211	211	1,559	1,559	1,649	1,649
3 Training expenses	366	366	6	6	3	3	5	5	0	0	(3)	(3)	0	0	113	113	808	808	858	858
4 Rents, rates & taxes	449	449	7	7	4	4	5	5	1	1	5	5	0	0	126	126	959	959	1,011	1,011
5 Repairs	117	117	2	2	1	1	1	1	0	0	24	24	0	0	33	33	273	273	286	286
6 Printing & stationery	82	82	1	1	0	0	0	0	0	0	11	11	0	0	125	125	350	350	384	384
7 Communication expenses	97	97	1	1	0	0	0	0	0	0	23	23	0	0	147	147	420	420	460	460
8 Legal & professional charges	621	621	8	8	7	7	3	3	1	1	39	39	0	0	161	161	1,618	1,618	1,897	1,897
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	12	12	-	-	-	-	-	-	-	-	-	-	-	-	4	4	25	25	27	27
(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	1	0	0	0	0	0	0	0	0	(0)	(0)	0	0	0	0	2	2	2	2
(c) in any other capacity	15	15	0	0	0	0	0	0	0	0	(0)	(0)	0	0	4	4	32	32	34	34
(d) Out of pocket expenses	2	2	0	0	0	0	0	0	0	0	(0)	(0)	0	0	1	1	5	5	5	5
10 Advertisement and publicity	559	559	8	8	5	5	7	7	1	1	(5)	(5)	0	0	158	158	1,187	1,187	1,252	1,252
11 Interest & Bank Charges	653	653	10	10	6	6	8	8	1	1	(6)	(6)	0	0	184	184	1,386	1,386	1,462	1,462
12 Depreciation	683	683	10	10	6	6	8	8	1	1	8	8	0	0	191	191	1,457	1,457	1,536	1,536
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Business development and promotion	18	18	0	0	0	0	2	2	0	0	326	326	0	0	7	7	374	374	386	386
15 Information Technology Expenses	1,041	1,041	11	11	1	1	3	3	0	0	204	204	0	0	1,583	1,583	4,483	4,483	4,918	4,918
16 Goods and Services Tax (GST)	2,855	2,855	0	0	-	-	-	-	-	-	196	196	-	-	11	11	3,423	3,423	3,461	3,461
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Marketing and support services	71	71	1	1	1	1	8	8	0	0	-	-	1	1	27	27	187	187	235	235
Other acquisition costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange (gain) /loss (net)	48	48	1	1	0	0	1	1	0	0	(0)	(0)	0	0	14	14	102	102	107	107
Miscellaneous expenses	128	128	2	2	1	1	1	1	0	0	0	0	0	0	36	36	272	272	287	287
Loss/(Profit) on disposal of assets (net)	(5)	(5)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	0	0	(0)	(0)	(2)	(2)	(11)	(11)	(12)	(12)
Other Office Running Expenses	502	502	8	8	5	5	6	6	1	1	1	1	0	0	141	141	1,070	1,070	1,129	1,129
TOTAL	20,775	20,775	265	265	132	132	821	821	20	20	1,393	1,393	37	37	6,657	6,657	50,074	50,074	57,759	57,759
In India	20,775	20,775	265	265	132	132	821	821	20	20	1,393	1,393	37	37	6,657	6,657	50,074	50,074	57,759	57,759
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the period ended 30 June 2026

FORM NL-7-OPERATING EXPENSES SCHEDULE

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 Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025	For the quarter ended Jun 2025	Up to the period ended Jun 2025				
1 Employees' remuneration & welfare benefits	11,442	11,442	162	162	114	114	579	579	12	12	1,029	1,029	23	23	2,998	2,998	29,367	29,367	36,449	36,449			
2 Travel, conveyance and vehicle running expenses	624	624	11	11	7	7	9	9	(0)	(0)	64	64	0	0	226	226	1,623	1,623	1,744	1,744			
3 Training expenses	312	312	6	6	4	4	4	4	(0)	(0)	11	11	0	0	115	115	783	783	839	839			
4 Rents, rates & taxes	360	360	7	7	4	4	5	5	(0)	(0)	16	16	0	0	130	130	898	898	958	958			
5 Repairs	98	98	2	2	1	1	1	1	(0)	(0)	20	20	0	0	36	36	261	261	277	277			
6 Printing & stationery	72	72	1	1	0	0	0	0	0	0	78	78	-	-	57	57	315	315	342	342			
7 Communication expenses	105	105	1	1	0	0	0	0	0	0	124	124	-	-	84	84	472	472	511	511			
8 Legal & professional charges	309	309	6	6	6	6	42	42	0	0	5	5	0	0	125	125	1,079	1,079	1,349	1,349			
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
0 (a) as auditor	10	10	-	-	-	-	-	-	-	-	-	-	-	-	4	4	25	25	26	26			
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	1	0	0	0	0	0	0	-	-	0	0	-	-	0	0	3	3	3	3			
0 (c) in any other capacity	3	3	0	0	0	0	0	0	-	-	0	0	-	-	1	1	7	7	8	8			
0 (d) Out of pocket expenses	2	2	0	0	0	0	0	0	-	-	0	0	-	-	1	1	5	5	5	5			
10 Advertisement and publicity	487	487	9	9	6	6	7	7	(0)	(0)	106	106	0	0	181	181	1,313	1,313	1,404	1,404			
11 Interest & Bank Charges	691	691	13	13	8	8	9	9	(0)	(0)	12	12	0	0	251	251	1,710	1,710	1,826	1,826			
12 Depreciation	521	521	10	10	6	6	7	7	(0)	(0)	23	23	0	0	187	187	1,294	1,294	1,381	1,381			
13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14 Business development and promotion	25	25	0	0	1	1	3	3	0	0	-	-	0	0	10	10	72	72	99	99			
15 Information Technology Expenses	879	879	8	8	1	1	2	2	0	0	1,009	1,009	0	0	698	698	3,912	3,912	4,234	4,234			
16 Goods and Services Tax (GST)	892	892	-	-	0	0	-	-	-	-	199	199	-	-	122	122	1,174	1,174	1,174	1,174			
0 Marketing and support services	72	72	1	1	2	2	8	8	0	0	-	-	1	1	29	29	206	206	282	282			
0 Exchange (gain) /loss (net)	8	8	0	0	0	0	0	0	-	-	0	0	-	-	3	3	20	20	22	22			
0 Miscellaneous expenses	217	217	4	4	3	3	3	3	(0)	(0)	12	12	0	0	79	79	545	545	581	581			
0 Loss/(Profit) on disposal of assets (net)	(9)	(9)	(0)	(0)	(0)	(0)	(0)	(0)	-	-	(0)	(0)	-	-	(3)	(3)	(22)	(22)	(23)	(23)			
0 Other Office Running Expenses	363	363	7	7	4	4	5	5	(0)	(0)	21	21	0	0	131	131	911	911	971	971			
0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
136 TOTAL	17,487	17,487	249	249	168	168	685	685	12	12	2,729	2,729	24	24	5,465	5,465	45,973	45,973	54,460	54,460			
In India	17,487	17,487	249	249	168	168	685	685	12	12	2,729	2,729	24	24	5,465	5,465	45,973	45,973	54,460	54,460			
Outside India	-	17,487	-	249	-	168	-	685	-	12	-	2,729	-	24	-	5,465	-	45,973	-	54,460			