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 September 2026

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous											
										Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
		For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026
1	Employees' remuneration & welfare benefits	4,253	9,766	531	1,236	114	186	645	1,422	9,529	15,773	4,905	11,988	14,434	27,762	12,519	23,434	422	833	394	841
2	Travel, conveyance and vehicle running expenses	61	110	41	81	0	2	42	83	372	625	450	809	822	1,435	954	1,601	29	54	15	29
3	Training expenses	17	43	15	38	(0)	1	14	38	139	275	153	334	292	609	364	709	9	23	5	12
4	Rents, rates & taxes	25	49	23	51	(0)	1	23	51	197	353	223	430	419	782	538	964	14	29	7	15
5	Repairs	8	15	8	15	(0)	0	8	15	64	104	73	127	137	232	174	285	5	9	2	5
6	Printing & stationery	34	67	2	5	0	0	3	5	62	117	88	163	151	280	72	132	14	27	8	17
7	Communication expenses	36	74	2	5	0	0	2	5	65	130	93	180	158	310	75	146	15	30	8	19
8	Legal & professional charges	25	296	19	36	(3)	(11)	16	25	629	1,220	190	378	820	1,598	680	1,269	13	28	11	27
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	1	-	1	-	-	-	1	5	9	6	11	11	20	14	26	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	-	-	0	1	0	1	1	2	1	2	0	0	0	0
	(c) in any other capacity	1	1	0	1	(0)	0	-	1	4	10	5	12	9	21	12	26	0	1	0	0
	(d) Out of pocket expenses	0	0	0	0	(0)	0	-	-	1	2	1	2	2	4	3	5	0	0	0	0
10	Advertisement and publicity	38	68	35	69	(0)	1	35	70	287	482	329	587	615	1,069	780	1,310	21	40	11	21
11	Interest & Bank Charges	45	80	42	82	(0)	1	42	83	346	574	397	699	743	1,273	941	1,560	25	47	13	25
12	Depreciation	40	76	37	78	(0)	1	36	79	309	545	351	665	660	1,210	845	1,492	22	45	11	24
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business development and promotion	640	650	126	128	35	36	161	163	784	792	944	955	1,727	1,747	1,663	1,681	50	51	45	46
15	Information Technology Expenses	422	827	29	58	0	0	28	58	765	1,458	1,080	2,027	1,845	3,485	876	1,634	174	333	93	217
16	Goods and Services Tax (GST)	38	75	0	0	-	-	-	-	363	723	-	0	363	723	2,900	5,116	140	252	287	814
17	Others	-		-		-		-	-	-		-		-	-	-		-		-	
	Marketing and support services	68	106	13	21	4	6	18	27	96	130	112	156	208	286	209	275	6	8	5	8
	Other acquisition costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Exchange (gain) /loss (net)	1	4	1	4	(0)	0	1	4	10	26	10	32	20	59	27	72	1	2	0	1
	Miscellaneous expenses	9	15	8	16	(0)	0	8	16	66	111	76	135	142	246	181	302	5	9	3	5
	Loss/(Profit) on disposal of assets (net)	(1)	(1)	(1)	(1)	(0)	(0)	(1)	(1)	(7)	(8)	(8)	(10)	(14)	(19)	(18)	(23)	(1)	(1)	(0)	(0)
	Other Office Running Expenses	29	55	26	57	(0)	1	26	58	223	398	253	485	477	884	610	1,086	16	33	8	17
									-						-		-				
	TOTAL	**5,790**	**12,377**	**957**	**1,982**	**150**	**223**	**1,107**	**2,205**	**14,312**	**23,850**	**9,731**	**20,168**	**24,042**	**44,019**	**24,421**	**43,104**	**979**	**1,854**	**926**	**2,144**
	In India	5,790	12,377	957	1,982	150	223	1,107	2,205	14,312	23,850	9,731	20,168	24,042	44,019	24,421	43,104	979	1,854	926	2,144
	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 30 September 2026

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous											
										Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance	
		For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025
1	Employees' remuneration & welfare benefits	4,668	11,192	465	1,002	11	33	477	1,035	6,204	12,406	6,994	13,800	13,198	26,206	11,943	22,166	370	1,060	455	984
2	Travel, conveyance and vehicle running expenses	48	123	25	71	0	0	25	71	292	604	346	716	638	1,320	611	1,177	21	59	14	34
3	Training expenses	30	61	19	43	0	0	19	43	193	348	218	394	411	743	389	673	14	33	9	19
4	Rents, rates & taxes	26	57	15	44	0	0	15	44	173	348	193	394	366	742	356	684	12	32	8	19
5	Repairs	8	16	5	12	0	0	5	12	50	98	56	111	106	209	103	193	3	9	2	5
6	Printing & stationery	30	54	2	4	0	0	2	4	48	88	75	143	123	230	61	106	15	31	9	19
7	Communication expenses	35	71	2	5	0	0	2	5	57	115	88	187	145	302	72	139	17	41	11	25
8	Legal & professional charges	107	343	8	36	(20)	(14)	(12)	22	936	1,389	127	259	1,063	1,648	478	764	9	22	7	17
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	2	0	1	0	0	0	1	5	10	6	11	11	22	11	20	-	1	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	0	0	(0)	1	0	1	0	2	1	2	0	0	0	0
	(c) in any other capacity	0	0	0	0	0	0	0	0	1	3	1	3	2	6	2	5	0	0	0	0
	(d) Out of pocket expenses	0	0	0	0	0	0	0	0	1	2	1	2	2	4	1	3	0	0	0	0
10	Advertisement and publicity	40	93	22	60	0	0	22	61	242	481	270	547	512	1,028	494	935	16	46	11	27
11	Interest & Bank Charges	51	111	30	85	0	0	30	85	336	674	375	762	711	1,436	688	1,318	23	62	15	36
12	Depreciation	42	87	25	67	0	0	25	67	276	528	308	597	585	1,125	569	1,045	19	49	13	28
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business development and promotion	408	432	45	47	3	3	48	50	372	386	457	475	829	861	661	684	36	37	30	31
15	Information Technology Expenses	306	608	20	40	0	0	20	40	497	984	772	1,601	1,269	2,584	630	1,188	154	352	95	217
16	Goods and Services Tax (GST)	1	1	0	0	-	-	0	0	563	524	-	-	563	524	983	1,868	20	28	28	28
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Marketing and support services	208	276	24	31	2	2	25	33	198	239	236	287	433	526	368	433	15	18	13	17
	Other acquisition costs	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-
	Exchange (gain) /loss (net)	0	1	0	1	0	0	0	1	3	7	3	8	6	14	6	13	0	1	0	0
	Miscellaneous expenses	10	28	4	22	0	0	5	22	67	173	74	195	141	368	141	340	4	16	3	9
	Loss/(Profit) on disposal of assets (net)	(2)	(3)	(1)	(2)	(0)	(0)	(1)	(2)	(12)	(16)	(14)	(19)	(26)	(35)	(24)	(32)	(1)	(2)	(1)	(1)
	Other Office Running Expenses	31	62	19	48	0	0	19	48	201	378	225	427	426	805	411	743	14	35	9	20
	TOTAL	**6,046**	**13,617**	**729**	**1,616**	**(3)**	**26**	**726**	**1,642**	**10,704**	**19,768**	**10,812**	**20,901**	**21,516**	**40,669**	**18,954**	**34,467**	**762**	**1,931**	**733**	**1,538**
	In India	6,046	13,617	729	1,616	(3)	26	726	1,642	10,704	19,768	10,812	20,901	21,516	40,669	18,954	34,467	762	1,931	733	1,538
	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 30 September 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 Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026	For the quarter ended Sep 2026	Up to the period ended Sep 2026
1	Employees' remuneration & welfare benefits	13,335	25,107	148	328	85	169	698	1,451	10	23	1,362	1,910	65	100	3,000	6,383	33,136	63,233	38,034	74,421
2	Travel, conveyance and vehicle running expenses	997	1,684	11	21	5	11	10	18	0	1	104	126	1	1	(42)	169	1,909	3,468	2,012	3,661
3	Training expenses	378	744	4	10	2	5	3	8	(0)	0	27	24	0	1	(55)	58	651	1,459	683	1,540
4	Rents, rates & taxes	560	1,008	7	13	3	7	4	10	(0)	0	41	46	0	1	(68)	58	967	1,925	1,014	2,025
5	Repairs	181	298	2	4	1	2	2	3	(0)	0	22	46	0	0	(16)	17	329	602	345	631
6	Printing & stationery	94	176	1	2	0	0	0	0	0	0	2	13	0	0	122	247	369	718	406	790
7	Communication expenses	98	195	1	2	0	0	0	0	0	0	(6)	17	0	0	126	273	377	797	416	876
8	Legal & professional charges	704	1,325	5	13	2	8	17	20	0	1	8	47	0	0	151	312	1,707	3,325	1,748	3,646
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	15	27	-	-	-	-	-	-	-	-	1	1	-	-	(1)	3	26	51	26	53
	(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	2	0	0	0	0	0	0	(0)	0	0	0	0	0	(0)	0	2	4	2	4
	(c) in any other capacity	12	27	0	0	0	0	0	0	(0)	0	1	1	0	0	(3)	2	20	52	20	54
	(d) Out of pocket expenses	3	5	0	0	0	0	0	0	(0)	0	0	0	0	0	(0)	0	5	10	5	10
10	Advertisement and publicity	811	1,371	10	18	5	10	7	14	(0)	1	479	474	1	1	(78)	80	1,851	3,037	1,924	3,175
11	Interest & Bank Charges	980	1,633	12	22	5	11	8	16	(0)	1	52	46	1	1	(90)	94	1,711	3,097	1,798	3,260
12	Depreciation	878	1,561	10	21	5	11	7	15	(0)	1	78	85	1	1	(101)	90	1,537	2,994	1,613	3,149
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business development and promotion	1,759	1,778	21	21	25	25	151	153	4	4	(317)	10	20	20	483	490	3,873	4,247	4,675	5,060
15	Information Technology Expenses	1,143	2,183	11	22	1	2	2	5	0	0	97	301	0	0	1,489	3,072	4,587	9,070	5,037	9,955
16	Goods and Services Tax (GST)	3,327	6,182	-	0	-	-	-	-	-	-	713	910	-	-	8	20	4,412	7,834	4,449	7,910
17	Others	-	-	-		-		-		-		-		-		-		-	-	-	-
	Marketing and support services	220	291	2	3	3	4	17	25	0	1	-	-	3	3	53	80	506	693	591	826
	Other acquisition costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Exchange (gain) /loss (net)	27	75	0	1	0	1	0	1	(0)	0	3	2	0	0	(9)	4	41	143	43	151
	Miscellaneous expenses	188	316	2	4	1	2	2	3	(0)	0	13	13	0	0	(18)	18	331	603	347	634
	Loss/(Profit) on disposal of assets (net)	(19)	(24)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(2)	(2)	(0)	(0)	0	(1)	(35)	(47)	(37)	(49)
	Other Office Running Expenses	634	1,137	7	15	3	8	5	11	(0)	1	46	47	1	1	(76)	65	1,097	2,168	1,152	2,281
	TOTAL	**26,326**	**47,102**	**255**	**520**	**145**	**277**	**932**	**1,753**	**13**	**33**	**2,724**	**4,116**	**93**	**130**	**4,877**	**11,534**	**59,409**	**1,09,482**	**66,305**	**1,24,065**
	In India	26,326	47,102	255	520	145	277	932	1,753	13	33	2,724	4,116	93	130	4,877	11,534	59,409	1,09,482	66,305	1,24,065
	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 30 September 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 segments		Total Miscellaneous		Grand Total	
		For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025	For the quarter ended Sep 2025	Up to the period ended Sep 2025
1	Employees' remuneration & welfare benefits	12,768	24,211	178	340	113	228	576	1,155	14	26	1,013	2,043	39	62	2,874	5,872	30,775	60,142	35,919	72,368
2	Travel, conveyance and vehicle running expenses	646	1,270	10	21	6	13	7	16	1	1	152	216	0	0	55	281	1,515	3,139	1,589	3,333
3	Training expenses	413	724	7	13	4	8	4	9	1	0	55	66	0	0	43	158	937	1,721	986	1,825
4	Rents, rates & taxes	375	735	6	13	4	8	4	8	1	0	59	75	0	0	25	155	839	1,737	881	1,838
5	Repairs	109	207	2	4	1	2	1	2	0	0	26	46	0	0	8	44	253	514	265	542
6	Printing & stationery	85	157	1	1	0	0	0	0	0	0	103	181	0	0	74	131	386	701	417	759
7	Communication expenses	100	206	1	2	0	0	0	0	0	0	120	244	0	0	88	172	454	926	491	1,002
8	Legal & professional charges	494	803	4	10	1	7	2	45	0	1	41	47	0	0	165	290	1,771	2,850	1,866	3,216
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	12	22	-	-	-	-	-	-	-	-	2	2	-	-	1	5	26	51	27	54
	(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	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	4	1	5
	(c) in any other capacity	3	6	0	0	0	0	0	0	0	0	0	0	0	0	0	1	6	13	6	14
	(d) Out of pocket expenses	1	4	0	0	0	0	0	0	0	0	0	0	0	0	(0)	1	3	8	4	9
10	Advertisement and publicity	521	1,008	8	18	5	11	6	13	1	1	538	643	0	0	40	222	1,632	2,944	1,694	3,098
11	Interest & Bank Charges	725	1,417	12	25	7	16	7	16	1	1	99	111	0	0	49	300	1,612	3,322	1,692	3,518
12	Depreciation	601	1,122	10	20	6	12	6	13	1	1	95	118	0	0	48	235	1,351	2,645	1,419	2,799
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business development and promotion	726	752	10	11	15	16	62	65	2	2	54	54	5	6	239	249	1,944	2,016	2,399	2,498
15	Information Technology Expenses	879	1,758	7	15	1	1	1	3	0	0	1,143	2,151	0	0	771	1,469	4,071	7,983	4,397	8,631
16	Goods and Services Tax (GST)	1,032	1,924	0	0	(0)	0	0	0	-	-	911	1,110	-	-	(2)	120	2,504	3,678	2,505	3,679
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Marketing and support services	396	468	6	7	9	11	35	43	1	1	-	-	3	4	110	139	993	1,200	1,227	1,508
	Other acquisition costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
	Exchange (gain) /loss (net)	6	14	0	0	0	0	0	0	0	0	1	1	0	0	0	3	13	33	14	35
	Miscellaneous expenses	147	365	2	6	1	4	1	4	0	0	31	43	0	0	(2)	77	323	868	337	918
	Loss/(Profit) on disposal of assets (net)	(26)	(35)	(0)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(3)	(3)	(0)	(0)	(4)	(7)	(59)	(81)	(63)	(86)
	Other Office Running Expenses	435	798	7	14	4	9	4	9	1	0	74	94	0	0	37	168	988	1,899	1,037	2,009
	TOTAL	**20,450**	**37,936**	**270**	**519**	**179**	**346**	**716**	**1,401**	**24**	**36**	**4,515**	**7,245**	**49**	**73**	**4,620**	**10,086**	**52,338**	**98,311**	**59,111**	**1,13,570**
	In India	20,450	37,936	270	519	179	346	716	1,401	24	36	4,515	7,245	49	73	4,620	10,086	52,338	98,311	59,111	1,13,570
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-