

Form N - I-B-RA
Name of the Insurer: GENERAL INSURANCE CORPORATION OF INDIA
Registration No. 112 and Date of Registration with the IRDAI 02.04.2001
SURPLUS ACCOUNT FOR THE PREVIOUS FINANCIAL YEAR 31.03.2024
(Amount in Rs. Lakhs)

1000000

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Life				Total			
		For the Quarter 31.03.2025	Up to the quarter 31.03.2024	For the corresponding quarter of the previous year 31.03.2024	up to the Quarter of the previous year 31.03.2024	For the Quarter 31.03.2025	Up to the quarter 31.03.2025	For the corresponding quarter of the previous year 31.03.2024	up to the Quarter of the previous year 31.03.2024	For the Quarter 31.03.2025	Up to the quarter 31.03.2025	For the corresponding quarter of the previous year 31.03.2024	up to the Quarter of the previous year 31.03.2024	For the Quarter 31.03.2025	Up to the quarter 31.03.2025	For the corresponding quarter of the previous year 31.03.2024	up to the Quarter of the previous year 31.03.2024	For the Quarter 31.03.2025	Up to the quarter 31.03.2025	For the corresponding quarter of the previous year 31.03.2024	up to the Quarter of the previous year 31.03.2024
1 Premiums earned (Net)	NL-4	291199.46	1133477.54	234289.87	1141822.38	8,447.89	1,13,155.68	2,671.84	1,21,215.61	4,93,724.13	21,59,069.86	4,50,087.33	19,49,136.05	74,643.60	2,07,322.64	35,662.09	1,43,432.59	86,001.08	361,9025.72	722711.13	3357666.63
2 Profit/Loss on sale/redemption of Investments		37433.88	104554.02	20975.39	107958.06	3,924.69	12,972.42	2,574.72	16,215.36	56,829.46	1,54,577.15	35,336.80	1,59,369.78	3,755.45	1,494.43	2,400.80	4,088.27	101,143.49	279998.01	47287.79	287631.40
3 Interest, Dividend & Rent - Gross		60351.51	221299.36	53803.64	216062.46	5,761.86	27,457.43	5,081.81	32,759.06	96,876.26	3,27,178.39	70,300.40	3,21,067.84	6,897.01	15,862.72	4,817.85	12,299.87	163,880.63	991797.87	134603.76	581089.22
Other (a) Other Income (to be specified) (i) Foreign exchange gain/(loss) (ii) (iii) (b) Contribution from the Shareholders' Account (c) Towards Excess Expenses of Management (d) Others (please specify)																					
4		1761.50	5244.37	-717.58	3387.77	69.55	646.42	(125.61)	537.04	1,408.01	7,719.36	(781.20)	5,508.43	148.36	750.21	(195.72)	243.56	3387.42	14560.36	-1920.20	9676.81
TOTAL (A)		390746.35	1444575.21	314351.32	1465230.66	18,203.99	1,54,231.97	10,202.76	1,70,727.01	6,42,031.85	26,48,544.76	5,54,943.32	24,35,982.11	85,444.42	2,31,429.99	42,685.02	1,64,064.29	1136426.61	4498781.95	922182.47	4256004.06
5 Claims Incurred (Net)	NL-5	183708.93	96426.77	205546.86	927070.91	(15,497.72)	1,37,540.20	(59,407.31)	2,97,083.77	3,98,306.50	18,63477.58	2,87,592.63	17,06,024.68	1,46,984.08	2,50,446.78	64,718.55	1,87,861.66	715423.80	3195568.75	490366.79	3088041.01
6 Commission	NL-6	85962.11	278561.62	66655.11	223700.78	4,345.06	19,736.68	(4,570.44)	33,727.87	1,00,137.95	4,37,496.15	85,736.23	3,64,930.92	578.34	1,457.36	1,589.69	1,932.46	737253.81	1490705.59	624675.46	624675.46
8 Operating Expenses related to Insurance Business	NL-7	3621.17	11213.22	4351.89	13633.23	194.52	676.79	62.93	1,203.19	5,940.97	20,296.16	6,000.69	22,726.71	535.45	1,708.37	592.99	1,708.37	33686.55	11608.50	39296.50	39296.50
9 Premium Deficiency		0.00	0.00	0.00	0.00													-410.20	-3762.39	5014.69	9526.77
TOTAL (B)		273292.22	1253901.81	276353.86	1164484.91	(10,958.14)	1,57,773.66	(63,954.82)	3,32,841.83	5,64,387.43	22,61,271.89	3,79,569.87	26,93,682.31	1,43,987.58	2,89,680.13	71,915.52	1,77,810.69	918629.89	3962546.49	663884.53	3767935.73
Operating Profit/(Loss)																					
Cross (A-B)		117454.13	218674.21	37977.46	300825.75	29,162.12	(3,541.49)	74,187.68	(1,61,314.82)	1,37,644.43	3,87,272.87	1,75,373.78	3,42,299.79	(58,463.17)	(58,178.14)	(29,230.91)	(13,746.48)	225797.52	536235.26	258297.91	468864.33
II. APPROPRIATIONS																					
Transfer to Shareholders' Account																					
Transfer to Contingent Reserve																					
Transfer to Other Reserves (to be specified)																					
TOTAL (C)		117454.13	218674.21	37977.46	300825.75	29,162.12	(3,541.49)	74,187.68	(1,61,314.82)	1,37,644.43	3,87,272.87	1,75,373.78	3,42,299.79	(58,463.17)	(58,178.14)	(29,230.91)	(13,746.48)	225797.52	536235.26	258297.91	468864.33

Notes: (a) See notes appended at the end of Form N-2-B-PL

Note - 1

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Life				Total			
		For the Quarter 31.03.2025	Up to the quarter 31.03.2024	For the corresponding quarter of the previous year 31.03.2024	up to the Quarter of the previous year 31.03.2024	For the Quarter 31.03.2025	Up to the quarter 31.03.2025	For the corresponding quarter of the previous year 31.03.2024	up to the Quarter of the previous year 31.03.2024	For the Quarter 31.03.2025	Up to the quarter 31.03.2025	For the corresponding quarter of the previous year 31.03.2024	up to the Quarter of the previous year 31.03.2024	For the Quarter 31.03.2025	Up to the quarter 31.03.2025	For the corresponding quarter of the previous year 31.03.2024	up to the Quarter of the previous year 31.03.2024	For the Quarter 31.03.2025	Up to the quarter 31.03.2025	For the corresponding quarter of the previous year 31.03.2024	up to the Quarter of the previous year 31.03.2024
Particulars relating to Policyholder's funds																					
Interest, Dividend & Rent		33552.56	178394.25	39590.53	176091.86	5,483.35	22,350.74	5,016.20	29,380.99	83,902.39	3,18,903.26	67,219.69	2,88,766.08	6,731.47	15,685.52	4,444.97	11,033.52	129669.76	541133.93	116271.19	505271.36
Adm. Exp.		0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00	0.00	0.00
Investment Expenses		36.90	142.71	37.00	141.87	3.44	17.71	3.60	21.68	55.64	210.99	48.72	213.08	4.34	10.23	3.25	1.14	381.85	92.58	384.54	384.54
Amortisation of Premium/Discount on Investments		1325.22	348.94	1371.43	27.86	164.43	31.29	209.89	471.79	1,959.27	457.03	2,062.83	38.56	94.99	31.07	78.80	850.32	3543.91	876.35	3723.00	3723.00
Amount written off in respect of depreciated investments		0.00	0.00	0.00	0.00													0.00	0.00	0.00	0.00
Provision for Bad and Doubtful Debts		-7086.91	-9815.11	-3668.41	-23873.93	(939.50)	(1,118.54)	(124.69)	(3,959.31)	(1,1378.23)	(13,328.32)	(4,045.56)	(38,913.55)	(572.21)	(686.20)	(449.96)	(1,486.58)	-28876.84	-24108.17	-8238.62	-70231.38
Provision for diminution in the value of other than actively traded Equities		5075.10	5075.10	388.67	2284.97	629.69	629.69	22.18	349.68	7,503.24	7,503.24	458.88	3,436.78	363.78	363.78	42.76	131.29	1371.81	1571.81	912.49	6202.72
Investment Income from Profit		24536.15	40432.81	11319.32	15086.78					1,620.31	1,620.31							23156.46	46053.24	11119.32	15896.79
Interest, Dividend & Rent - Gross*		60351.51	221299.36	53803.64	216062.46	5,761.86	27,457.43	5,081.81	32,759.06	96,876.26	3,27,178.39	70,300.40	3,21,067.84	6,897.01	15,862.72	4,817.85	12,299.87	163880.63	991797.87	134603.76	581089.22

* Term across includes inclusive of TDS

FORM NL-2-B-PL

Name of the Insurer: GENERAL INSURANCE CORPORATION OF INDIA
Registration No.112 and Date of Registration with the IRDAI 02.04.2001
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 31.03.2025

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter 31.03.2025	Up to the quarter 31.03.2025	For the corresponding quarter of the previous year 31.03.2024	up to the Quarter of the previous year 31.03.2024
1 OPERATING PROFIT/(LOSS)	NL-1				
(a) Fire Insurance		96,386.71	1,89,606.79	10,136.43	2,72,964.72
(b) Marine Insurance		29,162.11	(3,541.69)	74,157.58	(1,61,314.82)
(c) Miscellaneous Insurance		98,917.15	3,48,545.59	1,44,485.17	3,11,411.21
(d) Life Insurance		(58,463.17)	(58,170.14)	(29,230.91)	(13,746.40)
2 INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross		76,688.84	2,74,578.88	66,767.71	2,27,806.66
(b) Profit on sale of investments		48,589.30	1,31,277.36	35,594.51	1,25,818.77
(c) (Loss on sale/ redemption of investments)			-		
(d) Amortisation of Premium / Discount on Investments					
3 OTHER INCOME					
Forex Gain/(Loss)		1,272.05	6,548.89	(212.91)	4,171.29
Miscellaneous Receipts		148.76	451.44	188.95	332.32
Profit on sale of Assets (Net)		-	-	-	-
Sundry Balances Written Back (Net)				25.23	25.23
Interest on Income-tax Refund		208.03	208.03	-	475.25
(Provision) / Doubtful Loans & Investment		9,683.06	11,319.31	5,357.61	30,721.35
TOTAL (A)		3,02,592.84	9,00,824.46	3,07,269.37	7,98,665.58
4 PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments		6,372.26	6,372.26	547.07	2,713.26
(b) For doubtful debts		729.52	5,447.58	(12,931.08)	(1,528.06)
(c) Others (to be specified)					
Amortisation of premium on Investments		415.85	1,663.94	460.48	1,628.55
5 OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business			-		-
(b) Bad debts written off		44.14	44.14	-	-
(c) Interest on subordinated debt		111.65	111.79	65.00	65.49
(d) Expenses towards CSR activities		2,646.24	10,584.96	1,991.99	7,988.22
(e) Penalties					
(f) Contribution to Policyholders' A/c					
(i) Towards Excess Expenses of Management (ii) Others (please specify)					
Forex Loss/(Gain)		-	-	-	-
(g) Others (i) (Profit)/Loss on sale of Assets (Net)(ii)		7.29	36.14	1.63	5.35
TOTAL (B)		10,326.94	24,260.80	(9,864.92)	10,872.82
6 Profit/(Loss) Before Tax		2,92,265.90	8,76,563.66	3,17,134.29	7,87,792.76
7 Provision for Taxation		73,977.33	2,06,427.72	52,885.86	1,38,062.32
8 Profit / (Loss) after tax		2,18,288.56	6,70,135.94	2,64,248.43	6,49,730.44
9 APPROPRIATIONS					
(a) Interim dividends paid during the year		-	-	-	-
(b) Final dividend paid		-	1,75,440.00	-	1,26,316.80
(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
Balance of profit/ loss brought forward from last year		-	17,32,166.15	-	12,08,752.51
Balance carried forward to Balance Sheet		2,18,288.56	22,26,862.09	2,64,248.43	17,32,166.15

Notes: to Form NL-1-B-RA and NL-2-B- PL

- (a) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
(b) Under the sub-head "Others" items like foreign exchange gains or losses and other items shall be included

- (c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'. The expenses pertaining to investment income e.g. Amortisation, Write off, other Investments expenses etc. are to be deducted from this other than separately disclosed here.
(d) Income from rent shall include only the realized rent. It shall not include any notional rent.

- (e) Contribution from the Shareholders' Account to policyholders' account /Contribution to the Policyholders' Fund is as per the terms of Section 40C of the Insurance Act, 1938 read with IRDAI (Expenses of Management of Insurers transacting General or Health Insurance Business) Regulations as specified and modified from time to time

FORM NL-3-B-BS

Name of the Insurer: **GENERAL INSURANCE CORPORATION OF INDIA**
Registration No. **112** and Date of Registration with the IRDAI **02.04.2001**
BALANCE SHEET AS AT 31.03.2025

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As at 31.03.2025	As At 31.03.2024
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	87,720.00	87,720.00
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	43,92,731.71	37,80,462.78
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		12,81,790.15	13,31,328.27
-Policyholders' Funds		27,29,990.78	30,43,518.99
BORROWINGS	NL-11	-	-
TOTAL		84,92,232.64	82,43,030.04
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	44,72,857.83	40,62,120.95
INVESTMENTS-Policyholders	NL-12A	93,34,516.17	90,80,347.95
LOANS	NL-13	13,728.03	15,189.40
FIXED ASSETS	NL-14	29,540.71	28,707.69
DEFERRED TAX ASSET (Net)		69,333.10	68,452.96
CURRENT ASSETS			
Cash and Bank Balances	NL-15	24,63,649.40	24,38,888.48
Advances and Other Assets	NL-16	23,77,948.27	21,34,879.96
Sub-Total (A)		48,41,597.67	45,73,768.44
DEFERRED TAX LIABILITY (Net)		4.35	5.79
CURRENT LIABILITIES	NL-17	83,23,305.87	77,81,079.45
PROVISIONS	NL-18	19,46,030.65	18,04,472.11
Sub-Total (B)		1,02,69,340.86	95,85,557.35
NET CURRENT ASSETS (C) = (A - B)		(54,27,743.19)	(50,11,788.90)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		84,92,232.64	82,43,030.04

CONTINGENT LIABILITIES

Particulars	As at 31.03.2025	As At 31.03.2024
1. Partly paid-up investments	1,949.00	626.00
2. Claims, other than against policies, not acknowledged as debts by the company	62.00	62.00
3. Underwriting commitments outstanding (in respect of shares and securities)	NIL	NIL
4. Guarantees given by or on behalf of the Company	1,47,163.00	35,839.00
5. Statutory demands/ liabilities in dispute, not provided for	25,84,189.00	28,22,533.00
6. Reinsurance obligations to the extent not provided for in accounts	NIL	NIL
7. Others (a)OSD (b).HR+ LEGAL	603.00	12,269.00
TOTAL	27,33,966.00	28,71,329.00

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	FY 2018		FY 2019		FY 2020		FY 2021		FY 2022		FY 2023		FY 2024		FY 2025		FY 2026		FY 2027		FY 2028		FY 2029		FY 2030		FY 2031		FY 2032		FY 2033		FY 2034		FY 2035		FY 2036		FY 2037		FY 2038		FY 2039		FY 2040		FY 2041		FY 2042		FY 2043		FY 2044		FY 2045		FY 2046		FY 2047		FY 2048		FY 2049		FY 2050		FY 2051		FY 2052		FY 2053		FY 2054		FY 2055		FY 2056		FY 2057		FY 2058		FY 2059		FY 2060		FY 2061		FY 2062		FY 2063		FY 2064		FY 2065		FY 2066		FY 2067		FY 2068		FY 2069		FY 2070		FY 2071		FY 2072		FY 2073		FY 2074		FY 2075		FY 2076		FY 2077		FY 2078		FY 2079		FY 2080																																																																																																																																																																																																																															
	FY 2018		FY 2019		FY 2020		FY 2021		FY 2022		FY 2023		FY 2024		FY 2025		FY 2026		FY 2027		FY 2028		FY 2029		FY 2030		FY 2031		FY 2032		FY 2033		FY 2034		FY 2035		FY 2036		FY 2037		FY 2038		FY 2039		FY 2040		FY 2041		FY 2042		FY 2043		FY 2044		FY 2045		FY 2046		FY 2047		FY 2048		FY 2049		FY 2050		FY 2051		FY 2052		FY 2053		FY 2054		FY 2055		FY 2056		FY 2057		FY 2058		FY 2059		FY 2060		FY 2061		FY 2062		FY 2063		FY 2064		FY 2065		FY 2066		FY 2067		FY 2068		FY 2069		FY 2070		FY 2071		FY 2072		FY 2073		FY 2074		FY 2075		FY 2076		FY 2077		FY 2078		FY 2079		FY 2080																																																																																																																																																																																																																															
	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For 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to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter

Gross Direct Premiums

- In India

- Outside India

Notes:

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

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

(Amount in Rs. Lakhs)

[illegible]

Gross Direct Premium

- In India

- Outside India

Notes:

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting

(h) Reinsurance premiums whether on business ceded or accepted are to be reported into account, net of deduction for commission, under the head of reinsurance premiums.

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

Particulars

Notes:

1. Information for the Regional (R) and, for example, not enough regional (R) data should be included in the source for accounting items.
2. Values include specific details, estimates and for the region of management.
3. The source is the legal and corporate data for the year of the data on, where applicable.
4. Values are included in the regional and/or data for a specific source of the estimates.
5. Regional distribution is made for regional and regional which includes, more than, 10 years of the total gross direct provision.

Particulars

Notes

1. *Journal of the Royal Statistical Society* (JRSS), is available as an open-access journal (2013) (this should be added to the source in ascending order)
2. Other similar specific data reference can be *Journal of Management*
3. The source is the *Journal of Management* and the data is the *Journal of Management*, which is available
4. There are similar data reference in the *Journal of Management* and the data is the *Journal of Management*, which is available
5. *Journal of Management* is the *Journal of Management* and the data is the *Journal of Management*, which is available

FORM NL-6 COMMISSION SCHEDULE

Particulars	FY2021		FY2022		FY2023		FY2024		FY2025		FY2026		FY2027		FY2028		FY2029		FY2030		FY2031		FY2032		FY2033		FY2034		FY2035		FY2036		FY2037		FY2038		FY2039		FY2040		FY2041		FY2042		FY2043		FY2044		FY2045		FY2046		FY2047		FY2048		FY2049		FY2050		FY2051		FY2052		FY2053		FY2054		FY2055		FY2056		FY2057		FY2058		FY2059		FY2060		FY2061		FY2062		FY2063		FY2064		FY2065		FY2066		FY2067		FY2068		FY2069		FY2070		FY2071		FY2072		FY2073		FY2074		FY2075		FY2076		FY2077		FY2078		FY2079		FY2080		FY2081		FY2082		FY2083		FY2084		FY2085		FY2086		FY2087		FY2088		FY2089		FY2090		FY2091		FY2092		FY2093		FY2094		FY2095		FY2096		FY2097		FY2098		FY2099		FY2100		FY2101		FY2102		FY2103		FY2104		FY2105		FY2106		FY2107		FY2108		FY2109		FY2110		FY2111		FY2112		FY2113		FY2114		FY2115		FY2116		FY2117		FY2118		FY2119		FY2120		FY2121		FY2122		FY2123		FY2124		FY2125		FY2126		FY2127		FY2128		FY2129		FY2130		FY2131		FY2132		FY2133		FY2134		FY2135		FY2136		FY2137		FY2138		FY2139		FY2140		FY2141		FY2142		FY2143		FY2144		FY2145		FY2146		FY2147		FY2148		FY2149		FY2150		FY2151		FY2152		FY2153		FY2154		FY2155		FY2156		FY2157		FY2158		FY2159		FY2160		FY2161		FY2162		FY2163		FY2164		FY2165	
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(c) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

(Amount in Rs. Lakhs)

Particulars	2017		2016		2015		2014		2013		2012		2011		2010		2009		2008		2007		2006		2005		2004		2003		2002		2001		2000		1999		1998		1997		1996		1995		1994		1993		1992		1991		1990		1989		1988		1987		1986		1985		1984		1983		1982		1981		1980		1979		1978		1977		1976		1975		1974		1973		1972		1971		1970		1969		1968		1967		1966		1965		1964		1963		1962		1961		1960		1959		1958		1957		1956		1955		1954		1953		1952		1951		1950		1949		1948		1947		1946		1945		1944		1943		1942		1941		1940		1939		1938		1937		1936		1935		1934		1933		1932		1931		1930		1929		1928		1927		1926		1925		1924		1923		1922		1921		1920		1919		1918		1917		1916		1915		1914		1913		1912		1911		1910		1909		1908		1907		1906		1905		1904		1903		1902		1901		1900		1899		1898		1897		1896		1895		1894		1893		1892		1891		1890		1889		1888		1887		1886		1885		1884		1883		1882		1881		1880		1879		1878		1877		1876		1875		1874		1873		1872		1871		1870		1869		1868		1867		1866		1865		1864		1863		1862		1861		1860		1859		1858		1857		1856		1855		1854		1853		1852		1851		1850		1849		1848		1847		1846		1845		1844		1843		1842		1841		1840		1839		1838		1837		1836		1835		1834		1833		1832		1831		1830		1829		1828		1827		1826		1825		1824		1823		1822		1821		1820		1819		1818		1817		1816		1815		1814		1813		1812		1811		1810		1809		1808		1807		1806		1805		1804		1803		1802		1801		1800		1799		1798		1797		1796		1795		1794		1793		1792		1791		1790		1789		1788		1787		1786		1785		1784		1783		1782		1781		1780		1779		1778		1777		1776		1775		1774		1773		1772		1771		1770		1769		1768		1767		1766		1765		1764		1763		1762		1761		1760		1759		1758		1757		1756		1755		1754		1753		1752		1751		1750		1749		1748		1747		1746		1745		1744		1743		1742		1741		1740		1739		1738		1737		1736		1735		1734		1733		1732		1731		1730		1729		1728		1727		1726		1725		1724		1723		1722		1721		1720		1719		1718		1717		1716		1715		1714		1713		1712		1711		1710		1709		1708		1707		1706		1705		1704		1703		1702		1701		1700		1699		1698		1697		1696		1695		1694		1693		1692		1691		1690		1689		1688		1687		1686		1685		1684		1683		1682		1681		1680		1679		1678		1677		1676		1675		1674		1673		1672		1671		1670		1669		1668		1667		1666		1665		1664		1663		1662		1661		1660		1659		1658		1657		1656		1655		1654		1653		1652		1651		1650		1649		1648		1647		1646		1645		1644		1643		1642		1641		1640		1639		1638		1637		1636		1635		1634		1633		1632		1631		1630		1629		1628		1627		1626		1625		1624		1623		1622		1621		1620		1619		1618		1617		1616		1615		1614		1613		1612		1611		1610		1609		1608		1607		1606		1605		1604		1603		1602		1601		1600		1599		1598		1597		1596		1595		1594		1593		1592		1591		1590		1589		1588		1587		1586		1585		1584		1583		1582		1581		1580		1579		1578		1577		1576		1575		1574		1573		1572		1571		1570		1569		1568		1567		1566		1565		1564		1563		1562		1561		1560		1559		1558		1557		1556		1555		1554		1553		1552		1551		1550		1549		1548		1547		1546		1545		1544		1543		1542		1541		1540		1539		1538		1537		1536		1535		1534		1533		1532		1531		1530		1529		1528		1527		1526		1525		1524		1523		1522		1521		1520		1519		1518		1517		1516		1515		1514		1513		1512		1511		1510		1509		1508		1507		1506		1505		1504		1503		1502		1501		1500		1499		1498		1497		1496		1495		1494		1493		1492		1491		1490		1489		1488		1487		1486		1485		1484		1483		1482		1481		1480		1479		1478		1477		1476		1475		1474		1473		1472		1471		1470		1469		1468		1467		1466		1465		1464		1463		1462		1461		1460		1459		1458		1457		1456		1455		1454		1453		1452		1451		1450		1449		1448		1447		1446		1445		1444		1443		1442		1441		1440		1439		1438		1437		1436		1435		1434		1433		1432		1431		1430		1429		1428		1427		1426		1425		1424		1423		1422		1421		1420		1419		1418		1417		1416		1415		1414		1413		1412		1411		1410		1409		1408		1407		1406		1405		1404		1403		1402		1401		1400		1399		1398		1397		1396		1395		1394		1393		1392		1391		1390		1389		1388		1387		1386		1385		1384		1383		1382		1381		1380		1379		1378		1377		1376		1375		1374		1373		1372		1371		1370		1369		1368		1367		1366		1365		1364		1363		1362		1361		1360		1359		1358		1357		1356		1355		1354		1353		1352		1351		1350		1349		1348		1347		1346		1345		1344		1343		1342		1341		1340		1339		1338		1337		1336		1335		1334		1333		1332		1331		1330		1329		1328		1327		1326		1325		1324		1323		1322		1321		1320		1319		1318		1317		1316		1315		1314		1313		1312		1311		1310		1309		1308		1307		1306		1305		1304		1303		1302		1301		1300		1299		1298		1297		1296		1295		1294		1293		1292		1291		1290		1289		1288		1287		1286		1285		1284		1283		1282		1281		1280		1279		1278		1277		1276		1275		1274		1273		1272		1271		1270		1269		1268		1267		1266		1265		1264		1263		1262		1261		1260		1259		1258		1257		1256		1255		1254		1253		1252		1251		1250		1249		1248		1247		1246		1245		1244		1243		1242		1241		1240		1239		1238		1237		1236		1235		1234		1233		1232		1231		1230		1229		1228		1227		1226		1225		1224		1223		1222		1221		1220		1219		1218		1217		1216		1215		1214		1213		1212		1211		1210		1209		1208		1207		1206		1205		1204		1203		1202		1201		1200		1199		1198		1197		1196		1195		1194		1193		1192		1191		1190		1189		1188		1187		11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	73,923.97	2,38,869.84	(5,974.32)	26,799.37	1,942.76
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Outside India

Notes:

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

Outside India

(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant the item on the basis of nature of services availed and not to be

FORM NL-8-SHARE CAPITAL SCHEDULE

	Particulars	(Amount in Rs. Lakhs)	
		As at 31.03.2025	As At 31.03.2024
1	Authorised Capital Equity Shares of Rs. 5 each Preference Shares of Rs..... each	100000	100000
2	Issued Capital Equity Shares of Rs 5.each Preference Shares of Rs..... each	87720	87720
3	Subscribed Capital Equity Shares of Rs 5..each Preference Shares of Rs..... each	87720	87720
4	Called-up Capital Equity Shares of Rs. 5.each Less : Calls unpaid Add : Equity Shares forfeited (Amount originally paid up) Less : Par Value of Equity Shares bought back Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares Preference Shares of Rs..... each	87720	87720
5	Paid-up Capital Equity Shares of Rs. 5.each Preference Shares of Rs. Each	87720	87720

Notes:

- (a) Particulars of the different classes of capital should be separately stated.
(b) The amount capitalised on account of issue of bonus shares should be disclosed.
(c) In case any part of the capital is held by a holding company, the same should be separately disclosed.

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

Shareholder	As at 31.03.2025		As At 31.03.2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	1,44,55,67,615	82.4	1,50,50,00,000	85.78
· Foreign				
Investors*				
· Indian				
· Foreign				
Others (to be specified e.g. ESOP etc.)	30,88,32,385	17.6	24,94,00,000	14.22
TOTAL	1,75,44,00,000	100	1,75,44,00,000	100

Notes: -

Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies) Regulations, 2015 and as amended from time to time

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

	Particulars	(Amount in Rs. Lakhs)	
		As at 31.03.2025	As At 31.03.2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,54,406.64	1,54,406.64
	General Reserves	15,88,538.00	15,88,538.00
4	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	1,69,799.26	1,10,004.55
6	Other Reserves : Foreign Currency Translation Reserve	2,53,125.72	1,95,347.45
7	Balance of Profit in Profit & Loss Account	22,26,862.09	17,32,166.15
	TOTAL	43,92,731.71	37,80,462.78

Notes:

(a) Additions to and deductions from the reserves should be disclosed under each of the specified heads.

FORM NL-11-BORROWINGS SCHEDULE

	Particulars	(Amount in Rs. Lakhs)	
		As at 31.03.2025	As At 31.03.2024
1	Debentures/ Bonds	NIL	NIL
2	Banks	NIL	NIL
3	Financial Institutions	NIL	NIL
4	Others (to be specified)	NIL	NIL
	TOTAL	NIL	NIL

Notes:

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.
b) Amounts due within 12 months from the date of Balance Sheet should be shown separately
c) Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)				
SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1				
2				
3				
4				
5				

FORM NL-12 & 12A-INVESTMENT SCHEDULE

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As at 31.03.2025	As At 31.03.2024	As at 31.03.2025	As At 31.03.2024	As at 31.03.2025	As At 31.03.2024
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed	16,88,329.53	14,95,628.17	35,95,849.16	34,19,121.23	52,84,178.69	49,14,749.40
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity Indian	17,35,401.29	16,68,403.66	36,96,103.84	38,14,099.30	54,31,505.13	54,82,502.96
	(ab) Equity Foreign	5,694.99	5,694.99	-	-	5,694.99	5,694.99
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds Indian	34,169.94	27,376.84	72,776.05	62,585.55	1,06,945.99	89,962.39
	(d) Debentures/ Bonds Foreign	-	-	-	-	-	-
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	Guaranteed Equity	1.60	1.52	3.40	3.48	5.00	5.00
	(f) Subsidiaries	74,249.32	74,249.32	-	-	74,249.32	74,249.32
	(g) Associates - Indian	-	-	-	-	-	-
	Associates - Foreign	3,154.79	3,154.79	-	-	3,154.79	3,154.79
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	-	-	-	-	-	-
	(a) Equity	63,325.99	56,659.22	1,34,873.38	1,29,527.34	1,98,199.38	1,86,186.56
	(b) Debentures/Bonds	4,64,151.38	4,44,736.24	9,88,561.95	10,16,701.31	14,52,713.33	14,61,437.54
5	Other than Approved Investments	-	-	-	-	-	-
	(iii) Other than Approved Investments - Equity	35,598.53	54,366.96	75,818.69	1,24,287.05	1,11,417.21	1,78,654.01
	(iv) Other than Approved Investments - Preference	0.00	0.00	0.00	0.00	0.00	0.00
	(v) Other than Approved Investments - Debentures /Bond	92,095.11	9,973.21	1,96,146.61	22,799.53	2,88,241.72	32,772.74
	(vi) Other than Approved Investments - Venture Funds	2,850.53	2,942.99	6,071.14	6,727.89	8,921.68	9,670.88
		7,000.00	7,000.00	-	-	7,000.00	7,000.00
	Total	42,06,022.99	38,50,187.90	87,66,204.23	85,95,852.68	1,29,72,227.22	1,24,46,040.58
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed	1,01,282.79	58,013.67	2,15,714.77	1,32,623.73	3,16,997.56	1,90,637.40
2	Other Approved Securities	598.76	1,333.29	1,275.24	3,048.00	1,874.00	4,381.29
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	26,065.33	34,692.34	55,514.63	79,309.37	81,579.95	1,14,001.71
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds Indian	4,632.84	12,174.48	9,867.14	27,831.79	14,499.97	40,006.27
	(d) Debentures/ Bonds Foreign	-	-	-	-	-	-
	(e) Other Securities : Commercial Paper)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Associates - Indian	-	-	-	-	-	-
	Associates - Foreign	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	-	-	-	-	-	-
	(a) Debentures /Bond	1,05,364.58	63,513.94	2,24,408.28	1,45,197.77	3,29,772.85	2,08,711.71
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Preference Shares	0.00	0.00	0.00	0.00	0.00	0.00
	(b) Debentures /Bond	28,890.56	42,205.32	61,531.88	96,484.62	90,422.43	1,38,689.94
	(c) Mutual Funds	-	-	-	-	-	-
	TOTAL	2,66,834.84	2,11,933.05	5,68,311.94	4,84,495.27	8,35,146.77	6,96,428.32
	GRAND TOTAL	44,72,857.83	40,62,120.95	93,34,516.17	90,80,347.95	1,38,07,374.00	1,31,42,468.90

Notes:

(a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.

- Holding company and subsidiary shall be construed as defined in the Companies Act, 1956 as amended by Company Act 2013:

- Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.

- Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.

- Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

-Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.

- A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.

(b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed in the Annexure A as specified below.

(c) Investments made out of Catastrophe reserve should be shown separately.

(d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.

(e) Investment Property means a property (land or building or part of a building or both) held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes.

(f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments

(g) Investment Regulations, as amended from time to time, to be referred

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

Particulars	Shareholders		Policyholders		(Amount in Rs. Lakhs)	
	Total		Total		Total	
	As at 31.03.2025	As At 31.03.2024	As at 31.03.2025	As At 31.03.2024	As at 31.03.2025	As At 31.03.2024
Long Term Investments-						
Book Value	23,12,255.52	20,34,886.12	49,24,703.34	45,73,610.54	72,36,958.85	66,08,496.66
market Value	23,12,255.52	20,34,886.12	49,24,703.34	45,73,610.54	72,36,958.85	66,08,496.66
Short Term Investments-						
Book Value	2,63,467.57	2,13,830.42	5,61,140.25	4,80,605.31	8,24,607.82	6,94,435.73
market Value	2,66,834.84	2,14,446.79	5,68,311.94	4,81,990.65	8,35,146.77	6,96,437.43

FORM NL-13-LOANS SCHEDULE

	Particulars	(Amount in Rs. Lakhs)	
		As at 31.03.2025	As At 31.03.2024
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	4,312.61	4,046.62
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others : Investments In State Govt. Loans for Housing and Fire fighting	8,851.82	10,478.90
	Unsecured	563.60	663.87
	TOTAL	13,728.03	15,189.40
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	8,851.82	10,478.90
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	4,006.78	4,133.47
	(e) Companies		
	(f) Others (to be specified)	869.43	577.03
	TOTAL	13,728.03	15,189.40
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	9,292.19	10,455.59
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	13.80
	(bb) Outside India	-	-
	Provisions *	4,435.84	4,720.01
	TOTAL	13,728.03	15,189.40
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	1,550.61	1,669.33
	(b) Long Term	12,177.42	13,520.07
	TOTAL	13,728.03	15,189.40

*Includes Provision for Bad and Doubtful Loans

Notes:

- (a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.
- (b) Provisions against non-performing loans shall be shown separately.
- (c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.
- (d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard		
	Doubtful	4,435.84	4,720.01
	Loss		
	Total		

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening 01.04.2024	Additions	Deductions	Closing 31.03.2025	Up to Last Year 31.03.2024	For The Period 01.04.2024 to 31.03.2025	On Sales/ Adjustments	To Date 31.03.2025	As at 31.03.2025	As At 31.03.2024
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (specify)	-	-	-	-	-	-	-	-	-	-
Land-Freehold	5,601.32	-	-	5,601.32	-	-	-	-	5,601.32	5,601.32
Leasehold Property	2,472.53	-	-	2,472.53	1,167.58	34.34	-	1,201.92	1,270.60	1,304.95
Buildings	24,191.65	1.05	-	24,192.70	3,997.64	371.43	-	4,369.07	19,823.63	20,194.01
Furniture & Fittings	393.73	3.18	-	396.90	349.00	9.63	0.60	358.03	38.87	44.72
Information Technology	3,202.52	947.01	12.15	4,137.38	2,981.10	405.67	10.73	3,376.03	761.35	221.42
I.T. Software	5,942.56	319.09	-	6,261.64	5,308.18	287.76	-	5,595.95	665.70	634.37
Vehicles	1,042.80	73.28	268.86	847.22	497.12	95.81	190.37	402.57	444.65	545.67
Office Equipment	225.47	8.69	-	234.16	192.68	14.48	0.18	206.98	27.18	32.79
Others	-	-	-	-	-	-	-	-	-	-
AC & Water Coolers	173.87	0.62	0.01	174.49	137.22	3.90	0.01	141.12	33.37	36.65
Elevators	78.50	-	-	78.50	5.39	5.27	-	10.66	67.84	73.11
Canteen Appliances	5.92	-	-	5.92	5.05	0.12	-	5.17	0.75	0.87
Electrical Installation	135.75	0.38	-	136.13	117.94	3.39	-	121.34	14.79	17.81
Fire Alarm Systems	34.08	-	-	34.08	34.08	-	-	34.08	0.00	0.00
TOTAL	43,500.69	1,353.30	281.01	44,572.98	14,793.01	1,231.80	201.89	15,822.92	28,750.06	28,707.69
Work in progress(Software under development)	-	790.65	-	790.65	-	-	-	-	790.65	-
Grand Total	43,500.69	2,143.95	281.01	45,363.63	14,793.01	1,231.80	201.89	15,822.92	29,540.71	28,707.69
PREVIOUS YEAR	43,313.41	300.35	113.07	43,500.69	13,886.56	1,000.26	93.81	14,793.01	28,707.69	

Note:

(a) Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

	Particulars	(Amount in Rs. Lakhs)	
		As at 31.03.2025	As At 31.03.2024
1	Cash (including cheques *, drafts and stamps)	0.56	0.57
2	Bank Balances		
	(a) Deposit Accounts	20,63,160.62	20,81,802.25
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	2,96,770.80	2,87,308.17
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks	1,767.58	8,593.00
	(b) With other Institutions	1,01,949.84	61,184.50
4	Others (to be specified)		
	TOTAL	24,63,649.40	24,38,888.48

	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	8,69,044.15	8,59,207.84
	Outside India	15,94,605.25	15,79,680.64

* Cheques on hand amount to Rs. 0.31 (in Lakh) Previous Year : Rs. 0.34 (in Lakh)

Note :

(a) Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

	Particulars		(Amount in Rs. Lakhs)	
			As at 31.03.2025	As At 31.03.2024
	ADVANCES			
1	Reserve deposits with ceding companies		8,47,405.68	7,85,902.06
2	Application money for investments		2,309.21	-
3	Prepayments		3,722.89	3,291.46
4	Advances to Directors/Officers		38.99	82.55
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)		67,223.92	49,288.78
6	Goods & Service tax credit		2,174.93	2,336.43
7	Others (to be specified)			
	(i) Sundry Advances		1,054.87	528.60
	(ii) Sundry Advances to Subsidiaries		1,986.65	1,986.65
	TOTAL (A)		9,25,917.13	8,43,416.53
	OTHER ASSETS			
1	Income accrued on investments		2,12,531.75	1,92,661.79
2	Outstanding Premiums		-	-
	Less : Provisions for doubtful ,if any		-	-
3	Agents' Balances		-	-
4	Foreign Agencies Balances		-	-
5	Due from other entities carrying on insurance business (including reinsurers)	10,52,420.08		8,52,835.21
	Less : Provisions for doubtful, if any	62,174.52		47,338.88
			9,90,245.56	8,05,496.32
6	Due from subsidiaries/ holding			
7	Investments held for Unclaimed Amount of Policyholders			
8	Others (to be specified)			
	Sundry Debtors		5,340.01	10,239.58
	Sundry Deposits		2,42,006.35	2,81,622.31
	Pension Asset		696.63	-
	Gratuity Asset		1,210.82	1,443.43
	TOTAL (B)		14,52,031.14	12,91,463.44
	TOTAL (A+B)		23,77,948.27	21,34,879.96

Notes:

(a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.

(b) The term 'officer' should conform to the definition of that term as given under the Companies Act.

FORM NL-17-CURRENT LIABILITIES SCHEDULE

	Particulars	(Amount in Rs. Lakhs)	
		As at 31.03.2025	As At 31.03.2024
1	Agents' Balances		
2	Balances due to other insurance companies	1,91,966.10	2,21,687.79
3	Deposits held on re-insurance ceded	3,342.67	3,445.17
4	Premiums received in advance		
	(a) For Long term policies ^(a)	-	-
	(b) for Other Policies	-	-
5	Unallocated Premium	-	-
6	Sundry creditors	11,715.08	13,394.73
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	80,76,754.29	75,00,253.14
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	-	-
11	Income accrued on Unclaimed amounts	-	-
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	39,527.33	42,280.54
14	Others (to be specified)		
	a) VAT Liability Dubai	0.40	18.07
	TOTAL	83,23,305.87	77,81,079.45

Note :

(a) Long term policies are policies with more than one year tenure

Details of unclaimed amounts and Investment Income thereon (Annual Disclosure at the end of the Financial Year)		
(Amount in Rs. Lakhs)		
Particulars	As at 31.03.2025	As At 31.03.2024
Opening Balance	-	-
Add: Amount transferred to unclaimed amount	-	-
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-
Add: Investment Income	-	-
Less: Amount paid during the year	-	-
Less: Transferred to SCWF	-	-
Closing Balance of Unclaimed Amount	-	-

FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at 31.03.2025	As At 31.03.2024
1	Reserve for Unexpired Risk	17,24,059.35	15,52,664.56
2	Reserve for Premium Deficiency	8,608.85	12,371.24
3	For taxation (less advance tax paid and taxes deducted at source)	10,397.44	1,425.20
4	For Employee Benefits		
	For Leave Encashment	4,068.70	4,189.79
	Provision for Pension	-	2,700.39
	Provision for Gratuity	-	-
	Provision for Settlement	210.39	195.63
	Provision for Provident fund	124.84	115.82
	Provision for Salary Arrears	7,000.00	3,820.91
5	Others		
	(a) For Doubtful Loans, Investment and Debts	1,91,561.08	2,26,988.56
	TOTAL	19,46,030.65	18,04,472.11

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

(Amount in Rs. Lakhs)			
	Particulars	As at 31.03.2025	As At 31.03.2024
1	Discount Allowed in issue of shares/ debentures	0	0
2	Others (to be specified)	0	0
	TOTAL	0	0

Notes:

(a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward unless:

1. some benefit from the expenditure can reasonably be expected to be received in future, and 2. the amount of such benefit is reasonably determinable.

(b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not

FORM NL-20-ANALYTICAL RATIOS SCHEUDE

Name of the Insurer:

Sl.No.	Particular	Calculation	For the Quarter 31.03.2025	Up to the quarter 31.03.2025	For the corresponding quarter of the previous year 31.03.2024	up to the Quarter of the previous year 31.03.2024
1	Gross Direct Premium Growth Rate**	$\frac{GDP(CY)-GDP(PY)}{GDP(PY)}$	18.8%	10.68%	18.4%	1.60%
2	Gross Direct Premium to Net worth Ratio	$\frac{GDP}{\text{Shareholder's funds/Net Worth} - \text{Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account}}$	24	95.47	23.21	98.94
3	Growth rate of Net Worth	$\frac{(\text{Shareholder's funds/CY}-\text{Shareholder's funds(PY)})}{\text{Shareholder's funds(PY)}}$	14.7	14.7	16.15	16.15
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Account)	90.9%	92%	90.6%	91%
5	Net Commission Ratio**	Net Commission / Net written premium	20.3%	19%	18.9%	18%
6	Expense of Management to Gross Direct Premium Ratio	Direct Commission+Operating Expenses / Gross direct	1.0%	0.82	1.3%	1.05
7	Expense of Management to Net Written Premium Ratio	Net Commission+Operating Expenses / Net Written Premium	21.4%	20%	20.5%	20%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	82.2%	88%	69%	92%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	507.7%	0.2%	434%	0.20%
10	Combined Ratio**	$\frac{(7)+10)}{100.0\%}$	103.6%	108.8%	111.8%	112%
11	Investment income ratio	Investment income / Average Assets under management				
		Investment income – Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	8.88	7.59	7.69	8.20
12	Technical Reserves to net premium ratio **	$\frac{[(\text{Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)}] / \text{Net premium written}}{\text{Underwriting results} / \text{Net earned premium}}$	259.21	259.21	266.97	266.97
13	Underwriting balance ratio	$\frac{\text{Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to profit and loss account as per Section 40C)-Premium Deficiency}}{\text{Premium Deficiency}}$	(4.91)	(9.67)	8.14	(12.22)
14	Operating Profit Ratio	Operating profit / Net Earned Premium	19.12	13.19	27.61	12.19
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities	35.93	35.93	34.60	34.60
16	Net earning ratio	Profit after tax / Net Premium written	23.17	17.71	33.43	19.13
17	Return on net worth ratio (Annualised)	Profit after tax / Net Worth	20.26	15.55	28.13	17.29
18	Available Solvency margin Ratio to Required Solvency	Profit (loss) after tax / No. of shares	3.70	3.70	3.25	3.25
19	NPA Ratio	to be taken from NPA reporting	1.13	1.13	1.93	1.93
	Gross NPA Ratio		1.13	1.13	1.93	1.93
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	$\frac{\text{Debt+Equity}}{\text{Equity+Shareholders' Funds excluding Redeemable Preference shares, if any}}$	NA	NA	NA	NA
21	Debt Service Coverage Ratio	$\frac{\text{Earnings before Interest and Tax/ Interest and Principal Installments Due}}{\text{Earnings before Interest and Tax/ Interest due}}$	NA	NA	NA	NA
22	Interest Service Coverage Ratio	$\frac{\text{Earnings before Interest and Tax/ Interest due}}{\text{Interest due}}$	NA	NA	NA	NA
23	Earnings per share	Profit (loss) after tax / No. of shares	12.44	38.20	15.06	37.03
24	Book value per share	Net worth / No. of shares	245.71	245.71	214.21	214.21

Notes :-
1. Net worth definition to include Head office capital for Reinsurance branch

**** Segmental Reporting up to the quarter 31.03.2025**

Segments [Up to the quarter ended on 31.03.2025]	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										
Current Period	7.42	85%	23.97	0.82	0.96	85.06	22%	110.00	315.86	(9.91)
Previous Period	(3.00)	87%	20.17	1.07	1.23	81.19	24%	102.60	301.19	(1.73)
Marine Cargo										
Current Period	(48.72)	82%	28.58	0.63	0.77	144.52	68%	173.87	452.18	(101.10)
Previous Period	63.10	94%	28.12	0.81	0.86	339.72	100%	368.70	245.97	(213.25)
Marine Hull										
Current Period	11.11	94%	14.59	0.62	0.66	86.54	27%	101.79	505.83	(3.16)
Previous Period	(8.80)	88%	16.03	0.82	0.93	104.18	20%	121.14	623.48	(20.82)
Total Marine										
Current Period	(28.45)	88%	21.00	0.60	0.70	121.40	45%	142.83	4.82	(46.20)
Previous Period	28.74	92%	24.00	0.80	0.90	245.10	55%	270.17	3.68	(150.90)
Motor OD										
Current Period	(10.62)	100%	16.17	0.81	0.81	91.90	31%	108.89	356.19	(7.90)
Previous Period	18.60	100%	19.33	1.05	1.05	93.10	30%	113.48	321.00	(13.68)
Motor TP										
Current Period										
Previous Period										
Total Motor										
Current Period	(10.62)	100%	16.17	0.81	0.81	91.90	31%	108.89	356.19	-7.90
Previous Period	18.60	100%	19.33	1.05	1.05	93.10	30%	113.48	321.00	-13.68
Health										
Current Period	66.31	99%	23.96	0.80	0.81	81.39	125%	106.16	97.48	(9.89)
Previous Period	17.20	96%	22.04	1.05	1.09	87.87	119%	111.00	122.19	(11.69)
Personal Accident										
Current Period	32.78	99%	(5.18)	0.80	0.81	52.64	30%	48.27	198.99	45.54
Previous Period	(6.70)	96%	20.78	1.05	1.10	61.74	34%	83.62	254.62	18.64
Travel Insurance										
Current Period										
Previous Period										
Total Health										
Current Period	71.03	99%	22.30	0.80	0.80	79.62	110%	102.73	1.03	(6.70)
Previous Period	13.04	96%	21.96	1.10	1.10	85.83	104%	108.88	1.31	(9.60)
Workmen's Compensation/ Employer's liability										
Current Period	(35.68)	100%	1.64	0.79	0.79	330.77	31%	333.20	660.89	(292.48)
Previous Period	17.40	98%	19.21	1.04	1.06	(4.01)	25%	16.26	302.86	77.30
Liability										
Current Period	19.02	82%	19.10	0.82	1.00	96.63	19%	116.73	337.20	(16.55)
Previous Period	(22.00)	80%	15.96	1.06	1.32	67.29	23%	84.57	360.64	22.47
Engineering										
Current Period	4.84	91%	22.44	1.06	1.16	69.27	11%	92.87	331.62	6.53
Previous Period	4.40	89%	23.93	1.19	1.34	73.15	14%	98.41	311.31	1.63
Aviation										
Current Period	(15.66)	48%	21.54	0.90	1.87	87.40	24%	110.81	511.07	(8.78)
Previous Period	3.70	49%	23.60	1.16	2.37	92.44	29%	118.41	445.87	(18.19)
Crop Insurance										
Current Period	(11.46)	98%	10.34	0.80	0.82	89.53	25%	100.70	279.22	(0.03)
Previous Period	(27.40)	93%	7.46	1.06	1.13	95.32	43%	103.91	239.05	(3.05)
FL/Credit										
Current Period	47.34	96%	18.52	0.85	0.88	(10.50)	34%	8.90	295.80	72.79
Previous Period	(6.30)	94%	30.17	1.06	1.14	19.16	8%	50.47	562.06	55.30
Life										
Current Period	15.32	98%	80.00	0.80	0.82	140.07	79%	141.69	146.50	(44.59)
Previous Period	5.80	98%	146.00	1.05	1.07	115.42	106%	117.95	122.18	(20.20)
Total Miscellaneous										
Current Period										
Previous Period										
Total-Current Period	10.68	92%	19.48	0.82	0.89	88.44	32%	108.81	259.21	(8.86)
Total-Previous Period	1.60	91%	18.80	1.06	1.16	92.27	36%	111.82	266.97	(11.80)

FORM NL-21: Related Party Transactions**Insurer: GIC Re****Date: 31.03.2025**

(Rs in lakh)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration
				For the year ended 31.03.2025
1	India International Pte LTD.	Associate Company	Net Premiun - Net commission - Net Claims	608.22
2	GIC Re South Africa Ltd.	Subsidiary Company	Net Premiun - Net commission - Net Claims	19,547.96
3	GIC-Bhutan RE Ltd.	Associate Company	Net Premiun - Net commission - Net Claims	1,324.97
4	Agricultural Insurance Company of India Ltd	Associate Company	Net Premiun - Net commission - Net Claims	24,619.00
5	GIC Re India Corporate Member	Subsidiary Company	Net Premiun - Net commission - Net Claims	11,299.41
6	GIC Perestrakhovanie LLC	Subsidiary Company	Net Premiun - Net commission - Net Claims	4,881.86

AUDITED STANDALONE RECEIPT AND PAYMENT ACCOUNT/CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

As per Direct Method

	Particulars	(Amount in Rs. Lakhs)	
		Year Ended 31 March 2025	Year Ended 31 March 2024
A	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	-	-
2	Other receipts	659.48	832.79
3	Payments to the re-insurers, net of commissions and claims*	1,46,730.34	1,84,953.11
4	Payments to co-insurers, net of claims recovery	-	-
5	Payments of claims	-	-
6	Payments of commission and brokerage	-	-
7	Payments of other operating expenses	(33,310.02)	(41,642.98)
8	Preliminary and pre-operative expenses	-	-
9	Deposits, advances and staff loans	38,840.86	5,665.07
10	Income taxes paid (Net)	(2,16,272.20)	(1,84,660.11)
11	Service tax/GST paid	(2,982.18)	(1,866.93)
12	Other payments	(10,696.74)	(8,053.71)
13	Cash flows before extraordinary items	(77,030.47)	(44,772.77)
14	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	(77,030.47)	(44,772.77)
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(2,143.95)	(300.35)
2	Proceeds from sale of fixed assets	42.99	13.90
3	Purchases of investments	(18,60,668.18)	(15,87,535.18)
4	Loans disbursed	-	-
5	Sales of investments	11,31,967.81	10,82,157.03
6	Repayments received	1,600.23	1,857.76
7	Rents/Interests/ Dividends received	8,39,553.82	7,12,755.13
8	Investments in money market instruments and in liquid mutual funds (Net)(a)	40,959.00	(28,000.00)
9	Expenses related to investments	(561.44)	(265.48)
	Net cash flow from investing activities	1,50,750.27	1,80,682.81
C	Cash flows from financing activities		
1	Proceeds from issuance of share capital	-	-
2	Proceeds from borrowing	-	-
3	Repayments of borrowing	-	-
4	Interest/dividends paid	(1,75,440.00)	(1,26,316.80)
	Net cash flow from financing activities	(1,75,440.00)	(1,26,316.80)
D	Effect of foreign exchange rates on cash and cash equivalents, net	78,687.52	13,004.88
E	Net increase in cash and cash equivalents:(A+B+C+D)	(23,032.68)	22,598.11
	Cash and cash equivalents at the beginning of the period	7,30,270.96	7,07,672.85
	Cash and cash equivalents at the end of the period	7,07,238.28	7,30,270.96

* Earned Premium less incurred claim less net commission.

Cash flow statement for the previous reporting period ended 31st March 2024 was not prepared as per Direct method under AS-3 and the same has been prepared in this quarter as per Direct Method for comparative numbers.

Figures in bracket indicates cash outflows.

Reconciliation of Cash & Cash Equivalent with Schedule 11

	Year Ended 31 March 2025	Year Ended 31 March 2024
Cash and cash equivalents at the beginning of the period		
Cash and Bank Balances as per Schedule 11	24,38,888.48	23,28,428.91
Less: Fixed deposits having maturity of more than 3 months	9,40,838.98	6,75,316.12
Less: Deposits under margin for Letter of Credit	7,67,778.54	9,45,439.94
Cash and cash equivalents at the beginning of the period	7,30,270.96	7,07,672.85
Cash and cash equivalents at the end of the period		
Cash and Bank Balances as per Schedule 11	24,63,649.40	24,38,888.48
Less: Fixed deposits having maturity of more than 3 months	10,62,767.96	9,40,838.98
Less: Deposits under margin for Letter of Credit	6,93,643.16	7,67,778.54
Cash and cash equivalents at the end of the period	7,07,238.28	7,30,270.96

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**STATEMENT OF ADMISSIBLE ASSETS :**

As at 31.03.2025

Name of Insurer: GENERAL INSURANCE CORPORATION OF INDIA

Registration Number: 112

Date of Registration: 02-04-2001

Classification: Business Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS		44,72,857.83	44,72,857.83
	Policyholders as per NL-12 A of BS	93,34,516.17	-	93,34,516.17
(A)	Total Investments as per BS	93,34,516.17	44,72,857.83	1,38,07,374.00
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	83,099.10	83,099.10
(C)	Fixed assets as per BS	20,102.26	9,438.45	29,540.71
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	1,008.12	473.34	1,481.46
	Current Assets:			
(E)	Cash & Bank Balances as per BS	16,76,497.36	7,87,152.04	24,63,649.40
(F)	Advances and Other assets as per BS	22,09,037.17	1,68,911.11	23,77,948.27
(G)	Total Current Assets as per BS...(E)+(F)	38,85,534.53	9,56,063.14	48,41,597.67
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	1,36,943.84	1,66,146.58	3,03,090.42
(I)	Loans as per BS	9,341.83	4,386.20	13,728.03
	Inadmissible Current assets as per IRDA Audit Team	591.64	277.79	869.43
(J)	Fair value change account subject to minimum of zero	27,29,990.78	12,81,790.15	40,11,780.93
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)+(J)	1,32,49,494.80	54,42,745.62	1,86,92,240.41
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	28,68,534.39	15,31,786.96	44,00,321.34
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	1,03,80,960.41	39,10,958.66	1,42,91,919.07

(All amounts in Rupees of 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			
	(a) Furniture & Fittings	26.45	12.42	38.87
	(b) I.T. Equipments	518.09	243.25	761.35
	(c) I.T. Software	453.00	212.69	665.70
	(d) Canteen Appliances	0.51	0.24	0.75
	(e) Electrical Installation	10.07	4.73	14.79
				1,481.46
	Inadmissible current assets			
	(a) Service Tax Unutilised Credit	-	-	-
	(b) GST Asset	2,174.93	-	2,174.93
	(c) Fixed deposit with bank [Statutory] Dubai	1,666.02	782.23	2,448.26
	(d) Fixed deposit with bank [Statutory] Malaysia	-	-	-
	(e) BNP Paribas-USD -Brazil	-	-	-
	(f) BNP Paribas USD Foreign currency revaluation	-	-	-
	(g) Due from Inadmissible assets	1,33,102.89	-	1,33,102.89
	(h) Advance tax paid towards Contingent Liability	-	16,430.90	16,430.90
	(I) Advances to Directors/Officers	-	38.99	38.99
	(J) Loans	591.64	277.79	869.43
	(K) LOC/Bank Guarantee		1,48,894.46	1,48,894.46
		1,37,535.48	1,66,424.37	3,03,959.85
			3,05,441.31

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)

STATEMENT OF LIABILITIES :

As at 31.03.2025

(All amounts in Rupees of Lakhs)

Classification : Total Business

Current Year

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	18,41,868.02	17,24,059.35
(b)	Premium Deficiency Reserve (PDR)	8,608.85	8,608.85
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	18,50,476.86	17,32,668.20
(d)	Outstanding Claim Reserve (other than IBNR reserve)	36,08,055.55	32,09,064.00
(e)	IBNR reserve	48,67,690.29	48,67,690.29
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	1,03,26,222.71	98,09,422.49

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 Insurer: GENERAL INSURANCE CORPORATION OF INDIA

Registration Number: 112

Date of Registration: 02-04-2001

Classification: Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 31.03.2025

(All amounts in Rupees of 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	13,71,949.35	11,62,049.18	10,06,521.52	9,78,297.08	2,32,409.84	2,93,489.12	2,93,489.12
2	Marine Cargo	51,146.48	41,824.89	1,27,765.75	1,25,167.27	8,364.98	37,550.18	37,550.18
3	Marine - Other than Marine Cargo	56,781.73	53,369.62	61,992.56	56,726.29	10,673.92	17,017.89	17,017.89
4	Motor	6,35,557.30	6,35,557.30	6,73,076.96	6,73,076.96	1,27,111.46	2,01,923.09	2,01,923.09
5	Engineering	1,76,616.28	1,60,730.38	1,10,999.93	1,07,436.80	32,146.08	32,231.04	32,231.04
6	Aviation	72,907.75	35,113.75	64,496.70	38,911.38	7,290.77	11,673.41	11,673.41
7	Liability	80,237.04	66,425.52	71,935.14	67,963.30	13,285.10	20,388.99	20,388.99
8	Health	10,10,182.12	10,01,891.16	6,41,504.26	6,35,229.80	2,00,378.23	1,90,568.94	2,00,378.23
9	Miscellaneous	1,47,038.14	1,25,380.49	53,130.44	47,351.80	25,076.10	14,205.54	25,076.10
10	Crop	3,26,305.13	3,19,224.98	3,60,442.91	3,89,367.59	63,845.00	1,16,810.28	1,16,810.28
11	Life	-	-	-	-	-	-	1,30,110.65
	Total	39,28,721.33	36,01,567.27	31,71,866.18	31,19,528.28	7,20,581.48	9,35,858.48	10,86,648.98

Classification: Business Within India

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	6,81,128.34	5,22,577.90	4,80,564.41	4,55,699.97	1,04,515.58	1,36,709.99	1,36,709.99
2	Marine Cargo	37,696.32	33,304.35	28,313.08	28,529.60	6,660.87	8,558.88	8,558.88
3	Marine - Other than Marine Cargo	23,626.77	22,857.58	7,413.29	9,035.96	4,571.52	2,710.79	4,571.52
4	Motor	5,23,262.62	5,23,262.62	3,93,770.14	3,93,770.14	1,04,652.52	1,18,131.04	1,18,131.04
5	Engineering	1,34,337.94	1,18,815.48	76,258.01	73,296.07	23,763.10	21,988.82	23,763.10
6	Aviation	8,841.86	8,841.86	4,964.81	4,652.85	1,768.37	1,395.86	1,768.37
7	Liability	56,546.34	43,520.64	40,250.88	36,438.31	8,704.13	10,931.49	10,931.49
8	Health	10,03,794.79	9,95,503.84	6,36,870.03	6,30,595.57	1,99,100.77	1,89,178.67	1,99,100.77
9	Miscellaneous	1,11,131.64	1,00,586.13	41,275.27	38,875.21	20,117.23	11,662.56	20,117.23
10	Crop	3,18,803.71	3,11,723.55	3,54,040.03	3,82,970.93	62,344.71	1,14,891.28	1,14,891.28
11	Life	-	-	-	-	-	-	1,22,821.02
	Total	28,99,170.33	26,80,993.95	20,63,719.95	20,53,864.63	5,36,198.79	6,16,159.39	7,61,364.68

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 Insurer: GENERAL INSURANCE CORPORATION OF INDIA
Registration Number: 112
Date of Registration: 02-04-2001
Classification: Total Business

(All amounts in Rupees of Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1,03,80,960.41
	Deduct:	
(B)	Current Liabilities as per BS	78,38,882.17
(C)	Provisions as per BS	18,33,007.16
(D)	Other Liabilities	2,34,836.50
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	2,06,345.46
	Shareholder's FUNDS	
(F)	Available Assets	39,10,958.66
	Deduct:	-
(G)	Other Liabilities	94,725.92
(H)	Excess in Shareholder's funds (F-G)	38,16,232.74
(I)	Total ASM (E+H)	40,22,578.20
(J)	Total RSM	10,86,648.98
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	3.70

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

FORM NL-27- PRODUCTS INFORMATION

Not Applicable

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

PART - A

Name of the Insurer: GENERAL INSURANCE CORPORATION OF INDIA

Registration Number: 112

Statement as on: 31.03,2025

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

(Rs. in Lakhs)

Periodicity of Submission: Half yearly

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	44,72,858.00
	Investments (Policyholders)	8A	93,34,516.00
2	Loans	9	13,728.00
3	Fixed Assets	10	29,541.00
4	Current Assets		
	a. Cash & Bank Balance	11	22,68,030.00
	b. Advances & Other Assets	12	23,90,715.00
5	Current Liabilities		
	a. Current Liabilities	13	-80,13,876.00
	b. Provisions	14	-19,08,291.00
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		85,87,221.00
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	828.00
2	Fixed Assets (if any)	10	29,541.00
3	Cash & Bank Balance (if any)	11	15,51,495.00
4	Advances & Other Assets (if any)	12	22,42,397.00
5	Current Liabilities	13	-80,13,876.00
6	Provisions	14	-19,08,291.00
7	Misc. Exp not Written Off	15	
8	Investments held outside India		
9	Debit Balance of P&L A/c		
	Total (B)		-60,97,906.00
	'Investment Assets'	(A-B)	1,46,85,127.00

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%	5,68,129.00		19,01,996.00	24,70,125.00	23.14	-	24,70,125.00	25,27,482.00
2	Central Govt Sec, State Govt Sec or Other Approved Securities (Ind (1) above)	Not less than 30%	12,88,703.00		43,14,353.00	56,03,056.00	52.50	-	56,03,056.00	57,16,911.00
3	Investment subject to Exposure Norms		-		-	-	-	-	-	-
	a. Housing / Infra & Loans to SG for Housing and FFF		-		-	-	-	-	-	-
	1. Approved Investments	Not less than 15%	4,56,547.00		15,28,440.00	19,84,987.00	18.60	1,41,163.00	21,26,150.00	21,28,773.00
	2. Other Investments		18,054.00		60,443.00	78,497.00	0.74	-1,234.00	77,263.00	84,353.00
	b. Approved Investments	Not exceeding 55%	6,66,993.00		22,32,977.00	28,99,970.00	27.17	38,10,174.00	67,10,144.00	67,12,823.00
	c. Other Investments		24,572.00		82,264.00	1,06,836.00	1.00	61,678.00	1,68,514.00	1,73,984.00
	Investment Assets	100%	24,54,869.00		82,18,477.00	1,06,73,346.00	100.00	40,11,781.00	1,46,85,127.00	1,48,16,844.00

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

Certification:

- Central Govt. Securities includes Treasury Bills, Deposit Under Section 7 of Insurance Act, 1938 and Deposit with CCIL (securities)
- Shareholder and Policyholder Funds have been bifurcated in the ratio of 31.95 : 68.05 as per B/s as on 31.03,2025

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date:

Radhika
Ravishekar
Krishnaswami

Digitally signed by
Radhika Ravishekar
Krishnaswami
Date: 2025.06.22
16:48:56 +05'30'

Signature

Full Name

BALKRISHNA VARIAR

V Balkrishna
General Manager & CFO

Digitally signed by BALKRISHNA
VARIAR
Date: 2025.06.23 10:10:32 +05'30'

PART - B

Name of the Insurer: GENERAL INSURANCE CORPORATION OF INDIA

Registration Number: 112

Statement as on: 31.03.2025

Statement of Accretion of Assets

(Rs. Lakhs)

(Business within India)

Periodicity of Submission : Half yearly

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		23,56,094.23	23.41	1,14,030.82	18.74	24,70,125.05	23.14
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		53,66,748.53	53.32	2,36,306.72	38.84	56,03,055.25	52.50
3	Investment subject to Exposure Norms		-	-	-	-	-	-
	a. Housing & Loans to SG for Housing and FFE		-	-	-	-	-	-
	1. Approved Investments		7,10,533.08	7.06	39,200.30	6.44	7,49,733.38	7.02
	2. Other Investments		12,492.78	0.12	-1,122.05	-0.18	11,370.73	0.11
	b. Infrastructure Investments		-	-		-	-	-
	1. Approved Investments		11,19,864.32	11.13	1,15,388.94	18.96	12,35,253.26	11.57
	2. Other Investments		67,650.25	0.67	-523.56	-0.09	67,126.69	0.63
	c. Approved Investments		26,45,752.61	26.29	2,54,217.19	41.78	28,99,969.80	27.17
	d. Other Investments (not exceeding 15%)		1,41,818.54	1.41	-34,982.15	-5.75	1,06,836.39	1.00
Total			1,00,64,860.11	100.00	6,08,485.39	100.00	1,06,73,345.50	100.00

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

Insurer:

GIC

Date:

31.03.2025

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE*				Book Value			
	As at 31.03.2025	as % of total for this class	As at 30.09.2024	as % of total for this class	As at 31.03.2025	as % of total for this class	As at 30.09.2024	as % of total for this class
Break down by credit rating								
AAA rated	21,27,964.96	26.87	18,94,859.20	25.51	21,23,552.60	27.22	18,98,910.40	25.82
AA or better	51,760.83	0.65	48,556.92	0.65	51,794.84	0.66	48,360.47	0.66
Rated below AA but above A	20,852.22	0.26	25,721.73	0.35	20,992.37	0.27	25,992.78	0.35
Rated below A but above B	335.44	0.00	324.95	0.00	417.05	0.01	439.00	0.01
Any other (Rating below B Rating)	1,737.26	0.02	5,356.41	0.07	1,801.93	0.02	5,832.54	0.08
Sovereign rating	57,17,350.85	72.19	54,51,655.99	73.41	56,03,050.25	71.82	53,75,160.70	73.08
TOTAL	79,20,001.56	100.00	74,26,475.20	100.00	78,01,609.04	100.00	73,54,695.88	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	6,67,915.36	8.43	7,07,936.65	9.53	6,66,628.57	8.54	7,07,372.45	9.62
more than 1 year and upto 3 years	15,75,256.24	19.89	15,73,449.88	21.19	15,61,753.53	20.02	15,64,299.80	21.27
More than 3 years and up to 7 years	29,15,969.95	36.82	28,30,055.49	38.11	28,89,050.36	37.03	28,18,979.40	38.33
More than 7 years and up to 10 years	16,99,517.39	21.46	14,69,616.44	19.79	16,56,239.08	21.23	14,40,237.63	19.58
above 10 years	10,59,468.61	13.38	8,45,416.74	11.38	10,26,063.51	13.15	8,23,806.61	11.20
Any other (Please specify)	1,874.00				1,874.00			
TOTAL	79,20,001.56	99.98	74,26,475.20	100.00	78,01,609.04	99.98	73,54,695.88	100.00
Breakdown by type of the issuer								
a. Central Government**	25,29,801.18	31.94	24,10,218.34	32.45	24,71,999.05	31.69	23,66,385.40	32.18
b. State Government***	31,87,549.67	40.25	30,41,437.65	40.95	31,31,051.20	40.13	30,08,775.30	40.91
c. Corporate Securities	22,02,650.71	27.81	19,74,819.21	26.59	21,98,558.79	28.18	19,79,535.18	26.92
Any other (Please specify)								
TOTAL	79,20,001.56	100.00	74,26,475.20	100.00	78,01,609.04	100.00	73,54,695.88	100.00

Note

1. In case of a debt instrument which is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment Regulations.
3. 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)"

*All Debentures Bonds and Securities are held to maturity .

** Also includes Deposit with CCIL & Margin Pledge.

***Also includes State Government Guaranteed Bonds.

Radhika
Ravishekar
Krishnaswami

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FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: General Insurance Corporation of India
Registration No: 112
Details of Non-Performing Assets as on 31.03.2025
Periodicity of Submission: Quarterly

Name of the Fund General Insurance Corporation of India

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		YTD (As on date)	Prev. FY (As on 31 March 2024)	YTD (As on date)	Prev. FY (As on 31 March 2024)	YTD (As on date)	Prev. FY (As on 31 March 2024)	YTD (As on date)	Prev. FY (As on 31 March 2024)	YTD (As on date)	Prev. FY (As on 31 March 2024)
1	Investments Assets	22,81,825.80	19,75,961.88	12,858.60	14,612.37	0.00	0.00	83,78,661.11	76,39,353.13	1,06,73,345.51	96,29,927.38
2	Gross NPA	85,068.94	1,32,403.12	4,435.84	4,733.81	0.00	0.00	0.00	0.00	89,504.78	1,37,136.92
3	% of Gross NPA on Investment Assets (2/1)	3.73	6.70	34.50	32.40	0.00	0.00	0.00	0.00	0.84	1.42
4	Provision made on NPA	85,068.94	1,32,403.12	4,435.84	4,720.01	0.00	0.00	0.00	0.00	89,504.78	1,37,123.13
5	Provision as a % of NPA (4/2)	100.00	100.00	100.00	99.71	0.00	0.00	0.00	0.00	100.00	99.99
6	Provision on Standard Assets	8,787.03	7,374.24	33.69	39.51	0.00	0.00	0.00	0.00	8,820.72	7,413.75
7	Net Investment Assets (1-4)	21,96,756.86	18,43,558.76	8,422.76	9,892.36	0.00	0.00	83,78,661.11	76,39,353.13	1,05,83,840.73	94,92,804.25
8	Net NPA (2-4)	0.00	0.00	0.00	13.80	0.00	0.00	0.00	0.00	0.00	13.80
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	19,825.36	0.00	117.70	0.00	0.00	0.00	0.00	0.00	19,943.05	0.00

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 Regulationsas amended from time to time to be referred

NL-31- Statement of Investment and Income on Investment
General Insurance Corporation of India

Insurer Reg No:112

Date of Registration: 22/11/2012

Statement as on 31st March 2025

Periodicity of Submission: Half- Yearly

Category of Investment	Category Code	Current Quarter				Year to Date (2024-25)				Year to Date (2023-2024)			
		Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
Short term Loans (Unsecured Deposits)	OSLU	563.86	100.27	71.13%	53.23%	639.21	94.08	14.72%	11.02%	663.87	20.00	3.01%	2.25%
Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1314343.11	164363.55	50.02%	33.20%	1233278.76	458048.76	37.14%	23.07%	1096520.72	421273.81	38.42%	23.02%
Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	83099.10	5430.49	25.93%	17.85%	83099.10	5255.69	6.32%	3.20%	83099.10	(2114.02)	(2.54)%	(2.79)%
Infrastructure - PSU - Equity shares - Quoted	ITPE	25628.11	926.99	14.47%	0.00%	17759.85	4549.83	25.62%	13.06%	18382.93	10262.42	55.83%	35.97%
Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	12360.14	444.66	14.39%	0.00%	12360.14	3291.99	26.63%	0.00%	11416.47	2731.95	23.93%	0.00%
Alternate Investment Funds (Category I)	OAFA	6740.99	225.30	13.37%	10.01%	7246.93	1307.90	18.05%	13.48%	8590.70	1294.22	15.07%	11.23%
Infrastructure - Corporate Securities - Equity shares- Quoted	ITCE	24992.12	792.21	12.68%	8.29%	22562.46	7223.39	32.02%	20.86%	22456.25	8903.55	39.65%	25.85%
Alternate Investment Funds (Category II)	OAFB	1574.05	47.64	12.11%	9.06%	1644.08	510.30	31.04%	23.23%	1854.71	356.57	19.23%	14.39%
Loans to State Government for Housing	HLSH	8881.58	199.26	8.97%	6.71%	9045.42	1013.53	11.20%	8.38%	10790.73	1280.44	11.87%	8.88%
Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	9987.51	209.84	8.40%	6.29%	7001.21	591.45	8.45%	6.32%	4987.50	453.24	9.09%	6.80%
Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted	HTDA	185636.27	3690.43	7.95%	5.95%	188497.18	14076.08	7.47%	5.59%	115277.06	17866.57	15.50%	11.60%
Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	743447.49	14588.18	7.85%	5.87%	737152.16	57951.37	7.86%	5.88%	612973.77	46528.41	7.59%	5.68%
Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	123965.11	2389.79	7.71%	5.77%	116343.41	9021.44	7.75%	5.80%	73993.15	5889.45	7.96%	5.96%
Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	102313.90	1969.39	7.70%	5.76%	108736.58	14650.32	13.47%	10.08%	131091.85	8357.77	6.38%	4.77%
Infrastructure - PSU - Debentures / Bonds	IPTD	1026065.93	19458.73	7.59%	5.68%	972200.35	72449.36	7.45%	5.57%	793054.20	56847.82	7.17%	5.37%
Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	438267.23	8289.32	7.57%	5.66%	408515.37	30589.79	7.49%	5.60%	395620.59	24190.40	6.11%	4.57%
Preference Shares	OPSH	0.00	0.00	0.00%	0.00%	0.00	50.00	9763716.07%	7306384.01%	0.00	0.00	0.00%	0.00%
Bonds / Debentures issued by HUDCO	HTHD	110147.94	2072.81	7.53%	5.63%	97955.83	7325.53	7.48%	5.60%	73612.00	5415.34	7.36%	5.51%
Corporate Securities - Debentures	ECOS	131763.34	2448.73	7.43%	5.56%	115699.55	9905.30	8.56%	6.41%	124376.18	7993.85	6.43%	4.81%
Central Government Bonds	CGSB	2426075.26	44830.43	7.39%	5.53%	2364554.55	175506.20	7.42%	5.55%	2267753.92	169458.75	7.47%	5.59%
State Government Bonds	SGGB	3109391.84	56765.64	7.30%	5.46%	2991889.52	218887.75	7.32%	5.48%	2600307.73	190627.35	7.33%	5.49%
Infrastructure - PSU - Debentures / Bonds	IPFD	153.43	2.78	7.25%	7.25%	153.43	11.25	7.33%	7.33%	153.43	11.31	7.37%	7.37%
CCIL - CBLO	ECBO	77018.99	1202.01	6.24%	4.67%	80237.90	5150.10	6.42%	4.80%	90965.53	5597.95	6.15%	4.60%
Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	11370.91	165.82	5.83%	4.36%	13161.53	1232.43	9.36%	7.00%	9213.95	507.02	5.50%	4.12%
Reclassified Approved Investments - Equity (Point 6 under Note for regulation 4 to 9)	ORAE	29026.19	-1166.00	5.02%	1.86%	79063.79	7795.44	9.86%	(0.13)%	178825.28	31492.57	17.61%	9.74%
Term Loans (without Charge)	OTLW	1835.28	17.42	3.80%	2.84%	1835.42	17.42	0.95%	0.71%	1835.47	0.00	0.00%	0.00%
PSU - Equity shares - Quoted	EAEQ	278349.33	-9675.04	(13.90)%	(11.58)%	220848.65	1998.89	0.91%	(3.15)%	151469.90	79836.16	52.71%	34.53%

Units of InvIT	OIIT	2307.92	-8308.50	(1440.00)%	(1077.58)%	569.08	(8308.50)	(1460.00)%	(1092.55)%	0.00	0.00	0.00%	0.00%
Debentures	OLDB	9681.13	65.68	2.66%	1.99%	9782.08	233.37	2.39%	1.79%	10115.01	1134.04	11.21%	8.39%
Reclassified Approved Investments - Debt (Point 6 under Note for regulation 4 to 9)	ORAD	69249.86	404.89	2.35%	1.76%	73691.49	1676.64	2.28%	1.71%	87003.44	2694.58	3.10%	2.32%
Other Approved Securities (excluding Infrastructure Investments)	SGOA	2374.31	12.96	2.18%	1.63%	3318.95	129.13	3.89%	2.91%	9371.90	818.91	8.74%	6.54%
Corporate Securities - Bonds - (Taxable)	EPBT	35777.81	183.95	2.06%	1.54%	30168.52	1627.78	5.40%	4.04%	24819.70	705.70	2.84%	2.13%
Equity Shares in Housing Finance Companies	HAEQ	4248.00	4.82	0.45%	0.00%	1047.45	4.82	0.46%	0.00%	0.00	0.00	0.00%	0.00%
Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	IORD	64577.09	1.62	0.01%	0.01%	66772.86	5.92	0.01%	0.01%	59649.10	30.91	0.05%	0.04%
Application Money	ECAM	2309.21	0.00	0.00%	0.00%	2309.21	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%
Debentures / Bonds / CPs / Loans	HODS	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	752.43	0.00%	0.00%
Equity Shares (incl Co-op Societies)	OESH	19719.94	0.00	0.00%	0.00%	13669.67	3776.53	27.63%	20.52%	4518.35	3872.86	85.71%	63.67%
Equity Shares (PSUs & Unlisted)	OEPU	164.11	0.00	0.00%	0.00%	164.11	3.20	1.95%	0.00%	6832.98	0.00	0.00%	0.00%
Guaranteed Equity	SGGE	5.00	0.00	0.00%	0.00%	5.00	6.96	139.18%	0.00%	5.00	12.37	247.39%	0.00%
Infrastructure - Debentures / Bonds / CPs / loans	IODS	0.00	0.08	0.00%	0.00%	0.00	14.60	0.00%	0.00%	(1000.00)	58.71	(5.87)%	(4.39)%
Infrastructure - Term Loans (with Charge)	ILWC	1625.13	0.00	0.00%	0.00%	1628.22	8.99	0.55%	0.41%	1634.12	0.00	0.00%	0.00%
Loans to State Government for Fire Fighting Equipments	HLSF	4.89	0.00	0.00%	0.00%	4.89	0.00	0.00%	0.00%	4.89	0.00	0.00%	0.00%
Passively Managed Equity ETF (Non Promoter Group)	EETF	10000.00	0.00	0.00%	0.00%	10000.00	0.00	0.00%	0.00%	10000.00	0.00	0.00%	0.00%
Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	IORE	500.00	0.00	0.00%	0.00%	1950.93	(2821.30)	(144.61)%	(108.21)%	6316.57	(270.95)	(4.29)%	(3.51)%
TOTAL		1,05,05,543.40	3,12,156.12			1,01,06,564.82	11,04,863.75			90,98,558.07	11,04,892.45		

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-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

5. YTD Income on investment shall be reconciled with figures in P&L and Revenue account

Form NL -32 STATEMENT OF DOWNGRADED INVESTMENTS

Registration No. 112
Statement as on 31.03.2025
Statement of Downgraded Investment
Periodicity of submission : Half Yearly

Name of Fund : General Ins. Corp. of India

Sr No	Security ID	Particulars of Investments	Product Type	IRDA Code	Amts in Lakhs		Rating Agency	Original Grade	Current Grade	Date of Downgrade	Flag
					Purchase Amount	Date of Purchase					
A		During the Period			0.00						
		None			0.00						
B		As on Date			0.00						
1	0000000012264	10.50% Sec.Red.NC Gammon India Ltd.	04I	IORD	1,440.00	07-05-2009	CARE	AA	D	31-12-2014	D
2	0000000012271	13%Sec Red NCDs of Era Infra Engineering Ltd	04I	ORAD	1,873.93	05-06-2009	CARE	A	D	31-12-2013	D
3	0000000012403	9.20% Sec.NCD Infrastructure Leasing & Financial Services*	04I	IORD	800.02	22-03-2010	CARE	AAA	D	30-09-2018	D
4	0000000012429	9.50% Gammon India-NCD (Put option-18.6.2017)-2020	04I	IORD	1,920.00	18-06-2010	CARE	AA	D	31-03-2015	D
5	0000000012515	11.25%Elder Pharma NCDs-2018	04I	ORAD	569.15	30-03-2011	CARE	A+	D	30-06-2013	D
6	0000000012519	10.25% Amtek Auto 2015-	04I	ORAD	6,000.00	19-04-2011	CARE	AA	AA-	30-06-2015	D
7	0000000012570	9.68% Infrastructure leasing & Finance Co.Ltd.2021	04I	IORD	1,209.11	04-08-2011	FITCH	AAA	D	30-09-2018	D
8	0000000012661	9.82% Infrastructure Leasing & Financial Services Ltd. 2022	04I	IORD	796.73	31-01-2012	CARE	AAA	D	30-09-2018	D
9	0000000012695	9.80% Infrastructure Leasing & Financial Services Ltd.	04I	IORD	1,204.76	05-06-2012	CARE	AAA	D	30-09-2018	D
10	0000000012755	9.54% IL&FS Financial Services Ltd.-2022Series IV	04I	ORAD	769.87	05-10-2012	FITCH	AAA	D	30-09-2018	D
11	0000000012792	10.75% Simplex Infra Ltd 2022 (put/Call 06.12.2019)	04I	IORD	1,500.00	11-12-2012	CARE	AA	D	12-12-2019	D
12	0000000012802	9.40%INFRASTRUCTURE LEASING AND FINANCIAL-.2022 Sec Red NCD	04I	IORD	1,591.09	03-01-2013	FITCH	AAA	D	30-09-2018	D
13	0000000012977	9.90% IL & FS FINANCIAL SERVICES LTD 2019 SEC NCD	04I	ORAD	1,316.90	31-01-2014	FITCH	AAA	D	30-09-2018	D
14	0000000012978	9.95% IL & FS LTD. 2021 SEC NCD	04I	IORD	1,602.38	07-02-2014	CARE	AAA	D	30-09-2018	D
15	0000000013017	9.50% IL&FS FINANCIAL SERVICES LTD.	04I	ORAD	818.78	08-07-2014	CARE	AAA	D	30-09-2018	D
16	0000000013027	9.50%INFRASTRUCTURE LEASING & FIN.SERVICES LTD.-2024-SEC NC	04I	IORD	2,010.59	01-08-2014	CARE	AAA	D	30-09-2018	D
17	0000000013034	9.55%INFRASTRUCTURE LEASING & FIN.SERVICES LTD.-2024-SEC NC	04I	IORD	1,608.91	19-08-2014	FITCH	AAA	D	30-09-2018	D
18	0000000013149	8.70%IDFC FIRST BANK LTD. 2025	04I	ICTD	1,500.00	25-05-2015	ICRA	AAA	AA	30-06-2019	D
19	0000000013156	9.98% INFRASTRUCTURE LEASING & FINANCIAL SERVICES LTD. 2021	04I	IORD	1,587.82	28-05-2015	ICRA	AAA	D	30-09-2018	D
20	0000000013163	9.00% INDIABULLS HOUSING FINANCE LTD - 2025	04I	HORD	2,500.00	12-06-2015	CARE	AAA	AA-	31-12-2023	D
21	0000000013185	8.75% INFRASTRUCTURE LEASING & FINANCIAL SERVICES LTD. 2020	04I	IORD	1,603.95	03-08-2015	CARE	AAA	D	30-09-2018	D
22	0000000013254	8.58% INFRASTRUCTURE & LEASING FINANCIAL SERVICES LTD. 2016	04I	IORD	1,992.84	04-12-2015	CARE	AAA	D	30-09-2018	D
23	0000000013256	9.40%IDFC FIRST LIMITED 2025(FORMERLY CAPITAL FIRST)	04I	ORAD	2,500.44	08-12-2015	CARE	AA+	AA	09-10-2020	D
24	0000000013276	8.65%INFRASTRUCTURE LEASING & FINANCIAL SERVICES LTD. 2020	04I	IORD	1,993.49	23-12-2015	CARE	AAA	D	30-09-2018	D
25	0000000013318	9.50% ECL FINANCE LTD. - 2026	04I	ORAD	4,000.00	18-03-2016	BRICKWORK	AA+	A+	30-06-2024	D
26	0000000013324	9.40%IL&FS TRANSPORTATION	04I	IORD	1,940.26	13-04-2016	CARE	AAA	D	31-12-2018	D
27	0000000013381	8.90%INDIABULLS HOUSING FINANCE LTD. - 2026.	04I	HORD	2,491.25	26-07-2016	CARE	AAA	AA-	31-12-2023	D
28	0000000013387	8.60% IL&FS Financial Services Ltd. - 2021	04I	ORAD	1,376.35	09-08-2016	CARE	AAA	D	30-09-2018	D
29	0000000013388	9.10% Reliance General Insurance Co. Ltd. 2026	04I	ORAD	2,000.00	18-08-2016	CARE	AA	A	03-04-2020	D
30	0000000013393	9.28% IL&FS Transportation Networks Ltd - 2021	04I	IORD	3,914.25	26-08-2016	CARE	AA+	D	31-12-2018	D
31	0000000013410	9.00% INDIABULLS HOUSING FINANCE LTD - 2026	04I	HORD	2,501.12	30-09-2016	CARE	AAA	AA-	31-12-2023	D
32	0000000013520	8.35% NATIONAL INSURANCE CO. LTD. - 2027 UNSECURED	04I	ORAD	7,500.00	29-03-2017	ICRA	AA+	A+	19-10-2020	D
33	0000000013537	8.06% Infrastructure Leasing & Financial services Ltd.May2022	04I	IORD	1,199.45	16-05-2017	CARE	AAA	D	30-09-2018	D
34	0000000013579	7.50% ILFS NCD - 2020	04I	IORD	2,002.19	08-08-2017	CARE	AAA	D	30-09-2018	D
35	0000000013586	7.60% Infrastructure Leasing & Financial Services SEC. 2020	04I	IORD	2,005.38	23-08-2017	FITCH	AAA	D	30-09-2018	D
36	0000000013593	7.75% IL & FS FIN SERV 2022 SEC RED NCD	04I	IORD	1,107.42	12-09-2017	CARE	AAA	D	30-09-2018	D
37	0000000013595	7.85% Infrastructure Leasing & Financial Services 2027.	04I	IORD	1,190.37	26-09-2017	CARE	AAA	D	30-09-2018	D
38	0000000013606	7.85%INFRASTRUCTURE LEASING & FINANCIAL SERVICES LTD-2022	04I	IORD	3,192.78	03-11-2017	CARE	AAA	D	30-09-2018	D
39	0000000013609	7.80% IL&FS Financial Services 2024	04I	ORAD	1,384.21	09-11-2017	CARE	AAA	D	30-09-2018	D
40	0000000013646	8.30% IL & FS 2023	04I	IORD	1,997.41	15-01-2018	CARE	AAA	D	30-09-2018	D
41	0000000013647	8.30% Infrastructure Leasing & Financial Services Ltd-2023.	04I	IORD	1,997.55	18-01-2018	CARE	AAA	D	30-09-2018	D
42	0000000013665	8.30% Infrastructure & Leasing Finance Services Ltd. - 2023	04I	IORD	1,998.33	07-02-2018	CARE	AAA	D	30-09-2018	D
43	0000000013704	8.45%Infrastructure Leasing &Financial Services Ltd.	04I	IORD	1,999.44	16-03-2018	CARE	AAA	D	30-09-2018	D
44	0000000013715	8.75% IL&FS Financial Services -2023	04I	ORAD	1,341.32	03-04-2018	CARE	AAA	D	30-09-2018	D
45	0000000013723	7.80% IL&FS -2020	04I	IORD	5,588.97	11-04-2018	CARE	AAA	D	30-09-2018	D
46	0000000013741	8.90%INFRASTRUCTURE LEASING & FINANCIAL SERVICES LTD.-2023	04I	IORD	2,009.71	21-05-2018	CARE	AAA	D	30-09-2018	D
47	0000000013768	9.05% Infrastructure Leasing and Financial Services Ltd.2023	04I	IORD	1,206.77	29-06-2018	CARE	AAA	D	31-12-2018	D
					96,655.27						

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: General Insurance Corporation of India (GIC Re)
Registration No:112

Date: 31.03.2025
(Amount in Rs. 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					
1A	No. of Reinsurers with rating of AAA and above	10	-	6,491.41	10,697.44	6.21%
2A	No. of Reinsurers with rating AA but less than AAA	59	15,225.12	39,911.38	42,954.51	35.43%
3A	No. of Reinsurers with rating A but less than AA	65	4,341.86	19,229.72	11,491.23	12.66%
4A	No. of Reinsurers with rating BBB but less than A	41	(58.14)	18,992.62	176.21	6.90%
5A	No. of Reinsurers with rating less than BBB	5	5,568.90	771.21	11.06	2.29%
6A	Others (outside India)	27	-	624.12	(33.17)	0.21%
	Total (A)	207	25,077.75	86,020.46	65,297.29	63.70%
	With In India					
1B	Indian Insurance Companies	17	1,645.38	67.22	52,377.83	19.53%
2B	FRBs	5	1,906.29	42,004.02	2,499.47	16.76%
3B	GIC Re	-	-	-	-	
4B	Other (within India)	-	-	-	-	
	Total (B)	22	3,551.67	42,071.23	54,877.29	36.30%
	Grand Total (C)= (A)+(B)	229	28,629.42	128,091.69	120,174.58	100.00%

330,974.74

Note:-

(a) The above data exclude estimation premium, Special arrangement with Branches & Inter branch figures which amounts to INR

54079.04 lakh

(b) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative as per the table and point (a) is consistent with all relevant NL forms;

The aforementioned Business figures are matching with all relevant NL forms

(c) Figures are for the period 01.04.2024 to 31.03.2025.

(d) S&P and equivalent ratings of other agencies are used to prepare the disclosure.

In case of reinsurer not rated by S&P, other agency ratings were used and equivalency was established to adjust them in the above bands.

(e) Category 6A - Others (outside India) includes Non-rated Reinsurers, Government Reinsurers and Pools.

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

Not Applicable

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

Not Applicable

FORM NL-36-BUSINESS -CHANNELS WISE

Not Applicable

FORM NL-37-CLAIMS DATA

Not Applicable

FORM NL-38-Development of Losses (Annual Submission)

Not Applicable

FORM NL-39-AGEING OF CLAIMS

Not Applicable

FORM NL-41 OFFICES INFORMATION**Name of the Insurer: General Insurance Corporation of India****Date: 31.03.2025**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		9
2	No. of branches approved during the year		NIL
3	No. of branches opened during the year	Out of approvals of previous	NIL
4		Out of approvals of this year	NIL
5	No. of branches closed during the year		NIL
6	No of branches at the end of the year		4
7	No. of branches approved but not opened		NIL
8	No. of rural branches		NIL
9	No. of urban branches		4
10	<u>No. of Directors:-</u>		
	(a) Independent Director		2
	(b) Executive Director		3
	(c) Non-executive Director		1
	(d) Women Director		3
	(e) Whole time director		-
11	<u>No. of Employees as on 31.03.2025</u>		
	(a) On-roll:		449
	(b) Off-roll:		7
	(c) Total		456
12	<u>No. of Insurance Agents and Intermediaries</u>		-
	(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) Other as allowed by IRDAI (To be specified)		

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter as on 01.10.2024	453	—
Recruitments during the quarter	6	—
Attrition during the quarter	10	—
Number at the end of the quarter as on 31.03.2025	449	—

FORM NL-42 - BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS
Name of the Insurer: General Insurance Corporation of India
Date: 31.03.2025

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
Board of Directors				
1	Shri Ramaswamy Narayanan	Chairman and Managing Director	Executive Director	-
3	Dr. M. P. Tangirala	Non-Executive Director	Government Nominee Director	-
5	Ms. A. Manimekhalai	Independent Director	Independent Director	-
6	Shri T. Sivakumar	Independent Director	Independent Director	Ceased w.e.f. 20.12.2024
7	Shri Priya Bhushan Sharma	Independent Director	Independent Director	Ceased w.e.f. 21.03.2025
8	Ms. Vinita Kumari	Independent Director	Independent Director	-
9	Shri Hitesh Joshi	Executive Director	Executive Director	Appointed w.e.f. 09.07.2024
10	Smt. Radhika C. S.	Executive Director	Executive Director	Appointed w.e.f. 12.07.2024
Key Managerial Personnel				
1	Shri N Ramaswamy	Chairman and Managing Director	Chief Executive Officer	-
2	Shri Hitesh Joshi	Executive Director	Executive Director	General Manager upto 08.07.2024 and appointed as ED w.e.f. 09.07.2024
3	Smt. Radhika C. S.	Executive Director	Executive Director	Appointed w.e.f. 12.07.2024
4	Smt. Jayashri Balkrishna	General Manager	Chief Risk Officer	-
5	Shri Balkrishna Variar	General Manager	Chief Finance Officer	Appointed w.e.f. 01.05.2024
	Smt. Jayashree Ranade	General Manager	Chief Finance Officer	Upto 30.04.2024
6	Smt. Radhika C. S.	Executive Director	Chief of Internal Audit & Financial Advisor	Appointed w.e.f. 01.10.2024
	Shri Sachindra Salvi	General Manager	Chief of Internal Audit & Financial Advisor	Appointed w.e.f. 06.05.2024 and upto 30.09.2024
	Shri Balkrishna Variar	General Manager	Chief of Internal Audit & Financial Advisor	Upto 05.05.2024
7	Shri S. K. Rath	General Manager	General Manager	-
8	Shri Sachindra Salvi	General Manager	General Manager	Upto 31.12.2024
9	Shri Suresh Savaliya	Chief Compliance Officer & Company Secretary	Chief Compliance Officer	Upto 19.03.2025
10	Shri Rajesh Khadatare	Deputy General Manager	Chief Marketing Officer	-
11	Shri Sanjay Mokashi	Deputy General Manager	Chief Underwriting Officer	-
12	Smt. Radhika Ravishekar	Deputy General Manager	Chief Investment Officer	-
13	Shri Sateesh Bhat	Appointed Actuary (Non-Life)	Appointed Actuary (Non-Life)	-
14	Shri Suresh Narayan Sindhi	Appointed Actuary (Life)	Appointed Actuary (Life)	-

Notes:-

(a) "Key Management Person" as defined under IRDAI (Corporate Governance for Insurers) Regulations, 2024

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

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

Not Applicable

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

Not Applicable

FORM NL-45-GREIVANCE DISPOSAL

Not Applicable

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE
Name of the Insurer: GENERAL INSURANCE CORPORATION OF INDIA
For the Half-year ending: March 2025
Date: 30-05-2025

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
24-Oct-24	STOCK HOLDING CORPORATION OF INDIA LIM	EGM	REAPPOINTMENT OF MR. ASHOK KUMAR MOTWANI [DIN 00088225] AS AN INDEPENDENT DIRECTOR	REAPPOINTMENT OF MR. ASHOK KUMAR MOTWANI [DIN 00088225] AS AN INDEPENDENT DIRECTOR	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	STOCK HOLDING CORPORATION OF INDIA LIM	EGM	REAPPOINTMENT OF MR. ANIMESH CHAUHAN [DIN 02060457] AS AN INDEPENDENT DIRECTOR	REAPPOINTMENT OF MR. ANIMESH CHAUHAN [DIN 02060457] AS AN INDEPENDENT DIRECTOR	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
20-Nov-24	WHEEL INDIA LIMITED	POSTAL BALLOT	TO APPROVE APPOINTMENT OF MR. M P VIJAY KUMAR (DIN: 05170323) AS AN INDEPENDENT DIRECTOR OF THE COMPANY FOR A TERM OF FIVE (5) CONSECUTIVE YEARS	TO APPROVE APPOINTMENT OF MR. M P VIJAY KUMAR (DIN: 05170323) AS AN INDEPENDENT DIRECTOR OF THE COMPANY FOR A TERM OF FIVE (5) CONSECUTIVE YEARS	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
20-Nov-24	PROCTER & GAMBLE HYGIENE AND HEALTH	AGM	TO RECEIVE, CONSIDER AND ADOPT THE AUDITED BALANCE SHEET AS OF JUNE 30, 2024, AND THE STATEMENT OF PROFIT AND LOSS FOR THE FINANCIAL YEAR ENDED ON THAT DATE, TOGETHER WITH THE REPORTS OF THE AUDITORS AND DIRECTORS THEREON.	TO RECEIVE, CONSIDER AND ADOPT THE AUDITED BALANCE SHEET AS OF JUNE 30, 2024, AND THE STATEMENT OF PROFIT AND LOSS FOR THE FINANCIAL YEAR ENDED ON THAT DATE, TOGETHER WITH THE REPORTS OF THE AUDITORS AND DIRECTORS THEREON.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	PROCTER & GAMBLE HYGIENE AND HEALTH	AGM	TO CONFIRM PAYMENT OF INTERIM DIVIDEND AND TO DECLARE FINAL DIVIDEND FOR THE FINANCIAL YEAR ENDING JUNE 30, 2024.	TO CONFIRM PAYMENT OF INTERIM DIVIDEND AND TO DECLARE FINAL DIVIDEND FOR THE FINANCIAL YEAR ENDING JUNE 30, 2024.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	PROCTER & GAMBLE HYGIENE AND HEALTH	AGM	TO APPOINT A DIRECTOR IN PLACE OF MR. GHANASHYAM HEGDE, EXECUTIVE DIRECTOR (DIN 08054712), WHO RETIRES BY ROTATION AND BEING ELIGIBLE, OFFERS HIMSELF FOR RE APPOINTMENT	TO APPOINT A DIRECTOR IN PLACE OF MR. GHANASHYAM HEGDE, EXECUTIVE DIRECTOR (DIN 08054712), WHO RETIRES BY ROTATION AND BEING ELIGIBLE, OFFERS HIMSELF FOR RE APPOINTMENT	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	PROCTER & GAMBLE HYGIENE AND HEALTH	AGM	TO APPOINT A DIRECTOR IN PLACE OF MR. GAGAN SAWHNEY, NON-EXECUTIVE DIRECTOR (DIN 08279568), WHO RETIRES BY ROTATION AND BEING ELIGIBLE, OFFERS HIMSELF FOR RE APPOINTMENT.	TO APPOINT A DIRECTOR IN PLACE OF MR. GAGAN SAWHNEY, NON-EXECUTIVE DIRECTOR (DIN 08279568), WHO RETIRES BY ROTATION AND BEING ELIGIBLE, OFFERS HIMSELF FOR RE APPOINTMENT.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	PROCTER & GAMBLE HYGIENE AND HEALTH	AGM	RATIFICATION OF REMUNERATION PAYABLE TO THE COST AUDITOR FOR THE FINANCIAL YEAR 2024-25.	RATIFICATION OF REMUNERATION PAYABLE TO THE COST AUDITOR FOR THE FINANCIAL YEAR 2024-25.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
20-Nov-24	RANE BRAKE LINING LIMITED	MEETING OF THE EQUITY SHAREHOLDERS	TO APPROVE PAYMENT OF COMMISSION TO MR. HARISH LAKSHMAN (DIN: 00012602), CHAIRMAN AND NON-EXECUTIVE DIRECTOR.	TO APPROVE PAYMENT OF COMMISSION TO MR. HARISH LAKSHMAN (DIN: 00012602), CHAIRMAN AND NON-EXECUTIVE DIRECTOR.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	RANE BRAKE LINING LIMITED	MEETING OF THE EQUITY SHAREHOLDERS	TO APPROVE THE RE-APPOINTMENT AND REMUNERATION OF MR. R BALAKRISHNAN AS MANAGER.	TO APPROVE THE RE-APPOINTMENT AND REMUNERATION OF MR. R BALAKRISHNAN AS MANAGER.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	ALBERT DAVID LIMITED	POSTAL BALLOT	APPOINTMENT OF MR. NARESH PACHISIA (DIN: 00233768) AS AN INDEPENDENT DIRECTOR	APPOINTMENT OF MR. NARESH PACHISIA (DIN: 00233768) AS AN INDEPENDENT DIRECTOR	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	ALBERT DAVID LIMITED	POSTAL BALLOT	RESOLUTION THAT THE BOARD OF DIRECTORS, THE COMPANY SECRETARY AND THE CHIEF FINANCIAL OFFICER, BE AND THEY ARE HEREBY SEVERALLY AUTHORIZED TO DO ALL SUCH ACTS, DEEDS AND THINGS AS THEY MAY IN THEIR ABSOLUTE DISCRETION CONSIDER PROPER, NECESSARY OR DESIRABLE INCLUDING OBTAINING ANY APPROVAL(S)- STATUTORY, CONTRACTUAL OR OTHERWISE, IN RELATION TO THE ABOVE AND EXECUTE ALL SUCH AGREEMENTS, DOCUMENTS, INSTRUMENTS AND WRITINGS AS MAY BE REQUIRED IN ORDER TO GIVE EFFECT TO THE FOREGOING RESOLUTION AND TO SETTLE ANY QUESTION, DIFFICULTY OR DOUBT THAT MAY ARISE IN THE SAID REGARD	RESOLUTION THAT THE BOARD OF DIRECTORS, THE COMPANY SECRETARY AND THE CHIEF FINANCIAL OFFICER, BE AND THEY ARE HEREBY SEVERALLY AUTHORIZED TO DO ALL SUCH ACTS, DEEDS AND THINGS AS THEY MAY IN THEIR ABSOLUTE DISCRETION CONSIDER PROPER, NECESSARY OR DESIRABLE INCLUDING OBTAINING ANY APPROVAL(S)- STATUTORY, CONTRACTUAL OR OTHERWISE, IN RELATION TO THE ABOVE AND EXECUTE ALL SUCH AGREEMENTS, DOCUMENTS, INSTRUMENTS AND WRITINGS AS MAY BE REQUIRED IN ORDER TO GIVE EFFECT TO THE FOREGOING RESOLUTION AND TO SETTLE ANY QUESTION, DIFFICULTY OR DOUBT THAT MAY ARISE IN THE SAID REGARD	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	ITC LIMITED	POSTAL BALLOT	TO CONSIDER AND, IF THOUGHT FIT, TO PASS THE FOLLOWING RESOLUTION AS AN ORDINARY RESOLUTION- IN ACCORDANCE WITH THE PROVISIONS OF SECTION 152 OF THE COMPANIES ACT, 2013, MR. SIDDHARTHA MOHANTY (DIN: 08058830) BE AND IS HEREBY APPOINTED AS A DIRECTOR OF THE COMPANY, LIABLE TO RETIRE BY ROTATION, WITH EFFECT FROM 1ST JANUARY, 2025 FOR A PERIOD OF THREE YEARS OR TILL SUCH EARLIER DATE UPON WITHDRAWAL BY THE RECOMMENDING INSTITUTION OR TO CONFORM WITH THE POLICY ON RETIREMENT AND AS MAY BE DETERMINED BY THE BOARD OF DIRECTORS OF THE COMPANY AND / OR BY ANY APPLICABLE STATUTES, RULES, REGULATIONS OR GUIDELINES	TO CONSIDER AND, IF THOUGHT FIT, TO PASS THE FOLLOWING RESOLUTION AS AN ORDINARY RESOLUTION- IN ACCORDANCE WITH THE PROVISIONS OF SECTION 152 OF THE COMPANIES ACT, 2013, MR. SIDDHARTHA MOHANTY (DIN: 08058830) BE AND IS HEREBY APPOINTED AS A DIRECTOR OF THE COMPANY, LIABLE TO RETIRE BY ROTATION, WITH EFFECT FROM 1ST JANUARY, 2025 FOR A PERIOD OF THREE YEARS OR TILL SUCH EARLIER DATE UPON WITHDRAWAL BY THE RECOMMENDING INSTITUTION OR TO CONFORM WITH THE POLICY ON RETIREMENT AND AS MAY BE DETERMINED BY THE BOARD OF DIRECTORS OF THE COMPANY AND / OR BY ANY APPLICABLE STATUTES, RULES, REGULATIONS OR GUIDELINES	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	RANE BRAKE LINING LIMITED	POSTAL BALLOT	TO APPROVE PAYMENT OF COMMISSION TO MR. HARISH LAKSHMAN (DIN: 00012602), CHAIRMAN AND NON-EXECUTIVE DIRECTOR CONSIDERING THE OVERALL RESPONSIBILITIES OF THE CHAIRMAN, THE COMPANY HAS BEEN PAYING A COMMISSION OF UP TO 2% OF THE NET PROFITS (AS PER SECTION 198 OF THE COMPANIES ACT, 2013) OF THE COMPANY. THIS WAS PAID TO THE THEN CHAIRMAN MR. L GANESH, TILL MARCH 31, 20	TO APPROVE PAYMENT OF COMMISSION TO MR. HARISH LAKSHMAN (DIN: 00012602), CHAIRMAN AND NON-EXECUTIVE DIRECTOR CONSIDERING THE OVERALL RESPONSIBILITIES OF THE CHAIRMAN, THE COMPANY HAS BEEN PAYING A COMMISSION OF UP TO 2% OF THE NET PROFITS (AS PER SECTION 198 OF THE COMPANIES ACT, 2013) OF THE COMPANY. THIS WAS PAID TO THE THEN CHAIRMAN MR. L GANESH, TILL MARCH 31, 20	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	RANE BRAKE LINING LIMITED	POSTAL BALLOT	TO APPROVE THE RE-APPOINTMENT AND REMUNERATION OF MR. R BALAKRISHNAN AS MANAGER.	TO APPROVE THE RE-APPOINTMENT AND REMUNERATION OF MR. R BALAKRISHNAN AS MANAGER.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	VALECHA ENGINEERING LTD	AGM	ADOPTION OF FINANCIAL STATEMENTS TO CONSIDER AND ADOPT: THE AUDITED STANDALONE AND CONSOLIDATED FINANCIAL STATEMENTS OF THE COMPANY FOR THE FINANCIAL YEAR ENDED MARCH 31, 2024 AND THE REPORT OF AUDITORS THEREON.	ADOPTION OF FINANCIAL STATEMENTS TO CONSIDER AND ADOPT: THE AUDITED STANDALONE AND CONSOLIDATED FINANCIAL STATEMENTS OF THE COMPANY FOR THE FINANCIAL YEAR ENDED MARCH 31, 2024 AND THE REPORT OF AUDITORS THEREON.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE
Name of the Insurer: GENERAL INSURANCE CORPORATION OF INDIA
For the Half-year ending: March 2025
Date: 30-05-2025

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
27-Dec-24	VALECHA ENGINEERING LTD	AGM	APPOINTMENT OF THE M/S. JAIN JAGAVAT KAMDAR AND CO. AS A STATUTORY AUDITORS.	APPOINTMENT OF THE M/S. JAIN JAGAVAT KAMDAR AND CO. AS A STATUTORY AUDITORS.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	VALECHA ENGINEERING LTD	AGM	TO APPOINT SHRI SHASHIKANT GANGADHAR BHOGE (DIN : 05345105) AS DIRECTOR OF THE COMPANY.	TO APPOINT SHRI SHASHIKANT GANGADHAR BHOGE (DIN : 05345105) AS DIRECTOR OF THE COMPANY.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	VALECHA ENGINEERING LTD	AGM	APPOINTMENT OF MR SHASHIKANT GANGADHAR BHOGE (DIN: 05345105), DIRECTOR AS THE WHOLE TIME DIRECTOR DESIGNATED AS EXECUTIVE DIRECTOR OF THE COMPANY AS THE PROMOTER DIRECTOR.	APPOINTMENT OF MR SHASHIKANT GANGADHAR BHOGE (DIN: 05345105), DIRECTOR AS THE WHOLE TIME DIRECTOR DESIGNATED AS EXECUTIVE DIRECTOR OF THE COMPANY AS THE PROMOTER DIRECTOR.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	VALECHA ENGINEERING LTD	AGM	TO APPOINT SHRI BHUSHAN RAVINDRA SABLE (DIN : 03268957), AS DIRECTOR OF THE COMPANY.	TO APPOINT SHRI BHUSHAN RAVINDRA SABLE (DIN : 03268957), AS DIRECTOR OF THE COMPANY.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	VALECHA ENGINEERING LTD	AGM	APPOINTMENT OF SHRI BHUSHAN RAVINDRA SABLE (DIN: 03268957), DIRECTOR AS THE WHOLE TIME DIRECTOR DESIGNATED AS EXECUTIVE DIRECTOR OF THE COMPANY AS THE PROMOTER DIRECTOR.	APPOINTMENT OF SHRI BHUSHAN RAVINDRA SABLE (DIN: 03268957), DIRECTOR AS THE WHOLE TIME DIRECTOR DESIGNATED AS EXECUTIVE DIRECTOR OF THE COMPANY AS THE PROMOTER DIRECTOR.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	VALECHA ENGINEERING LTD	AGM	TO APPOINT SHRI PRADEEP KISAN KHANDAGALE (DIN: 01124220), AS DIRECTOR OF THE COMPANY.	TO APPOINT SHRI PRADEEP KISAN KHANDAGALE (DIN: 01124220), AS DIRECTOR OF THE COMPANY.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	VALECHA ENGINEERING LTD	AGM	TO APPOINT SHRI ASHISH MITTAL (DIN: 10331046), AS NON EXECUTIVE AND INDEPENDENT DIRECTOR OF THE COMPANY.	TO APPOINT SHRI ASHISH MITTAL (DIN: 10331046), AS NON EXECUTIVE AND INDEPENDENT DIRECTOR OF THE COMPANY.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	VALECHA ENGINEERING LTD	AGM	TO APPOINT SHRI VIPUL BANSAL (DIN : 00015967), AS DIRECTOR OF THE COMPANY.	TO APPOINT SHRI VIPUL BANSAL (DIN : 00015967), AS DIRECTOR OF THE COMPANY.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	VALECHA ENGINEERING LTD	AGM	TO APPOINT MS. ASHILESHA SHACHINDRA RAYTHATHTHA (DIN: 10769720), AS DIRECTOR OF THE COMPANY.	TO APPOINT MS. ASHILESHA SHACHINDRA RAYTHATHTHA (DIN: 10769720), AS DIRECTOR OF THE COMPANY.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	VALECHA ENGINEERING LTD	AGM	TO KEEP THE REGISTER OF MEMBERS ALONG WITH THE INDICES OF MEMBERS AND/ OR ANY OTHER RELATED DOCUMENTS REQUIRED TO BE KEPT AT THE REGISTERED OFFICE OF THE COMPANY AT THE OFFICE OF M/S. BIGSHARE SERVICES PRIVATE LIMITED.	TO KEEP THE REGISTER OF MEMBERS ALONG WITH THE INDICES OF MEMBERS AND/ OR ANY OTHER RELATED DOCUMENTS REQUIRED TO BE KEPT AT THE REGISTERED OFFICE OF THE COMPANY AT THE OFFICE OF M/S. BIGSHARE SERVICES PRIVATE LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
10-Mar-25	LARSEN & TOUBRO LIMITED	POSTAL BALLOT	ENTERING INTO MATERIAL RELATED PARTY TRANSACTIONS WITH L AND T MHI POWER BOILERS PRIVATE LIMITED.	ENTERING INTO MATERIAL RELATED PARTY TRANSACTIONS WITH L AND T MHI POWER BOILERS PRIVATE LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	LARSEN & TOUBRO LIMITED	POSTAL BALLOT	ENTERING INTO MATERIAL RELATED PARTY TRANSACTIONS WITH L AND T MHI POWER TURBINE GENERATORS PRIVATE LIMITED.	ENTERING INTO MATERIAL RELATED PARTY TRANSACTIONS WITH L AND T MHI POWER TURBINE GENERATORS PRIVATE LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
15-Mar-25	BASF INDIA LTD.	POSTAL BALLOT	APPOINTMENT OF MR. NARENDRANATH J. BALIGA (DIN: 07005484) AS THE WHOLE TIME DIRECTOR OF THE COMPANY FOR A PERIOD EFFECTIVE FROM 1 JANUARY 2025 TILL 30 JUNE 2027 AND TO FIX HIS REMUNERATION.	APPOINTMENT OF MR. NARENDRANATH J. BALIGA (DIN: 07005484) AS THE WHOLE TIME DIRECTOR OF THE COMPANY FOR A PERIOD EFFECTIVE FROM 1 JANUARY 2025 TILL 30 JUNE 2027 AND TO FIX HIS REMUNERATION.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	BASF INDIA LTD.	POSTAL BALLOT	INCREASE IN THE MAXIMUM LIMITS OF RELATED PARTY TRANSACTIONS ENTERED INTO BETWEEN THE COMPANY AND BASF HONG KONG LTD.	INCREASE IN THE MAXIMUM LIMITS OF RELATED PARTY TRANSACTIONS ENTERED INTO BETWEEN THE COMPANY AND BASF HONG KONG LTD.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
16-Mar-25	RAMCO INDUSTRIES LTD	POSTAL BALLOT	TO APPROVE THE APPOINTMENT OF SMT. SOUNDARA KUMAR (DIN 01974515) AS A NON EXECUTIVE INDEPENDENT DIRECTOR ON THE BOARD OF THE COMPANY.	TO APPROVE THE APPOINTMENT OF SMT. SOUNDARA KUMAR (DIN 01974515) AS A NON EXECUTIVE INDEPENDENT DIRECTOR ON THE BOARD OF THE COMPANY.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	RAMCO INDUSTRIES LTD	POSTAL BALLOT	TO APPROVE THE RE APPOINTMENT AND REMUNERATION OF MR. GANESH LAKSHMINARAYAN AS CHAIRMAN AND MANAGING DIRECTOR.	TO APPROVE THE RE APPOINTMENT AND REMUNERATION OF MR. GANESH LAKSHMINARAYAN AS CHAIRMAN AND MANAGING DIRECTOR.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
17-Mar-25	RANE HOLDINGS LIMITED	POSTAL BALLOT	TO APPROVE UNDER REGULATION 17(6)(E) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATION 2015 READ WITH SECTION 197 198 AND OTHER APPLICABLE PROVISIONS OF THE COMPANIES ACT 2013 THE REMUNERATION PAYABLE TO MR. GANESH LAKSHMINARAYAN CHAIRMAN AND MANAGING DIRECTOR AND MR. HARISH LAKSHMAN VICE CHAIRMAN AND JOINT MANAGING DIRECTOR BOTH PROMOTER EXECUTIVE DIRECTORS.	TO APPROVE UNDER REGULATION 17(6)(E) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATION 2015 READ WITH SECTION 197 198 AND OTHER APPLICABLE PROVISIONS OF THE COMPANIES ACT 2013 THE REMUNERATION PAYABLE TO MR. GANESH LAKSHMINARAYAN CHAIRMAN AND MANAGING DIRECTOR AND MR. HARISH LAKSHMAN VICE CHAIRMAN AND JOINT MANAGING DIRECTOR BOTH PROMOTER EXECUTIVE DIRECTORS.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	RANE HOLDINGS LIMITED	POSTAL BALLOT	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN THE TATA POWER COMPANY LIMITED AND/OR TATA POWER INTERNATIONAL PTE LIMITED WITH PT KALTIM PRIMA COAL.	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN THE TATA POWER COMPANY LIMITED AND/OR TATA POWER INTERNATIONAL PTE LIMITED WITH PT KALTIM PRIMA COAL.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	THE TATA POWER COMPANY LIMITED	POSTAL BALLOT	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TP SOUTHERN ODISHA DISTRIBUTION LIMITED AND GRIDCO LIMITED.	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TP SOUTHERN ODISHA DISTRIBUTION LIMITED AND GRIDCO LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	THE TATA POWER COMPANY LIMITED	POSTAL BALLOT	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TP NORTHERN ODISHA DISTRIBUTION LIMITED AND GRIDCO LIMITED.	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TP NORTHERN ODISHA DISTRIBUTION LIMITED AND GRIDCO LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	THE TATA POWER COMPANY LIMITED	POSTAL BALLOT	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TP SOUTHERN ODISHA DISTRIBUTION LIMITED AND GRIDCO LIMITED.	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TP SOUTHERN ODISHA DISTRIBUTION LIMITED AND GRIDCO LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE
Name of the Insurer: GENERAL INSURANCE CORPORATION OF INDIA
For the Half-year ending: March 2025
Date: 30-05-2025

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
17-Mar-25	THE TATA POWER COMPANY LIMITED	POSTAL BALLOT	MATERIAL RELATED PARTY TRANSACTION(S) WITH TATA PROJECTS LIMITED.	MATERIAL RELATED PARTY TRANSACTION(S) WITH TATA PROJECTS LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	THE TATA POWER COMPANY LIMITED	POSTAL BALLOT	MATERIAL RELATED PARTY TRANSACTION(S) WITH TATA STEEL LIMITED.	MATERIAL RELATED PARTY TRANSACTION(S) WITH TATA STEEL LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	THE TATA POWER COMPANY LIMITED	POSTAL BALLOT	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TATA POWER DELHI DISTRIBUTION LIMITED AND TATA POWER TRADING COMPANY LIMITED.	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TATA POWER DELHI DISTRIBUTION LIMITED AND TATA POWER TRADING COMPANY LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	THE TATA POWER COMPANY LIMITED	POSTAL BALLOT	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TATA POWER TRADING COMPANY LIMITED AND MAITHON POWER LIMITED.	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TATA POWER TRADING COMPANY LIMITED AND MAITHON POWER LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	THE TATA POWER COMPANY LIMITED	POSTAL BALLOT	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TATA POWER RENEWABLE ENERGY LIMITED AND TP SOLAR LIMITED.	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TATA POWER RENEWABLE ENERGY LIMITED AND TP SOLAR LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	THE TATA POWER COMPANY LIMITED	POSTAL BALLOT	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TATA POWER RENEWABLE ENERGY LIMITED AND TP VARDHAMAN SURYA LIMITED.	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TATA POWER RENEWABLE ENERGY LIMITED AND TP VARDHAMAN SURYA LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	THE TATA POWER COMPANY LIMITED	POSTAL BALLOT	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TP CENTRAL ODISHA DISTRIBUTION LIMITED AND GRIDCO LIMITED.	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TP CENTRAL ODISHA DISTRIBUTION LIMITED AND GRIDCO LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	THE TATA POWER COMPANY LIMITED	POSTAL BALLOT	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TP WESTERN ODISHA DISTRIBUTION LIMITED AND GRIDCO LIMITED.	MATERIAL RELATED PARTY TRANSACTION(S) BETWEEN TP WESTERN ODISHA DISTRIBUTION LIMITED AND GRIDCO LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
21-Mar-25	GIC HOUSING FINANCE LTD	POSTAL BALLOT	APPOINTMENT OF SHRI SACHINDRA SALVI (DIN: 10930663) AS MANAGING DIRECTOR AND CEO WITH EFFECT FROM MARCH 01, 2025.	APPOINTMENT OF SHRI SACHINDRA SALVI (DIN: 10930663) AS MANAGING DIRECTOR AND CEO WITH EFFECT FROM MARCH 01, 2025.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
26-Mar-25	ITC HOTELS LIMITED	POSTAL BALLOT	TO APPROVE MATERIAL RELATED PARTY TRANSACTIONS BY THE COMPANY.	TO APPROVE MATERIAL RELATED PARTY TRANSACTIONS BY THE COMPANY.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	ITC HOTELS LIMITED	POSTAL BALLOT	TO APPROVE MATERIAL RELATED PARTY TRANSACTIONS BY THE SUBSIDIARIES OF THE COMPANY.	TO APPROVE MATERIAL RELATED PARTY TRANSACTIONS BY THE SUBSIDIARIES OF THE COMPANY.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
29-Mar-25	SANOFI CONSUMER HEALTHCARE INDIA LIM	POSTAL BALLOT	APPOINTMENT OF MS. MAITHILEE MISTRY (DIN: 02152619) AS A DIRECTOR OF THE COMPANY.	APPOINTMENT OF MS. MAITHILEE MISTRY (DIN: 02152619) AS A DIRECTOR OF THE COMPANY.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	SANOFI CONSUMER HEALTHCARE INDIA LIM	POSTAL BALLOT	APPOINTMENT OF MS. MAITHILEE MISTRY (DIN: 02152619) AS WHOLE TIME DIRECTOR OF THE COMPANY.	APPOINTMENT OF MS. MAITHILEE MISTRY (DIN: 02152619) AS WHOLE TIME DIRECTOR OF THE COMPANY.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	SANOFI CONSUMER HEALTHCARE INDIA LIM	POSTAL BALLOT	APPROVAL FOR MATERIAL RELATED PARTY TRANSACTIONS WITH SANOFI INDIA LIMITED.	APPROVAL FOR MATERIAL RELATED PARTY TRANSACTIONS WITH SANOFI INDIA LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	SANOFI CONSUMER HEALTHCARE INDIA LIM	POSTAL BALLOT	APPROVAL FOR MATERIAL RELATED PARTY TRANSACTIONS WITH OPELLA HEALTHCARE INDIA PRIVATE LIMITED.	APPROVAL FOR MATERIAL RELATED PARTY TRANSACTIONS WITH OPELLA HEALTHCARE INDIA PRIVATE LIMITED.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION
	SANOFI CONSUMER HEALTHCARE INDIA LIM	POSTAL BALLOT	APPROVAL FOR MATERIAL RELATED PARTY TRANSACTIONS WITH OPELLA HEALTHCARE INTERNATIONAL SAS.	APPROVAL FOR MATERIAL RELATED PARTY TRANSACTIONS WITH OPELLA HEALTHCARE INTERNATIONAL SAS.	APPROVED FOR E VOTING	FOR	AGREED FOR THE RESOLUTION

Radhika
Ravishekar
Krishnaswami

Digitally signed by
Radhika Ravishekar
Krishnaswami
Date: 2025.06.22
16:51:31 +05'30'