

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2024 - 31st March 2025

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2025	YEAR ENDED 31ST MARCH 2025	QUARTER ENDED 31ST MARCH 2024	YEAR ENDED 31ST MARCH 2024
1	Premiums earned (Net)	NL-4-Premium Schedule	6,285	18,018	3,951	17,174
2	Profit/ (Loss) on sale/redemption of Investments		-	9	4	12
3	Interest, Dividend & Rent – Gross *		2,107	7,163	644	2,435
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		(20)	(20)	-	-
	iii) Handling Charges		(83)	(174)	(93)	(215)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		-	-	-	-
	iii) Others		-	-	-	-
	TOTAL (A)		8,289	24,996	4,506	19,406
1	Claims Incurred (Net)	NL-5-Claims Schedule	4,581	13,523	2,234	17,817
2	Commission	NL-6-Commission Schedule	(2,045)	(5,007)	3,771	2,347
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	917	2,806	701	2,403
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		3,453	11,322	6,706	22,567
	Operating Profit/(Loss) from Fire Business C = (A - B)		4,836	13,674	(2,200)	(3,161)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		4,836	13,674	(2,200)	(3,161)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		4,836	13,674	(2,200)	(3,161)

* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2025	YEAR ENDED 31ST MARCH 2025	QUARTER ENDED 31ST MARCH 2024	YEAR ENDED 31ST MARCH 2024
Interest, Dividend & Rent	604	2,640	554	2,108
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	81	337	71	259
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	1,422	4,186	19	68
Interest, Dividend & Rent – Gross	2,107	7,163	644	2,435

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2025	YEAR ENDED 31ST MARCH 2025	QUARTER ENDED 31ST MARCH 2024	YEAR ENDED 31ST MARCH 2024
1	Premiums earned (Net)	NL-4-Premium Schedule	4,533	14,124	4,386	14,661
2	Profit/ (Loss) on sale/redemption of Investments		-	4	3	6
3	Interest, Dividend & Rent – Gross *		335	1,310	264	1,074
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		-	-	-	-
	iii) Handling Charges		(10)	(32)	(16)	(26)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		-	-	-	-
	iii) Others		-	-	-	-
	TOTAL (A)		4,858	15,406	4,637	15,715
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,704	13,720	3,734	11,095
2	Commission	NL-6-Commission Schedule	489	1,430	240	757
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	508	2,169	542	2,105
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		4,701	17,319	4,516	13,957
	Operating Profit/(Loss) from Marine Business C = (A - B)		157	(1,913)	121	1,758
	APPROPRIATIONS					
	Transfer to Shareholders' Account		157	(1,913)	121	1,758
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		157	(1,913)	121	1,758

* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2025	YEAR ENDED 31ST MARCH 2025	QUARTER ENDED 31ST MARCH 2024	YEAR ENDED 31ST MARCH 2024
Interest, Dividend & Rent	296	1,162	227	929
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	39	148	30	115
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	-	-	7	30
Interest, Dividend & Rent – Gross	335	1,310	264	1,074

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2025	YEAR ENDED 31ST MARCH 2025	QUARTER ENDED 31ST MARCH 2024	YEAR ENDED 31ST MARCH 2024
1	Premiums earned (Net)	NL-4-Premium Schedule	132,061	535,779	163,927	659,628
2	Profit/ (Loss) on sale/redemption of Investments		22	294	145	430
3	Interest, Dividend & Rent – Gross *		23,820	94,117	21,811	84,558
4	a) Other Income:					
	i) Transfer & Duplicate Fee		4	33	1	36
	ii) Exchange Gain / (Loss)		(18)	(24)	1	(1)
	iii) Handling Charges		(24)	(60)	(16)	(52)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		-	-	-	-
	iii) Others		-	-	-	
	TOTAL (A)		155,865	630,139	185,869	744,599
1	Claims Incurred (Net)	NL-5-Claims Schedule	113,685	474,284	137,074	568,003
2	Commission	NL-6-Commission Schedule	26,543	86,865	16,108	86,310
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	22,031	89,290	22,970	87,307
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		162,259	650,439	176,152	741,620
	Operating Profit/(Loss) from Miscellaneous Business C = (A - B)		(6,394)	(20,300)	9,717	2,979
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(6,394)	(20,300)	9,717	2,979
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(6,394)	(20,300)	9,717	2,979

* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2025	YEAR ENDED 31ST MARCH 2025	QUARTER ENDED 31ST MARCH 2024	YEAR ENDED 31ST MARCH 2024
Interest, Dividend & Rent	20,786	82,915	18,756	73,201
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	2,765	10,593	2,397	8,979
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	269	609	658	2,378
Interest, Dividend & Rent – Gross	23,820	94,117	21,811	84,558

PERIODIC DISCLOSURES

FORM NL-1-B-RA

TOTAL REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2025	YEAR ENDED 31ST MARCH 2025	QUARTER ENDED 31ST MARCH 2024	YEAR ENDED 31ST MARCH 2024
1	Premiums earned (Net)	NL-4-Premium Schedule	142,879	567,921	172,264	691,463
2	Profit/ (Loss) on sale/redemption of Investments		22	307	152	448
3	Interest, Dividend & Rent – Gross *		26,262	102,590	22,719	88,067
4	a) Other Income:					
	i) Transfer & Duplicate Fee		4	33	1	36
	ii) Exchange Gain / (Loss)		(38)	(44)	1	(1)
	iii) Handling Charges		(117)	(266)	(125)	(293)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		-	-	-	-
	iii) Others		-	-	-	-
	TOTAL (A)		169,012	670,541	195,012	779,720
1	Claims Incurred (Net)	NL-5-Claims Schedule	121,970	501,527	143,042	596,915
2	Commission	NL-6-Commission Schedule	24,987	83,288	20,119	89,414
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	23,456	94,265	24,213	91,815
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		170,413	679,080	187,374	778,144
	Operating Profit/(Loss) C = (A - B)		(1,401)	(8,539)	7,638	1,576
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(1,401)	(8,539)	7,638	1,576
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(1,401)	(8,539)	7,638	1,576

* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST MARCH 2025	YEAR ENDED 31ST MARCH 2025	QUARTER ENDED 31ST MARCH 2024	YEAR ENDED 31ST MARCH 2024
Interest, Dividend & Rent	21,686	86,717	19,537	76,238
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	2,885	11,078	2,498	9,353
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	1,691	4,795	684	2,476
Interest, Dividend & Rent – Gross	26,262	102,590	22,719	88,067

PERIODIC DISCLOSURES

FORM NL-2-B-PL

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2025	YEAR ENDED 31ST MARCH 2025	QUARTER ENDED 31ST MARCH 2024	YEAR ENDED 31ST MARCH 2024
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		4,836	13,674	(2,200)	(3,161)
	(b) Marine Insurance		157	(1,913)	120	1,758
	(c) Miscellaneous Insurance		(6,394)	(20,300)	9,715	2,979
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,866	22,976	8,714	32,806
	(b) Profit on sale of investments		2	81	65	187
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		654	2,936	1,074	3,897
3	OTHER INCOME					
	(a) Recovery from Investments written off		604	625	-	1,310
	(b) Profit on Sale of Fixed Assets		-	-	-	-
	(c) Miscellaneous Income		135	705	978	1,170
	TOTAL (A)		4,860	18,784	18,466	40,946
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) For Impairment Loss in respect of Intangible Assets		-	-	6,399	6,399
	(d) For Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad Debts written off		469	469	-	-
	(c) Interest on Subordinated Debts		-	-	-	-
	(d) Expenses towards Corporate Social Responsibility (CSR) Activities		111	442	111	446
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards Remuneration of MD/CEO/WTd/ Other KMPs		-	-	-	-
	(iii) Others		-	-	-	-
	(g) Others		-	-	-	-
	(i) Investment Write Off		-	-	-	-
	(ii) Loss on Sale of Fixed Assets		62	119	(9)	11
	TOTAL (B)		642	1,030	6,501	6,856
	Profit/ (Loss) Before Tax		4,218	17,754	11,965	34,090
	Less: Provision for Taxation					
	Current Tax		730	3,250	6,290	12,280
	Deferred Tax		178	964	(3,141)	(3,700)
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		133	133	-	149
	Deferred Tax		(104)	(104)	-	(130)
	Profit/ (Loss) After Tax		3,281	13,511	8,816	25,491
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of Profit/ (Loss) brought forward from last year			250,023		224,532
	Balance carried forward to Balance Sheet			263,534		250,023

PERIODIC DISCLOSURES

FORM NL-3-B-BS

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31ST MARCH 2025

(₹ In Lakhs)

	Schedule	AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	28,782	28,782
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	397,384	383,873
FAIR VALUE CHANGE ACCOUNT			
- Shareholders' Funds		158	63
- Policyholders' Funds		611	224
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		426,935	412,942
APPLICATION OF FUNDS			
INVESTMENTS			
Investments - Shareholders'	NL-12-Investment Schedule	350,223	384,619
Investments - Policyholders'	NL-12(A)-Investment Schedule	1,356,769	1,373,496
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	16,353	15,332
DEFERRED TAX ASSET (NET)		5,820	6,680
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	21,820	6,510
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	228,604	217,349
Sub-Total (A)		250,424	223,859
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1,250,559	1,295,565
PROVISIONS	NL-18-Provisions Schedule	302,095	295,479
Sub-Total (B)		1,552,654	1,591,044
NET CURRENT ASSETS (C) = (A - B)		(1,302,230)	(1,367,185)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT & LOSS A/C		-	-
TOTAL		426,935	412,942

CONTINGENT LIABILITIES

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debt by the Company	2,025	1,575
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	45,228	26,022
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	TOTAL	47,253	27,597

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2025				YEAR ENDED 31ST MARCH 2025			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
	Gross Direct Premium	16,352	7,308	176,499	200,159	87,495	32,227	711,512	831,234
	Add: Premium on reinsurance accepted	5,519	40	969	6,528	17,225	232	1,990	19,447
	Less : Premium on reinsurance ceded	15,552	3,752	38,518	57,822	86,043	17,993	169,356	273,392
	Net Written Premium	6,319	3,596	138,950	148,865	18,677	14,466	544,146	577,289
	Add: Opening balance of UPR	-	-	-	-	11,679	4,355	267,617	283,651
	Less: Closing balance of UPR	34	(937)	6,889	5,986	12,338	4,697	275,984	293,019
	Net Earned Premium	6,285	4,533	132,061	142,879	18,018	14,124	535,779	567,921

	Gross Direct Premium								
	- In India	16,352	7,308	176,499	200,159	87,495	32,227	711,512	831,234
	- Outside India	-	-	-	-	-	-	-	-

PREMIUM EARNED [NET]

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2024				YEAR ENDED 31ST MARCH 2024			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
	Gross Direct Premium	15,377	7,714	197,878	220,969	97,002	30,542	855,964	983,508
	Add: Premium on reinsurance accepted	7,367	23	446	7,836	17,734	123	696	18,553
	Less : Premium on reinsurance ceded	18,666	4,695	68,776	92,137	97,975	15,977	247,826	361,778
	Net Written Premium	4,078	3,042	129,548	136,668	16,761	14,688	608,834	640,283
	Add: Opening balance of UPR	-	-	-	-	12,092	4,328	318,411	334,831
	Less: Closing balance of UPR	127	(1,344)	(34,379)	(35,596)	11,679	4,355	267,617	283,651
	Net Earned Premium	3,951	4,386	163,927	172,264	17,174	14,661	659,628	691,463

	Gross Direct Premium								
	- In India	15,377	7,714	197,878	220,969	97,002	30,542	855,964	983,508
	- Outside India	-	-	-	-	-	-	-	-

PERIODIC DISCLOSURES
FORM NL-4 (A) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2025			YEAR ENDED 31ST MARCH 2025		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Gross Direct Premium	7,169	139	7,308	30,786	1,441	32,227
	Add: Premium on reinsurance accepted	40	-	40	212	20	232
	Less : Premium on reinsurance ceded	3,639	113	3,752	16,559	1,434	17,993
	Net Written Premium	3,570	26	3,596	14,439	27	14,466
	Add: Opening balance of UPR	-	-	-	4,355	-	4,355
	Less: Closing balance of UPR	(935)	(2)	(937)	4,671	26	4,697
	Net Earned Premium	4,505	28	4,533	14,123	1	14,124

	Gross Direct Premium						
	- In India	7,169	139	7,308	30,786	1,441	32,227
	- Outside India	-	-	-	-	-	-

PREMIUM EARNED [NET]

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2024			YEAR ENDED 31ST MARCH 2024		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Gross Direct Premium	7,503	211	7,714	29,059	1,483	30,542
	Add: Premium on reinsurance accepted	23	-	23	59	64	123
	Less : Premium on reinsurance ceded	4,511	184	4,695	14,421	1,556	15,977
	Net Written Premium	3,015	27	3,042	14,697	(9)	14,688
	Add: Opening balance of UPR	-	-	-	4,216	112	4,328
	Less: Closing balance of UPR	(1,218)	(126)	(1,344)	4,355	-	4,355
	Net Earned Premium	4,233	153	4,386	14,558	103	14,661

	Gross Direct Premium						
	- In India	7,503	211	7,714	29,059	1,483	30,542
	- Outside India	-	-	-	-	-	-

PERIODIC DISCLOSURES
FORM NL-4 (B) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars		QUARTER ENDED 31ST MARCH 2025													
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
	Gross Direct Premium	57,867	54,821	112,688	6,473	7	1,612	1,784	2,290	20,122	35	22,447	14,626	16,862	176,499
	Add: Premium on reinsurance accepted	-	-	-	404	-	-	287	-	266	-	266	-	12	969
	Less : Premium on reinsurance ceded	7,037	4,649	11,686	6,296	7	117	1,180	210	805	4	1,019	11,310	6,903	38,518
	Net Written Premium	50,830	50,172	101,002	581	-	1,495	891	2,080	19,583	31	21,694	3,316	9,971	138,950
	Add: Opening balance of UPR	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Less: Closing balance of UPR	8,097	3,809	11,906	105	-	74	90	(579)	658	-	79	(3,394)	(1,971)	6,889
	Net Earned Premium	42,733	46,363	89,096	476	-	1,421	801	2,659	18,925	31	21,615	6,710	11,942	132,061

[illegible]

PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars		YEAR ENDED 31ST MARCH 2025													
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
	Gross Direct Premium	206,384	210,584	416,968	27,301	7	6,102	6,859	11,449	78,811	210	90,470	90,968	72,837	711,512
	Add: Premium on reinsurance accepted	-	-	-	1,136	-	-	428	-	266	-	266	-	160	1,990
	Less : Premium on reinsurance ceded	24,588	11,583	36,171	26,443	7	483	3,175	1,022	3,709	17	4,748	66,501	31,828	169,356
	Net Written Premium	181,796	199,001	380,797	1,994	-	5,619	4,112	10,427	75,368	193	85,988	24,467	41,169	544,146
	Add: Opening balance of UPR	91,761	106,276	198,037	1,234	-	2,199	1,808	6,335	32,843	20	39,198	5,058	20,083	267,617
	Less: Closing balance of UPR	100,312	107,629	207,941	1,215	-	2,473	1,900	5,342	32,005	22	37,369	3,278	21,808	275,984
	Net Earned Premium	173,245	197,648	370,893	2,013	-	5,345	4,020	11,420	76,206	191	87,817	26,247	39,444	535,779

[illegible]

(₹ In Lakhs)

PREMIUM EARNED [NET][illegible]

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2025				YEAR ENDED 31ST MARCH 2025			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
	Claims Paid (Direct)	29,097	5,418	152,027	186,542	66,465	20,096	577,046	663,607
	Add: Reinsurance accepted to direct claims	1,529	47	40	1,616	3,733	348	1,160	5,241
	Less: Reinsurance ceded to claims paid	25,411	2,018	27,500	54,929	55,749	9,158	127,001	191,908
	Net Claim Paid	5,215	3,447	124,567	133,229	14,449	11,286	451,205	476,940
	Add: Claims Outstanding at the end of the Year	(634)	257	(10,882)	(11,259)	22,968	12,020	927,313	962,301
	Less: Claims Outstanding at the beginning of the Year	-	-	-	-	23,894	9,586	904,234	937,714
	Net Incurred Claims	4,581	3,704	113,685	121,970	13,523	13,720	474,284	501,527

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2025				YEAR ENDED 31ST MARCH 2025			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
	Claims Paid (Direct)								
	- In India	29,096	5,418	152,027	186,541	66,464	20,096	577,046	663,606
	- Outside India	1	-	-	1	1	-	-	1
		29,097	5,418	152,027	186,542	66,465	20,096	577,046	663,607
	Estimates of IBNR and IBNER at the end of the year (net)	1,217	(79)	(6,174)	(5,036)	3,790	4,033	550,643	558,466
	Estimates of IBNR and IBNER at the beginning of the year (net)	-	-	-	-	2,402	3,868	576,034	582,304

CLAIMS INCURRED [NET]

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2024				YEAR ENDED 31ST MARCH 2024			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
	Claims Paid (Direct)	15,560	4,857	162,625	183,042	50,912	18,630	597,751	667,293
	Add: Reinsurance accepted to direct claims	267	4	2	273	5,700	324	121	6,145
	Less: Reinsurance ceded to claims paid	12,284	2,018	43,943	58,245	46,770	8,422	124,938	180,130
	Net Claim Paid	3,543	2,843	118,684	125,070	9,842	10,532	472,934	493,308
	Add: Claims Outstanding at the end of the Year	(1,309)	891	18,390	17,972	23,894	9,586	904,234	937,714
	Less: Claims Outstanding at the beginning of the Year	-	-	-	-	15,919	9,023	809,165	834,107
	Net Incurred Claims	2,234	3,734	137,074	143,042	17,817	11,095	568,003	596,915

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2024				YEAR ENDED 31ST MARCH 2024			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
	Claims Paid (Direct)								
	- In India	15,560	4,855	162,625	183,040	50,910	18,628	597,751	667,289
	- Outside India	-	2	-	2	2	2	-	4
		15,560	4,857	162,625	183,042	50,912	18,630	597,751	667,293
	Estimates of IBNR and IBNER at the end of the year (net)	(132)	223	20,426	20,517	2,402	3,868	576,034	582,304
	Estimates of IBNR and IBNER at the beginning of the year (net)	-	-	-	-	2,139	3,447	508,120	513,706

PERIODIC DISCLOSURES

FORM NL-5 (A) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2025			YEAR ENDED 31ST MARCH 2025		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Claims Paid (Direct)	5,395	23	5,418	19,983	113	20,096
	Add: Reinsurance accepted to direct claims	47	-	47	348	-	348
	Less: Reinsurance ceded to claims paid	1,996	22	2,018	9,140	18	9,158
	Net Claim Paid	3,446	1	3,447	11,191	95	11,286
	Add: Claims Outstanding at the end of the Year	223	34	257	11,826	194	12,020
	Less: Claims Outstanding at the beginning of the Year	-	-	-	9,387	199	9,586
	Net Incurred Claims	3,669	35	3,704	13,630	90	13,720

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2025			YEAR ENDED 31ST MARCH 2025		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Claims Paid (Direct)						
	- In India	5,395	23	5,418	19,983	113	20,096
	- Outside India	-	-	-	-	-	-
		5,395	23	5,418	19,983	113	20,096
	Estimates of IBNR and IBNER at the end of the year (net)	(113)	34	(79)	3,845	188	4,033
	Estimates of IBNR and IBNER at the beginning of the year (net)	-	-	-	3,714	154	3,868

CLAIMS INCURRED [NET]

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2024			YEAR ENDED 31ST MARCH 2024		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Claims Paid (Direct)	4,815	42	4,857	17,900	730	18,630
	Add: Reinsurance accepted to direct claims	2	2	4	322	2	324
	Less: Reinsurance ceded to claims paid	1,976	42	2,018	7,988	434	8,422
	Net Claim Paid	2,841	2	2,843	10,234	298	10,532
	Add: Claims Outstanding at the end of the Year	878	13	891	9,387	199	9,586
	Less: Claims Outstanding at the beginning of the Year	-	-	-	8,753	270	9,023
	Net Incurred Claims	3,719	15	3,734	10,868	227	11,095

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2024			YEAR ENDED 31ST MARCH 2024		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Claims Paid (Direct)						
	- In India	4,815	40	4,855	17,900	728	18,628
	- Outside India	-	2	2	-	2	2
		4,815	42	4,857	17,900	730	18,630
	Estimates of IBNR and IBNER at the end of the Year (net)	217	6	223	3,714	154	3,868
	Estimates of IBNR and IBNER at the beginning of the year (net)	-	-	-	3,320	127	3,447

PERIODIC DISCLOSURES
FORM NL-5 (B) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2025														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims Paid (Direct)	38,280	61,363	99,643	2,763	-	950	737	2,870	21,367	28	24,265	15,031	8,638	152,027	
Add: Reinsurance accepted to direct claims	-	-	-	39	-	-	-	1	-	-	1	-	-	40	
Less: Reinsurance ceded to claims paid	4,614	4,363	8,977	2,454	-	113	(26)	121	1,401	1	1,523	11,277	3,182	27,500	
Net Claim Paid	33,666	57,000	90,666	348	-	837	763	2,750	19,966	27	22,743	3,754	5,456	124,567	
Add: Claims Outstanding at the end of the Year	(3,617)	(3,686)	(7,303)	(259)	-	(61)	(645)	(634)	(5,057)	8	(5,683)	266	2,803	(10,882)	
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	-	-	-	-	-	(1)	(1)	-	1	-	
Net Incurred Claims	30,049	53,314	83,363	89	-	776	118	2,116	14,909	36	17,061	4,020	8,258	113,685	

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2025													
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
	Claims Paid (Direct)														
	- In India	38,280	61,363	99,643	2,763	-	950	737	2,870	21,367	28	24,265	15,031	8,638	152,027
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		38,280	61,363	99,643	2,763	-	950	737	2,870	21,367	28	24,265	15,031	8,638	152,027
	Estimates of IBNR and IBNER at the end of the year (net)	(1,531)	6,027	4,496	35	-	450	(698)	62	(4,037)	(74)	(4,049)	(8,234)	1,826	(6,174)
	Estimates of IBNR and IBNER at the beginning of the year (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars		YEAR ENDED 31ST MARCH 2025													
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
	Claims Paid (Direct)	162,734	187,421	350,155	6,588	50	2,975	9,632	10,266	86,543	92	96,901	83,627	27,118	577,046
	Add: Reinsurance accepted to direct claims	-	-	-	71	-	-	-	293	784	-	1,077	-	12	1,160
	Less: Reinsurance ceded to claims paid	20,984	14,053	35,037	5,489	50	200	6,889	658	7,636	4	8,298	62,726	8,312	127,001
	Net Claim Paid	141,750	173,368	315,118	1,170	-	2,775	2,743	9,901	79,691	88	89,680	20,901	18,818	451,205
	Add: Claims Outstanding at the end of the Year	25,315	771,438	796,753	2,361	-	4,480	17,678	8,168	15,966	323	24,457	24,806	56,778	927,313
	Less: Claims Outstanding at the beginning of the Year	36,652	742,470	779,122	2,593	-	4,434	11,735	9,717	30,644	240	40,601	22,603	43,146	904,234
	Net Incurred Claims	130,413	202,336	332,749	938	-	2,821	8,686	8,352	65,013	171	73,536	23,104	32,450	474,284

(₹ In Lakhs)

	Particulars	YEAR ENDED 31ST MARCH 2025													
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
	Claims Paid (Direct)														
	- In India	162,734	187,421	350,155	6,588	50	2,975	9,632	10,266	86,543	92	96,901	83,627	27,118	577,046
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		162,734	187,421	350,155	6,588	50	2,975	9,632	10,266	86,543	92	96,901	83,627	27,118	577,046
	Estimates of IBNR and IBNER at the end of the year (net)	18,755	475,924	494,679	454	-	2,200	7,358	3,202	10,468	129	13,799	4,198	27,955	550,643
	Estimates of IBNR and IBNER at the beginning of the year (net)	21,061	487,122	508,183	396	-	1,717	5,436	3,045	17,638	174	20,857	16,034	23,411	576,034

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2024														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims Paid (Direct)	37,261	44,227	81,488	2,378	875	473	1,270	2,459	46,869	8	49,336	21,742	5,063	162,625	
Add: Reinsurance accepted to direct claims	-	-	-	2	-	-	-	-	-	-	-	-	-	2	
Less: Reinsurance ceded to claims paid	3,444	3,943	7,387	1,939	875	21	173	105	15,562	1	15,668	16,309	1,571	43,943	
Net Claim Paid	33,817	40,284	74,101	441	-	452	1,097	2,354	31,307	7	33,668	5,433	3,492	118,684	
Add: Claims Outstanding at the end of the Year	3,907	6,479	10,386	(131)	-	10	(24)	1,182	(4,174)	(21)	(3,013)	7,561	3,601	18,390	
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Incurred Claims	37,724	46,763	84,487	310	-	462	1,073	3,536	27,133	(14)	30,655	12,994	7,093	137,074	

(₹ In Lakhs)

Particulars		QUARTER ENDED 31ST MARCH 2024													
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
	Claims Paid (Direct)														
	- In India	37,261	44,227	81,488	2,378	875	473	1,270	2,459	46,869	8	49,336	21,742	5,063	162,625
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		37,261	44,227	81,488	2,378	875	473	1,270	2,459	46,869	8	49,336	21,742	5,063	162,625
	Estimates of IBNR and IBNER at the end of the year (net)	2,319	16,308	18,627	(22)	-	(16)	(59)	310	(3,990)	(31)	(3,711)	2,691	2,916	20,426
	Estimates of IBNR and IBNER at the beginning of the year (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	YEAR ENDED 31ST MARCH 2024														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims Paid (Direct)	153,972	152,045	306,017	5,885	875	2,024	3,029	8,499	215,627	63	224,189	38,802	16,930	597,751	
Add: Reinsurance accepted to direct claims	-	-	-	27	-	-	-	49	45	-	94	-	-	121	
Less: Reinsurance ceded to claims paid	11,279	14,918	26,197	4,665	875	92	952	447	57,188	3	57,638	29,108	5,411	124,938	
Net Claim Paid	142,693	137,127	279,820	1,247	-	1,932	2,077	8,101	158,484	60	166,645	9,694	11,519	472,934	
Add: Claims Outstanding at the end of the Year	36,652	742,470	779,122	2,593	-	4,434	11,735	9,717	30,644	241	40,602	22,603	43,145	904,234	
Less: Claims Outstanding at the beginning of the Year	25,890	687,866	713,756	1,948	-	3,869	3,142	6,763	38,976	184	45,923	16,264	24,263	809,165	
Net Incurred Claims	153,455	191,731	345,186	1,892	-	2,497	10,670	11,055	150,152	117	161,324	16,033	30,401	568,003	

(₹ In Lakhs)

Particulars	YEAR ENDED 31ST MARCH 2024														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims Paid (Direct)															
- In India	153,972	152,045	306,017	5,885	875	2,024	3,029	8,499	215,627	63	224,189	38,802	16,930	597,751	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	153,972	152,045	306,017	5,885	875	2,024	3,029	8,499	215,627	63	224,189	38,802	16,930	597,751	
Estimates of IBNR and IBNER at the end of the year (net)	21,061	487,122	508,183	396	-	1,717	5,436	3,045	17,638	174	20,857	16,034	23,411	576,034	
Estimates of IBNR and IBNER at the beginning of the year (net)	15,223	439,829	455,052	377	-	1,321	1,319	2,576	23,448	135	26,159	10,516	13,376	508,120	

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2025				YEAR ENDED 31ST MARCH 2025			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission & Remuneration	3,364	952	29,214	33,530	11,399	3,923	98,768	114,090
Rewards	-	-	-	-	-	-	-	-
Distribution fees	-	-	648	648	-	-	2,350	2,350
Gross Commission	3,364	952	29,862	34,178	11,399	3,923	101,118	116,440
Add: Commission on Re-insurance Accepted	502	3	51	556	2,004	22	165	2,191
Less: Commission on Re-insurance Ceded	5,911	466	3,370	9,747	18,410	2,515	14,418	35,343
Net Commission	(2,045)	489	26,543	24,987	(5,007)	1,430	86,865	83,288
Break-up of the expenses (Gross) incurred to procure business:								
Individual Agents	936	315	6,376	7,627	2,494	1,315	23,987	27,796
Corporate Agents (Banks / FII / HFC)	57	(3)	119	173	308	-	708	1,016
Corporate Agents (Others)	34	(1)	323	356	58	1	678	737
Insurance Brokers	2,327	639	19,236	22,202	8,513	2,600	63,190	74,303
Direct Business (Online)	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	648	648	-	-	2,350	2,350
Web Aggregators	-	-	-	-	-	-	-	-
Insurance Marketing Firm	9	2	42	53	24	7	105	136
Common Service Centers	-	-	25	25	-	-	48	48
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	1	-	3,093	3,094	2	-	10,052	10,054
Others	-	-	-	-	-	-	-	-
TOTAL (B)	3,364	952	29,862	34,178	11,399	3,923	101,118	116,440
Commission and Rewards on (Excluding Reinsurance) Business written :								
- In India	3,364	952	29,862	34,178	11,399	3,923	101,118	116,440
- Outside India	-	-	-	-	-	-	-	-

COMMISSION

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2024				YEAR ENDED 31ST MARCH 2024			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission & Remuneration	2,527	898	19,923	23,348	10,487	3,108	100,397	113,992
Rewards	-	-	-	-	-	-	-	-
Distribution fees	-	-	642	642	-	-	3,347	3,347
Gross Commission	2,527	898	20,565	23,990	10,487	3,108	103,744	117,339
Add: Commission on Re-insurance Accepted	625	5	58	688	1,724	11	88	1,823
Less: Commission on Re-insurance Ceded	(619)	663	4,515	4,559	9,864	2,362	17,522	29,748
Net Commission	3,771	240	16,108	20,119	2,347	757	86,310	89,414
Break-up of the expenses (Gross) incurred to procure business:								
Individual Agents	650	303	5,560	6,513	2,476	962	21,165	24,603
Corporate Agents (Banks / FII / HFC)	86	-	187	273	310	-	790	1,100
Corporate Agents (Others)	22	1	167	190	43	2	512	557
Insurance Brokers	1,763	590	12,006	14,359	7,641	2,133	68,608	78,382
Direct Business (Online)	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	642	642	-	-	3,347	3,347
Web Aggregators	-	-	-	-	-	-	1	1
Insurance Marketing Firm	4	3	18	25	13	10	125	148
Common Service Centers	-	-	6	6	-	-	23	23
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	2	1	1,979	1,982	4	1	9,173	9,178
Others	-	-	-	-	-	-	-	-
TOTAL (B)	2,527	898	20,565	23,990	10,487	3,108	103,744	117,339
Commission and Rewards on (Excluding Reinsurance) Business written :								
- In India	2,527	898	20,565	23,990	10,487	3,108	103,744	117,339
- Outside India	-	-	-	-	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-6 (A) -COMMISSION SCHEDULE

COMMISSION

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2025			YEAR ENDED 31ST MARCH 2025		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission & Remuneration	948	4	952	3,918	5	3,923
Rewards	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-
Gross Commission	948	4	952	3,918	5	3,923
Add: Commission on Re-insurance Accepted	4	(1)	3	20	2	22
Less: Commission on Re-insurance Ceded	499	(33)	466	2,412	103	2,515
Net Commission	453	36	489	1,526	(96)	1,430
Break-up of the expenses (Gross) incurred to procure business:						
Individual Agents	315	-	315	1,315	-	1,315
Corporate Agents (Banks / FII / HFC)	(3)	-	(3)	-	-	-
Corporate Agents (Others)	(1)	-	(1)	1	-	1
Insurance Brokers	635	4	639	2,595	5	2,600
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	2	-	2	7	-	7
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-
Others	-	-	-	-	-	-
TOTAL (B)	948	4	952	3,918	5	3,923

Commission and Rewards on (Excluding Reinsurance) Business written :						
- In India	948	4	952	3,918	5	3,923
- Outside India	-	-	-	-	-	-

COMMISSION

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST MARCH 2024			YEAR ENDED 31ST MARCH 2024		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission & Remuneration	898	-	898	3,115	(7)	3,108
Rewards	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-
Gross Commission	898	-	898	3,115	(7)	3,108
Add: Commission on Re-insurance Accepted	4	1	5	8	3	11
Less: Commission on Re-insurance Ceded	646	17	663	2,183	179	2,362
Net Commission	256	(16)	240	940	(183)	757
Break-up of the expenses (Gross) incurred to procure business:						
Individual Agents	303	-	303	962	-	962
Corporate Agents (Banks / FII / HFC)	-	-	-	-	-	-
Corporate Agents (Others)	1	-	1	2	-	2
Insurance Brokers	590	-	590	2,140	(7)	2,133
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	3	-	3	10	-	10
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	1	-	1	1	-	1
Others	-	-	-	-	-	-
TOTAL (B)	898	-	898	3,115	(7)	3,108
Commission and Rewards on (Excluding Reinsurance) Business written :						
- In India	898	-	898	3,115	(7)	3,108
- Outside India	-	-	-	-	-	-

PERIODIC DISCLOSURES
FORM NL-6 (B) - COMMISSION SCHEDULE

(₹ In Lakhs)

[illegible]

(₹ In Lakhs)

[illegible]

(₹ In Lakhs)

[illegible]

(₹ In Lakhs)

[illegible]

PERIODIC DISCLOSURES

FORM NL-7 (A) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2025			YEAR ENDED 31ST MARCH 2025		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	277	2	279	1,204	2	1,206
2	Travel, conveyance and vehicle running expenses	21	-	21	60	-	60
3	Training expenses	1	-	1	3	-	3
4	Rents, rates & taxes	35	-	35	134	-	134
5	Repairs	13	-	13	71	-	71
6	Printing & stationery	5	-	5	39	-	39
7	Communication expenses	7	-	7	27	-	27
8	Legal & professional charges	32	-	32	130	-	130
9	Auditors' fees, expenses etc						
	(a) as auditor	-	-	-	1	-	1
	(b) as adviser or in any other capacity, in respect of						
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(iv) Tax Audit Fees	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-
	(d) Out of Pocket Expenses	-	-	-	-	-	-
10	Advertisement and publicity	13	-	13	81	-	81
11	Interest & Bank Charges	(2)	-	(2)	17	-	17
12	Depreciation	45	-	45	143	-	143
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-
15	Information & Technology Expenses	32	1	33	151	1	152
16	Goods and Service Tax Expense	(1)	-	(1)	1	-	1
17	Others :						
	Policy Stamps	-	-	-	-	-	-
	Electricity & Water Charges	4	-	4	20	-	20
	Courtesies & Entertainment	8	-	8	23	-	23
	Others	14	1	15	60	1	61
	TOTAL	504	4	508	2,165	4	2,169
	- In India	504	4	508	2,165	4	2,169
	- Outside India	-	-	-	-	-	-

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST MARCH 2024			YEAR ENDED 31ST MARCH 2024		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	256	1	257	1,063	(1)	1,062
2	Travel, conveyance and vehicle running expenses	13	-	13	46	-	46
3	Training expenses	-	-	-	2	-	2
4	Rents, rates & taxes	39	-	39	125	-	125
5	Repairs	14	-	14	58	-	58
6	Printing & stationery	4	-	4	36	-	36
7	Communication expenses	6	-	6	24	-	24
8	Legal & professional charges	68	-	68	186	-	186
9	Auditors' fees, expenses etc						
	(a) as auditor	-	-	-	1	-	1
	(b) as adviser or in any other capacity, in respect of				-	-	-
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(iv) Tax Audit Fees	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-
	(d) Out of Pocket Expenses	-	-	-	-	-	-
10	Advertisement and publicity	27	-	27	132	-	132
11	Interest & Bank Charges	19	-	19	90	-	90
12	Depreciation	42	-	42	122	-	122
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-
15	Information & Technology Expenses	33	-	33	125	-	125
16	Goods and Service Tax Expense	2	-	2	5	-	5
17	Others :						
	Policy Stamps	-	-	-	-	-	-
	Electricity & Water Charges	5	-	5	19	-	19
	Courtesies & Entertainment	5	-	5	17	-	17
	Others	8	-	8	55	-	55
	TOTAL	541	1	542	2,106	(1)	2,105
	- In India	541	1	542	2,106	(1)	2,105
	- Outside India	-	-	-	-	-	-

FORM NL-7 (B) -OPERATING EXPENSES SCHEDULE

(₹ In Lakhs)

[illegible]

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

₹ In Lakhs)

[illegible]

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

₹ In Lakhs)

[illegible]

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

₹ In Lakhs)

[illegible]

PERIODIC DISCLOSURES
FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,000	40,000
2	Issued Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 287818582 Equity Shares of ₹ 10 each)	28,782	28,782
3	Subscribed Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 287818582 Equity Shares of ₹ 10 each)	28,782	28,782
4	Called up Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 287818582 Equity Shares of ₹ 10 each)	28,782	28,782
	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	-	-
5	Paid up Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 287818582 Equity Shares of ₹ 10 each)	28,782	28,782
	TOTAL	28,782	28,782

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

Shareholder	AS AT 31ST MARCH 2025		AS AT 31ST MARCH 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	146,787,477	51	146,787,477	51
· Foreign	141,031,105	49	141,031,105	49
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	-	-	-	-
TOTAL	287,818,582	100	287,818,582	100

PERIODIC DISCLOSURES

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED

AS AT QUARTER ENDED 31st March, 2025

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Indian Farmers Fertiliser Cooperative Ltd. and its nominees	1	146787477	51	14678.75	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
v)	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Tokio Marine Asia Pte. Ltd.	1	141031105	49	14103.111	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign Promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others	-	-	-	-	-	-	-	-
	Trusts	-	-	-	-	-	-	-	-
	Non Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	2	287818582	100	28781.86	0	0	0	0.00

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

PART B:

Name of the Indian Promoter/Indian Investor: INDIAN FARMERS FERTILISER COOPERATIVE LIMITED

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Cooperative Societies	35340	422199	73.18	46034.46	-	-	-	-
	(ii) Cooperative Banks	306	7970	5.24	3295.85	-	-	-	-
	(iii) Federations	29	24546	21.58	13576.17	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
v)	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign Promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others	-	-	-	-	-	-	-	-
	Trusts	-	-	-	-	-	-	-	-
	Non Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	35675	454715	100.00	62906.48	0	0	0	0

PERIODIC DISCLOSURES**FORM NL-10-RESERVE AND SURPLUS SCHEDULE****(₹ In Lakhs)**

	Particulars	AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	133,838	133,838
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	12	12
7	Other Reserve	-	-
8	Balance of Profit in Profit and Loss Account	263,534	250,023
	TOTAL	397,384	383,873

PERIODIC DISCLOSURES
FORM NL-11-BORROWINGS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

Disclosure For Secured Borrowings

S. No.	Source / Instrument	Amount Borrowed	Amount Of Security	Nature Of Security
1	NIL			

PERIODIC DISCLOSURES
FORM NL-12 & 12A -INVESTMENT SCHEDULE

(₹ In Lakhs)

	Particulars	NL - 12		NL - 12A		TOTAL	
		SHAREHOLDERS		POLICYHOLDERS			
		AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024	AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024	AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	172,991	196,684	670,170	702,370	843,161	899,054
2	Other Approved Securities	-	334	-	1,191	-	1,525
	Other Investments						
	(a) Shares						
	(aa) Equity	113	111	437	396	550	507
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture/ Bonds	25,028	31,811	96,960	113,600	121,988	145,411
	(e) Other Securities	-	-	-	-	-	-
	Fixed Deposits with Banks	1,210	15,970	4,689	57,030	5,899	73,000
	(f) Subsidiaries	10	11	40	39	50	50
	(g) Investment Property - Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure & Housing Sector	60,604	77,301	234,779	276,046	295,383	353,347
	Other than approved investments						
	Exchange Traded Funds	80	80	310	286	390	366
	Equity Shares	103	-	397	-	500	-
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	16,825	6,855	65,179	24,480	82,004	31,335
2	Other Approved Securities	310	440	1,201	1,572	1,511	2,012
	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	3,159	285	12,238	1,018	15,397	1,303
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture/ Bonds	8,925	6,115	34,576	21,836	43,501	27,951
	(e) Other Securities						
	Certificate of Deposit	2,036	543	7,889	1,939	9,925	2,482
	Commercial Paper	1,022	1,089	3,960	3,889	4,982	4,978
	Tri-Party Repo (TREPS)	1,128	1,881	4,369	6,717	5,497	8,598
	Fixed Deposits with Banks	36,362	30,421	140,865	108,634	177,227	139,055
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Property - Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure & Housing Sector	20,317	14,688	78,710	52,453	99,027	67,141
5	Other than approved investments	-	-	-	-	-	-
	TOTAL	350,223	384,619	1,356,769	1,373,496	1,706,992	1,758,115

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

(₹ In Lakhs)

	Particulars	SHAREHOLDERS		POLICYHOLDERS		TOTAL	
		AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024	AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024	AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024
	Long Term Investments						
	Book Value	259,881	322,024	1,006,781	1,149,967	1,266,662	1,471,991
	Market Value	262,967	319,346	1,018,736	1,140,402	1,281,703	1,459,748
	Short Term Investments						
	Book Value	90,084	62,317	348,988	222,539	439,072	284,856
	Market Value	90,001	62,123	348,664	221,843	438,665	283,966

PERIODIC DISCLOSURES**FORM NL-13-LOANS SCHEDULE****(₹ In Lakhs)**

	Particulars	AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount	Provision
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(₹ In Lakhs)

Particulars	Cost/ Gross Block				Depreciation & Impairment					Net Block	
	As at 1st April, 2024	Additions during the Year	Sales/ Adjustments during the Year	As at 31st March 2025	Upto 31st March, 2024	Depreciation for the Year	Impairment	On Sales / Adjustments	Upto 31st March 2025	As at 31st March 2025	As at 31st March 2024
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangibles:	-				-						
- Computer Software	16,415	802	-	17,217	14,938	1,005	-	-	15,943	1,274	1,477
Land - Freehold	1,084	-	-	1,084	-	-	-	-	-	1,084	1,084
Leasehold Property	-	-	-	-	-	-	-	-	-	-	-
Buildings	321	-	-	321	34	5	-	-	39	282	287
Furniture & Fittings	13,486	2,374	1,000	14,860	6,406	2,418	-	891	7,933	6,927	7,080
Information Technology Equipment	11,141	2,897	3,276	10,762	9,368	1,483	-	3,275	7,576	3,186	1,773
Vehicles	299	104	162	241	137	31	-	86	82	159	162
Office Equipment	4,296	992	253	5,035	2,167	781	-	232	2,716	2,319	2,129
Others	-	-	-	-	-	-	-	-	-	-	-
TOTAL	47,042	7,169	4,691	49,520	33,050	5,723	-	4,484	34,289	15,231	13,992
Capital Work In Progress	1,340	1,117	1,335	1,122	-	-	-	-	-	1,122	1,340
Grand Total	48,382	8,286	6,026	50,642	33,050	5,723	-	4,484	34,289	16,353	15,332
Previous Year Total	40,357	13,956	5,931	48,382	21,522	5,300	6,399	171	33,050	15,332	

PERIODIC DISCLOSURES			
FORM NL-15-CASH AND BANK BALANCE SCHEDULE			

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024
1	Cash (including cheques*, drafts and stamps)	365	2,762
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	21,455	3,748
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	21,820	6,510
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash and Bank Balances		
	In India	21,820	6,510
	Outside India	-	-

* Cheques on hand amount to ` 315 lakh (Previous year ` 2601 lakh)

Notes:

1. Balance with Banks in current accounts above, includes liquid flexi term deposit of ` 20,100 lakh (Previous year ` 23,800 lakh)
2. Balance with Banks in current accounts above, includes Earmarked amount of ` 5 lakh (Previous year ` 30 lakh) towards CSR activities.
3. Balance with Banks in current accounts above, includes remittances in transit of ` 4,161 lakh (Previous year ` 3,308 lakh)

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024
	ADVANCES		
1	Reserve Deposits with ceding Companies	61,634	51,000
2	Application money for investments	-	-
3	Prepayments	3,580	3,013
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,040	4,800
6	Goods and Service Tax Credit	3,228	2,166
7	Others		
	Deposit towards Rent	1,179	1,142
	Contribution to Motor Vehicle Accident Fund - Insured Vehicle	2,217	-
	Advance Reinsurance Premium Ceded on Long Term Policies (Net of Advance Commission Earned)	1,916	-
	Others	4,446	4,810
	TOTAL (A)	80,240	66,931
	OTHER ASSETS		
1	Income accrued on Investments/ FDRs	45,852	46,769
2	Outstanding Premiums	69,264	61,841
	Less : Provisions for doubtful	-	-
3	Agents' Balances	183	55
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	30,335	39,455
	Less : Provisions for doubtful	-	-
6	Due from subsidiaries/ holding	-	1
7	Investments held for Unclaimed Amount of Policyholders	2,383	1,846
8	Investment Income accruing on unclaimed amount	347	451
9	Others	-	-
	TOTAL (B)	148,364	150,418
	TOTAL (A+B)	228,604	217,349

PERIODIC DISCLOSURES**FORM NL-17-CURRENT LIABILITIES SCHEDULE****(₹ In Lakhs)**

	Particulars	AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024
1	Agents' Balances	15,284	20,701
2	Balances due to other insurance companies (including reinsurers)	109,590	176,558
3	Deposits held on re-insurance ceded	2,879	2,879
4	Premiums received in advance		
	(a) For Long term policies	102,800	94,067
	(b) for Other Policies	21,148	17,273
5	Unallocated Premium*	10,435	12,245
6	Sundry Creditors	11,635	20,443
7	Due to Subsidiaries/ Holding Company	-	-
8	Claims Outstanding	962,301	937,714
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of Policyholders	2,351	1,640
11	Income accrued on Unclaimed amounts	347	451
12	Interest payable on Debentures/Bonds	-	-
13	Goods & Service Tax Liabilities	5,876	4,654
14	Others		
	Statutory Dues	5,561	5,340
	Deposit towards Claim Settlement	352	1,600
	TOTAL	1,250,559	1,295,565

* Includes Deposit Premium of ` 8,269 lakh (Previous year ` 10,172 lakh)

PERIODIC DISCLOSURES
FORM NL-18-PROVISIONS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024
1	Reserve for Unexpired Risk	293,019	283,651
2	Reserve for Premium Deficiency	-	-
3	Provision for Taxation (less advance tax paid and taxes deducted at source)	-	3,789
4	Provision for Employee Benefits	9,076	8,039
5	Others	-	-
	TOTAL	302,095	295,479

PERIODIC DISCLOSURES**FORM NL-19 MISC EXPENDITURE SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 31ST MARCH 2025	AS AT 31ST MARCH 2024
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES
FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Analytical Ratios for Non-Life companies					
S.No.	Particulars	QUARTER ENDED 31ST MARCH 2025	YEAR ENDED 31ST MARCH 2025	QUARTER ENDED 31ST MARCH 2024	YEAR ENDED 31ST MARCH 2024
1	Gross Direct Premium Growth Rate *	-9.42%	-15.48%	-19.78%	-0.36%
2	Gross Direct Premium to Net Worth Ratio (In Times)	NA	1.95	NA	2.38
3	Growth rate of Net Worth	NA	3.27%	NA	6.58%
4	Net Retention Ratio *	72.02%	67.86%	59.73%	63.90%
5	Net Commission Ratio *	16.79%	14.43%	14.72%	13.96%
6	Expense of Management to Gross Direct Premium Ratio *	28.79%	25.35%	21.81%	21.27%
7	Expense of Management to Net Written Premium Ratio *	32.54%	30.76%	32.44%	28.30%
8	Net Incurred Claims to Net Earned Premium *	85.37%	88.31%	83.04%	86.33%
9	Claims paid to claims provisions *	10.49%	27.52%	10.19%	25.87%
10	Combined Ratio *	117.91%	119.07%	115.47%	114.63%
11	Investment Income Ratio	1.85%	7.37%	1.82%	7.13%
12	Technical Reserves to Net Premium Ratio (In Times) *	NA	2.17	NA	1.91
13	Underwriting Balance Ratio *	-19.27%	-19.57%	-8.77%	-12.54%

14	Operating Profit Ratio	-0.51%	-1.50%	4.43%	0.23%
15	Liquid Assets to liabilities ratio (In Times)	NA	0.34	NA	0.21
16	Net Earning Ratio	2.20%	2.34%	6.45%	3.98%
17	Return on Net Worth Ratio	NA	3.17%	NA	6.18%
18	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.85	NA	1.72
19	NPA Ratio				
	Gross NPA Ratio	NA	0.00%	NA	0.00%
	Net NPA Ratio	NA	0.00%	NA	0.00%
20	Debt Equity Ratio	NA	0.00%	NA	0.00%
21	Debt Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%
22	Interest Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%
23	Earnings per share	NA	4.69	NA	8.86
24	Book value per share	NA	148.07	NA	143.37

* Segmental Reporting

	Particulars	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 (In Times)	Underwriting Balance Ratio
	Fire										
	Current Period	-9.80%	17.84%	-26.81%	16.24%	-11.78%	75.05%	38.38%	63.27%	1.89	37.16%
	Previous Period	2.68%	14.61%	14.00%	13.29%	28.34%	103.74%	39.78%	132.08%	2.12	-31.40%
	Marine										
	Current Period	5.52%	44.57%	9.89%	18.90%	24.88%	97.14%	60.67%	122.02%	1.16	-22.62%
	Previous Period	1.09%	47.90%	5.15%	17.07%	19.49%	75.68%	58.65%	95.16%	0.95	4.80%
	Miscellaneous										
	Current Period	-16.88%	76.26%	15.96%	26.76%	32.37%	88.52%	26.88%	120.90%	2.21	-21.40%
	Previous Period	-0.75%	71.07%	14.18%	22.32%	28.52%	86.11%	25.24%	114.63%	1.92	-12.43%
	Total										
	Current Period	-15.48%	67.86%	14.43%	25.35%	30.76%	88.31%	27.52%	119.07%	2.17	-19.57%
	Previous Period	-0.36%	63.90%	13.96%	21.27%	28.30%	86.33%	25.87%	114.63%	1.91	-12.54%
	Marine Cargo										
	Current Period	5.94%	46.58%	10.57%	19.76%	25.56%	96.51%	60.95%	122.07%	1.14	-22.64%
	Previous Period	0.47%	50.47%	6.40%	17.97%	20.73%	74.65%	57.04%	95.38%	0.94	4.42%
	Marine Hull										
	Current Period	-2.83%	1.85%	-355.56%	0.62%	-340.74%	9000.00%	47.70%	8659.26%	8.15	300.00%
	Previous Period	15.10%	-0.58%	2033.33%	-0.54%	2044.44%	220.39%	110.69%	2264.83%	(22.11)	58.25%
	Marine Total										
	Current Period	5.52%	44.57%	9.89%	18.90%	24.88%	97.14%	60.67%	122.02%	1.16	-22.62%
	Previous Period	1.09%	47.90%	5.15%	17.07%	19.49%	75.68%	58.65%	95.16%	0.95	4.80%
	Motor-OD										
	Current Period	-4.66%	88.09%	33.15%	44.38%	49.29%	75.28%	89.38%	124.56%	0.69	-27.00%
	Previous Period	12.93%	87.68%	31.41%	41.10%	45.75%	76.49%	89.84%	122.24%	0.68	-19.77%
	Motor-TP										
	Current Period	-4.57%	94.50%	4.74%	19.77%	20.72%	102.37%	22.27%	123.09%	4.42	-23.23%
	Previous Period	-0.46%	95.41%	6.54%	20.14%	20.89%	85.09%	18.91%	105.97%	4.03	-4.60%
	Motor-Total										
	Current Period	-4.61%	91.33%	18.30%	31.95%	34.36%	89.72%	25.43%	124.07%	2.64	-24.99%
	Previous Period	5.75%	91.58%	18.33%	30.52%	32.67%	81.04%	21.48%	113.71%	2.44	-11.74%
	Engineering										
	Current Period	13.22%	7.01%	48.50%	17.77%	63.49%	46.60%	32.25%	110.09%	1.79	-9.49%
	Previous Period	50.35%	9.22%	26.24%	15.98%	40.57%	81.06%	39.44%	121.63%	1.68	-20.61%
	Aviation										
	Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	46.89%	0.00%	-	0.00%
	Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	82.21%	0.00%	-	0.00%
	Workmen Compensation										
	Current Period	10.10%	92.08%	22.69%	35.35%	37.75%	52.78%	42.23%	90.53%	1.24	7.54%
	Previous Period	7.94%	92.13%	19.80%	32.08%	34.18%	49.36%	34.29%	83.53%	1.30	16.15%
	Public/Product Liability										
	Current Period	-2.83%	56.43%	25.63%	28.56%	42.02%	216.07%	25.47%	258.09%	4.76	-159.05%
	Previous Period	0.61%	62.86%	24.66%	28.06%	38.99%	236.22%	61.41%	275.21%	3.05	-174.52%
	Personal Accident										
	Current Period	-16.53%	91.07%	9.73%	23.14%	24.73%	73.13%	59.27%	97.87%	1.30	4.28%
	Previous Period	7.05%	91.26%	10.03%	22.92%	24.36%	90.69%	66.94%	115.05%	1.28	-15.77%
	Health (Excl Travel)										
	Current Period	-47.69%	95.31%	7.27%	21.85%	22.31%	85.31%	59.16%	107.62%	0.64	-7.37%
	Previous Period	-26.11%	73.83%	5.38%	15.27%	19.71%	109.04%	77.35%	128.76%	0.57	-24.97%

	Travel Insurance										
	Current Period	-9.87%	91.90%	16.58%	29.52%	31.61%	89.53%	14.23%	121.14%	1.79	-21.47%
	Previous Period	-7.17%	95.71%	20.18%	33.48%	34.53%	51.09%	19.71%	85.62%	1.17	15.28%
	Total Health (Incl PA & Travel)										
	Current Period	-45.04%	94.77%	7.59%	22.03%	22.62%	83.74%	58.92%	106.36%	0.72	-5.89%
	Previous Period	-24.13%	75.32%	5.88%	15.93%	20.21%	107.46%	75.59%	127.68%	0.64	-24.16%
	Crop										
	Current Period	-38.86%	26.90%	-13.66%	7.94%	15.87%	88.03%	10.07%	103.90%	1.15	-2.82%
	Previous Period	7.52%	23.52%	-18.71%	3.37%	-4.38%	47.62%	33.64%	43.24%	0.79	56.94%
	Other Miscellaneous										
	Current Period	5.95%	56.40%	25.97%	28.90%	41.00%	82.27%	30.94%	123.27%	1.91	-25.06%
	Previous Period	4.89%	54.75%	25.13%	27.34%	39.49%	80.09%	25.33%	119.58%	1.68	-19.31%
	Total Miscellaneous										
	Current Period	-16.88%	76.26%	15.96%	26.76%	32.37%	88.52%	26.88%	120.90%	2.21	-21.40%
	Previous Period	-0.75%	71.07%	14.18%	22.32%	28.52%	86.11%	25.24%	114.63%	1.92	-12.43%

PERIODIC DISCLOSURES
FORM NL-21: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

For the Quarter Ending: 31st March 2025

PART - A - Related Party Transactions

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Inflow / Outflow	QUARTER ENDED 31ST MARCH 2025	YEAR ENDED 31ST MARCH 2025	QUARTER ENDED 31ST MARCH 2024	YEAR ENDED 31ST MARCH 2024
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium accounted from direct business	Inflow	1,301	10,689	1,259	9,066
			Claims paid on direct basis	Outflow	401	1,547	180	1,211
			Payment of Rent and other expenses	Outflow	941	2,843	1,055	2,904
			Deposit of Insurance Premium	Inflow	-	25	-	25
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	666	1,799	982	2,340
			Claims paid on direct basis	Outflow	8	37	554	1,437
			Deposit of Insurance Premium	Inflow	-	1	-	1
			Payment of Rent and other expenses	Outflow	0	16	4	16
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee / Expenses	Outflow	40	182	-	-
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Reinsurance Ceded	Outflow	1,474	6,894	1,727	6,534
			Premium accounted from direct business	Inflow	-	-	1	1
			Claims paid on direct basis	Outflow	-	-	0	0
			Commission Earned on Reinsurance Ceded	Inflow	330	1,666	363	1,661
			Claims on Reinsurance Ceded	Inflow	611	7,752	1,010	5,375
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Reinsurance Ceded	Outflow	1,539	6,497	522	6,881
			Commission Earned on Reinsurance Ceded	Inflow	743	1,494	(176)	798
			Claims on Reinsurance Ceded	Inflow	1,437	4,009	521	3,541
			Payment of Fee / Expenses	Outflow	-	2	-	2
6	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Reinsurance Ceded	Outflow	2	31	15	57
			Commission Earned on Reinsurance Ceded	Inflow	(2)	2	2	8
			Claims on Reinsurance Ceded*		0	0	-	-
7	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Reinsurance Ceded	Outflow	376	1,896	360	1,176
			Commission Earned on Reinsurance Ceded	Inflow	68	414	82	262
8	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fee / Expenses	Outflow	3	9	1	7
9	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	Outflow	53	222	27	231
			Payment of Fee / Expenses	Outflow	82	202	5	66
10	Tokio Marine Management Austalasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee / Expenses	Outflow	-	-	-	3

PERIODIC DISCLOSURES
FORM NL-21: Related Party Transactions

11	TM Claims Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee / Expenses	Outflow	-	-	-	4
12	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	(0)	98	1	88
			Claims paid on direct basis	Outflow	9	158	74	128
13	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee / Expenses	Outflow	-	3	1	1
			Claim/Reimbursement of Expenses*	Outflow	0	0	0	0
14	Tokio Marine Nawa Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee / Expenses	Outflow	-	2	-	-
15	Tokio Marine Safety Insurance (Thailand) Public Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee / Expenses	Outflow	2	9	0	2
			Claim/Reimbursement of Expenses	Outflow	-	2	-	1
16	The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee / Expenses	Outflow	-	-	0	1
17	Tokio Marine Insurance Vietnam Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee / Expenses	Outflow	11	18	4	23
			Claim/Reimbursement of Expenses	Outflow	(2)	14	-	2
18	PT Asuransi Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Payment of Fee / Expenses	Outflow	0	14	-	7
			Claim/Reimbursement of Expenses	Outflow	-	0	-	1
19	Tokio Marine DR Co.Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee / Expenses	Outflow	16	16	-	-
20	IFFCO Kisan Suvidha Limited (formerly IFFCO Kisan Sanchar Ltd.)	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	(1)	1	(3)	53
			Claims paid on direct basis	Outflow	1	7	6	52
			Payment of Rent and other expenses	Outflow	-	-	5	42
21	IFFCO Kisan Finance Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	77	427	62	265
			Claims paid on direct basis	Outflow	174	358	56	299
22	K. Srinivasa Gowda	Chairman upto 18.06.2024	Honorarium Charges	Outflow	-	4	5	18
			Payment of Rent and other expenses	Outflow	-	28	28	104
23	Rakesh Kapur	Chairman w.e.f 19.06.2024	Honorarium Charges	Outflow	5	14	-	-
24	IFFCO Kisan Logistics Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	-	15	-	18
			Claims paid on direct basis	Outflow	-	-	62	62
25	IFFCO MC Crop Science Pvt. Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	8	119	7	101
			Claims paid on direct basis	Outflow	21	116	22	63
26	IFFCO Kisan SEZ Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	-	6	-	6
			Claims paid on direct basis*	Outflow	0	0	0	0
27	Indian Farm Forestry Development Cooperative Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	0	21	1	23
			Claims paid on direct basis	Outflow	-	-	-	1
			Payment for CSR activity	Outflow	-	-	11	62

PERIODIC DISCLOSURES
FORM NL-21: Related Party Transactions

28	Cooperative Rural Development Trust	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	0	10	1	16
			Claims paid on direct basis	Outflow	8	10	2	8
29	CN IFFCO Private Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	-	1	-	1
			Claims paid on direct basis	Outflow	-	-	-	1
30	Triumph Offshore Private Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	-	77	77	77
			Claims paid on direct basis	Outflow	-	-	-	2
31	Nanoventions Private Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	0	28	29	29
			Claims paid on direct basis	Outflow	3	16	7	7
32	National Cooperative Exports Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	0	11	-	-
			Claims paid on direct basis		-	-	-	-
33	H O Suri	Managing Director & Chief Executive Officer (upto 07.09.2024)	Remuneration-Key Management Personnel	Outflow	-	118	55	174
	Subrata Mondal	Managing Director & Chief Executive Officer (w.e.f 07.09.2024)		Outflow	27	69	-	-
	Shinjiro Hamada	Director-Operation		Outflow	23	78	26	77
	Sanket Gupta	Chief Financial Officer		Outflow	13	68	16	72
	Amit Jain	Company Secretary		Outflow	11	60	14	62

* Amount not appearing as below ₹ 0.50 Lakh

PART- B - Related Party Transaction Balances - As at the end of the Period Ending 31st March 2025

(₹ In Lakhs)								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If secured, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received.	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	142	Payable	Unsecured	No	-	-
2	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	1,550	Payable	Unsecured	No	-	-
3	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	940	Receivable	Unsecured	No	-	-
4	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	1	Payable	Unsecured	No	-	-
5	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	39	Payable	Unsecured	No	-	-
6	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	500	Payable	Unsecured	No	-	-

PERIODIC DISCLOSURES

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (DIRECT BASIS) FOR THE YEAR ENDED 31st MARCH, 2025

(₹ In Lakhs)

Particulars	Year Ended 31st March, 2025	Year Ended 31st March, 2024
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	994,058	1,133,005
Other receipts	1,330	2,480
Payments to re-insurers, net of commission and claims	(117,964)	(139,393)
Payments to co-insurers, net of claims recovery	(17,372)	(14,344)
Payments of claims	(677,063)	(708,735)
Payments of commission and brokerage	(132,514)	(116,657)
Payments of other operating expenses	(134,305)	(88,478)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(2,792)	(710)
Income taxes paid (Net)	(4,412)	(6,919)
Goods and Service Tax paid	(62,483)	(75,077)
Other payments	-	-
Cash flows before extraordinary items	(153,517)	(14,828)
Cash flows from extraordinary operations	-	-
Net cash flows from operating activities	(153,517)	(14,828)
Cash flows from investing activities:		
Purchase of fixed assets	(7,878)	(8,359)
Proceeds from sale of fixed assets	88	43
Purchases of investments	(720,087)	(729,422)
Loans disbursed	-	-
Sales of investments	796,554	643,343
Repayments received	-	-
Rents/Interests/ Dividends received	113,992	99,801
Investments in money market instruments and in liquid mutual funds (Net)	(13,842)	123
Expenses related to investments	-	-
Net cash flow from investing activities	168,827	5,529
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	15,310	(9,299)
Cash and Cash equivalents at the beginning of the year	6,510	15,809
Cash and Cash equivalents at the end of the year	21,820	6,510

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

Form IRDAI - GI-TA
Insurance Regulatory and Development Authority of India
IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024

STATEMENT OF ADMISSIBLE ASSETS: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
As at 31st March 2025

Name of Insurer : IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED			
Registration Number :106			
Date of Registration: 4.12.2000			
Classification : Business within India / Total Business (All Business underwritten in India)			
			(₹ In Lakhs)
Particulars	Policyholder's A/C	Shareholder's A/C	Total
Investments			
Investments Shareholder' SCH 8 (A1)	-	350,223	350,223
Policyholders' SCH 8A (A2)	1,356,769	-	1,356,769
Total Investments as per BS (A) = (A1) + (A2)	1,356,769	350,223	1,706,992
Inadmissible investment assets as per Part IV of Schedule I....(B)	-	-	-
Fixed Assets			
Fixed assets as per BS.....(C)	-	16,353	16,353
Inadmissible Fixed assets as per Part IV of Schedule I....(D)	-	7,006	7,006
Current Assets			
Cash & Bank Balance as per BS....(E)	-	21,820	21,820
Advances and Other assets as per BS.....(F)	-	234,424	234,424
Total Current Assets as per BS....(G)=(E)+(F)	-	256,244	256,244
Inadmissible Current assets as per Part IV of Schedule I(H)	-	71,910	71,910
Loans			
Loans as per BS.....(I)	-	-	-
Fair Value Change Account subject to minimum of zero...(J)	-	769	769
Total Assets as per BS.....(K) = (A) + (C)+ (G) + (I) (Excluding current liabilities and provisions)	1,356,769	622,820	1,979,589
Total Inadmissible assets.....(L)=(B)+(D)+(H)+(J)	-	79,685	79,685
Total Admissible assets for Solvency ...(K) - (L) (Excluding current liabilities and provisions)	1,356,769	543,135	1,899,904

				(₹ In Lakhs)
Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total	
Inadmissible Investment assets as per Part IV of Schedule I of regulation				
Inadmissible Fixed assets				
(a) Furniture & Fixture	-	6,927	6,927	
(b) Intangible Assets	-	79	79	
Total	-	7,006	7,006	
Inadmissible current assets				
(a) Agents' and Intermediaries' balances and outstanding premium in India, to the extent they are not realized within a period of 30 days.	-	29	29	
(b) Premium receivables relating to State/ Central government sponsored schemes, to the extent they are not realized within a period of 365 days.	-	29,004	29,004	
(c) Co-insurer's balances outstanding for more than 90 days	-	3,722	3,722	
(d) Balances of Indian Reinsurers and Foreign Reinsurers having branches in India outstanding for more than 365 days.	-	-	-	
(e) Other Reinsurer's balances outstanding for more than 180 days.	-	29,967	29,967	
(f) Excess of Asset Over Unclaimed amount of Policyholders.	-	32	32	
(g) Deferred Tax Assets	-	4,365	4,365	
(h) Deposits on Contingent Liabilities	-	1,429	1,429	
(i) Deposits for Filing appeal (Service Tax, Income Tax, GST and under Protest)	-	3,362	3,362	
Total	-	71,910	71,910	

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

FORM IRDAI-GI-TR
Insurance Regulatory and Development Authority of India
IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024

STATEMENT OF LIABILITIES: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
As at 31st March 2025

Name of Insurer : IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED

Registration Number :106

Date of Registration: 4.12.2000

Classification : Business within India / Total Business (All Business underwritten in India)

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	396,321	293,019
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	396,321	293,019
Outstanding Claim Reseve (other than IBNR reserve)...(d)	636,085	403,835
IBNR Reserve....(e)	668,583	558,466
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	1,700,989	1,255,320

PERIODIC DISCLOSURES
FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

FORM IRDAI - GI - SM
Insurance Regulatory and Development Authority of India
IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024

STATEMENT OF SOLVENCY MARGIN: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
As at 31st March 2025

Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED
Registration Number: 106
Date of Registration: 4.12.2000
Classification : Business within India / Total Business (All Business underwritten in India)

REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS

(₹ In Lakhs)

Item No	Line of Business	Gross Premiums	Net Premiums	Gross Incurred claims	Net Incurred claims	RSM-1	RSM-2	RSM
1	Fire	104,720	18,677	66,047	13,623	10,472	9,907	10,472
2	Marine Cargo	30,999	14,440	24,158	13,630	3,720	4,348	4,348
3	Marine - Other than Marine Cargo	1,460	26	1,310	135	146	197	197
4	Motor	416,968	380,797	355,176	332,749	76,159	99,825	99,825
5	Engineering	28,437	1,993	13,523	1,388	2,843	2,028	2,843
6	Aviation	7	-	957	-	1	144	144
7	Liability	7,288	4,112	13,658	8,686	1,093	3,073	3,073
8	Health	90,735	85,989	181,508	145,061	17,198	43,518	43,518
9	Miscellaneous	79,099	46,787	50,051	35,271	11,074	10,581	11,074
10	Crop insurance	90,968	24,468	83,775	23,104	9,097	12,566	12,566
	Total	850,681	577,289	790,163	573,647	131,803	186,187	188,060

PERIODIC DISCLOSURES
FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO
As at 31st March 2025

Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED
Registration Number: 106
Date of Registration: 4.12.2000
Classification : Business within India / Total Business (All Business underwritten in India)

<i>(₹ In Lakhs)</i>		
Item	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets (as per Form IRDAI-GI-TA)	1,356,769
	Deduct :	
(B)	Current Liabilities as per BS	962,301
(C)	Provisions as per BS	293,019
(D)	Other Liabilities	101,449
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	543,135
	Deduct :	
(G)	Other Liabilities	195,885
(H)	Excess in Shareholder's funds (F-G)	347,250
(I)	Total ASM (E+H)	347,250
(J)	Total RSM	188,060
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.85

PERIODIC DISCLOSURES
FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Date: 1st January 2025 To 31st March, 2025

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Surrogacy Protector Policy	IFFCO-TOKIO/PRO/1008/2024-25	IFFHLIP25039V012425	Health	Retail	05-12-2024
2	Road Side Assistance Cover for Bundled cover for Two wheelers	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0007V01201819/A0019V01202425	Motor	Retail	06-12-2024
3	Road Side Assistance Cover for Motor Cycle / Scooter B Policy	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0013V01200001/A0020V01202425	Motor	Retail	06-12-2024
4	Road Side Assistance Cover for Stand –Alone Motor OD for Two wheeler	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0001V01201920/A0021V01202425	Motor	Retail	06-12-2024
5	Pay How You Drive for Bundled cover for Private Car	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0010V01201819/A0022V01202425	Motor	Retail	22-01-2025
6	Pay How You Drive for Private Car Act & Comprehensive Policies	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0005V01200001/A0023V01202425	Motor	Retail	22-01-2025
7	Pay How You Drive for Stand-Alone Motor OD for Private Car	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0002V01201920/A0024V01202425	Motor	Retail	22-01-2025
8	Essential Health Protector	IFFCO-TOKIO/PRO/1008/2024-25	IFFHLIP25040V022425	Health	Retail	27-01-2025
9	OPD Cover for Essential Health Protector	IFFCO-TOKIO/PRO/1008/2024-25	IFFHLIA25036V012425	Health	Retail	31-01-2025
10	Dental Cover for Essential Health Protector	IFFCO-TOKIO/PRO/1008/2024-25	IFFHLIA25037V012425	Health	Retail	31-01-2025
11	Maternity Cover for Essential Health Protector	IFFCO-TOKIO/PRO/1008/2024-25	IFFHLIA25038V012425	Health	Retail	31-01-2025

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

PART - A

Name of the Insurer: IFFCO-TOKIO General Insurance Company Ltd.

Registration Number: 106

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)

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	350,223
	Investments (Policyholders)	8A	1,356,769
2	Loans	9	-
3	Fixed Assets	10	16,353
4	Current Assets		
	a. Cash & Bank Balance	11	21,820
	b. Advances & Other Assets	12	228,604
5	Current Liabilities		
	a. Current Liabilities	13	1,250,559
	b. Provisions	14	302,095
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		421,115
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	16,353
3	Cash & Bank Balance (if any)	11	21,820
4	Advances & Other Assets (if any)	12	228,604
5	Current Liabilities	13	1,250,559
6	Provisions	14	302,095
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		(1,285,877)
	'Investment Assets'	(A-B)	1,706,992

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%	-	119,345	462,342	581,687	34%	-	581,687	589,126
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	190,126	736,550	926,676	54%	-	926,676	941,051
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		-	80,937	313,553	394,490	23%	(80)	394,410	394,009
	2. Other Investments									
	b. Approved Investments	Not exceeding 55%	-	78,868	305,535	384,403	23%	614	385,017	385,679
	c. Other Investments		-	134	520	654	0%	235	889	889
	Investment Assets	100%	-	350,065	1,356,158	1,706,223	100%	769	1,706,992	1,721,628

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

PART - B

Name of the Insurer: IFFCO-TOKIO General Insurance Company Ltd.

Registration Number: 106

Statement as on: 31-03-2025

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(Rs. in Lakhs)

No.	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	CGSB	572,933	33.82	8,754	71.76	581,687	34.09
		CTRB	-	-	-	-	-	-
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	SGGB	345,844	20.42	(2,366)	(19.40)	343,478	20.13
		SGGL	-	-	-	-	-	-
		SGOA	1,515	0.09	(4)	(0.03)	1,511	0.09
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	HTDA	-	-	-	-	-	-
		HFHD	6,752	0.40	(19)	(0.15)	6,733	0.39
		HTLN	-	-	-	-	-	-
		HFDN	560	0.03	(2)	(0.02)	558	0.03
		HTDN	188,032	11.10	(15,053)	(123.37)	172,979	10.14
	2. Other Investments	HODS	-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments	IDDF	-	-	-	-	-	-
		IPTD	184,480	10.89	6,256	51.28	190,736	11.18
		EIIT	401	0.02	(2)	(0.02)	399	0.02
		IPFD	10,640	0.63	(33)	(0.27)	10,607	0.62
		IPCP	-	-	-	-	-	-
		ILBI	7,473	0.44	2	0.02	7,475	0.44
		ICTD	5,003	0.30	(0)	(0.00)	5,003	0.29
	2. Other Investments							
	c. Approved Investments	EAEQ	141	0.01	(0)	(0.00)	141	0.01
		ECDB	185,916	10.97	(2,790)	(22.87)	183,126	10.73
		ECIS	50	0.00	-	-	50	0.00
		EACE	294	0.02	0	0.00	294	0.02
		EPPD	-	-	-	-	-	-
		EGMF	14,898	0.88	0	0.00	14,898	0.87
		ECMR	5,000	0.30	497	4.07	5,497	0.32
		EPBT	114,266	6.75	12,499	102.45	126,765	7.43
		EAPS	6,982	0.41	2	0.02	6,984	0.41
		EAPB	9,260	0.55	5	0.04	9,265	0.54
		EDCD	4,984	0.29	4,941	40.50	9,925	0.58
		EDCI	4,947	0.29	16	0.13	4,963	0.29
		ECCP	4,985	0.29	(3)	(0.02)	4,982	0.29
		ECOS	18,512	1.09	(1,000)	(8.20)	17,512	1.03
	d. Other Investments (not exceeding 15%)	OETF	155	0.01	0	0.00	155	0.01
		OEPD	-	-	-	-	-	-
		OESH	-	-	500	4.10	500	0.03
	Total		1,694,023	100	12,200	100	1,706,223	100

Note:

1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)

2. Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES
FORM NL-29-DETAIL REGARDING DEBT SECURITIES

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: IFFCO-TOKIO General Insurance Company Ltd.

Registration Number : 106

Statement as on : 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 31-03-2024	As % of total for this class	As at 31-03-2025	As % of total for this class	As at 31-03-2024	As % of total for this class
Break down by Credit Rating								
AAA rated	520,610	35	555,231	37	520,294	35	561,507	37
AA or better	23,031	1	13,132	1	23,038	2	13,233	1
RATED BELOW AA BUT ABOVE A	-	-	-	-	-	-	-	-
RATED BELOW A BUT ABOVE B	-	-	-	-	-	-	-	-
MONEY MARKET INSTRUMENTS	20,405	1	18,546	1	20,405	1	18,546	1
ANY OTHER (Sovereign)	941,051	63	927,235	61	926,676	62	933,926	61
Total (A)	1,505,097	100	1,514,144	100	1,490,413	100	1,527,212	100
Break down by Residual Maturity								
Up to 1 year	246,067	16	143,637	9	246,481	17	144,530	9
More than 1 year and upto 3 years	363,475	24	357,816	24	364,091	24	362,925	24
More than 3 years and up to 7 years	613,043	41	671,254	44	610,698	41	682,625	45
More than 7 years and up to 10 years	105,113	7	145,794	10	101,906	7	146,456	10
Above 10 years	177,399	12	195,643	13	167,237	11	190,676	12
Total (B)	1,505,097	100	1,514,144	100	1,490,413	100	1,527,212	100
Break down by type of the Issuer								
a. Central Government	589,126	39	577,717	38	581,687	39	582,536	38
b. State Government	351,925	23	349,518	23	344,989	23	351,390	23
c. Corporate Securities	543,641	37	568,363	38	543,331	37	574,740	38
d. Money Market Instruments	20,405	1	18,546	1	20,405	1	18,546	1
Total (C)	1,505,097	100	1,514,144	100	1,490,413	100	1,527,212	100

PERIODIC DISCLOSURES
FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: IFFCO-TOKIO General Insurance Company Ltd.

Registration No: 106

Statement as on: 31-03-2025

(Rs. in Lakhs)

[illegible]

PERIODIC DISCLOSURES

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

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

Name of the Insurer : IFFCO-TOKIO General Insurance Company Ltd.

Registration Number : 106

Statement as on : 31-03-2025

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(Rs. in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			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 (%)
A01	CENTRAL GOVERNMENT BONDS	CGSB	579,317.30	9,984.40	1.72	1.29	583,552.09	40,366.97	6.92	5.18	569,806.66	39,989.14	7.02	5.25
A02	SPECIAL DEPOSITS	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
A03	"DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938"	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	TREASURY BILLS	CTRB	10,581.82	6.73	0.06	0.04	5,653.68	18.08	0.32	0.24	10,746.61	12.19	0.11	0.08
B01	CENTRAL GOVERNMENT GUARANTEED LOANS / BONDS	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B02	STATE GOVERNMENT BONDS	SGGB	343,948.46	6,064.50	1.76	1.32	348,900.69	24,495.86	7.02	5.25	325,732.54	22,445.14	6.89	5.16
B03	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	1,512.99	22.51	1.49	1.11	2,979.98	170.39	5.72	4.28	3,551.88	200.43	5.64	4.22
B05	GUARANTEED EQUITY	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
C01	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
C02	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
C03	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-
C04	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	2,498.99	1.52	0.06	0.04	2,494.63	13.86	0.56	0.42	2,480.01	13.42	0.54	0.40
C05	HOUSING - SECURITISED ASSETS	HMBS	-	-	-	-	-	-	-	-	-	-	-	-
C06	DEBENTURES/BONDS/CPS/LOANS - PROMOTER GROUP	HDPG	-	-	-	-	-	-	-	-	-	-	-	-
C07	LONG TERM BANK BONDS APPROVED INVESTMENT - AFFORDABLE HOUSING	HLBH	-	-	-	-	-	-	-	-	-	-	-	-
C08	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-
C09	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	181,318.53	3,342.08	1.84	1.38	181,806.86	13,389.46	7.36	5.51	178,820.32	12,790.40	7.15	5.35
C10	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	-	-	-	-	-	-	-	-	-	-	-	-
C11	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	6,742.36	104.86	1.56	1.56	6,770.84	424.46	6.27	6.27	6,846.46	425.86	6.22	6.22
C12	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	558.70	9.26	1.66	1.66	561.74	37.57	6.69	6.69	569.81	37.55	6.59	6.59
C13	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HFDA	-	-	-	-	-	-	-	-	-	-	-	-
C14	DEBENTURES / BONDS / CPS / LOANS	HODS	-	-	-	-	-	-	-	-	-	-	-	-
C15	HOUSING - SECURITISED ASSETS	HOMB	-	-	-	-	-	-	-	-	-	-	-	-
C16	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
C17	LONG TERM BANK BONDS OTHER INVESTMENT - AFFORDABLE HOUSING	HOLB	-	-	-	-	-	-	-	-	-	-	-	-
C18	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	HORD	-	-	-	-	-	-	-	-	-	-	-	-
C19	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
C20	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
C21	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
C22	INFRASTRUCTURE - EQUITY (PROMOTER GROUP)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
C23	INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	-	-	-	-	-	-	-	-	-	-
C24	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
C25	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	-	-	-	-	-	-	-	-	-	-	-	-
C26	ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC (INFRASTRUCTURE-APPROVED)	IORB	-	-	-	-	-	-	-	-	-	-	-	-
C27	LONG TERM BANK BONDS APPROVED INVESTMENT - AFFORDABLE HOUSING	ILBI	7,474.18	128.01	1.71	1.28	7,470.26	518.58	6.94	5.19	7,459.86	519.72	6.97	5.22
C28	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	186,349.83	3,094.03	1.66	1.24	193,273.10	12,937.45	6.69	5.01	248,366.48	16,008.56	6.45	4.83
C29	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
C30	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	5,002.67	95.03	1.90	1.42	5,002.98	385.34	7.70	5.76	6,684.20	152.13	2.28	1.71
C31	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	2,493.02	21.18	0.85	0.64	2,493.02	21.18	0.85	0.64	2,490.95	17.04	0.68	0.51

C32	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	-	-	-	-	-	-	-	-	-
C33	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	10,623.44	167.94	1.58	1.58	10,675.16	680.58	6.38	6.38	12,070.99	761.71	6.31
C34	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICFD	-	-	-	-	-	-	-	-	-	-	-
C35	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	-	-	-	-	-	-	-	-	-	-	-
C36	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	-	-	-	-	-	-	-	-	-
C37	INFRASTRUCTURE - SECURITISED ASSETS	IOSA	-	-	-	-	-	-	-	-	-	-	-
C38	INFRASTRUCTURE - EQUITY (PROMOTER GROUP)	IOPE	-	-	-	-	-	-	-	-	-	-	-
C39	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IOPD	-	-	-	-	-	-	-	-	-	-	-
C40	ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC (INFRASTRUCTURE- OTHERS)	IOOB	-	-	-	-	-	-	-	-	-	-	-
C41	LONG TERM BANK BONDS OTHER INVESTMENT&€ INFRASTRUCTURE	IOLB	-	-	-	-	-	-	-	-	-	-	-
C42	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	IORD	-	-	-	-	-	-	-	-	-	-	-
C43	RECLASSIFIED APPROVED INVESTMENTS - EQUITY (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	IORE	-	-	-	-	-	-	-	-	-	-	-
D01	PSU - EQUITY SHARES - QUOTED	EAEQ	140.96	0.00	0.00	0.00	140.96	3.09	2.19	1.64	122.90	13.78	11.21
D02	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)- QUOTED	EACE	294.09	2.81	0.96	0.72	294.09	7.98	2.71	2.03	317.88	17.76	5.59
D03	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	-	-	-	-	-	-	-	-	-	-	-
D04	EQUITY SHARES - PROMOTER GROUP	EEPG	-	-	-	-	-	-	-	-	-	-	-
D05	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT	122,927.55	2,390.46	1.94	1.45	125,156.71	9,702.17	7.75	5.80	127,411.89	9,328.84	7.32
D06	CORPORATE SECURITIES - BONDS - (TAX FREE)	EPBF	-	-	-	-	-	-	-	-	-	-	-
D07	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	-	-	-	-	-	-	-	-	-	-	-
D08	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	50.00	0.00	0.00	0.00	50.00	0.00	0.00	0.00	50.00	0.00	0.00
D09	CORPORATE SECURITIES - DEBENTURES	ECOS	17,811.99	353.94	1.99	1.49	19,451.69	1,574.27	8.09	6.05	13,016.24	1,089.25	8.37
D10	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	EDPG	-	-	-	-	-	-	-	-	-	-	-
D11	MUNICIPAL BONDS - RATED	EMUN	-	-	-	-	-	-	-	-	-	-	-
D12	INVESTMENT PROPERTIES - IMMOVABLE	EINP	-	-	-	-	-	-	-	-	-	-	-
D13	LOANS - POLICY LOANS	ELPL	-	-	-	-	-	-	-	-	-	-	-
D14	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	-	-	-	-	-	-	-	-	-
D15	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	-	-	-	-	-	-	-	-	-
D16	"DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI"	ECDB	176,267.53	3,538.97	2.01	1.50	194,769.71	16,089.00	8.26	6.18	177,737.09	14,128.46	7.95
D17	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	5,990.78	75.93	1.27	0.95	4,445.31	125.45	2.82	2.11	5,225.86	96.35	1.84
D18	DEPOSITS - REPO / REVERSE REPO - GOVT SECURITIES	ECMR	16,853.70	254.71	1.51	1.13	13,297.05	783.08	5.89	4.41	20,779.95	1,314.51	6.32
D19	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	ECCR	-	-	-	-	-	-	-	-	-	-	-
D20	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	-	-	-	-	-	-	-	-	-
D21	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-
D22	COMMERCIAL PAPERS	ECCP	4,531.79	40.84	0.90	0.67	6,010.98	300.97	5.01	3.75	7,174.05	186.04	2.59
D23	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-
D24	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	-	-	-	-	-	-	-	-	-	-	-
D25	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY NON-PSU BANKS	EPPD	-	-	-	-	-	-	-	-	-	-	-
D26	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EUPS	-	-	-	-	-	-	-	-	-	-	-
D27	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS	EPPS	-	-	-	-	-	-	-	-	-	-	-
D28	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	EFDS	-	-	-	-	-	-	-	-	-	-	-
D29	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	14,898.21	0.00	0.00	0.00	11,852.24	364.52	3.08	2.30	9,582.89	617.20	6.44
D30	MUTUAL FUNDS - (UNDER INSURER'S PROMOTER GROUP)	EMPG	-	-	-	-	-	-	-	-	-	-	-
D31	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP FUND BUSINESS)	ENCA	-	-	-	-	-	-	-	-	-	-	-

D32	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	-	-	-	-	-	-	-	-	-	-
D33	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
D34	ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-
D35	DEBT CAPITAL INSTRUMENTS (DCI- BASEL III)	EDCI	4,954.71	88.13	1.78	1.33	4,929.84	356.98	7.24	5.42	4,863.78	358.07	7.36	5.51
D36	REDEEMABLE NON-CUMULATIVE PREFERENCE SHARES (RNCPS- BASEL III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-
D37	REDEEMABLE CUMULATIVE PREFERENCE SHARES (RCPS- BASEL III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-
D38	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS Â€ (PSU BANKS)	EAPS	6,982.87	134.25	1.92	1.44	6,979.33	543.57	7.79	5.83	6,969.94	545.41	7.83	5.86
D39	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS Â€ (PRIVATE BANKS)	EAPB	9,263.14	183.33	1.98	1.48	9,257.71	742.64	8.02	6.00	9,790.81	784.65	8.01	5.99
D40	UNITS OF REAL ESTATE INVESTMENT TRUST (REITS)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-
D41	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	EIIT	399.74	9.85	2.46	1.84	403.03	41.20	10.22	7.65	415.51	39.06	9.40	7.03
D42	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
D43	DEBT INSTRUMENT IF INVIT	IDIT	-	-	-	-	-	-	-	-	-	-	-	-
D44	DEBT INSTRUMENTS OF REIT	EDRT	-	-	-	-	-	-	-	-	-	-	-	-
E01	BONDS - PSU - TAXABLE	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
E02	BONDS - PSU - TAX FREE	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
E03	EQUITY SHARES (INCL CO-OP SOCIETIES)	OESH	500.00	0.00	0.00	0.00	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
E04	EQUITY SHARES (PSUS & UNLISTED)	OEPU	-	-	-	-	-	-	-	-	140.96	2.23	1.58	1.18
E05	EQUITY SHARES - PROMOTER GROUP	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
E06	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
E07	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
E08	MUNICIPAL BONDS	OMUN	-	-	-	-	-	-	-	-	-	-	-	-
E09	COMMERCIAL PAPERS	OACP	-	-	-	-	-	-	-	-	-	-	-	-
E10	PREFERENCE SHARES	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-
E13	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
E14	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
E15	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECURITIES	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
E16	MUTUAL FUNDS - (UNDER INSURER'S PROMOTER GROUP)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
E17	SECURITISED ASSETS	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
E18	INVESTMENT PROPERTIES - IMMOVABLE	OIPT	-	-	-	-	-	-	-	-	-	-	-	-
E19	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	154.66	-	-	-	154.66	-	-	-	154.66	-	-	-
E20	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-
E22	DEBT CAPITAL INSTRUMENTS (DCI- BASEL III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
E23	REDEEMABLE NON-CUMULATIVE PREFERENCE SHARES (RNCPS - BASEL III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-
E24	REDEEMABLE CUMULATIVE PREFERENCE SHARES (RCPS - BASEL III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-
E25	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
E26	RECLASSIFIED APPROVED INVESTMENTS - EQUITY (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-
E27	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS Â€ (PSU BANKS)	OAPS	-	-	-	-	-	-	-	-	-	-	-	-
E28	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS Â€ (PRIVATE BANKS)	OAPB	-	-	-	-	-	-	-	-	-	-	-	-
E29	UNITS OF REAL ESTATE INVESTMENT TRUST (REITS)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-
E30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	OIIT	-	-	-	-	-	-	-	-	-	-	-	-
E31	DERIVATIVE INSTRUMENTS	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
E32	DEBT INSTRUMENTS OF INVIT	IOIT	-	-	-	-	-	-	-	-	-	-	-	-
E33	DEBT INSTRUMENTS OF REITS	ODRT	-	-	-	-	-	-	-	-	-	-	-	-
C07A	EQUITY SHARES IN HOUSING FINANCE COMPANIES	HAEQ	-	-	-	-	-	-	-	-	-	-	-	-
C18A	EQUITY SHARES IN HOUSING FINANCE COMPANIES	HOEQ	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1,720,444.01	30,115.27	1.75	1.31	1,749,328.34	124,094.70	7.09	5.31	1,759,381.18	121,894.90	6.93	5.18

PERIODIC DISCLOSURES

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

IFFCO-TOKIO General Insurance Company Ltd.

Registration Number: 106

Statement as on: 31-03-2025

Name of Fund: General Insurance

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
	NIL								
B.	<u>As on Date</u>								
	NIL								

Note:

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

PERIODIC DISCLOSURES

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Registration No: 106

Upto the Quarter ending: 31st March, 2025

Figures in Lakhs

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	7	8605.89	357.48	19,223.31	10%
3	No. of Reinsurers with rating A but less than AA	133	42,315.97	8,126.13	16,662.99	24%
4	No. of Reinsurers with rating BBB but less than A	17	1,647.97	553.36	221.09	1%
5	No. of Reinsurers with rating less than BBB	3	25.43	0.40		0.01%
	Total (A)	160	52,595.26	9,037.37	36,107.39	36%
	With In India					
1	Indian Insurance Companies	16	-	-	6,388.93	2%
2	FRBs	7	14,941.57	3,929.18	2,574.52	8%
3	GIC Re	1	124,666.62	9,165.18	13,986.58	54%
4	Other (to be Specified)					
	Total (B)	24	139,608.19	13,094.36	22,950.02	64%
	Grand Total (C)= (A)+(B)	184	192,203.44	22,131.73	59,057.41	100%

PERIODIC DISCLOSURES

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

Name of the Insurer: IFFCO-TOKIO General Insurance Company Ltd.																				(Rs. In Lacs)	
GROSS DIRECT PREMIUM UNDERWRITTEN (For the Quarter ended 31st March, 2025)																					
Registration No.-106						Miscellaneous															
Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Misc.	Total Miscellaneous	Grand Total	
		For the Qtr	For the Qtr	For the Qtr	For the Qtr	For the Qtr	For the Qtr	For the Qtr	For the Qtr	For the Qtr	For the Qtr	For the Qtr	For the Qtr	For the Qtr	For the Qtr	For the Qtr	For the Qtr	For the Qtr	For the Qtr	For the Qtr	
	STATES ^c																				
1	Andhra Pradesh	497.37	0.00	6.85	6.85	1799.09	1846.43	3645.52	136.31	9.94	0.11	146.36	18.24	5.04	33.56	0.00	172.99	147.67	4169.38	4673.59	
2	Arunachal Pradesh	15.28	0.00	0.00	0.00	41.38	34.09	75.47	0.56	0.00	0.00	0.56	0.03	0.00	0.18	0.00	0.00	0.32	76.56	91.84	
3	Assam	184.04	0.00	14.91	14.91	1072.20	1627.08	2699.27	23.73	0.68	0.08	24.49	10.03	1.66	145.66	0.00	0.00	24.07	2905.19	3104.14	
4	Bihar	31.84	0.00	0.37	0.37	376.42	671.33	1047.75	24.81	8.28	0.01	33.10	1.22	0.05	5.20	0.00	0.00	57.11	1144.42	1176.64	
5	Chhattisgarh	270.30	0.00	16.76	16.76	2145.06	1961.95	4107.01	32.63	110.13	0.00	142.76	27.06	0.70	147.49	0.00	0.00	142.90	4567.91	4854.97	
6	Goa	-10.90	0.00	2.96	2.96	141.90	250.21	392.10	14.06	1.57	0.30	15.93	1.94	2.70	2.08	0.00	0.00	11.29	426.06	418.11	
7	Gujarat	2354.18	0.00	573.55	573.55	4147.10	3317.39	7464.49	5283.13	501.48	6.00	5790.60	595.04	152.79	838.12	0.00	0.00	2427.95	17268.99	20196.73	
8	Haryana	2351.77	69.33	2765.17	2834.50	3725.86	2179.15	5905.01	4919.19	160.13	2.13	5081.45	69.07	99.86	228.99	0.00	0.00	892.20	12276.58	17462.86	
9	Himachal Pradesh	53.33	0.00	0.50	0.50	586.51	572.67	1159.18	3.92	0.40	0.01	4.33	0.27	0.00	0.60	0.00	0.00	34.22	1198.59	1252.42	
10	Jharkhand	213.16	0.00	3.64	3.64	388.58	655.94	1044.52	22.98	6.73	0.02	29.73	3.83	0.02	34.54	0.00	0.00	35.81	1148.45	1365.25	
11	Karnataka	773.19	0.00	264.84	264.84	4774.45	4901.52	9675.97	544.52	268.39	0.63	813.54	62.21	361.58	263.01	7.24	307.56	1443.97	12935.08	13973.11	
12	Kerala	33.31	0.00	2.19	2.19	3004.71	2282.06	5286.78	61.20	56.83	0.49	118.53	6.04	1.25	7.36	0.00	0.00	29.19	5449.14	5484.64	
13	Madhya Pradesh	1218.56	0.00	137.97	137.97	7411.39	6032.10	13443.50	263.35	19.81	10.35	293.50	78.25	10.39	127.57	0.00	3767.87	2477.39	20198.48	21555.01	
14	Maharashtra	2234.61	52.62	1152.43	1205.05	5063.93	3922.75	8986.69	2422.74	291.79	4.76	2719.30	212.23	306.22	1551.53	0.00	0.00	3089.83	16865.79	20305.46	
15	Manipur	5.22	0.00	0.00	0.00	54.77	44.81	99.59	1.48	0.00	0.00	1.48	0.00	0.00	0.00	0.00	0.00	5.35	106.41	111.63	
16	Meghalaya	38.43	0.00	0.00	0.00	23.31	106.91	130.23	0.78	0.00	0.00	0.78	0.27	0.00	0.80	0.00	0.00	0.05	132.13	170.56	
17	Mizoram	0.00	0.00	0.00	0.00	26.31	64.27	90.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90.57	90.57	
18	Nagaland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	Odisha	717.35	0.80	41.62	42.42	1374.53	2884.81	4259.34	138.41	5.15	0.08	143.65	26.50	2.03	206.13	0.00	0.00	45.73	4683.38	5443.16	
20	Punjab	178.20	0.00	53.19	53.19	1483.31	958.88	2442.19	157.85	14.58	0.63	173.07	10.45	2.82	51.75	0.00	0.00	552.26	3232.52	3463.91	
21	Rajasthan	1103.47	0.00	61.03	61.03	3239.20	2917.17	6156.37	159.42	64.15	0.64	224.22	41.05	9.64	204.59	0.00	0.00	1277.74	7913.60	9078.10	
22	Sikkim	14.09	0.00	0.00	0.00	22.74	44.60	67.35	0.50	0.00	0.00	0.50	0.00	0.00	0.00	0.00	0.00	0.14	67.98	82.08	
23	Tamil Nadu	1137.56	0.00	374.25	374.25	5106.61	8024.36	13130.97	299.79	244.42	0.49	544.69	139.40	148.22	141.94	0.00	255.64	804.33	15165.18	16676.99	
24	Telangana	421.92	0.00	45.08	45.08	1553.33	1788.20	3341.54	243.75	15.30	0.32	259.37	83.20	152.66	371.98	0.00	0.00	427.19	4635.94	5102.94	
25	Tripura	-0.26	0.00	0.00	0.00	10.68	22.69	33.38	0.51	0.00	0.00	0.51	0.00	0.00	0.83	0.00	0.00	0.02	34.74	34.48	
26	Uttarakhand	248.17	0.00	2.43	2.43	290.53	311.98	602.50	50.42	162.38	0.30	213.10	0.31	0.10	2.92	0.00	0.00	15.34	834.28	1084.88	
27	Uttar Pradesh	1176.51	0.00	171.24	171.24	3540.85	2363.43	5904.29	567.66	38.08	1.80	607.53	34.87	23.92	142.74	0.00	10122.03	581.24	17416.63	18764.37	
28	West Bengal	407.38	1.67	143.67	145.34	655.44	1672.73	2328.17	3489.80	63.55	0.65	3553.99	19.72	4.54	574.42	0.00	0.00	140.34	6621.18	7173.90	
	TOTAL (A)	15668.09	124.42	5834.65	5959.08	52060.20	51459.53	103519.73	18863.50	2043.77	29.81	20937.08	1441.22	1286.16	5083.98	7.24	14626.09	14663.66	161565.17	183192.33	
	UNION TERRITORIES ^c																				
1	Andaman and Nicobar Islands	-1.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-1.87	
2	Chandigarh	4.00	0.00	54.39	54.39	356.00	222.91	578.91	73.75	8.59	0.03	82.37	10.84	0.53	113.26	0.00	0.00	215.08	1000.98	1059.38	
3	Dadra and Nagar Haveli	115.72	0.00	2.44	2.44	48.50	31.36	79.86	12.70	2.20	0.00	14.91	12.80	-0.10	0.00	0.00	0.00	1.95	109.42	227.59	
4	Daman & Diu	38.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38.63	
5	Govt. of NCT of Delhi	260.85	14.21	1240.97	1255.18	4450.28	1731.94	6182.22	1293.37	233.83	4.65	1531.85	139.29	497.03	1265.03	0.00	0.00	1672.20	11287.62	12803.66	
6	Jammu & Kashmir	264.03	0.00	35.57	35.57	647.88	815.37	1463.25	4.74	0.80	0.02	5.55	1.90	0.00	8.08	0.00	0.00	296.80	1775.58	2075.18	
7	Ladakh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-127.85	0.00	0.00	-127.85	0.00	0.00	0.00	0.00	0.00	0.00	-127.85	-127.85	
9	Puducherry	2.35	0.00	0.88	0.88	304.49	560.19	864.68	2.12	0.48	0.00	2.59	5.76	0.02	2.92	0.00	0.00	12.53	888.50	891.74	
	TOTAL (B)	683.71	14.21	1334.26	1348.47	5807.16	3361.76	9168.93	1258.83	245.91	4.69	1509.43	170.58	497.49	1389.28	0.00	0.00	2198.55	14934.26	16966.44	
	Outside India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	TOTAL (C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Grand Total (A)+(B)+(C)	16351.80	138.63	7168.92	7307.55	57867.36	54821.29	112688.66	20122.33	2289.68	34.50	22446.50	1611.80	1783.65	6473.27	7.24	14626.09	16862.22	176499.43	200158.78	

PERIODIC DISCLOSURES

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

Name of the Insurer: IFFCO-TOKIO General Insurance Company Ltd.																			(Rs. In Lacs)	
GROSS DIRECT PREMIUM UNDERWRITTEN (Upto the Quarter ended 31st March, 2025)																				
Registration No.-106						Miscellaneous														
Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Misc.	Total Miscellaneous	Grand Total
		Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter
	STATES ^c																			
1	Andhra Pradesh	4580.63	0.00	36.98	36.98	7551.10	7056.03	14607.12	1144.19	366.27	1.92	1512.38	64.16	8.56	91.24	0.00	27603.73	474.74	44361.92	48979.53
2	Arunachal Pradesh	23.96	0.00	0.00	0.00	145.64	137.09	282.73	1.15	0.00	0.00	1.15	0.13	0.10	0.20	0.00	0.00	0.51	284.82	308.78
3	Assam	519.41	0.00	50.20	50.20	3965.59	6684.05	10649.64	111.06	48.50	0.55	160.11	27.99	4.30	415.90	0.00	0.00	111.17	11369.11	11938.72
4	Bihar	679.86	0.00	9.48	9.48	1354.20	2242.20	3596.40	106.70	41.01	0.03	147.74	2.72	0.15	11.09	0.00	0.00	130.84	3888.94	4578.27
5	Chhattisgarh	1590.52	0.00	59.46	59.46	6707.12	6917.82	13624.95	161.03	225.89	0.31	387.23	101.82	3.58	387.92	0.00	0.00	504.06	15009.54	16659.52
6	Goa	177.10	0.00	19.46	19.46	571.63	1057.18	1628.82	86.60	6.18	0.75	93.52	6.24	2.95	14.93	0.00	0.00	83.99	1830.45	2027.01
7	Gujarat	16812.83	168.09	1942.15	2110.24	14136.46	13323.60	27460.06	13679.50	1883.01	26.66	15589.17	2101.22	504.91	3334.64	0.00	0.00	8517.91	57507.92	76430.98
8	Haryana	11831.73	507.84	10485.31	10993.16	14042.17	9285.78	23327.96	17860.51	669.91	13.66	18544.09	227.27	671.66	3144.72	0.00	0.00	4316.84	50232.53	73057.42
9	Himachal Pradesh	520.28	0.00	3.67	3.67	1987.91	2273.27	4261.18	20.03	2.47	0.05	22.54	3.63	0.00	7.49	0.00	0.00	124.40	4419.25	4943.20
10	Jharkhand	595.35	0.00	8.09	8.09	1372.56	2352.76	3725.32	87.39	25.29	0.45	113.14	17.98	1.08	101.08	0.00	0.00	103.35	4061.95	4665.39
11	Karnataka	5144.88	0.00	1617.10	1617.10	18498.26	22245.39	40743.66	5254.95	881.19	5.66	6141.80	257.09	1210.57	783.59	7.24	19387.85	6146.56	74678.37	81440.35
12	Kerala	392.49	0.00	11.05	11.05	11910.88	8726.66	20637.54	265.17	98.49	1.81	365.47	34.25	10.61	26.37	0.00	0.00	212.09	21286.33	21689.87
13	Madhya Pradesh	2854.97	0.00	632.15	632.15	21310.46	22706.26	44016.72	1215.48	145.27	79.20	1439.95	278.68	35.86	483.49	0.00	27050.52	12267.65	85572.86	89059.98
14	Maharashtra	9421.64	140.35	4412.12	4552.46	17293.96	15022.34	32316.29	11914.07	1779.08	20.48	13713.63	921.42	1620.92	6126.92	0.00	0.00	14629.04	69328.23	83302.33
15	Manipur	8.35	0.00	0.00	0.00	175.76	156.78	332.54	7.09	0.00	0.00	7.09	0.00	0.00	0.00	0.00	0.00	6.52	346.16	354.51
16	Meghalaya	113.27	0.00	0.00	0.00	137.87	417.35	555.22	3.51	0.00	0.00	3.52	0.56	0.05	0.83	0.00	0.00	2.98	563.15	676.41
17	Mizoram	3.22	0.00	0.00	0.00	117.64	319.44	437.08	0.17	0.01	0.00	0.18	0.46	0.00	0.74	0.00	0.00	0.67	439.13	442.34
18	Nagaland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	Odisha	4979.28	1.12	134.78	135.90	4351.25	9969.29	14320.54	531.60	312.18	2.83	846.61	84.90	11.98	547.22	0.00	0.00	268.49	16079.74	21194.92
20	Punjab	805.80	0.00	260.91	260.91	5058.48	3612.69	8671.17	746.83	72.78	5.08	824.70	57.50	16.98	172.15	0.00	0.00	2534.51	12277.02	13343.72
21	Rajasthan	3422.51	1.20	279.11	280.31	12376.18	10409.24	22785.43	713.83	367.79	2.27	1083.88	147.63	44.18	878.64	0.00	0.00	6509.57	31449.34	35152.16
22	Sikkim	78.95	0.00	0.00	0.00	91.74	197.92	289.66	3.36	0.00	0.00	3.36	0.00	0.00	0.00	0.00	0.00	6.44	299.46	378.42
23	Tamil Nadu	4632.05	0.00	2314.55	2314.55	19783.10	28420.84	48203.94	2381.39	1137.23	3.84	3522.46	506.25	486.29	565.30	0.00	-2517.10	2693.47	53460.61	60407.22
24	Telangana	989.22	563.47	385.05	948.52	6443.91	6929.97	13373.88	1123.22	265.53	3.52	1392.27	233.28	423.29	1438.82	0.00	0.00	1545.95	18407.48	20345.22
25	Tripura	254.34	0.00	0.00	0.00	37.23	71.45	108.68	1.02	0.10	0.00	1.11	0.00	0.00	1.03	0.00	0.00	0.18	111.00	365.34
26	Uttarakhand	1368.66	0.00	9.97	9.97	1033.23	1177.06	2210.29	177.91	275.86	0.85	454.62	3.82	4.12	9.61	0.00	0.00	119.35	2801.81	4180.43
27	Uttar Pradesh	9707.38	0.00	692.59	692.59	12703.63	9447.24	22150.87	1763.16	175.82	7.31	1946.29	108.51	85.37	719.85	0.00	18022.73	2098.27	45131.88	55531.85
28	West Bengal	2204.35	3.30	836.93	840.23	2620.90	6577.01	9197.91	11497.77	686.05	2.04	12185.86	69.40	48.88	2162.51	0.00	0.00	540.60	24205.16	27249.73
	TOTAL (A)	83713.02	1385.37	24201.09	25586.46	185778.88	197736.72	383515.59	70858.68	9465.90	179.26	80503.85	5256.89	5196.40	21426.29	7.24	89547.73	63950.16	649404.14	758703.61
	UNION TERRITORIES ^c																			
1	Andaman and Nicobar Islands	1.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.51
2	Chandigarh	23.72	0.00	253.39	253.39	1400.69	874.83	2275.52	282.21	106.29	1.40	389.91	55.45	7.44	468.68	0.00	0.00	722.12	3919.12	4196.23
3	Dadra and Nagar Haveli	370.30	0.00	5.27	5.27	109.27	91.82	201.09	51.26	8.41	0.39	60.06	62.42	0.00	0.00	0.00	0.00	16.14	339.71	715.28
4	Daman & Diu	100.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.01
5	Govt. of NCT of Delhi	1611.69	55.16	6271.02	6326.19	15724.03	6774.47	22498.49	7605.03	1857.82	28.31	9491.15	704.38	1647.90	5355.98	0.00	0.00	6865.11	46563.02	54500.90
6	Jammu & Kashmir	1667.19	0.00	51.22	51.22	2287.25	3127.83	5415.08	38.26	2.52	0.19	40.96	14.84	7.26	44.23	0.00	1420.61	1259.73	8202.72	9921.13
7	Ladakh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-32.90	0.00	0.00	-32.90	0.00	0.00	0.00	0.00	0.00	0.00	-32.90	-32.90
9	Puducherry	7.17	0.00	4.41	4.41	1083.94	1978.18	3062.12	8.72	7.98	0.00	16.70	8.04	0.07	5.71	0.00	0.00	23.88	3116.53	3128.10
	TOTAL (B)	3781.60	55.16	6585.30	6640.46	20605.18	12847.11	33452.29	7952.57	1983.02	30.30	9965.88	845.14	1662.67	5874.60	0.00	1420.61	8886.99	62108.20	72530.25
	Outside India	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	TOTAL (C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								

PERIODIC DISCLOSURES

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

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

Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Date: Upto the quarter ending on March, 2025

Sl.No.	Line of Business	(Amount in Rs. Lakhs)							
		For the Quarter ending on 31st March, 2025		For the corresponding quarter of the previous year ended 31st March, 2024		Upto the Quarter ending on 31st March, 2025		Upto the corresponding quarter of the previous year ended 31st March, 2024	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	16351.80	42135.00	15376.69	35413	87494.62	162181.00	97002.06	149955
2	Marine Cargo	7168.92	10907.00	7503.80	8974	30786.38	40157.00	29059.22	41655
3	Marine Other than Cargo	138.63	98.00	210.92	98	1440.53	154.00	1482.59	161
4	Motor OD	57867.36	796558.00	42710.78	703622	206384.06	3297559.00	216463.67	3854599
5	Motor TP	54821.29	859654.00	47757.93	985054	210583.83	3748734.00	220661.66	4199007
6	Health	20122.33	45961.00	25325.04	37971	78811.25	206673.00	150654.00	229819
7	Personal Accident	2289.68	53904.00	2533.67	52170	11448.92	225072.00	13715.76	221557
8	Travel	34.50	5556.00	29.40	3308	209.56	35553.00	233.10	26957
9	Workmen's Compensation/ Employer's liability	1611.80	8506.00	1399.12	7168	6102.03	33762.00	5542.18	31381
10	Public/ Product Liability	1783.75	1980.00	1677.03	1595	6859.17	7545.00	7058.97	6809
11	Engineering	6473.27	7515.00	5109.96	5574	27300.89	25194.00	24114.04	20932
12	Aviation	7.24	0.00	0.00	0	7.24	0.00	0.00	0
13	Crop Insurance	14626.09	87.00	54622.96	95	90968.34	265.00	148776.93	280
14	Other segments	0.00	0.00	0.00	0	0.00	0.00	0.00	0
15	Miscellaneous	16862.12	182154.00	16712.16	158648	72837.05	808327.00	68743.84	719759

PERIODIC DISCLOSURES
FORM NL-36- BUSINESS -CHANNELS WISE

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Date: Upto the quarter ending on March, 2025

Sl.No.	Channels	For the Quarter ended 31st March, 2025		Upto the Quarter ended 31st March, 2025		For the corresponding quarter of the previous year ended 31st March, 2024		Up to the corresponding quarter of the previous year ended 31st March, 2024	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	407122	39834.05	1837608	155667.84	414101	34850.02	1982797	147925.98
2	Corporate Agents-Banks	75414	1458.19	338995	7292.99	65076	1527.77	328597	7434.74
3	Corporate Agents -Others	13159	1291.95	49127	4289.10	8584	759.37	37051	3324.09
4	Brokers	803917	99278.67	3150201	390872.86	676544	81476.32	3200208	426462.98
5	Micro Agents	0	0.00	9	0.16	25	0.37	114	1.35
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	52123	35611.05	356591	187621.23	100367	82947.06	521564	307335.78
7	Common Service Centres(CSC)	33222	654.69	83234	1563.47	8542	142.11	43602	743.04
8	Insurance Marketing Firm	1977	262.06	6090	745.83	1772	177.09	7531	771.72
9	Point of sales person (Direct)	222667	17414.48	1000384	64360.94	260323	14540.99	1258089	66839.27
10	MISP (Direct)	405161	4351.27	1768108	18810.28	463933	4544.49	2122094	22651.42
11	Web Aggregators	253	2.35	829	9.17	423	3.87	1224	17.67
12	Referral Arrangements	0	0.00	0	0.00	0	0.00	0	0.00
13	Other (to be sepcified)	0	0.00	0	0.00	0	0.00	0	0.00
	Total (A)	2015015	200158.78	8591176	831233.87	1999690	220969.46	9502871	983508.03
14	Business outside India (B)								
	Grand Total (A+B)	2015015	200158.78	8591176	831233.87	1999690	220969.46	9502871	983508.03

PERIODIC DISCLOSURES
FORM NL- 37-CLAIMS DATA

Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Upto the quarter ending on Mar'25

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	No. of claims only	
																			Miscellaneous	Total
1	Claims O/S at the beginning of the period	1809	3169	18	3187	64051	42327	106378	14244	2413	66	16723	729	176	969	2	654	0	6107	136734
2	Claims reported during the period	5387	42157	10	42167	490387	33207	523594	171274	7949	123	179346	2093	118	2632	1	808	0	43638	799784
	(a) Booked During the period	5037	41460	7	41467	487775	30464	518239	160516	7667	121	168304	1916	111	2507	0	791	0	42772	781144
	(b) Reopened during the Period	350	697	3	700	2612	2743	5355	10758	282	2	11042	177	7	125	1	17	0	866	18640
	(c) Other Adjustment (to be specified)																			
3	Claims Settled during the period	4796	37601	6	37607	509356	25919	535275	155358	6181	78	161617	1139	111	2322	2	515	0	24792	768176
	(a) paid during the period	4796	37601	6	37607	509356	25919	535275	155358	6181	78	161617	1139	111	2322	2	515	0	24792	768176
4	Claims Repudiated during the period	0	1	0	1	1451	3	1454	24707	2354	49	27110	13	1	0	0	0	0	41	28620
	Other Adjustment (to be specified)	407	4649	2	4651	31104	936	32040	0	0	0	0	948	32	183	0	30	0	16835	55126
	(i) Closed Claims																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	3	52	55	0	0	0	0	2	0	0	0	0	0	0	57
6	Claims O/S at End of the period	1993	3075	20	3095	12527	48676	61203	5453	1827	62	7342	722	150	1096	1	917	0	8077	84596
	Less than 3months	564	1457	1	1458	10864	4225	15089	5040	1091	11	6142	381	19	368	0	132	0	3830	27983
	3 months to 6 months	320	586	0	586	1296	4707	6003	150	382	1	533	180	15	170	0	76	0	1336	9219
	6months to 1 year	549	679	3	682	283	13882	14165	112	247	7	366	105	32	331	0	136	0	1752	18118
	1year and above	560	353	16	369	84	25862	25946	151	107	43	301	56	84	227	1	573	0	1159	29276

ITGI Notes - Claims O/S at End of the period= Claims O/S at the beginning of the period+Claims reported during the period-Claims Settled during the period-Claims Repudiated during the period-Other Adjustment (to be specified)

Upto the quarter ending on Mar'25 (Amount in Rs. Lakhs)																				
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	158051	10357	2458	12815	20831	279668	300499	19631	7209	70	26909	2833	13864	15772	1946	26146	0	28903	587737
2	Claims reported during the period	41350	33527	17	33544	136219	212912	349131	109923	12958	155	123036	5161	1585	11729	50	218432	0	42544	826562
	(a) Booked During the period	37019	33068	15	33083	134212	205245	339457	105941	12356	151	118448	4529	1557	11364	0	218388	0	41793	805637
	(b) Reopened during the Period	4331	460	2	462	2007	7667	9674	3982	602	4	4588	632	28	365	50	44	0	751	20924
	(c) Other Adjustment (to be specified)																			
3	Claims Settled during the period	70198	20331	113	20444	162734	187422	350155	87327	10558	92	97978	2975	9599	6658	50	83627	0	27164	668848
	(a) paid during the period	70198	20331	113	20444	162734	187422	350155	87327	10558	92	97978	2975	9599	6658	50	83627	0	27164	668848
4	Claims Repudiated during the period	0	1	0	1	371	19	390	16538	2231	10	18780	15	5	0	0	0	0	121	19311
	Other Adjustment (to be specified)	4096	4360	4	4364	7903	5675	13578	0	0	0	0	1591	66	496	0	5903	0	3396	33491
	(i) Closed Claims																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	3	105	107	0	0	0	0	6	0	0	0	0	0	0	113
6	Claims O/S at End of the period	128667	13476	2383	15859	7775	317345	325120	6993	5295	203	12491	2377	14672	20494	1945	73689	0	40770	636085
	Less than 3months	16806	3875	1	3876	4475	27965	32440	5113	2502	64	7679	858	332	2799	0	44455	0	7226	116470
	3 months to 6 months	5690	3270	0	3270	1339	29653	30992	367	1012	1	1380	555	2146	3992	0	273	0	8410	56707
	6months to 1 year	19488	3504	31	3534	1322	83289	84612	1138	803	43	1984	464	1832	7330	0	22876	0	12781	154902
	1year and above	86683	2828	2351	5179	638	176438	177076	375	978	95	1448	500	10363	6373	1945	6085	0	12354	308006

ITGI Notes - Claims O/S at End of the period= Claims O/S at the beginning of the period+Claims reported during the period-Claims Settled during the period-Claims Repudiated during the period-Other Adjustment (to be specified)

PERIODIC DISCLOSURES
FORM NL-38- DEVELOPMENT OF LOSSES (ANNUAL DISCLOSURE)

Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Reporting Period

FYE 31-Mar-2025

LOB

Long Tail Class

(Amount in Rs Lakhs)

[illegible]

PERIODIC DISCLOSURES
FORM NL-38- DEVELOPMENT OF LOSSES (ANNUAL DISCLOSURE)

Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Reporting Period

FYE 31-Mar-2025

LOB

Short Tail Class

(Amount in Rs Lakhs)

Particulars	Accident year Cohort										
	FYE 31-Mar-2015	FYE 31-Mar-2016	FYE 31-Mar-2017	FYE 31-Mar-2018	FYE 31-Mar-2019	FYE 31-Mar-2020	FYE 31-Mar-2021	FYE 31-Mar-2022	FYE 31-Mar-2023	FYE 31-Mar-2024	FYE 31-Mar-2025
Ultimate Net Loss Cost - Original estimate	589,446	145,120	188,935	167,156	226,386	260,457	254,422	364,279	383,665	418,037	330,717
Net Claims Provisions*	247	6	70	1,090	480	596	2,326	5,760	15,089	45,405	-
Cumulative Payment as of											
one year later	574,639	138,684	171,940	154,094	213,955	256,041	248,192	347,236	342,706	343,643	-
two year later	577,824	141,259	177,768	157,617	218,069	261,606	254,828	353,511	354,732	-	-
three year later	579,997	142,446	179,034	158,445	219,614	272,095	258,008	357,430	-	-	-
four year later	581,504	142,858	179,281	158,931	220,480	272,930	258,842	-	-	-	-
five year later	582,450	143,146	179,739	159,480	221,044	274,176	-	-	-	-	-
six year later	582,674	143,368	180,132	159,961	221,342	-	-	-	-	-	-
seven year later	583,172	143,590	180,497	160,282	-	-	-	-	-	-	-
eight year later	583,581	144,109	180,687	-	-	-	-	-	-	-	-
nine year later	583,984	144,375	-	-	-	-	-	-	-	-	-
ten year later	584,400	-	-	-	-	-	-	-	-	-	-
Ultimate Net Loss Cost - Re-estimated											
one year later	587,150	145,566	184,006	161,060	224,387	271,559	257,778	366,634	370,002	389,048	-
two year later	585,902	144,384	182,169	162,662	224,139	266,238	260,391	365,359	369,821	-	-
three year later	587,366	144,202	180,971	161,102	221,324	274,647	261,377	363,190	-	-	-
four year later	586,626	144,063	179,847	160,915	221,656	275,135	261,168	-	-	-	-
five year later	586,939	143,508	180,134	160,980	222,026	274,771	-	-	-	-	-
six year later	584,449	143,475	180,381	161,194	221,822	-	-	-	-	-	-
seven year later	584,688	143,648	180,767	161,372	-	-	-	-	-	-	-
eight year later	585,319	144,132	180,756	-	-	-	-	-	-	-	-
nine year later	584,480	144,381	-	-	-	-	-	-	-	-	-
ten year later	584,646	-	-	-	-	-	-	-	-	-	-
Favourable / (unfavourable) development	4,800	738	8,178	5,783	4,564	(14,314)	(6,746)	1,089	13,844	28,989	-
In % (A-D)/A	1%	1%	4%	3%	2%	-5%	-3%	0%	4%	7%	0%

Note:-

(a) Should Include all other prior years

(b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

PERIODIC DISCLOSURES
FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

For the Quarter ending on Mar'25

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	434	258	202	569	184	38	18	1934.1	288.4	2729.8	4144.5	19652.1	741.4	1135.9	1703	30626.2
2	Marine Cargo	5025	926	1283	1384	137	14	4	1631.8	984.4	1498.5	1143.1	155.9	26.4	1.2	8773	5441.3
3	Marine Other than Cargo	1	0	0	0	0	0	0	18.3	0.0	0.0	0.0	3.7	0.2	0.5	1	22.6
4	Motor OD	93288	15083	3236	1412	553	43	100	20657.0	9066.8	4281.5	2929.2	1008.4	113.1	223.5	113715	38279.4
5	Motor TP	72	318	876	1761	2755	885	1463	459.2	1885.6	5568.4	11215.9	21633.3	9231.7	11369.4	8130	61363.3
6	Health	18674	8135	2822	1119	2116	92	18	12405.5	5296.7	1946.9	1020.1	615.8	69.7	12.8	32976	21367.5
7	Personal Accident	433	559	424	285	78	2	5	292.5	786.4	858.1	677.3	243.7	16.6	-5.3	1786	2869.3
8	Travel	4	8	1	3	0	0	0	6.8	12.7	5.8	2.8	0.0	0.0	0.0	16	28.2
9	Workmen's Compensation/ Employer's liability	15	59	120	122	70	2	8	19.2	18.8	207.9	360.2	280.9	26.5	36.7	396	950.1
10	Public/ Product Liability	2	2	2	11	10	3	1	1.4	0.2	0.5	34.8	664.0	30.8	5.0	31	736.7
11	Engineering	115	108	154	354	116	9	2	190.7	121.0	244.7	932.6	1059.4	225.8	26.5	858	2800.6
12	Aviation	0	0	0	0	0	0	1	0.3	0.0	0.0	0.0	0.0	0.0	0.0	1	0.3
13	Crop Insurance	52	97	9	19	18	1	2	12365.1	8182.9	-1072.1	-3154.5	-1312.9	7.2	14.9	198	15030.6
14	Other segments ^(a)	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0.0
15	Miscellaneous	2807	2162	878	875	385	16	92	889.3	689.1	1144.8	3096.8	2428.3	260.3	131.0	7215	8639.6

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

Upto the Quarter ending on Mar'25

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	1141	827	831	1164	652	109	72	3197.8	1883.6	9850.2	13598.5	31844.0	7319.9	2504.1	4796	70198.0
2	Marine Cargo	24437	6284	3385	2653	745	68	29	5825.2	4347.6	4598.9	4045.9	1136.1	349.5	27.8	37601	20331.0
3	Marine Other than Cargo	2	0	0	1	0	2	1	21.2	0.0	0.8	9.2	3.7	63.9	14.0	6	112.9
4	Motor OD	379862	92976	24101	9534	2245	225	413	78093.3	42155.4	23011.7	13604.4	4327.6	535.5	1005.5	509356	162733.5
5	Motor TP	410	1551	2859	4142	8651	3207	5099	2637.8	8325.2	17005.2	25965.0	68499.9	29149.0	35839.6	25919	187421.7
6	Health	80751	44592	16809	6882	5926	340	58	45665.0	26327.5	7856.7	4582.7	2417.9	432.3	45.4	155358	87327.4
7	Personal Accident	1141	1969	1687	1003	330	23	28	774.0	2377.4	3256.0	2837.3	1270.2	65.6	-22.3	6181	10558.2
8	Travel	27	30	12	5	2	2	0	26.5	29.1	22.7	9.6	4.3	0.0	0.0	78	92.1
9	Workmen's Compensation/ Employer's liability	28	148	350	377	209	14	13	51.4	136.1	730.0	1144.4	711.5	143.5	58.2	1139	2975.0
10	Public/ Product Liability	6	7	14	29	45	6	4	1.5	3.0	97.3	219.0	8928.5	146.2	203.6	111	9599.0
11	Engineering	469	322	440	693	360	28	10	440.6	282.7	904.7	2149.2	2527.6	317.7	35.8	2322	6658.4
12	Aviation	0	0	0	0	0	0	2	0.3	0.0	0.0	0.0	0.0	0.0	49.6	2	49.9
13	Crop Insurance	110	282	56	33	24	7	3	56089.9	30413.7	1241.9	-2913.8	-1243.0	10.0	27.9	515	83626.5
14	Other segments ^(a)	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0	0.0
15	Miscellaneous	9641	7989	3301	2546	1147	47	121	2761.0	2964.1	4556.1	8964.1	7015.3	601.6	302.0	24792	27164.3

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

PERIODIC DISCLOSURES
FORM NL-41- OFFICE INFORMATION

Name of the Insurer: IFFCO-TOKIO General Insurance Company Limited

Date: 31st March, 2025

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	377
2	No. of branches approved during the year	11
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	388
7	No. of branches approved but not opened	0
8	No. of rural branches	1
9	No. of urban branches	387
10	No. of Directors:-	
	(a) Independent Director	3
	(b) Executive Director **	2
	(c) Non-executive Director	9
	(d) Women Director*	1
	(e) Whole time Director **	2
11	No. of Employees	
	(a) On-roll:	4719
	(b) Off-roll:	1070
	(c) Total	5789
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	13255
	(b) Corporate Agents-Banks	44
	(c)Corporate Agents-Others	65
	(d) Insurance Brokers	676
	(e) Web Aggregators	4
	(f) Insurance Marketing Firm	81
	(g) Motor Insurance Service Providers (DIRECT)	1173
	(h) Point of Sales persons (DIRECT)	30205
	(i) Other as allowed by IRDAI (PA, CM, Oth.)	839

Note- (*) As on 31-03-2025, the Company had one Woman Director:

(i) Mrs. Uma Suresh Prabhu, Independent Director

() The company had following two Whole Time Directors/ Executive Directors as on 31-03-2025:**

(i) Mr. Subrata Mondal, MD & CEO

(ii) Mr. Shinjiro Hamada, Director (Operations)

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	4715	44378
Recruitments during the quarter	184	3620
Attrition during the quarter	180	1656
Number at the end of the quarter	4719	46342

PERIODIC DISCLOSURES

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Date: 1st January, 2025 to 31st March, 2025

Board of Directors and Key Management Persons

Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. Rakesh Kapur	Chairman	Chairman	No Change
2	Mr. Kichiichiro Yamamoto	Vice Chairman	Vice Chairman	No Change
3	Mr. Dileepbhai Sanghani	Director	Non - Executive Director	No Change
4	Mr. Yogendra Kumar	Director	Non - Executive Director	No Change
5	Mr. A.K. Gupta	Director	Non - Executive Director	No Change
6	Mr. Bhaveshkumar B Radadiya	Director	Non - Executive Director	No Change
7	Mr. Amar Sinha	Director	Independent Director	No Change
8	Mrs. Uma Suresh Prabhu	Director	Independent Director	No Change
9	Mr. Rajesh Ranjan	Director	Independent Director	No Change
10	Mr. Masahito Hirai	Director	Non - Executive Director	No Change
11	Mr. Allen Po Hsu Juang	Director	Non - Executive Director	No Change
12	Mr. Ko. Shimizu	Director	Non - Executive Director	No Change
13	Mr. Subrata Mondal	Managing Director & CEO	Managing Director & CEO	No Change
14	Mr. Shinjiro Hamada	Director (Operations)	Whole Time Director/ Executive Director	No Change
15	Mr. Ramesh Kumar	Sr. Executive Director *	Head-(HR, Admin & CSR)	No Change
16	Mr. Tatsuya Fujimoto	Sr. Executive Director	Chief Risk Officer	No Change
17	Mr. Gunasekhar Boga	Executive Director - Underwriting*	Head (Underwriting)	No Change
18	Mrs. Niharika Singh	Executive Director - Marketing*	Head (Marketing)	No Change
19	Mr. Sanket Gupta	EVP & CFO	Chief Financial Officer	No Change
20	Mr. Neeraj Kumar Jain	EVP & Head (Claims) *	Head (Claims)	No Change
21	Mr. Abhishek Sharma	Chief Investment Officer	Chief Investment Officer	No Change
22	Mr. Amit Jain	EVP, Company Secretary & Chief Compliance Officer	Company Secretary & Chief Compliance Officer	No Change
23	Mr. Sandeep Gambhir	Financial Advisor & Chief of Internal Audit	Financial Advisor & Chief of Internal Audit	No Change
24	Dr. Isha Khara	Appointed Actuary	Appointed Actuary	No Change
25	Mr. Durgesh Nandan Pathak	EVP (IT)*	Head (IT)	No Change
26	Mr. Pankaj Dhingra	EVP & Head Legal and Motor TP (*)	Head (Legal & Motor TP)	No Change

Notes:-

(*) Deemed as KMP, being functional Head one level below the Board.

PERIODIC DISCLOSURES
FORM NL-43-RURAL & SOCIAL OBLIGATIONS

Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Upto the Quarter ending on: 31st March, 2025

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	41327	11566.48	54,351,852.59
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural	1423377	43112	3,682,456.07
		Social			
5	MOTOR TP	Rural	3371516	107124	191,323.12
		Social			
6	HEALTH	Rural	81,800	8,411	576,607
		Social			
7	PERSONAL ACCIDENT	Rural	113635	3609.78	8,384,202.35
		Social	1	82.38	181,799.42
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	10759	1575.14	1,033,802.30
		Social			
10	Public/ Product Liability	Rural			
		Social			
11	Engineering	Rural	9908	4812.34	5060194.40
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment ^(a)	Rural	265.00	90,968.34	1,165,973.30
		Social	243.00	90,642.34	1,162,210.88
14	Miscellaneous	Rural	351,803	26,540.74	16,614,283.07
		Social	108	0.104	65.11
	Total	Rural	5,404,390	297,719.92	91,060,694.26
		Social	352	90,724.82	1,344,075.41

(a) Rural and Social segments are as defined under IRDAI (Obligation of Insurer to Rural and Social Sectors) Regulations, 2015

PERIODIC DISCLOSURES
FORM NL - 44 - MOTOR TP OBLIGATIONS

Name of the Insurer :	IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
Registration No. :	106
Date of Registration with the IRDAI :	December 4, 2000
Gross Direct Premium Income during the immediate preceding FY (Rs In Lakhs)	983,508
Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs In Lakhs)	220,661
Statement Period : Quarter ending	Mar-25

	(₹ In Lakhs)	
Items	For the Quarter ended March 31, 2025	Upto the Quarter ended March 31, 2025
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	17,743	74,766
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	37,078	135,818
Total Gross Direct Motor Third Party Insurance Business (L+P)	54,821	210,584
Total Gross Direct Motor Own damage Insurance Business Premium	57,867	206,384
Total Gross Direct Premium Income	200,159	831,234

PERIODIC DISCLOSURES
FORM NL-45-GRIEVANCE DISPOSAL

FORM NL-45-GRIEVANCE DISPOSAL

Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Date: January - March' 2025

GRIEVANCE DISPOSAL								
SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	1	0	1	0	0	4
b)	Claims Related	46	862	215	298	361	34	3195
c)	Policy Related	12	198	150	41	9	10	335
d)	Premium Related	0	5	2	3	0	0	22
e)	Refund Related	0	1	0	0	1	0	8
f)	Coverage Related	1	10	5	5	0	1	43
g)	Cover Note Related	0	0	0	0	0	0	3
h)	Product Related	0	1	1	0	0	0	3
i)	Others (to be specified): a) Commission-related dispute raised by the bank officials. b) A policy issued by an intermediary with incorrect vehicle details led to the customer being levied a challan by the traffic. c) Hospital cashless facility refused. d) GST related query	1	3	1	1	1	1	15
	Total	60	1081	374	349	372	46	3628
2	Total No. of policies during previous year:	9502871						
3	Total No. of claims during previous year:	1372449						
4	Total No. of policies during current year:	8591176						
5	Total No. of claims during current year:	781143						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.39						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	40.90						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	44	96%	1	2%	45	98%	
b)	15 - 30 days	1	2%	0	0%	1	2%	
c)	30 - 90 days	0	0%	0	0%	0	0%	
d)	90 days & Beyond	0	0%	0	0%	0	0%	
	Total Number of Complaints	45	98%	1	2%	46	100%	

PERIODIC DISCLOSURES

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: IFFCO-TOKIO General Insurance Company Ltd.

For the Quarter ending: 31-03-2025

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

PERIODIC DISCLOSURES

FORM NL-47-Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025
(Note: details of all Health, PA & Travel Insurance products approved by end of the FY to be provided)

S.N	UTIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age of the policy)					
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than	No of Policies completed 3 years not more than 3 years but Less than 5 Years	No of Policies completed 5years or more than 5 years But less than 10	No of Policies completed 10 years and more than 10 years	Total No. Of Policies
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=l+m+n+o+p
1	IFFHLGP22179V012122	Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana (AB - PMJAY) UT of Lakshadweep	52513	03-08-2022	42.0%	57.1%	100%	0%	0	0	0%	0	0	0	0	0	0
2	IFFHLGP21327V022021	GROUP MEDISHIELD INSURANCE POLICY	1780433	01-10-2020	95.7%	114.3%	82%	15%	226	226	46%	1263	1	0	0	0	1264
3	IFFHLGP21045V012021	IFFCO-TOKIO GROUP HOSPITAL DAILY CASH POLICY	0	03-07-2020	0.0%	0.0%	0%	0%	1	1	0%	0	0	0	0	0	0
4	IFFHLGP19096V011819	IFFCO-TOKIO GROUP CRITICAL ILLNESS POLICY	3	28-01-2019	0.0%	15.4%	0%	100%	0	0	0%	1	0	0	0	0	1
5	IFFHLGP09003V010809	JAN SWASTHYA BEEMA YOJANA	0	30-09-2013	0.0%	0.0%	0%	0%	0	0	0%	0	0	0	0	0	0
6	IFFHLGP20034V011920	IFFCO -TOKIO LOAN PROTECTOR POLICY (GROUP)	4686	08-01-2020	-27.3%	8.9%	71%	14%	0	0	0%	2437	2270	653	1	0	5361
7	IFFHLIP24013V052324	FAMILY HEALTH PROTECTOR	252736	01-05-2023	93.7%	123.6%	85%	13%	70	70	84%	86359	0	0	0	0	86359
8	IFFHLIP21583V012021	IFFCO-TOKIO HOSPITAL DAILY CASH POLICY	11839	12-02-2021	15.7%	46.9%	77%	23%	0	0	0.2%	237	7	0	0	0	244
9	IFFHLIP24012V052324	HEALTH PROTECTOR	61322	01-05-2023	95.2%	125.4%	85%	13%	34	34	72%	50769	0	0	0	0	50769
10	IFFHLIP21354V032021	COMPREHENSIVE ACCIDENT HOSPITALIZATION POLICY	52726	01-10-2020	15.5%	46.0%	0%	0%	0	0	11%	59861	1	0	0	0	59862
11	IFFHLIP21325V032021	Swasthya Kavach (Family Health) Policy	50	01-10-2020	1955.8%	1985.4%	86%	8%	3	3	NA	0	0	0	0	0	0
12	IFFHLIP21328V022021	HEALTH PROTECTOR PLUS	8561	01-10-2020	59.7%	88.8%	56%	41%	1	1	71%	3529	0	0	0	0	3529
13	IFFHLIP23145V012223	HEALTH PROTECTOR MAX	3828	06-02-2023	-12.1%	14.7%	33%	60%	0	0	NA	36	130	0	0	0	166
14	IFFHLIP21326V022021	SWASTHYA RAKSHA BIMA	5820	01-10-2020	84.3%	114.4%	76%	22%	1	1	63%	1719	0	0	0	0	1719
15	IFFHLIP19036V011920	IFFCO-TOKIO CRITICAL ILLNESS BENEFIT POLICY	1365	12-07-2019	918.9%	936.6%	31%	38%	0	0	0%	1328	76	0	0	0	1404
16	IFFHLIP20071V011920	IFFCO-Tokio MOS-BITE PROTECTOR POLICY	110	25-10-2019	4121.7%	4121.7%	98%	2%	0	0	NA	2	27	2	0	0	31
17	IFFHLIP21329V032021	INDIVIDUAL MEDISHIELD INSURANCE POLICY	15	01-10-2020	952.6%	974.3%	72%	14%	1	1	NA	0	0	0	0	1	1
18	IFFHLIP20161V011920	AROGYA SANJEEVANI POLICY, IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED	756	03-05-2021	52.3%	81.7%	69%	29%	0	0	12%	329	0	0	0	0	329
19	IFFHLIP24131V012324	HEALTH PROTECTOR ASSURE	13540	18-12-2023	13.3%	43.3%	39%	59%	0	0	74%	10134	1	0	0	0	10135
20	IFFPMIP23040V012223	AROGYA SANJEEVANI POLICY (MICRO INSURANCE) IFFCO-TOKIO GIC LTD.	75	27-10-2022	56.7%	86.4%	100%	0%	0	0	0%	35	0	0	0	0	35
21	IFFHMIP23041V012223	IFFCO-TOKIO CRITICAL ILLNESS BENEFIT POLICY (MICRO INSURANCE)	61	27-10-2022	0.0%	29.5%	0%	0%	0	0	0%	50	20	0	0	0	70
22	IFFHLIP21353V022021	CRITICAL ILLNESS INSURANCE POLICY	3	01-10-2020	0.0%	0.0%	0%	0%	0	0	0%	0	1	0	0	0	1
23	IFFHCSP18107V011718	CSC-HEALTH PROTECTOR	9	01-12-2018	0.0%	30.8%	0%	0%	0	0	0%	13	0	0	0	0	13
24	IFFHLIP23205V012223	HEALTH PROTECTOR FOR PERSONS WITH SPECIAL NEEDS, IFFCO-TOKIO GENERAL INSURANCE CO. LTD.	3	25-04-2023	0.0%	31.9%	0%	0%	0	0	0.00%	4	0	0	0	0	4
25	IRDAN106P0015V01200102	TRAVEL PROTECTOR INSURANCE POLICY	1644	02-11-2001	113.0%	143.6%	41%	26%	0	0	59%	858	0	0	0	3	861
26	IRDAN106P0001V01200506	JANATA PERSONAL ACCIDENT POLICY	14272611	18-11-2005	89.3%	118.9%	85%	7%	0	0	12%	4288	5751	6	1	0	10046
27	IRDAN106P0021V01200102	GROUP PERSONAL ACCIDENT POLICY	6627672	16-05-2001	80.3%	103.7%	57%	26%	0	0	46%	4995	195	130	5	1	5326
28	IRDAN106P0009V01200809	JAN SURAKSHA BIMA POLICY (MICRO INSURANCE)	1882419	08-09-2008	91.2%	124.2%	69%	10%	0	0	0%	2517	90	2	0	0	2609
29	IFFPAGP23058V012223	PRADHAN MANTRI SURAKSHA BIMA YOJANA	77483	14-07-2022	119.7%	142.7%	60%	13%	0	0	0%	18	0	0	0	0	18
30	IFFPCSP18099V011718	CSC-JANATA PERSONAL ACCIDENT	3100	04-01-2018	0.0%	32.7%	0%	0%	0	0	0%	4167	0	0	0	0	4167
31	IRDAI/HLT/ITGI/P-P/V.I/07/2016-17	KISAN SURAKSHA BIMA YOJNA (GRAMIN ACCIDENT INSURANCE)	0	01-10-2016	180.3%	196.6%	67%	15%	0	0	0%	0	0	0	0	0	0
32	IFFPAGP21634V012021	GROUP - SARAL SURAKSHA BIMA, IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED	180	01-04-2021	0.0%	33.6%	0%	0%	0	0	0%	3	0	0	0	0	3
33	IRDAN106P0014V01200102	SANKAT HARAN BIMA (GRAMIN ACCIDENT INSURANCE) POLICY	0	05-09-2001	18.9%	35.4%	59%	15%	0	0	0%	0	0	0	0	0	0
34	IRDAN106P0010V01200102	INDIVIDUAL PERSONAL ACCIDENT POLICY	221936	16-05-2001	53.1%	85.1%	61%	17%	0	0	42%	215487	9	47	3	1	215547
35	IRDA/NL-HLT/ITGI/P-P/V.I/13/14-15	INDIVIDUAL PERSONAL ACCIDENT GRAND	2232	24-06-2015	50.6%	82.6%	49%	20%	0	0	62%	2162	0	0	0	0	2162
36	IFFPAIP21633V012021	SARAL SURAKSHA BIMA, IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED	7	01-04-2021	0.0%	32.4%	0%	0%	0	0	0%	4	0	0	0	0	4
37	IRDAN106P0011V01200809	Jan Suvidha Bima Policy (Micro Policy)	0	08-09-2008	0.0%	0.0%	0%	0%	0	0	0%	0	0	0	0	0	0
38	IRDAN106P0008V01200809	Mahila Suraksha Policy (Micro Insurance)	0	08-09-2008	0.0%	0.0%	0%	0%	0	0	0%	0	0	0	0	0	0
39	IFFHCSP18108V011718	CSC-Family Health Protector	3	01-12-2018	0.0%	30.8%	0%	0%	0	0	0%	4	0	0	0	0	4
40	IFFHLGP19001V011819	Swasthya Sathi Scheme	0	10-04-2018	0.0%	0.0%	0%	0%	0	0	0%	0	0	0	0	0	0
41	IFFHMGp23042V012223	IFFCO-Tokio Group Critical Illness Benefit Policy (Micro Insurance)	0	27-10-2022	0.0%	0.0%	0%	0%	0	0	0%	0	0	0	0	0	0
42	IFFPMIP23039V012223	Individual Personal Accident Insurance (Micro Insurance)	0	27-10-2022	0.0%	0.0%	0%	0%	0	0	0%	0	0	0	0	0	0
43	IFFHMIP23043V012223	IFFCO-Tokio Hospital Daily Cash Policy (Micro Insurance)	0	27-10-2022	0.0%	0.0%	0%	0%	0	0	0%	0	0	0	0	0	0
44	IFFHMGp23044V012223	IFFCO-Tokio Group Hospital Daily Cash Policy (Micro Insurance)	0	27-10-2022	0.0%	0.0%	0%	0%	0	0	0%	0	0	0	0	0	0
45	IFFHLIA23152V012223	CONSUMABLES PROTECTOR*	0	29-12-2022	0.0%	0.0%	0%	0%	0	0	0%	0	0	0	0	0	0
46	IFFHLIP25039V012425	Surrogacy Protector Policy	0	03-01-2025	0.0%	0.0%	0%	0%	0	0	NA	0	0	0	0	0	0
47	IFFHLIP25040V022425	Essential Health Protector	7	31-01-2025	0.0%	31.1%	0%	0%	0	0	NA	54	0	0	0	0	54
48	IFFHLIA25036V012425	OPD Cover for Essential Health Protector*	0	31-01-2025	0.0%	0.0%	0%	0%	0	0	NA	0	0	0	0	0	0
49	IFFHLIA25037V012425	Dental Cover for Essential Health Protector*	0	31-01-2025	0.0%	0.0%	0%	0%	0	0	NA	0	0	0	0	0	0
50	IFFHLIA25038V012425	Maternity Cover for Essential Health Protector*	0	31-01-2025	0.0%	0.0%	0%	0%	0	0	NA	0	0	0	0	0	0

(*) Data pertaining to Add-ons are included in Main Product.

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - IFFCO-TOKIO GENERAL INSURANCE Co. Ltd. (In-House)

Validity of agreement with the TPA: NA

(Data shall be consolidated at insurer level in case of in-house claim settlements and
at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	206825	948	0
Number of lives serviced	446217	367350	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
PAN India	PAN India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2954
ii.	Number of claims received during the year	56145
iii.	Number of claims paid during the year (specify % also in brackets)	51103 (86%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	6703 (11%)
v.	Number of claims outstanding at the end of the year	1293

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	67%	61%	59%	62%
2	Within 1-2 hours	18%	30%	23%	29%
3	Within 2-6 hours	12%	9%	13%	9%
4	Within 6-12 hours	3%	0%	5%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	100%	100%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	29721	84%	20068	89%	0	0%	49789	86%
Between 1-3 months	3001	8%	1329	6%	0	0%	4330	7%
Between 3 to 6 months	1391	4%	598	3%	0	0%	1989	3%
More than 6 months	1235	3%	463	2%	0	0%	1698	3%
Total	35348	100%	22458	100%	0	0%	57806	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	235
3	Grievances resolved during the year	235
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - Genins India Insurance TPA Limited
Validity of agreement with the TPA: **from 23/05/2021 to 22/05/2024**

(Data shall be consolidated at insurer level in case of in-house claim settlements and
at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	0	0
Number of lives serviced	0	50	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Haryana	Faridabad
Punjab	Ludhiana
Uttarakhand	Dehradun

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	92
iii.	Number of claims paid during the year (specify % also in brackets)	81 (88%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	11 (12%)
v.	Number of claims outstanding at the end of the year	0

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	0%	0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	69	75%	0	0%	69	75%
Between 1-3 months	0	0%	19	21%	0	0%	19	21%
Between 3 to 6 months	0	0%	4	4%	0	0%	4	4%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	92	100%	0	0%	92	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.

Date: 31-03-2025

Information as at: 31st March, 2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - HealthIndia Insurance TPA Services Pvt. Ltd.

Validity of agreement with the TPA: **from** 01/04/2015 **to** Valid unless terminated

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	32	0
Number of lives serviced	0	98321	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Assam	Kamrup Metropolitan
Assam	Khordha
Bihar	Patna
Chhattisgarh	Raipur
Gujarat	Ahmedabad
Gujarat	Rajkot
Gujarat	Surat
Gujarat	Vadodara
Gujarat	Valsad
Haryana	Gurgaon
Jharkhand	Ranchi
Karnataka	Bangalore
Karnataka	Dakshina Kannada
Kerala	Ernakulam
Madhya Pradesh	Bhopal, Indore
Maharashtra	Mumbai
Maharashtra	Kolhapur
Maharashtra	Nagpur
Maharashtra	Pune
Maharashtra	Solapur
Maharashtra	Nasik
Maharashtra	Chhatrapati Sambhaji Nagar
Punjab	Ambala
Rajasthan	Jaipur
Tamilnadu	Chennai,,
Tamilnadu	Coimbatore
Tamilnadu	Madurai
Telgana	Hyderabad
Uttar pradesh	Lucknow
Uttarakhand	Dehradun
West Bengal	Kolkata

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	990
ii.	Number of claims received during the year	7858
iii.	Number of claims paid during the year (specify % also in brackets)	7426 (84%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	1313 (15%)
v.	Number of claims outstanding at the end of the year	109

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	93%	95%
2	Within 1-2 hours	0%	0%	5%	1%
3	Within 2-6 hours	0%	0%	1%	1%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	1%
6	>24 hours	0%	0%	0%	1%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	6420	73%	0	0%	6420	73%
Between 1-3 months	0	0%	1267	14%	0	0%	1267	14%
Between 3 to 6 months	0	0%	419	5%	0	0%	419	5%
More than 6 months	0	0%	633	7%	0	0%	633	7%
Total	0	0%	8739	100%	0	0%	8739	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	16
3	Grievances resolved during the year	16
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
 Information as at: 31st March, 2025

Date: 31-03-2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - Ericson Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: from 18/02/2023 to 17/02/2026

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	1	0
Number of lives serviced	0	4649	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
KARNATAKA	BENGALURU

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	133
ii.	Number of claims received during the year	1241
iii.	Number of claims paid during the year (specify % also in brackets)	1102 (80%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	270 (20%)
v.	Number of claims outstanding at the end of the year	2

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	100.0%	99.6%
2	Within 1-2 hours	0%	0%	0.0%	0.0%
3	Within 2-6 hours	0%	0%	0.0%	0.4%
4	Within 6-12 hours	0%	0%	0.0%	0.0%
5	Within 12-24 hours	0%	0%	0.0%	0.0%
6	>24 hours	0%	0%	0.0%	0.0%
	Total	0%	0%	100.0%	100.0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	916	67%	0	0%	916	67%
Between 1-3 months	0	0%	273	20%	0	0%	273	20%
Between 3 to 6 months	0	0%	121	9%	0	0%	121	9%
More than 6 months	0	0%	62	5%	0	0%	62	5%
Total	0	0%	1372	100%	0	0%	1372	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - Safeway Insurance TPA Pvt. Ltd.
Validity of agreement with the TPA: **from 25/02/2023 to 24/02/2026**

(Data shall be consolidated at insurer level in case of in-house claim settlements and
at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	1	0
Number of lives serviced	0	3113	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
DELHI	NEHRU PLACE
DELHI	SAKET
UTTAR PRADESH	AGRA
UTTAR PRADESH	NOIDA
PUNJAB	PUNJAB
HARYANA	GURGAON
WEST BENGAL	KOLKATA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	48
ii.	Number of claims received during the year	96
iii.	Number of claims paid during the year (specify % also in brackets)	106 (74%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	34 (24%)
v.	Number of claims outstanding at the end of the year	4

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	91%	93%
2	Within 1-2 hours	0%	0%	9%	7%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	32	23%	0	0%	32	23%
Between 1-3 months	0	0%	56	40%	0	0%	56	40%
Between 3 to 6 months	0	0%	16	11%	0	0%	16	11%
More than 6 months	0	0%	36	26%	0	0%	36	26%
Total	0	0%	140	100%	0	0%	140	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - Paramount Health Services & Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: **from 25/03/2014 to Until Terminated**

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	93	0
Number of lives serviced	0	292662	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Gujarat	Ahmedabad
Gujarat	GANDHIDHAM
Gujarat	SURAT
Orissa	Balasore
Karnataka	BANGALORE
Madhya Pradesh	BHOPAL
Madhya Pradesh	Jabalpur
Delhi	Delhi
Haryana	Gurgaon
West Bengal	KOLKATA
Maharashtra	MUMBAI
Maharashtra	PUNE
Uttar Pradesh	Noida

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2036
ii.	Number of claims received during the year	28860
iii.	Number of claims paid during the year (specify % also in brackets)	26571 (86%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	3385 (11%)
v.	Number of claims outstanding at the end of the year	940

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	94%	57%
2	Within 1-2 hours	0%	0%	4%	35%
3	Within 2-6 hours	0%	0%	1%	8%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	24129	81%	0	0%	24129	81%
Between 1-3 months	0	0%	3888	13%	0	0%	3888	13%
Between 3 to 6 months	0	0%	1130	4%	0	0%	1130	4%
More than 6 months	0	0%	807	3%	2	100%	809	3%
Total	0	0%	29954	100%	2	100%	29956	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	32
3	Grievances resolved during the year	32
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
 Information as at: 31st March, 2025

Date: 31-03-2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - Vidal Health Insurance TPA Private Limited
 Validity of agreement with the TPA: **from 28/04/2014 to Valid unless terminated**

(Data shall be consolidated at insurer level in case of in-house claim settlements and
 at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	27	0
Number of lives serviced	0	28537	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Gujarat	Ahmedabad
Karnataka	Bangalore
Tamil Nadu	Coimbatore
Haryana	Gurgaon
Kerala	Kochi
West Bengal	Kolkata

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2121
ii.	Number of claims received during the year	7723
iii.	Number of claims paid during the year (specify % also in brackets)	8732 (89%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	1015 (10%)
v.	Number of claims outstanding at the end of the year	97

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	70%	53%
2	Within 1-2 hours	0%	0%	19%	26%
3	Within 2-6 hours	0%	0%	11%	20%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	6707	69%	0	0%	6707	69%
Between 1-3 months	0	0%	1142	12%	0	0%	1142	12%
Between 3 to 6 months	0	0%	605	6%	0	0%	605	6%
More than 6 months	0	0%	1287	13%	6	0%	1293	13%
Total	0	0%	9741	100%	6	0%	9747	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	1
2	Grievances received during the year	14
3	Grievances resolved during the year	15
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - Park Mediclaim Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: **from** 19/06/2021 **to** 18/06/2024

(Data shall be consolidated at insurer level in case of in-house claim settlements and
at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	0	0
Number of lives serviced	0	3	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Uttar Pradesh	Noida
Delhi	New Delhi

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	3
ii.	Number of claims received during the year	747
iii.	Number of claims paid during the year (specify % also in brackets)	744 (99%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	6 (1%)
v.	Number of claims outstanding at the end of the year	0

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	0%	0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	520	69%	0	0%	520	69%
Between 1-3 months	0	0%	125	17%	0	0%	125	17%
Between 3 to 6 months	0	0%	29	4%	0	0%	29	4%
More than 6 months	0	0%	76	10%	0	0%	76	10%
Total	0	0%	750	100%	0	0%	750	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - Volo Health Insurance TPA Pvt. Ltd. (Formerly Known as East West Assist Insurance TPA Pvt. Ltd.)

Validity of agreement with the TPA: from 01/11/2022 to 31/10/2025

(Data shall be consolidated at insurer level in case of in-house claim settlements and
at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	6	0
Number of lives serviced	0	80083	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Haryana	Gurgaon

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	86
ii.	Number of claims received during the year	1850
iii.	Number of claims paid during the year (specify % also in brackets)	1039 (54%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	268 (14%)
v.	Number of claims outstanding at the end of the year	629

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0.00%	0.00%	68%	56%
2	Within 1-2 hours	0.00%	0.00%	26%	28%
3	Within 2-6 hours	0.00%	0.00%	6%	15%
4	Within 6-12 hours	0.00%	0.00%	0%	0%
5	Within 12-24 hours	0.00%	0.00%	0%	0%
6	>24 hours	0.00%	0.00%	0%	0%
	Total	0.00%	0.00%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	419	32%	0	0%	419	32%
Between 1-3 months	0	0%	613	47%	0	0%	613	47%
Between 3 to 6 months	0	0%	15	1%	0	0%	15	1%
More than 6 months	0	0%	260	20%	0	0%	260	20%
Total	0	0%	1307	100%	0	0%	1307	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - MDIndia Health Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: **from 21/03/2023 to 20/03/2026**

(Data shall be consolidated at insurer level in case of in-house claim settlements and
at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	13	0
Number of lives serviced	0	29182	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Andhra Pradesh	Chittoor
Andhra Pradesh	Guntur
Andhra Pradesh	Visakhapatnam
Delhi	Delhi
Gujarat	Ahmedabad
Haryana	Faridabad
Haryana	Gurgaon
Karnataka	Bangalore
Karnataka	Bengaluru
Karnataka	Tumkur
Madhya Pradesh	Satna
Maharashtra	Mumbai
Maharashtra	Pune
Maharashtra	Raigad
Maharashtra	Raigarh(Mh)
Maharashtra	Ratnagiri
Maharashtra	Satara
Tamil Nadu	Chennai
Tamil Nadu	Kanchipuram
Tamil Nadu	Tiruvallur
Telangana	K.V.Rangareddy
Uttar Pradesh	Faizabad
Uttar Pradesh	Kanpur
Uttar Pradesh	Noida

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	361
ii.	Number of claims received during the year	22695
iii.	Number of claims paid during the year (specify % also in brackets)	21680 (94%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	1250 (5%)
v.	Number of claims outstanding at the end of the year	126

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	96%	94%
2	Within 1-2 hours	0%	0%	4%	6%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	1700	68%	9903	48%	11603	51%
Between 1-3 months	0	0%	270	11%	4079	20%	4349	19%
Between 3 to 6 months	0	0%	220	9%	2703	13%	2923	13%
More than 6 months	0	0%	299	12%	3756	18%	4055	18%
Total	0	0%	2489	100%	20441	100%	22930	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	1
3	Grievances resolved during the year	1
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - Good Health Insurance TPA Ltd.
Validity of agreement with the TPA: **from 17/04/2023 to 16/04/2026**

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	0	0
Number of lives serviced	0	154	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Karnataka	Bangalore
Tamil nadu	Chennai
Delhi	Delhi
Telangana	Hyderabad
Maharashtra	Mumbai

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	35
ii.	Number of claims received during the year	360
iii.	Number of claims paid during the year (specify % also in brackets)	283 (72%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	112 (28%)
v.	Number of claims outstanding at the end of the year	0

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	0%	0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	79	24%	0	0%	79	20%
Between 1-3 months	0	0%	21	6%	0	0%	21	5%
Between 3 to 6 months	0	0%	7	2%	0	0%	7	2%
More than 6 months	0	0%	226	68%	62	100%	288	73%
Total	0	0%	333	100%	62	100%	395	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - Heritage Health Insurance TPA Private Limited

Validity of agreement with the TPA: **from 20/09/2021 to 19/09/2024**

(Data shall be consolidated at insurer level in case of in-house claim settlements and
at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	0	0
Number of lives serviced	0	81	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Tamil Nadu	Chennai
Tamil Nadu	Coimbatore
West Brngal	Kolkata

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	3
ii.	Number of claims received during the year	199
iii.	Number of claims paid during the year (specify % also in brackets)	202 (100%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	0 (0%)
v.	Number of claims outstanding at the end of the year	0

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	0%	0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	177	88%	0	0%	177	88%
Between 1-3 months	0	0%	21	10%	0	0%	21	10%
Between 3 to 6 months	0	0%	4	2%	0	0%	4	2%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	202	100%	0	0%	202	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - Family Health Plan Insurance TPA Ltd.
Validity of agreement with the TPA: **from** 01/04/2024 **to** 31/03/2025

(Data shall be consolidated at insurer level in case of in-house claim settlements and
at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	14	0
Number of lives serviced	0	34798	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Andhra Pradesh	CHITTOOR
Andhra Pradesh	East Godavari
Andhra Pradesh	GUNTUR
Andhra Pradesh	VISAKHAPATNAM
Andhra Pradesh	VIZIANAGARAM
Delhi	CENTRAL
Delhi	New Delhi
Gujarat	AHMADABAD
Haryana	GURGAON
Karnataka	Ramanagar
Karnataka	BANGALORE
Kerala	THIRUVANANTHAPURAM
Kerala	PALAKKAD
Maharashtra	PUNE
Maharashtra	MUMBAI
Orissa	CUTTACK
Orissa	KHORDHA
Pondicherry	PONDICHERRY
Tamil Nadu	CHENNAI
Tamil Nadu	COIMBATORE
Tamil Nadu	DHARMAPURI
Tamil Nadu	DINDIGUL
Tamil Nadu	ERODE
Tamil Nadu	KANCHEEPURAM
Tamil Nadu	MADURAI
Tamil Nadu	NAMAKKAL
Tamil Nadu	SALEM
Tamil Nadu	TIRUCHIRAPPALLI
Tamil Nadu	Tiruppur
Telangana	HYDERABAD
West Bengal	KOLKATA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2143
ii.	Number of claims received during the year	6294
iii.	Number of claims paid during the year (specify % also in brackets)	6192 (73%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	2143 (25%)
v.	Number of claims outstanding at the end of the year	102

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	94%	92%
2	Within 1-2 hours	0%	0%	2%	5%
3	Within 2-6 hours	0%	0%	2%	2%
4	Within 6-12 hours	0%	0%	1%	0%
5	Within 12-24 hours	0%	0%	0%	1%
6	>24 hours	0%	0%	1%	0%
	Total	0%	0%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	4648	56%	0	0%	4648	56%
Between 1-3 months	0	0%	1352	16%	0	0%	1352	16%
Between 3 to 6 months	0	0%	774	9%	0	0%	774	9%
More than 6 months	0	0%	1558	19%	3	100%	1561	19%
Total	0	0%	8332	100%	3	100%	8335	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	2
2	Grievances received during the year	7
3	Grievances resolved during the year	9
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - MEDSAVE HEALTH INSURANCE TPA LTD.

Validity of agreement with the TPA: **from 12/09/2024 to 11/09/2025**

(Data shall be consolidated at insurer level in case of in-house claim settlements and
at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	0	0
Number of lives serviced	0	0	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
GUJARAT	VADODARA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	5
ii.	Number of claims received during the year	157
iii.	Number of claims paid during the year (specify % also in brackets)	128 (79%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	34 (21%)
v.	Number of claims outstanding at the end of the year	0

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	0%	0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	72	44%	0	0%	72	44%
Between 1-3 months	0	0%	14	9%	0	0%	14	9%
Between 3 to 6 months	0	0%	12	7%	0	0%	12	7%
More than 6 months	0	0%	64	40%	0	0%	64	40%
Total	0	0%	162	100%	0	0%	162	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	2
3	Grievances resolved during the year	2
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - MEDI ASSIST INSURANCE TPA PVT. LTD.

Validity of agreement with the TPA: **from** 01/04/2014 to Valid unless terminated

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	73	0
Number of lives serviced	0	622559	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2891
ii.	Number of claims received during the year	33547
iii.	Number of claims paid during the year (specify % also in brackets)	28605 (79%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	5916 (16%)
v.	Number of claims outstanding at the end of the year	1917

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	95.04%	81.95%
2	Within 1-2 hours	0%	0%	3.53%	14.25%
3	Within 2-6 hours	0%	0%	1.19%	3.58%
4	Within 6-12 hours	0%	0%	0.08%	0.14%
5	Within 12-24 hours	0%	0%	0.16%	0.08%
6	>24 hours	0%	0%	0.00%	0.00%
	Total	0%	0%	100.00%	100.00%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	21364	63%	351	95%	21715	63%
Between 1-3 months	0	0%	6773	20%	16	4%	6789	20%
Between 3 to 6 months	0	0%	2987	9%	0	0%	2987	9%
More than 6 months	0	0%	3028	9%	2	1%	3030	9%
Total	0	0%	34152	100%	369	100%	34521	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	30
3	Grievances resolved during the year	30
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - Raksha Health Insurance TPA Pvt. Ltd.
Validity of agreement with the TPA: **from** 01/04/2014 **to** Valid unless terminated

(Data shall be consolidated at insurer level in case of in-house claim settlements and
at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	0	0
Number of lives serviced	0	870	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Madhya Pradesh	Indore
TamilNadu	Chennai
TamilNadu	Thiruppathur
TamilNadu	Tiruvallur
Karnataka	Belthangady
Karnataka	Bengaluru
Karnataka	Dharwad

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	221
ii.	Number of claims received during the year	839
iii.	Number of claims paid during the year (specify % also in brackets)	883 (83%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	171 (16%)
v.	Number of claims outstanding at the end of the year	6

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	0%	0%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	309	29%	0	0%	309	29%
Between 1-3 months	0	0%	198	19%	0	0%	198	19%
Between 3 to 6 months	0	0%	166	16%	0	0%	166	16%
More than 6 months	0	0%	381	36%	0	0%	381	36%
Total	0	0%	1054	100%	0	0%	1054	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time