

**Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2024 - 30th September, 2024**

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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 HALF YEAR ENDED 30TH SEPTEMBER 2024**

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2024	HALF YEAR ENDED 30TH SEPTEMBER 2024	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	3,834	8,458	4,366	8,935
2	Profit/ (Loss) on sale/redemption of Investments		4	5	4	5
3	Interest, Dividend & Rent – Gross *		845	1,629	700	1,279
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		-	-	-	-
	iii) Handling Charges		(60)	(72)	(103)	(112)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		-	-	-	-
	iii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>4,623</b>	<b>10,020</b>	<b>4,967</b>	<b>10,107</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	5,072	8,443	4,453	9,967
2	Commission	<b>NL-6-Commission Schedule</b>	(564)	(2,331)	(227)	(2,378)
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	638	1,674	453	1,150
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>5,146</b>	<b>7,786</b>	<b>4,679</b>	<b>8,739</b>
	<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>(523)</b>	<b>2,234</b>	<b>288</b>	<b>1,368</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(523)	2,234	288	1,368
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>(523)</b>	<b>2,234</b>	<b>288</b>	<b>1,368</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2024	HALF YEAR ENDED 30TH SEPTEMBER 2024	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023
Interest, Dividend & Rent	723	1,406	598	1,110
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	90	173	71	131
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	32	50	31	38
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>845</b>	<b>1,629</b>	<b>700</b>	<b>1,279</b>

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2024

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2024	HALF YEAR ENDED 30TH SEPTEMBER 2024	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	3,421	6,867	3,458	6,853
2	Profit/ (Loss) on sale/redemption of Investments		2	2	1	2
3	Interest, Dividend & Rent – Gross *		348	660	320	606
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		-	-	-	-
	iii) Handling Charges		(10)	(14)	(3)	(6)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		-	-	-	-
	iii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>3,761</b>	<b>7,515</b>	<b>3,776</b>	<b>7,455</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	3,944	6,853	2,232	4,578
2	Commission	<b>NL-6-Commission Schedule</b>	251	406	(7)	213
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	497	1,323	401	1,017
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>4,692</b>	<b>8,582</b>	<b>2,626</b>	<b>5,808</b>
	<b>Operating Profit/(Loss) from Marine Business C= (A - B)</b>		<b>(931)</b>	<b>(1,067)</b>	<b>1,150</b>	<b>1,647</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(931)	(1,067)	1,150	1,647
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>(931)</b>	<b>(1,067)</b>	<b>1,150</b>	<b>1,647</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2024	HALF YEAR ENDED 30TH SEPTEMBER 2024	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023
Interest, Dividend & Rent	298	570	274	526
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	37	70	32	62
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	13	20	14	18
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>348</b>	<b>660</b>	<b>320</b>	<b>606</b>

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2024

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2024	HALF YEAR ENDED 30TH SEPTEMBER 2024	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	1,30,839	2,69,926	1,62,305	3,30,935
2	Profit/ (Loss) on sale/redemption of Investments		132	150	125	163
3	Interest, Dividend & Rent – Gross *		24,444	48,543	24,034	45,912
4	a) Other Income:					
	i) Transfer & Duplicate Fee		10	21	13	24
	ii) Exchange Gain / (Loss)		-	-	-	-
	iii) Handling Charges		(2)	(15)	6	2
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		-	-	-	-
	iii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>1,55,423</b>	<b>3,18,625</b>	<b>1,86,483</b>	<b>3,77,036</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	1,18,408	2,39,120	1,37,153	2,84,802
2	Commission	<b>NL-6-Commission Schedule</b>	16,403	32,401	22,155	46,974
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	22,043	43,796	20,549	41,771
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,56,854</b>	<b>3,15,317</b>	<b>1,79,857</b>	<b>3,73,547</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(1,431)</b>	<b>3,308</b>	<b>6,626</b>	<b>3,489</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(1,431)	3,308	6,626	3,489
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>(1,431)</b>	<b>3,308</b>	<b>6,626</b>	<b>3,489</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2024	HALF YEAR ENDED 30TH SEPTEMBER 2024	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023
Interest, Dividend & Rent	20,892	41,885	20,552	39,869
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	2,614	5,159	2,417	4,695
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	938	1,499	1,065	1,348
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>24,444</b>	<b>48,543</b>	<b>24,034</b>	<b>45,912</b>

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

TOTAL REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2024

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2024	HALF YEAR ENDED 30TH SEPTEMBER 2024	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	1,38,094	2,85,251	1,70,129	3,46,723
2	Profit/ (Loss) on sale/redemption of Investments		138	157	130	170
3	Interest, Dividend & Rent – Gross *		25,637	50,832	25,054	47,797
4	a) Other Income:					
	i) Transfer & Duplicate Fee		10	21	13	24
	ii) Exchange Gain / (Loss)		-	-	-	-
	iii) Handling Charges		(72)	(101)	(100)	(116)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		-	-	-	-
	iii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>1,63,807</b>	<b>3,36,160</b>	<b>1,95,226</b>	<b>3,94,598</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,27,424	2,54,416	1,43,838	2,99,347
2	Commission	<b>NL-6-Commission Schedule</b>	16,090	30,476	21,921	44,809
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	23,178	46,793	21,403	43,938
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,66,692</b>	<b>3,31,685</b>	<b>1,87,162</b>	<b>3,88,094</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(2,885)</b>	<b>4,475</b>	<b>8,064</b>	<b>6,504</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(2,885)	4,475	8,064	6,504
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>(2,885)</b>	<b>4,475</b>	<b>8,064</b>	<b>6,504</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2024	HALF YEAR ENDED 30TH SEPTEMBER 2024	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023
Interest, Dividend & Rent	21,913	43,861	21,424	41,505
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	2,741	5,402	2,520	4,888
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	983	1,569	1,110	1,404
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>25,637</b>	<b>50,832</b>	<b>25,054</b>	<b>47,797</b>

**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 HALF YEAR ENDED 30TH SEPTEMBER 2024**

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2024	HALF YEAR ENDED 30TH SEPTEMBER 2024	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(523)	2,234	288	1,368
	(b) Marine Insurance		(931)	(1,067)	1,150	1,647
	(c) Miscellaneous Insurance		(1,431)	3,308	6,626	3,489
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		6,368	12,642	5,735	11,289
	(b) Profit on sale of investments		38	43	33	44
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		762	1,503	640	1,286
3	OTHER INCOME					
	a) Recovery from Investments written off		21	21	-	-
	b) Profit on Sale of Fixed Assets		-	-	(1)	-
	c) Miscellaneous Income		293	377	59	140
	<b>TOTAL (A)</b>		<b>4,597</b>	<b>19,061</b>	<b>14,530</b>	<b>19,263</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) For Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad Debts/ Advances written off		-	-	-	-
	(c) Interest on Subordinated Debts		-	-	-	-
	(d) Expenses towards Corporate Social Responsibility (CSR) Activities		94	221	111	223
	(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		38	39	17	17
	<b>TOTAL (B)</b>		<b>132</b>	<b>260</b>	<b>128</b>	<b>240</b>
	<b>Profit/ (Loss) Before Tax</b>		<b>4,465</b>	<b>18,801</b>	<b>14,402</b>	<b>19,023</b>
	Less: Provision for Taxation					
	Current Tax		230	3,500	3,930	5,150
	Deferred Tax		762	1,092	(319)	(481)
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		-	-	161	161
	Deferred Tax		-	-	(139)	(139)
	<b>Profit/ (Loss) After Tax</b>		<b>3,473</b>	<b>14,209</b>	<b>10,769</b>	<b>14,332</b>
	<b>APPROPRIATIONS</b>					
	(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			2,50,023		2,24,532
	<b>Balance carried forward to Balance Sheet</b>			<b>2,64,232</b>		<b>2,38,864</b>

**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 30TH SEPTEMBER 2024**

(₹ In Lakhs)

	Schedule	AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023
<b>SOURCES OF FUNDS</b>			
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	3,98,082	3,72,714
FAIR VALUE CHANGE ACCOUNT			
- Shareholders' Funds		127	79
- Policyholders' Funds		460	308
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>4,27,451</b>	<b>4,01,883</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Investments - Shareholders'	NL-12-Investment Schedule	3,71,514	3,53,367
Investments - Policyholders'	NL-12(A)-Investment Schedule	13,46,129	13,84,333
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	17,251	20,631
DEFERRED TAX ASSET (NET)		5,589	3,470
<b>CURRENT ASSETS :</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	7,190	14,228
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,19,204	2,02,220
<b>Sub-Total (A)</b>		<b>2,26,394</b>	<b>2,16,448</b>
<b>CURRENT LIABILITIES</b>			
	NL-17-Current Liabilities Schedule	12,64,895	12,40,051
PROVISIONS	NL-18-Provisions Schedule	2,74,531	3,36,315
<b>Sub-Total (B)</b>		<b>15,39,426</b>	<b>15,76,366</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(13,13,032)</b>	<b>(13,59,918)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT & LOSS A/C		-	-
<b>TOTAL</b>		<b>4,27,451</b>	<b>4,01,883</b>

**CONTINGENT LIABILITIES**

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debt by the company	1,574	-
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	30,569	25,910
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	<b>TOTAL</b>	<b>32,413</b>	<b>25,910</b>





## PERIODIC DISCLOSURES

### FORM NL-4 (A) - PREMIUM SCHEDULE

#### PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2024			HALF YEAR ENDED 30TH SEPTEMBER 2024		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	7,398	655	8,053	15,933	858	16,791
Add: Premium on reinsurance accepted	1	-	1	30	-	30
Less : Premium on reinsurance ceded	4,007	642	4,649	7,850	833	8,683
<b>Net Premium</b>	<b>3,392</b>	<b>13</b>	<b>3,405</b>	<b>8,113</b>	<b>25</b>	<b>8,138</b>
Add: Opening balance of UPR	-	-	-	4,355	-	4,355
Less: Closing balance of UPR	(12)	(4)	(16)	5,626	-	5,626
<b>Premium Earned (Net)</b>	<b>3,404</b>	<b>17</b>	<b>3,421</b>	<b>6,842</b>	<b>25</b>	<b>6,867</b>
<b>Gross Direct Premium</b>						
- In India	7,398	655	<b>8,053</b>	15,933	858	<b>16,791</b>
- Outside India	-	-	-	-	-	-

#### PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2023			HALF YEAR ENDED 30TH SEPTEMBER 2023		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	7,151	285	7,436	15,254	899	16,153
Add: Premium on reinsurance accepted	(8)	64	56	27	64	91
Less : Premium on reinsurance ceded	3,694	332	4,026	7,332	446	7,778
<b>Net Premium</b>	<b>3,449</b>	<b>17</b>	<b>3,466</b>	<b>7,949</b>	<b>517</b>	<b>8,466</b>
Add: Opening balance of UPR	-	-	-	4,216	112	4,328
Less: Closing balance of UPR	5	3	8	5,383	558	5,941
<b>Premium Earned (Net)</b>	<b>3,444</b>	<b>14</b>	<b>3,458</b>	<b>6,782</b>	<b>71</b>	<b>6,853</b>
<b>Gross Direct Premium</b>						
- In India	7,151	285	<b>7,436</b>	15,254	899	<b>16,153</b>
- Outside India	-	-	-	-	-	-





**PERIODIC DISCLOSURES**

**FORM NL-5 - CLAIMS SCHEDULE**

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2024				HALF YEAR ENDED 30TH SEPTEMBER 2024			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	6,722	5,006	1,66,839	1,78,567	15,250	9,103	2,85,608	3,09,961
Add: Re-insurance accepted	642	280	9	931	1,068	291	297	1,656
Less: Re-insurance Ceded	5,281	2,825	49,204	57,310	12,007	4,374	68,669	85,050
<b>Net Claim Paid</b>	<b>2,083</b>	<b>2,461</b>	<b>1,17,644</b>	<b>1,22,188</b>	<b>4,311</b>	<b>5,020</b>	<b>2,17,236</b>	<b>2,26,567</b>
Add: Claims Outstanding at the end of the Half Year	2,989	1,483	764	5,236	28,026	11,419	9,26,117	9,65,562
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	23,894	9,586	9,04,233	9,37,713
<b>Net Incurred Claims</b>	<b>5,072</b>	<b>3,944</b>	<b>1,18,408</b>	<b>1,27,424</b>	<b>8,443</b>	<b>6,853</b>	<b>2,39,120</b>	<b>2,54,416</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2024				HALF YEAR ENDED 30TH SEPTEMBER 2024			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims Paid (Direct)</b>								
- In India	6,722	5,006	1,66,839	1,78,567	15,250	9,103	2,85,608	3,09,961
- Outside India	-	-	-	-	-	-	-	-
	<b>6,722</b>	<b>5,006</b>	<b>1,66,839</b>	<b>1,78,567</b>	<b>15,250</b>	<b>9,103</b>	<b>2,85,608</b>	<b>3,09,961</b>
Estimates of IBNR and IBNER at the end of the period (net)	65	46	(11,460)	(11,349)	2,532	4,117	5,52,751	5,59,400
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	2,402	3,868	5,76,033	5,82,303

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2023				HALF YEAR ENDED 30TH SEPTEMBER 2023			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	15,071	4,440	1,55,297	1,74,808	25,082	8,153	2,87,028	3,20,263
Add: Re-insurance accepted	277	-	31	308	5,329	21	57	5,407
Less: Re-insurance Ceded	12,999	1,837	28,826	43,662	26,108	3,660	51,326	81,094
<b>Net Claim Paid</b>	<b>2,349</b>	<b>2,603</b>	<b>1,26,502</b>	<b>1,31,454</b>	<b>4,303</b>	<b>4,514</b>	<b>2,35,759</b>	<b>2,44,576</b>
Add: Claims Outstanding at the end of the Half Year	2,104	(371)	10,651	12,384	21,583	9,087	8,58,209	8,88,879
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	15,919	9,023	8,09,166	8,34,108
<b>Net Incurred Claims</b>	<b>4,453</b>	<b>2,232</b>	<b>1,37,153</b>	<b>1,43,838</b>	<b>9,967</b>	<b>4,578</b>	<b>2,84,802</b>	<b>2,99,347</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2023				HALF YEAR ENDED 30TH SEPTEMBER 2023			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims Paid (Direct)</b>								
- In India	15,069	4,440	1,55,297	1,74,806	25,080	8,153	2,87,028	3,20,261
- Outside India	2	-	-	2	2	-	-	2
	<b>15,071</b>	<b>4,440</b>	<b>1,55,297</b>	<b>1,74,808</b>	<b>25,082</b>	<b>8,153</b>	<b>2,87,028</b>	<b>3,20,263</b>
Estimates of IBNR and IBNER at the end of the period (net)	34	(3)	10,106	10,137	2,491	3,610	5,35,007	5,41,108
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	2,139	3,447	5,08,120	5,13,706

## PERIODIC DISCLOSURES

### FORM NL-5 (A) - CLAIMS SCHEDULE

#### CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2024			HALF YEAR ENDED 30TH SEPTEMBER 2024		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	4,959	47	5,006	9,050	53	9,103
Add: Re-insurance accepted	280	-	280	291	-	291
Less: Re-insurance Ceded	2,817	8	2,825	4,385	(11)	4,374
<b>Net Claim Paid</b>	<b>2,422</b>	<b>39</b>	<b>2,461</b>	<b>4,956</b>	<b>64</b>	<b>5,020</b>
Add: Claims Outstanding at the end of the Half Year	1,508	(25)	1,483	11,237	182	11,419
Less: Claims Outstanding at the beginning of the Year	-	-	-	9,387	199	9,586
<b>Net Incurred Claims</b>	<b>3,930</b>	<b>14</b>	<b>3,944</b>	<b>6,806</b>	<b>47</b>	<b>6,853</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2024			HALF YEAR ENDED 30TH SEPTEMBER 2024		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims Paid (Direct)</b>						
- In India	4,959	47	5,006	9,050	53	9,103
- Outside India	-	-	-	-	-	-
	<b>4,959</b>	<b>47</b>	<b>5,006</b>	<b>9,050</b>	<b>53</b>	<b>9,103</b>
Estimates of IBNR and IBNER at the end of the period (net)	30	16	<b>46</b>	3,938	179	<b>4,117</b>
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	3,714	154	<b>3,868</b>

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2023			HALF YEAR ENDED 30TH SEPTEMBER 2023		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	4,430	10	4,440	8,143	10	8,153
Add: Re-insurance accepted	-	-	-	21	-	21
Less: Re-insurance Ceded	1,831	6	1,837	3,654	6	3,660
<b>Net Claim Paid</b>	<b>2,599</b>	<b>4</b>	<b>2,603</b>	<b>4,510</b>	<b>4</b>	<b>4,514</b>
Add: Claims Outstanding at the end of the Half Year	(270)	(101)	(371)	8,895	192	9,087
Less: Claims Outstanding at the beginning of the Year	-	-	-	8,753	270	9,023
<b>Net Incurred Claims</b>	<b>2,329</b>	<b>(97)</b>	<b>2,232</b>	<b>4,652</b>	<b>(74)</b>	<b>4,578</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2023			HALF YEAR ENDED 30TH SEPTEMBER 2023		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims Paid (Direct)</b>						
- In India	4,430	10	4,440	8,143	10	8,153
- Outside India	-	-	-	-	-	-
	<b>4,430</b>	<b>10</b>	<b>4,440</b>	<b>8,143</b>	<b>10</b>	<b>8,153</b>
Estimates of IBNR and IBNER at the end of the period (net)	(9)	6	(3)	3,454	156	<b>3,610</b>
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	3,320	127	<b>3,447</b>

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

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 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
<b>Claims paid</b>														
Direct claims	41,841	43,627	85,468	1,331	50	715	376	2,724	20,974	19	23,717	48,722	6,460	1,66,839
Add: Re-insurance accepted	-	-	-	9	-	-	-	-	-	-	-	-	-	9
Less: Re-insurance Ceded	4,947	3,092	8,039	992	50	29	51	116	1,709	1	1,826	36,542	1,675	49,204
<b>Net Claim Paid</b>	<b>36,894</b>	<b>40,535</b>	<b>77,429</b>	<b>348</b>	<b>-</b>	<b>686</b>	<b>325</b>	<b>2,608</b>	<b>19,265</b>	<b>18</b>	<b>21,891</b>	<b>12,180</b>	<b>4,785</b>	<b>1,17,644</b>
Add: Claims Outstanding at the end of the Half Year	(5,039)	13,010	7,971	29	-	(4)	2,485	(1,303)	(3,489)	23	(4,769)	(7,235)	2,287	764
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Incurred Claims</b>	<b>31,855</b>	<b>53,545</b>	<b>85,400</b>	<b>377</b>	<b>-</b>	<b>682</b>	<b>2,810</b>	<b>1,305</b>	<b>15,776</b>	<b>41</b>	<b>17,122</b>	<b>4,945</b>	<b>7,072</b>	<b>1,18,408</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 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
<b>Claims Paid (Direct)</b>														
- In India	41,841	43,627	85,468	1,331	50	715	376	2,724	20,974	19	23,717	48,722	6,460	1,66,839
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>41,841</b>	<b>43,627</b>	<b>85,468</b>	<b>1,331</b>	<b>50</b>	<b>715</b>	<b>376</b>	<b>2,724</b>	<b>20,974</b>	<b>19</b>	<b>23,717</b>	<b>48,722</b>	<b>6,460</b>	<b>1,66,839</b>
Estimates of IBNR and IBNER at the end of the period (net)	(623)	2,720	2,097	13	-	(6)	551	46	(904)	(28)	(886)	(15,137)	1,907	(11,461)
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	HALF YEAR ENDED 30TH SEPTEMBER 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
<b>Claims paid</b>														
Direct claims	87,698	79,600	1,67,298	2,424	50	1,261	805	4,856	45,654	45	50,555	51,955	11,260	2,85,608
Add: Re-insurance accepted	-	-	-	9	-	-	-	276	-	-	276	-	12	297
Less: Re-insurance Ceded	12,238	6,784	19,022	1,825	50	54	71	377	4,932	2	5,311	38,967	3,369	68,669
<b>Net Claim Paid</b>	<b>75,460</b>	<b>72,816</b>	<b>1,48,276</b>	<b>608</b>	<b>-</b>	<b>1,207</b>	<b>734</b>	<b>4,755</b>	<b>40,722</b>	<b>43</b>	<b>45,520</b>	<b>12,988</b>	<b>7,903</b>	<b>2,17,236</b>
Add: Claims Outstanding at the end of the Half Year	29,685	7,67,377	7,97,062	2,664	-	4,494	18,183	8,874	22,917	289	32,080	19,052	52,582	9,26,117
Less: Claims Outstanding at the beginning of the Year	36,652	7,42,470	7,79,122	2,593	-	4,434	11,735	9,717	30,644	240	40,601	22,603	43,145	9,04,233
<b>Net Incurred Claims</b>	<b>68,493</b>	<b>97,723</b>	<b>1,66,216</b>	<b>679</b>	<b>-</b>	<b>1,267</b>	<b>7,182</b>	<b>3,912</b>	<b>32,995</b>	<b>92</b>	<b>36,999</b>	<b>9,437</b>	<b>17,340</b>	<b>2,39,120</b>

(₹ In Lakhs)

Particulars	HALF YEAR ENDED 30TH SEPTEMBER 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
<b>Claims Paid (Direct)</b>														
- In India	87,698	79,600	1,67,298	2,424	50	1,261	805	4,856	45,654	45	50,555	51,955	11,260	2,85,608
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>87,698</b>	<b>79,600</b>	<b>1,67,298</b>	<b>2,424</b>	<b>50</b>	<b>1,261</b>	<b>805</b>	<b>4,856</b>	<b>45,654</b>	<b>45</b>	<b>50,555</b>	<b>51,955</b>	<b>11,260</b>	<b>2,85,608</b>
Estimates of IBNR and IBNER at the end of the period (net)	20,779	4,70,655	4,91,434	419	-	1,720	8,050	3,146	16,446	175	19,767	5,313	26,047	5,52,750
Estimates of IBNR and IBNER at the beginning of the period (net)	21,061	4,87,122	5,08,183	396	-	1,717	5,436	3,045	17,638	174	20,857	16,034	23,410	5,76,033



## CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2023													
	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
<b>Claims paid</b>														
Direct claims	41,303	42,414	83,717	1,213	-	645	82	2,151	57,175	25	59,351	5,869	4,420	1,55,297
Add: Re-insurance accepted	-	-	-	15	-	-	-	16	-	-	16	-	-	31
Less: Re-insurance Ceded	2,671	4,155	6,826	900	-	29	674	105	14,637	2	14,744	4,403	1,250	28,826
<b>Net Claim Paid</b>	<b>38,632</b>	<b>38,259</b>	<b>76,891</b>	<b>328</b>	<b>-</b>	<b>616</b>	<b>(592)</b>	<b>2,062</b>	<b>42,538</b>	<b>23</b>	<b>44,623</b>	<b>1,466</b>	<b>3,170</b>	<b>1,26,502</b>
Add: Claims Outstanding at the end of the Half Year	1,393	10,699	12,092	247	-	(139)	3,586	(3)	(3,170)	22	(3,151)	(7,026)	5,042	10,651
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Incurred Claims</b>	<b>40,025</b>	<b>48,958</b>	<b>88,983</b>	<b>575</b>	<b>-</b>	<b>477</b>	<b>2,994</b>	<b>2,059</b>	<b>39,368</b>	<b>45</b>	<b>41,472</b>	<b>(5,560)</b>	<b>8,212</b>	<b>1,37,153</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2023													
	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
<b>Claims Paid (Direct)</b>														
- In India	41,303	42,414	83,717	1,213	-	645	82	2,151	57,175	25	59,351	5,869	4,420	1,55,297
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>41,303</b>	<b>42,414</b>	<b>83,717</b>	<b>1,213</b>	<b>-</b>	<b>645</b>	<b>82</b>	<b>2,151</b>	<b>57,175</b>	<b>25</b>	<b>59,351</b>	<b>5,869</b>	<b>4,420</b>	<b>1,55,297</b>
Estimates of IBNR and IBNER at the end of the period (net)	1,019	11,980	12,999	18	-	320	1,219	122	(1,712)	23	(1,567)	(5,744)	2,861	10,106
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	HALF YEAR ENDED 30TH SEPTEMBER 2023													
	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
<b>Claims paid</b>														
Direct claims	74,701	67,143	1,41,844	2,084	-	1,141	1,645	3,965	1,19,960	36	1,23,961	8,573	7,780	2,87,028
Add: Re-insurance accepted	-	-	-	19	-	-	-	38	-	-	38	-	-	57
Less: Re-insurance Ceded	4,560	7,116	11,676	1,603	-	52	749	242	28,456	2	28,700	6,432	2,114	51,326
<b>Net Claim Paid</b>	<b>70,141</b>	<b>60,027</b>	<b>1,30,168</b>	<b>500</b>	<b>-</b>	<b>1,089</b>	<b>896</b>	<b>3,761</b>	<b>91,504</b>	<b>34</b>	<b>95,299</b>	<b>2,141</b>	<b>5,666</b>	<b>2,35,759</b>
Add: Claims Outstanding at the end of the Half Year	31,794	7,23,312	7,55,106	2,320	-	4,094	7,441	7,769	36,375	246	44,390	11,135	33,723	8,58,209
Less: Claims Outstanding at the beginning of the Year	25,890	6,87,866	7,13,756	1,948	-	3,869	3,142	6,763	38,976	184	45,923	16,264	24,264	8,09,166
<b>Net Incurred Claims</b>	<b>76,045</b>	<b>95,473</b>	<b>1,71,518</b>	<b>872</b>	<b>-</b>	<b>1,314</b>	<b>5,195</b>	<b>4,767</b>	<b>88,903</b>	<b>96</b>	<b>93,766</b>	<b>(2,988)</b>	<b>15,125</b>	<b>2,84,802</b>

(₹ In Lakhs)

Particulars	HALF YEAR ENDED 30TH SEPTEMBER 2023													
	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
<b>Claims Paid (Direct)</b>														
- In India	74,701	67,143	1,41,844	2,084	-	1,141	1,645	3,965	1,19,960	36	1,23,961	8,573	7,780	2,87,028
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>74,701</b>	<b>67,143</b>	<b>1,41,844</b>	<b>2,084</b>	<b>-</b>	<b>1,141</b>	<b>1,645</b>	<b>3,965</b>	<b>1,19,960</b>	<b>36</b>	<b>1,23,961</b>	<b>8,573</b>	<b>7,780</b>	<b>2,87,028</b>
Estimates of IBNR and IBNER at the end of the period (net)	17,005	4,62,450	4,79,455	405	-	1,686	2,966	2,709	21,520	185	24,414	7,224	18,857	5,35,007
Estimates of IBNR and IBNER at the beginning of the period (net)	15,223	4,39,829	4,55,052	377	-	1,321	1,319	2,576	23,448	135	26,159	10,516	13,376	5,08,120







**COMMISSION**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2023			HALF YEAR ENDED 30TH SEPTEMBER 2023		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Commission & Remuneration	700	-	700	1,428	(8)	1,420
Rewards	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-
<b>Gross Commission</b>	<b>700</b>	<b>-</b>	<b>700</b>	<b>1,428</b>	<b>(8)</b>	<b>1,420</b>
Add: Commission on Re-insurance Accepted	(2)	2	-	2	2	4
Less: Commission on Re-insurance Ceded	686	21	707	1,180	31	1,211
<b>Net Commission</b>	<b>12</b>	<b>(19)</b>	<b>(7)</b>	<b>250</b>	<b>(37)</b>	<b>213</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Individual Agents	219	-	219	439	-	439
Corporate Agents (Banks / FII / HFC)	-	-	-	-	-	-
Corporate Agents (Others)	1	-	1	1	-	1
Insurance Brokers	478	-	478	984	(8)	976
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	2	-	2	4	-	4
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>700</b>	<b>-</b>	<b>700</b>	<b>1,428</b>	<b>(8)</b>	<b>1,420</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>						
- In India	700	-	700	1,428	(8)	1,420
- Outside India	-	-	-	-	-	-















## PERIODIC DISCLOSURES

### FORM NL-7 (A) -OPERATING EXPENSES SCHEDULE

#### OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In Lakhs)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2024			HALF YEAR ENDED 30TH SEPTEMBER 2024		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	278	1	279	755	2	757
2	Travel, conveyance and vehicle running expenses	10	-	10	28	-	28
3	Training expenses	(1)	-	(1)	1	-	1
4	Rents, rates & taxes	26	-	26	77	-	77
5	Repair and Maintenance	15	-	15	50	-	50
6	Printing & stationery	12	-	12	27	-	27
7	Communication	4	-	4	14	-	14
8	Legal & professional charges	22	-	22	62	-	62
9	Auditors' fees, expenses etc						
	(a) as auditor	1	-	1	1	-	1
	(b) as adviser or in any other capacity, in respect of						
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(iv) Tax Audit Fees	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-
	(d) Out of Pocket Expenses	-	-	-	-	-	-
10	Advertisement and publicity	47	-	47	76	-	76
11	Interest & Bank Charges	1	-	1	8	-	8
12	Depreciation	35	-	35	77	-	77
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-
15	Information & Technology Expenses	33	-	33	88	1	89
16	Goods and Service Tax Expense	-	-	-	1	-	1
17	Others :						
	Policy Stamps	-	-	-	-	-	-
	Electricity & Water Charges	6	-	6	14	-	14
	Courtesies & Entertainment	4	-	4	11	-	11
	Others	2	1	3	29	1	30
	<b>TOTAL</b>	<b>495</b>	<b>2</b>	<b>497</b>	<b>1,319</b>	<b>4</b>	<b>1,323</b>
	- In India	495	2	497	1,319	4	1,323
	- Outside India	-	-	-	-	-	-

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In Lakhs)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2023			HALF YEAR ENDED 30TH SEPTEMBER 2023		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	230	1	231	532	35	567
2	Travel, conveyance and vehicle running expenses	11	1	12	23	2	25
3	Training expenses	1	-	1	2	-	2
4	Rents, rates & taxes	23	-	23	56	4	60
5	Repairs	13	-	13	31	2	33
6	Printing & stationery	7	-	7	14	1	15
7	Communication	5	-	5	12	1	13
8	Legal & professional charges	7	(1)	6	34	2	36
9	Auditors' fees, expenses etc						
	(a) as auditor	-	-	-	-	-	-
	(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	22	(1)	21	79	5	84
11	Interest & Bank Charges	9	1	10	12	1	13
12	Depreciation	26	1	27	56	4	60
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-
15	Information & Technology Expenses	28	1	29	54	4	58
16	Goods and Service Tax Expense	-	-	-	1	-	1
17	Others :						
	Policy Stamps	-	-	-	-	-	-
	Electricity & Water Charges	4	-	4	10	1	11
	Courtesies & Entertainment	(1)	(1)	(2)	7	-	7
	Others	14	-	14	30	2	32
	<b>TOTAL</b>	<b>399</b>	<b>2</b>	<b>401</b>	<b>953</b>	<b>64</b>	<b>1,017</b>
	- In India	399	2	401	953	64	1,017
	- Outside India	-	-	-	-	-	-











## PERIODIC DISCLOSURES

### FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023
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
	<b>TOTAL</b>	<b>28,782</b>	<b>28,782</b>

## PERIODIC DISCLOSURES

### FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

#### PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 30TH SEPTEMBER 2024		AS AT 30TH SEPTEMBER 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	14,67,87,477	51	14,67,87,477	51
· Foreign	14,10,31,105	49	14,10,31,105	49
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	-	-	-	-
<b>TOTAL</b>	<b>28,78,18,582</b>	<b>100</b>	<b>28,78,18,582</b>	<b>100</b>

**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 30th September, 2024**

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	
						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
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	<b>(i) Indian Farmers Fertiliser Cooperative Ltd. and its nominees</b>	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	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	<b>(i) Tokio Marine Asia Pte. Ltd.</b>	1	141031105	49	14103.111	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B</b>	<b>Non Promoters</b>	-	-	-	-	-	-	-	-
<b>B.1</b>	<b>Public Shareholders</b>	-	-	-	-	-	-	-	-
<b>1.1)</b>	<b>Institutions</b>	-	-	-	-	-	-	-	-
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)	-	-	-	-	-	-	-	-
<b>1.2)</b>	<b>Central Government/State Government(s)/President of India</b>	-	-	-	-	-	-	-	-
<b>1.3)</b>	<b>Non-Institutions</b>	-	-	-	-	-	-	-	-
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>B.2</b>	<b>Non Public Shareholders</b>	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>2</b>	<b>287818582</b>	<b>100</b>	<b>28781.86</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>

**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	
						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
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Cooperative Societies	35296	422172	73.15	46059.48	-	-	-	-
	(ii) Cooperative Banks	309	8039	5.29	3328.85	-	-	-	-
	(iii) Federations	29	24546	21.56	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)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B</b>	<b>Non Promoters</b>	-	-	-	-	-	-	-	-
<b>B.1</b>	<b>Public Shareholders</b>	-	-	-	-	-	-	-	-
<b>1.1)</b>	<b>Institutions</b>	-	-	-	-	-	-	-	-
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)	-	-	-	-	-	-	-	-
<b>1.2)</b>	<b>Central Government/State Government(s)/President of India</b>	-	-	-	-	-	-	-	-
<b>1.3)</b>	<b>Non-Institutions</b>	-	-	-	-	-	-	-	-
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>B.2</b>	<b>Non Public Shareholders</b>	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total</b>		<b>35634</b>	<b>454757</b>	<b>100.00</b>	<b>62964.50</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**PERIODIC DISCLOSURES****FORM NL-10-RESERVE AND SURPLUS SCHEDULE**

(₹ In Lakhs)

	<b>Particulars</b>	<b>AS AT 30TH SEPTEMBER 2024</b>	<b>AS AT 30TH SEPTEMBER 2023</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	<b>Share Premium</b>		
	Opening Balance	1,33,838	1,33,838
	Additions during the year	-	-
	Closing Balance	1,33,838	1,33,838
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	2,64,232	2,38,864
	<b>TOTAL</b>	<b>3,98,082</b>	<b>3,72,714</b>

## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

#### Disclosure For Secured Borrowings

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

**PERIODIC DISCLOSURES**

FORM NL-12 & 12A - INVESTMENT SCHEDULE

(₹ In Lakhs)

	Particulars	NL - 12		NL - 12A		TOTAL	
		SHAREHOLDERS		POLICYHOLDERS		AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023
		AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023		
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,90,903	1,77,351	6,91,711	6,94,782	8,82,614	8,72,133
2	Other Approved Securities	328	722	1,190	2,830	1,518	3,552
3	Other Investments						
	(a) Shares						
	(aa) Equity Shares	128	102	462	399	590	501
	(bb) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture/ Bonds	30,152	29,072	1,09,251	1,13,893	1,39,403	1,42,965
	(e) Investment Property - Real Estate	-	-	-	-	-	-
	(f) Subsidiaries	11	10	39	40	50	50
	(g) Other than approved investments						
	Mutual Funds	-	-	-	-	-	-
	Exchange Traded Funds	92	65	334	255	426	320
	Equity Shares	-	14	-	56	-	70
	Non Convertible Debenture	-	-	-	-	-	-
	Less: Provision for diminution in the value of investments	-	-	-	-	-	-
	(h) Other Securities	-	-	-	-	-	-
	Fixed Deposits with Banks	4,798	22,514	17,387	88,198	22,185	1,10,712
4	Investments in Infrastructure & Housing Sector	71,976	74,357	2,60,795	2,91,297	3,32,771	3,65,654
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	12,025	5,059	43,571	19,818	55,596	24,877
2	Other Approved Securities	433	-	1,570	-	2,003	-
3	Other Investments						
	(a) Shares						
	(aa) Equity Shares	-	-	-	-	-	-
	(bb) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	2,335	2,681	8,462	10,505	10,797	13,186
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture/ Bonds	6,714	4,648	24,328	18,207	31,042	22,855
	(e) Investment Property - Real Estate	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Other than approved investments						
	Mutual Funds	-	-	-	-	-	-
	Non Convertible Debenture	-	-	-	-	-	-
	Less: Provision for diminution in the value of investments	-	-	-	-	-	-
	(h) Other Securities						
	Certificate of Deposit	-	-	-	-	-	-
	Commercial Paper	537	-	1,945	-	2,482	-
	Tri-Party Repo (TREPS)	2,076	2,826	7,524	11,069	9,600	13,895
	Fixed Deposits with Banks	35,191	17,042	1,27,511	66,763	1,62,702	83,805
4	Investments in Infrastructure & Housing Sector	13,815	16,904	50,049	66,221	63,864	83,125
	<b>TOTAL</b>	<b>3,71,514</b>	<b>3,53,367</b>	<b>13,46,129</b>	<b>13,84,333</b>	<b>17,17,643</b>	<b>17,37,700</b>



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

(₹ In Lakhs)

Particulars	SHAREHOLDERS		POLICYHOLDERS		TOTAL	
	AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023
<b>Long Term Investments</b>						
Book Value	2,95,778	3,01,549	10,82,390	11,93,517	<b>13,78,168</b>	<b>14,94,637</b>
Market Value	2,97,171	2,96,838	10,87,489	11,74,870	<b>13,84,660</b>	<b>14,71,278</b>
<b>Short Term Investments</b>						
Book Value	72,559	48,759	2,65,527	1,92,985	<b>3,38,086</b>	<b>2,41,744</b>
Market Value	72,398	48,581	2,64,937	1,92,283	<b>3,37,335</b>	<b>2,40,864</b>

**PERIODIC DISCLOSURES**  
**FORM NL-13-LOANS SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023
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	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	<b>TOTAL</b>	-	-
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	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**Provisions against Non-performing Loans**

Non-Performing Loans	Loan Amount	Provision
Sub-standard	-	-
Doubtful	-	-
Loss	-	-
<b>Total</b>	-	-

**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 Half Year	Sales/ Adjustments during the Half Year	As at 30th September 2024	Upto 31st March, 2024	Depreciation for the Half Year	Impairment	On Sales / Adjustments	Upto 30th September 2024	As at 30th September 2024	As at 30th September 2023
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangibles:	-	-	-	-	-	-	-	-	-	-	-
- Computer Software	16,415	337	-	16,752	14,938	524	-	-	15,462	1,290	1,185
Land - Freehold	1,084	-	-	1,084	-	-	-	-	-	1,084	1,084
Leasehold Property	-	-	-	-	-	-	-	-	-	-	-
Buildings	321	-	-	321	34	3	-	-	37	284	289
Furniture & Fittings	13,486	1,286	46	14,726	6,406	895	-	23	7,278	7,448	7,363
Information Technology Equipment	11,141	1,372	6	12,507	9,368	732	-	6	10,094	2,413	1,332
Vehicles	299	104	114	289	137	18	-	47	108	181	157
Office Equipment	4,296	551	31	4,816	2,167	371	-	30	2,508	2,308	1,993
Others	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>47,042</b>	<b>3,650</b>	<b>197</b>	<b>50,495</b>	<b>33,050</b>	<b>2,543</b>	<b>-</b>	<b>106</b>	<b>35,487</b>	<b>15,008</b>	<b>13,404</b>
Capital Work In Progress	1,340	1,938	1,035	2,243	-	-	-	-	-	2,243	7,227
<b>Grand Total</b>	<b>48,382</b>	<b>5,588</b>	<b>1,232</b>	<b>52,738</b>	<b>33,050</b>	<b>2,543</b>	<b>-</b>	<b>106</b>	<b>35,487</b>	<b>17,251</b>	<b>20,631</b>
Previous Period Total	40,357	4,902	791	44,468	21,522	2,384	-	69	23,837	20,631	

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

(₹ In Lakhs)

	<b>Particulars</b>	<b>AS AT 30TH SEPTEMBER 2024</b>	<b>AS AT 30TH SEPTEMBER 2023</b>
1	Cash (including cheques*, drafts and stamps)	438	628
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	6,752	13,600
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>7,190</b>	<b>14,228</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>Cash and Bank Balances</b>		
	In India	7,190	14,228
	Outside India	-	-

\* Cheques on hand amount to ` 361 lakhs (Previous period ` 520 lakhs)

**Notes:**

1. Balance with Banks in current accounts above, includes liquid flexi term deposit of ` 5,700 lakhs (Previous period ` 12,815 lakhs)
2. Balance with Banks in current accounts above, includes Earmarked amount of ` 10 lakhs (Previous period ` 134 lakhs) towards CSR activities.
3. Balance with Banks in current accounts above, includes remittances in transit of ` 1,249 lakhs (Previous period ` 1,089 lakhs)

**PERIODIC DISCLOSURES****FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	56,285	46,674
2	Application money for investments	-	-
3	Prepayments	2,753	2,070
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,601	6,509
6	Deposit towards Rent	1,240	1,145
7	Goods and Service Tax Recoverable	4,109	2,768
8	Others	5,223	6,507
	<b>TOTAL (A)</b>	<b>71,211</b>	<b>65,673</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments/ FDRs	48,031	38,485
2	Outstanding Premiums	66,001	74,138
	Less : Provisions for doubtful	-	-
3	Agents' Balances	166	224
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	31,412	21,484
	Less : Provisions for doubtful	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,877	1,725
	Add: Investment Income accruing on unclaimed amount	506	491
8	Unsettled Investment contract receivable	-	-
	<b>TOTAL (B)</b>	<b>1,47,993</b>	<b>1,36,547</b>
	<b>TOTAL (A+B)</b>	<b>2,19,204</b>	<b>2,02,220</b>

**PERIODIC DISCLOSURES****FORM NL-17-CURRENT LIABILITIES SCHEDULE**

(₹ In Lakhs)

	<b>Particulars</b>	<b>AS AT 30TH SEPTEMBER 2024</b>	<b>AS AT 30TH SEPTEMBER 2023</b>
1	Agents' Balances	10,354	20,365
2	Balances due to other insurance companies (including reinsurers)	1,55,897	1,61,379
3	Deposits held on re-insurance ceded	2,879	2,879
4	Premiums received in advance		
	(a) For Long term policies	89,579	95,119
	(b) for Other Policies	8,267	7,706
5	Unallocated Premium*	9,425	17,368
6	Sundry Creditors	12,653	7,627
7	Due to Subsidiaries/ Holding Company	-	3
8	Claims Outstanding	9,65,562	8,88,879
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of Policyholders	1,423	1,697
11	Income accrued on Unclaimed amounts	506	491
12	Interest payable on Debentures/Bonds	-	-
13	Statutory Dues	3,869	4,594
14	Goods & Service Tax Liabilities	2,890	7,600
15	Deposit towards Claim Settlement	1,591	24,344
	<b>TOTAL</b>	<b>12,64,895</b>	<b>12,40,051</b>

\* Includes Deposit Premium of ₹ 6,835 lacs (Previous year ₹ 9,529 lacs)

**PERIODIC DISCLOSURES****FORM NL-18-PROVISIONS SCHEDULE****(₹ In Lakhs)**

	<b>Particulars</b>	<b>AS AT 30TH SEPTEMBER 2024</b>	<b>AS AT 30TH SEPTEMBER 2023</b>
1	Reserve for Unexpired Risk	2,65,306	3,27,191
2	Reserve for Premium Deficiency	-	-
3	Provision for Taxation (less advance tax paid and taxes deducted at source)	-	1,102
4	Provision for Employee Benefits	9,225	8,022
5	Others	-	-
	<b>TOTAL</b>	<b>2,74,531</b>	<b>3,36,315</b>

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

(₹ In Lakhs)

	<b>Particulars</b>	<b>AS AT 30TH SEPTEMBER 2024</b>	<b>AS AT 30TH SEPTEMBER 2023</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-



**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 30TH SEPTEMBER 2024	HALF YEAR ENDED 30TH SEPTEMBER 2024	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023
1	Gross Direct Premium Growth Rate *	-11.27%	-20.76%	1.70%	11.85%
2	Gross Direct Premium to Net Worth Ratio (In Times)	NA	0.94	NA	1.27
3	Growth rate of Net Worth	NA	6.32%	NA	5.93%
4	Net Retention Ratio *	61.20%	64.62%	67.35%	65.41%
5	Net Commission Ratio *	11.73%	11.42%	13.07%	13.21%
6	Expense of Management to Gross Direct Premium Ratio *	21.68%	23.17%	20.98%	20.92%
7	Expense of Management to Net Written Premium Ratio *	28.63%	28.95%	25.82%	26.17%
8	Net Incurred Claims to Net Earned Premium *	92.27%	89.19%	84.55%	86.34%
9	Combined Ratio *	120.91%	118.14%	110.37%	112.51%
10	Investment Income Ratio	1.86%	3.68%	1.84%	3.55%
11	Technical Reserves to Net Premium Ratio (In Times) *	NA	4.61	NA	3.59
12	Underwriting Balance Ratio *	-20.71%	-16.28%	-10.01%	-11.93%
13	Operating Profit Ratio	-2.04%	1.60%	4.79%	1.90%
14	Liquid Assets to liabilities ratio (In Times)	NA	0.26	NA	0.18
15	Net Earning Ratio	2.53%	5.32%	6.42%	4.23%
16	Return on Net Worth Ratio	NA	3.33%	NA	3.57%
17	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.80	NA	1.77

**\* 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	Combined Ratio	Technical Reserves to Net Premium Ratio (In Times)	Underwriting Balance Ratio
	<b>Fire</b>									
	Current Period	-10.70%	15.99%	-22.71%	12.39%	-6.40%	99.82%	93.42%	4.04	7.95%
	Previous Period	5.70%	13.46%	-24.84%	10.81%	-12.83%	111.55%	98.72%	3.58	2.19%
	<b>Marine</b>									
	Current Period	3.95%	48.38%	4.99%	18.62%	21.25%	99.80%	121.04%	2.09	-24.97%
	Previous Period	-1.02%	52.12%	2.52%	15.09%	14.53%	66.80%	81.33%	1.78	15.25%
	<b>Miscellaneous</b>									
	Current Period	-23.13%	74.85%	13.04%	25.19%	30.66%	88.59%	119.25%	4.72	-16.82%
	Previous Period	13.35%	74.49%	14.63%	22.58%	27.64%	86.06%	113.70%	3.63	-12.88%
	<b>Total</b>									
	Current Period	<b>-20.76%</b>	<b>64.62%</b>	<b>11.42%</b>	<b>23.17%</b>	<b>28.95%</b>	<b>89.19%</b>	<b>118.14%</b>	<b>4.61</b>	<b>-16.28%</b>
	Previous Period	<b>11.85%</b>	<b>65.41%</b>	<b>13.21%</b>	<b>20.92%</b>	<b>26.17%</b>	<b>86.34%</b>	<b>112.51%</b>	<b>3.59</b>	<b>-11.93%</b>
	<b>Marine Cargo</b>									
	Current Period	4.45%	50.82%	6.63%	19.59%	22.89%	99.47%	122.36%	2.08	-26.62%
	Previous Period	-3.41%	52.02%	3.15%	15.61%	15.13%	68.59%	83.73%	1.80	13.67%
	<b>Marine Hull</b>									
	Current Period	-4.56%	2.91%	-528.00%	0.47%	-512.00%	188.00%	-324.00%	7.28	424.00%
	Previous Period	70.59%	53.69%	-7.16%	6.23%	5.22%	-104.23%	-99.00%	1.45	166.20%
	<b>Marine Total</b>									
	Current Period	<b>3.95%</b>	<b>48.38%</b>	<b>4.99%</b>	<b>18.62%</b>	<b>21.25%</b>	<b>99.80%</b>	<b>121.04%</b>	<b>2.09</b>	<b>-24.97%</b>
	Previous Period	<b>-1.02%</b>	<b>52.12%</b>	<b>2.52%</b>	<b>15.09%</b>	<b>14.53%</b>	<b>66.80%</b>	<b>81.33%</b>	<b>1.78</b>	<b>15.25%</b>
	<b>Motor-OD</b>									
	Current Period	-28.32%	88.15%	28.53%	41.33%	45.79%	76.97%	122.76%	1.44	-14.50%
	Previous Period	44.67%	88.23%	32.60%	41.25%	45.63%	76.42%	122.05%	1.34	-23.13%
	<b>Motor-TP</b>									
	Current Period	-15.14%	95.75%	4.03%	20.51%	21.17%	95.36%	116.54%	9.71	-13.65%
	Previous Period	22.80%	95.68%	6.97%	19.23%	19.88%	85.00%	104.88%	8.02	-3.45%
	<b>Motor-Total</b>									
	Current Period	-21.92%	92.16%	15.10%	30.35%	32.30%	86.81%	119.11%	5.98	-14.05%
	Previous Period	33.15%	91.85%	19.64%	30.56%	32.61%	80.97%	113.58%	4.72	-12.69%
	<b>Engineering</b>									
	Current Period	11.05%	6.89%	15.38%	15.22%	31.64%	63.76%	95.39%	3.77	5.92%
	Previous Period	56.25%	9.86%	3.74%	13.16%	15.72%	76.02%	91.74%	2.92	6.36%
	<b>Aviation</b>									
	Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%
	Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%

	<b>Workmen Compensation</b>										
	Current Period	3.14%	92.88%	19.91%	34.22%	36.21%	49.01%	85.22%	2.53	13.35%	
	Previous Period	9.57%	92.51%	19.11%	29.45%	31.18%	52.27%	83.44%	2.44	15.55%	
	<b>Public/Product Liability</b>										
	Current Period	-9.94%	64.27%	17.71%	27.44%	34.98%	329.60%	364.59%	8.81	-266.22%	
	Previous Period	9.43%	61.87%	17.68%	22.41%	30.29%	239.40%	269.69%	4.06	-172.07%	
	<b>Personal Accident</b>										
	Current Period	-13.16%	92.18%	9.06%	23.94%	25.31%	65.42%	90.73%	2.47	8.09%	
	Previous Period	14.60%	91.51%	10.30%	21.03%	22.31%	78.20%	100.51%	2.07	-4.38%	
	<b>Health (Excl Travel)</b>										
	Current Period	-59.71%	94.73%	7.39%	22.99%	23.69%	84.74%	108.42%	1.41	-9.55%	
	Previous Period	-15.13%	68.93%	4.57%	12.13%	16.61%	113.44%	130.04%	1.24	-29.05%	
	<b>Travel Insurance</b>										
	Current Period	-25.61%	93.44%	15.79%	31.15%	32.46%	85.19%	117.64%	2.76	-19.44%	
	Previous Period	10.07%	95.73%	19.75%	31.10%	31.85%	66.21%	98.05%	1.81	-0.69%	
	<b>Total Health (Incl PA &amp; Travel)</b>										
	Current Period	-56.50%	94.38%	7.63%	23.14%	23.92%	82.17%	106.09%	1.56	-7.23%	
	Previous Period	-13.58%	70.50%	5.11%	12.77%	17.14%	110.82%	127.95%	1.31	-27.22%	
	<b>Crop</b>										
	Current Period	30.99%	26.78%	-14.04%	8.21%	16.62%	96.06%	112.68%	2.13	-17.51%	
	Previous Period	11.29%	23.28%	-34.36%	6.10%	-8.17%	-31.26%	-39.43%	1.63	138.45%	
	<b>Other Miscellaneous</b>										
	Current Period	5.97%	55.45%	24.10%	28.12%	40.39%	97.54%	137.93%	3.59	-45.72%	
	Previous Period	12.73%	53.73%	22.25%	23.59%	34.29%	79.21%	113.49%	2.81	-13.89%	
	<b>Total Miscellaneous</b>										
	Current Period	-23.13%	74.85%	13.04%	25.19%	30.66%	88.59%	119.25%	4.72	-16.82%	
	Previous Period	13.35%	74.49%	14.63%	22.58%	27.64%	86.06%	113.70%	3.63	-12.88%	

**PERIODIC DISCLOSURES**  
**FORM NL-21: Related Party Transactions**

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

For the Quarter Ending: 30th September 2024

**PART - A - Related Party Transactions.**

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 30TH SEPTEMBER 2024	HALF YEAR ENDED 30TH SEPTEMBER 2024	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium accounted from direct business	1,546.78	8,039.27	1,066.66	7,051.29
			Claims paid on direct basis	511.67	577.92	113.69	979.66
			Payment of Rent and other expenses	638.23	1,251.37	679.17	1,281.32
			Deposit of Insurance Premium	-	25.00	-	25.00
			Receipt of Share Capital (Including Share Premium)	-	-	-	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	271.32	743.76	306.33	989.48
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	15.24	18.53	276.86	879.25
			Payment of Rent and other expenses	5.72	8.98	4.15	8.39
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	-	-	4.48	4.48
			Receipt of Share Capital (Including Share Premium)	-	-	-	-
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,584.32	4,032.33	1,241.57	3,445.82
			Premium accounted from direct business	-	-	-	-
			Claims paid on direct basis	-	-	-	-
			Commission Earned on Premium Ceded	398.56	1,014.14	327.78	922.54
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Losses Recovered from Re-insurer	618.03	1,135.77	352.92	701.25
			Premium on Cession of Re-insurance Premium	1,425.63	3,679.80	2,418.29	4,882.70
			Commission Earned on Premium Ceded	215.77	556.04	357.34	750.10
			Losses Recovered from Re-insurer	456.93	1,044.34	862.97	1,960.85
			Claim/Reimbursement of Expenses	-	-	-	-
6	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Payment of Fee	1.04	1.04	1.07	2.37
			Premium on Cession of Re-insurance Premium	8.48	8.48	4.28	9.39
			Commission Earned on Premium Ceded	3.53	3.53	0.34	1.53
			Losses Recovered from Re-insurer	-	-	-	-
7	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	785.84	1,351.25	410.13	765.51
			Commission Earned on Premium Ceded	180.08	310.91	95.35	173.06
			Losses Recovered from Re-insurer	-	-	-	-
8	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fee	1.57	4.83	2.06	3.21
			Claim/Reimbursement of Expenses	-	-	-	-
9	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	18.45	62.53
			Payment of Fee	25.08	91.93	14.46	25.49

**PERIODIC DISCLOSURES**  
**FORM NL-21: Related Party Transactions**

10	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.26	97.96	0.53	87.32
			Claims paid on direct basis	80.63	103.08	10.94	42.32
			Payment of Rent and other expenses	-	-	-	-
			Payment of Commission	-	-	-	(0.01)
11	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.92	0.92	-	-
			Claim/Reimbursement of Expenses	-	-	-	-
12	Tokio Marine Nawa Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	1.64	-	-
			Claim/Reimbursement of Expenses	-	-	-	-
13	Tokio Marine Safety Insurance (Thailand) Public Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.38	0.38	-	-
			Claim/Reimbursement of Expenses	-	-	-	-
14	Tokio Marine Insurance Vietnam Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.56	3.46	13.34	17.07
			Claim/Reimbursement of Expenses	-	-	-	2.32
15	PT Asuransi Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.19	0.19	6.70	6.87
			Claim/Reimbursement of Expenses	-	-	0.64	0.64
16	IFFCO Kisan Suidha Limited (formerly IFFCO Kisan Sanchar Ltd.)	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	15.76	3.56	56.12	56.18
			Claims paid on direct basis	0.84	4.97	13.18	29.54
			Payment of Rent and other expenses	-	-	18.54	18.54
17	IFFCO Kisan Finance Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	92.62	231.80	103.04	135.94
			Claims paid on direct basis	63.38	129.12	126.65	178.23
18	K. Srinivasa Gowda	Chairman upto 18.06.2024	Honorarium Charges	-	2.40	4.50	9.00
			Payment of Rent and other expenses	-	24.31	24.60	50.27
19	Rakesh Kapur	Chairman w.e.f 19.06.2024	Honorarium Charges	5.10	5.10	-	-
20	IFFCO Kisan Logistics Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.03	0.88	-	0.85
			Claims paid on direct basis	-	-	-	-
21	IFFCO MC Crop Science Pvt. Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	12.58	104.68	21.00	86.46
			Claims paid on direct basis	37.91	59.49	18.35	30.60
22	IFFCO Kisan SEZ Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.84	1.07	1.23	1.42
			Claims paid on direct basis	-	-	-	-
23	Indian Farm Forestry Development Cooperative Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	(1.43)	20.78	2.53	20.24
			Claims paid on direct basis	-	-	0.22	0.22
			Payment for CSR activity	-	-	16.92	34.47

**PERIODIC DISCLOSURES**  
**FORM NL-21: Related Party Transactions**

24	Cooperative Rural Development Trust	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.83	1.13	0.15	0.93
			Claims paid on direct basis	-	0.93	3.42	5.07
25	CN IFFCO Private Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.19	0.61	0.00	0.50
			Claims paid on direct basis	-	-	0.84	0.84
26	Triumph Offshore Private Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	38.50	76.88	-	-
			Claims paid on direct basis	-	-	2.16	2.16
27	Nanoventions Private Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	4.23	19.23	-	-
			Claims paid on direct basis	7.74	10.73	-	-
28	National Cooperative Exports Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	2.69	5.52	-	-
			Claims paid on direct basis	-	-	-	-
29	H O Suri	Managing Director & Chief Executive Officer (upto 07.09.2024)	76.16	117.70	40.07	81.83	
	Subrata Mondal	Managing Director & Chief Executive Officer (w.e.f 1.07.09.2024)	11.85	11.85	-	-	
	Shinjiro Hamada	Director-Operation	17.98	37.26	18.34	34.82	
	Sanket Gupta	Chief Financial Officer	19.90	36.24	20.45	38.65	
	Amit Jain	Company Secretary	20.60	34.27	19.94	31.66	

**PART - B - Related Party Transaction Balances - As at the end of the Period Ending 30th September 2024**

								(₹ 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	7.62	Payable	Unsecured	No	-	-
2	Indian Polash Limited	Associate of Promoters with more than 20% Voting rights	5.09	Receivable	Unsecured	No	-	-
3	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	2,457.36	Payable	Unsecured	No	-	-
4	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	260.75	Payable	Unsecured	No	-	-
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	906.58	Payable	Unsecured	No	-	-
6	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	1.16	Payable	Unsecured	No	-	-
7	Tokio Marine Klin Syndicate	Associate of Promoters with more than 20% Voting rights	26.04	Payable	Unsecured	No	-	-
8	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	1,285.32	Payable	Unsecured	No	-	-
9	K. Srinivasa Gowda	Chairman upto 18.06.2024	110.54	Receivable	Unsecured	No	-	-

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

**Form IRDAI - GI-TA**  
**Insurance Regulatory and Development Authority of India**  
**(Assets, Liabilities, and Solvency Margin of General Insurance Business) Regulations, 2016**

**STATEMENT OF ADMISSIBLE ASSETS: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED**  
**As at 30th September 2024**

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
<b>Investments</b>			
Investments Shareholder' SCH 8	-	3,71,514	3,71,514
Policyholders' SCH 8A	13,46,129	-	13,46,129
<b>Total Investments as per BS.....(A)</b>	<b>13,46,129</b>	<b>3,71,514</b>	<b>17,17,643</b>
Inadmissible investment assets as per Clause (1) of Schedule I....(B)	-	-	-
<b>Fixed Assets</b>			
<b>Fixed assets as per BS.....(C)</b>	-	<b>17,251</b>	<b>17,251</b>
Inadmissible Fixed assets as per Clause (1) of Schedule I.....(D)	-	7,551	7,551
<b>Current Assets</b>			
Cash & Bank Balance as per BS....(E)	-	7,190	7,190
Advances and Other assets as per BS.....(F)	-	2,24,793	2,24,793
<b>Total Current Assets as per BS.....(G)=(E)+(F)</b>	-	<b>2,31,983</b>	<b>2,31,983</b>
Inadmissible Current assets as per Clause (1) of Schedule-I .....(H)	-	49,481	49,481
<b>Loans</b>			
Loans as per BS.....(I)	-	-	-
<b>Fair Value Change Account subject to minimum of zero...(J)</b>	-	<b>587</b>	<b>587</b>
<b>Total Assets as per BS.....(K) = (A) + (C)+ (G) + (I) (Excluding current liabilities and provisions)</b>	<b>13,46,129</b>	<b>6,20,748</b>	<b>19,66,877</b>
Total Inadmissible assets.....(L)=(B)+(D)+(H)+(J)	-	57,620	57,620
<b>Total Admissible assets for Solvency ...(K) - (L) (Excluding current liabilities and provisions)</b>	<b>13,46,129</b>	<b>5,63,128</b>	<b>19,09,257</b>

(₹ In Lakhs)			
Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
<b>Inadmissible Fixed assets</b>			
(a) Furniture & Fixture	-	7,448	7,448
(b) Intangible Assets	-	103	103
<b>Total</b>	-	<b>7,551</b>	<b>7,551</b>
<b>Inadmissible current assets</b>			
(a) Agents' and Intermediaries' balances and outstanding premium in India, to the extent they are not realized within a period of 30 days.	-	62	62
(b) Premium receivables relating to State/ Central government sponsored schemes, to the extent they are not realized within a period of 365 days.	-	25,139	25,139
(c) Co-insurer's balances outstanding for more than 90 days	-	1,829	1,829
(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.	-	14,453	14,453
(f) Excess of Asset Over Unclaimed amount of Policyholders.	-	454	454
(g) Deferred Tax Assets	-	4,191	4,191
(h) Deposits on Contingent Liabilities	-	3,353	3,353
<b>Total</b>	-	<b>49,481</b>	<b>49,481</b>

PERIODIC DISCLOSURES

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

FORM IRDAI-GI-TR

Insurance Regulatory and Development Authority of India

(Assets, Liabilities, and Solvency Margin of General Insurance Business) Regulations, 2016

STATEMENT OF LIABILITIES: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED

As at 30th September 2024

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)	3,86,452	2,65,306
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>3,86,452</b>	<b>2,65,306</b>
Outstanding Claim Reserve (other than IBNR reserve)...(d)	6,69,371	4,06,163
IBNR Reserve....(e)	6,70,681	5,59,400
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>17,26,504</b>	<b>12,30,869</b>



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

**FORM IRDAI - GI - SM**  
**Insurance Regulatory and Development Authority of India**  
**(Assets, Liabilities, and Solvency Margin of General Insurance Business) Regulations, 2016**

**STATEMENT OF SOLVENCY MARGIN: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED**  
As at 30th September 2024

<b>Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED</b> <b>Registration Number: 106</b> <b>Date of Registration: 4.12.2000</b> <b>Classification : Business within India / Total Business (All Business underwritten in India)</b>
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**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	1,07,778	17,448	91,946	16,293	10,778	13,792	13,792
2	Marine Cargo	29,802	14,861	24,651	13,021	3,576	4,437	4,437
3	Marine - Other than Marine Cargo	1,441	(501)	3,072	349	144	461	461
4	Motor	3,87,930	3,55,703	3,69,906	3,39,884	71,141	1,01,965	1,01,965
5	Engineering	26,472	2,011	12,702	1,700	2,647	1,905	2,647
6	Aviation	-	-	2,870	-	-	431	431
7	Liability	6,825	4,378	19,223	12,656	1,024	4,325	4,325
8	Health	99,729	90,170	2,02,486	1,63,576	18,034	49,073	49,073
9	Miscellaneous	76,765	44,780	57,530	35,066	10,747	12,081	12,081
10	Crop insurance	1,59,973	39,257	1,11,940	28,459	15,997	16,791	16,791
	<b>Total</b>	<b>8,96,715</b>	<b>5,68,107</b>	<b>8,96,326</b>	<b>6,11,004</b>	<b>1,34,088</b>	<b>2,05,261</b>	<b>2,06,003</b>

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

**TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO**  
**As at 30th September 2024**

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

		<i>(₹ In Lakhs)</i>
Item	Description	Amount
<b>(A)</b>	<b>Policyholder's FUNDS</b>	
	Available assets	13,46,129
	Deduct :	
(B)	Current Liabilities as per BS	9,65,563
(C)	Provisions as per BS	2,65,306
(D)	Other Liabilities	1,15,260
<b>(E)</b>	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>-</b>
	<b>Shareholder's FUNDS</b>	
(F)	Available Assets	5,63,129
	Deduct :	
(G)	Other Liabilities	1,93,298
<b>(H)</b>	<b>Excess in Shareholder's funds (F-G)</b>	<b>3,69,831</b>
<b>(I)</b>	<b>Total ASM ( E+H )</b>	<b>3,69,831</b>
<b>(J)</b>	<b>Total RSM</b>	<b>2,06,003</b>
<b>(K)</b>	<b>SOLVENCY RATIO ( Total ASM/ Total RSM)</b>	<b>1.80</b>

**PERIODIC DISCLOSURES**  
**FORM NL-27- PRODUCTS INFORMATION**

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

Date: 1st July 2024 To 30th September, 2024

<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	Energy Exploration & Construction Policy	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106CPMR0001V01202425	Marine	Commercial	27-08-2024
2	Nil Depreciation Cover for Bundled cover for Private Car	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0010V01201819/A0002V01202425	Motor	Retail	06-08-2024
3	Nil Depreciation Cover for Private Car Act & Comprehensive Policies	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0005V01200001/A0003V01202425	Motor	Retail	06-08-2024
4	Nil Depreciation for Stand-Alone Motor OD for Private Car	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0002V01201920/A0004V01202425	Motor	Retail	06-08-2024
5	Nil Depreciation Cover for bundled cover for Two wheelers	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0007V01201819/A0005V01202425	Motor	Retail	06-08-2024
6	Nil Depreciation Cover for Motor Cycle / Scooter B Policy	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0013V01200001/A0006V01202425	Motor	Retail	06-08-2024
7	Nil Depreciation Cover for Stand –Alone Motor OD for Two wheeler	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0001V01201920/A0007V01202425	Motor	Retail	06-08-2024
8	Nil Depreciation Cover for ‘Commercial Vehicle – Package Policy’	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0005V01200607/A0008V01202425	Motor	Retail	06-08-2024
9	Loss of Personal Belongings for Bundled cover for Private Car	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0010V01201819/A0009V01202425	Motor	Retail	08-08-2024
10	Loss of Personal Belongings for Private Car Act & Comprehensive Policies	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0005V01200001/A0010V01202425	Motor	Retail	08-08-2024
11	Loss of Personal Belongings for Stand-Alone Motor OD for Private Car	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0002V01201920/A0011V01202425	Motor	Retail	08-08-2024
12	Road Side Assistance Cover for ‘Commercial Vehicle – Package Policy’	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0005V01200607/A0012V01202425	Motor	Retail	20-08-2024
13	Waiver of Compulsory Deductible for Bundled cover for Private Car	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0010V01201819/A0013V01202425	Motor	Retail	25-09-2024
14	Waiver of Compulsory Deductible for Private Car Act & Comprehensive Policies	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0005V01200001/A0014V01202425	Motor	Retail	25-09-2024
15	Waiver of Compulsory Deductible for Stand-Alone Motor OD for Private Car	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0002V01201920/A0015V01202425	Motor	Retail	25-09-2024

**PERIODIC DISCLOSURES**  
**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: 30-09-2024

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	3,71,514
	Investments (Policyholders)	8A	13,46,129
2	Loans	9	-
3	Fixed Assets	10	17,251
4	Current Assets		
	a. Cash & Bank Balance	11	7,190
	b. Advances & Other Assets	12	2,20,879
5	Current Liabilities		
	a. Current Liabilities	13	12,64,895
	b. Provisions	14	2,76,206
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>4,21,863</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	17,251
3	Cash & Bank Balance (if any)	11	7,190
4	Advances & Other Assets (if any)	12	2,20,879
5	Current Liabilities	13	12,64,895
6	Provisions	14	2,76,206
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	<b>Total (B)</b>		<b>(12,95,779)</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>17,17,643</b>

Section II									
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total
			Balance	FRSM*					
			(a)	(b)					
				(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%	-	1,27,069	4,60,416	5,87,485	34%	-	5,87,485
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	2,03,690	7,38,042	9,41,732	55%	-	9,41,732
3	<b>Investment subject to Exposure Norms</b>								
	a. Housing / Infra & Loans to SG for Housing and FFE								
	1. Approved Investments	Not less than 15%	-	85,796	3,10,868	3,96,664	23%	(30)	3,96,634
	2. Other Investments								
	b. Approved Investments	Not exceeding 55%	-	81,868	2,96,636	3,78,504	22%	346	3,78,850
	c. Other Investments		-	33	121	155	0%	271	426
	<b>Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>3,71,387</b>	<b>13,45,668</b>	<b>17,17,055</b>	<b>100%</b>	<b>588</b>	<b>17,17,643</b>

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

**PART - B**

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

**Registration Number: 106**

**Statement as on: 30-09-2024**

**Statement of Accretion of Assets**

**(Business within India)**

**Periodicity of Submission : Quarterly**

**(Rs. 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	5,83,507	32.81	3,978	(6.50)	5,87,485	34.21
		CTRB	-	-	-	-	-	-
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	SGGB	3,53,434	19.88	(2,708)	4.41	3,50,726	20.43
		SGGL	-	-	-	-	-	-
		SGOA	3,529	0.20	(7)	0.01	3,522	0.21
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	HTDA	-	-	-	-	-	-
		HFHD	6,790	0.38	(19)	0.03	6,771	0.39
		HTLN	-	-	-	-	-	-
		HFND	564	0.03	(2)	0.00	562	0.03
		HTDN	1,85,216	10.42	(9,605)	15.70	1,75,611	10.23
	2. Other Investments	HODS	-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments	IDDF	-	-	-	-	-	-
		IPTD	1,99,668	11.23	(9,498)	15.51	1,90,170	11.08
		EIIT	405	0.02	(3)	0.00	402	0.02
		IPFD	10,710	0.60	(35)	0.06	10,675	0.62
		IPCP	-	-	-	-	-	-
		ILBI	7,468	0.42	2	(0.00)	7,470	0.44
		ICTD	5,003	0.28	(0)	0.00	5,003	0.29
	2. Other Investments							
	c. Approved Investments	EAEQ	141	0.01	(0)	0.00	141	0.01
		ECDB	2,06,828	11.63	(21,940)	35.84	1,84,888	10.77
		ECIS	50	0.00	-	-	50	0.00
		EACE	294	0.02	0	(0.00)	294	0.02
		EPPD	-	-	-	-	-	-
		EGMF	2,400	0.13	8,206	(13.40)	10,606	0.62
		ECMR	39,192	2.20	(29,592)	48.34	9,600	0.56
		EPBT	1,28,275	7.21	2,490	(4.07)	1,30,765	7.62
		EAPS	6,977	0.39	2	(0.00)	6,979	0.41
		EAPB	9,254	0.52	4	(0.01)	9,258	0.54
		EDCD	2,500	0.14	(2,500)	4.08	-	-
		EDCI	4,913	0.28	17	(0.03)	4,930	0.29
		ECCP	2,492	0.14	(11)	0.02	2,481	0.14
		ECOS	18,512	1.04	0	(0.00)	18,512	1.08
	d. Other Investments (not exceeding 15%)	OETF	155	0.01	(0)	0.00	155	0.01
		OEPU	-	-	-	-	-	-
	<b>Total</b>		<b>17,78,277</b>	<b>100</b>	<b>(61,222)</b>	<b>100.00</b>	<b>17,17,055</b>	<b>100</b>

**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 : 30-09-2024

(Amount in Rs. Lakhs)

**Detail Regarding debt securities**

	Market Value				Book Value			
	As at 30-09-2024	As % of total for this class	As at 30-09-2023	As % of total for this class	As at 30-09-2024	As % of total for this class	As at 30-09-2023	As % of total for this class
Break down by Credit Rating								
AAA rated	5,29,909	35	5,81,474	39	5,32,415	35	5,89,708	39
AA or better	17,941	1	8,146	1	18,054	1	8,250	1
RATED BELOW AA BUT ABOVE A		-	-	-	-	-	-	-
RATED BELOW A BUT ABOVE B		-	-	-	-	-	-	-
MONEY MARKET INSTRUMENTS	12,081	1	13,895	1	12,081	1	13,895	1
ANY OTHER (Sovereign)	9,50,151	63	8,84,914	59	9,41,732	63	9,00,562	59
<b>Total (A)</b>	<b>15,10,082</b>	<b>100</b>	<b>14,88,429</b>	<b>100</b>	<b>15,04,282</b>	<b>100</b>	<b>15,12,414</b>	<b>100</b>
Breakdown by residual maturity								
Up to 1 year	1,63,859	11	1,43,873	10	1,64,619	11	1,44,752	10
More than 1 year and upto 3 years	3,75,151	25	3,73,608	25	3,77,992	25	3,80,284	25
More than 3 years and up to 7 years	6,50,636	43	6,12,176	41	6,52,932	43	6,26,813	41
More than 7 years and up to 10 years	1,17,742	8	1,97,403	13	1,15,959	8	2,00,778	13
Above 10 years	2,02,694	13	1,61,369	11	1,92,780	13	1,59,787	11
<b>Total (B)</b>	<b>15,10,082</b>	<b>100</b>	<b>14,88,429</b>	<b>100</b>	<b>15,04,282</b>	<b>100</b>	<b>15,12,414</b>	<b>100</b>
Breakdown by type of the issuer								
a. Central Government	5,91,512	39	5,71,795	38	5,87,485	39	5,82,590	39
b. State Government	3,58,639	24	3,13,119	21	3,54,247	24	3,17,972	21
c. Corporate Securities	5,47,850	36	5,89,620	40	5,50,469	36	5,97,957	39
d. Money Market Instructions	12,081	1	13,895	1	12,081	1	13,895	1
<b>Total (C)</b>	<b>15,10,082</b>	<b>100</b>	<b>14,88,429</b>	<b>100</b>	<b>15,04,282</b>	<b>100</b>	<b>15,12,414</b>	<b>100</b>







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 INFRASTRUCTURE	ILBI	7,469	131	1.75	1.31	7,468	260	3.48	2.60	7,457	260	3.49	2.61
C28	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	1,92,946	3,261	1.69	1.26	2,00,098	6,688	3.34	2.50	2,59,851	8,175	3.15	2.36
C29	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
C30	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	5,003	97	1.94	1.45	5,003	193	3.86	2.89	14,138	45	0.32	0.24
C31	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C32	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
C33	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	10,692	172	1.61	1.61	10,709	341	3.18	3.18	12,860	405	3.15	3.15
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	141	3	2.19	1.64	141	3	2.19	1.64	86	1	1.20	0.90
D02	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)- QUOTED	EACE	294	5	1.75	1.31	294	5	1.76	1.32	323	6	2.01	1.50
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	1,29,764	2,510	1.93	1.44	1,29,196	4,951	3.83	2.87	1,22,394	4,395	3.59	2.69
D06	CORPORATE SECURITIES - BONDS - (TAX FREE)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
D07	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
D08	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	50	-	-	-	50	-	-	-	50	-	-	-
D09	CORPORATE SECURITIES - DEBENTURES	ECOS	20,588	417	2.02	1.51	20,730	844	4.07	3.05	9,324	400	4.29	3.21
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), CCLIL, RBI"	ECDB	2,07,102	4,321	2.09	1.56	2,08,881	8,617	4.13	3.09	1,55,633	6,060	3.89	2.91



E04	EQUITY SHARES (PSUS & UNLISTED)	OEPU	-	-	-	-	-	-	-	-	-	141	2	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)	OAFA	-	-	-	-	-	-	-	-	-	-	-	-	-
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 SECEMES	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	MUTUAL FUNDS - (UNDER INSURER'S PROMOTER GROUP)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	SECURITISED ASSETS	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	155	-	-	-	155	-	-	-	-	155	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>17,69,039</b>	<b>31,685</b>	<b>1.79</b>	<b>1.34</b>	<b>17,72,023</b>	<b>63,169</b>	<b>3.56</b>	<b>2.67</b>	<b>17,08,010</b>	<b>58,812</b>	<b>3.44</b>	<b>2.58</b>	

**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: 30-09-2024

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund: General Insurance

(Amount in Rs. 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>								
	<b>NIL</b>								
B.	<u>As on Date</u>								
	<b>NIL</b>								

**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**

**FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION**

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

Upto the Quarter ending: 30th September, 2024

Figures in Lakhs

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	7	4872.50	133.62	13,088.04	12%
3	No. of Reinsurers with rating A but less than AA	118	21,084.87	2,967.38	7,004.84	21%
4	No. of Reinsurers with rating BBB but less than A	16	924.62	214.31	106.76	1%
5	No. of Reinsurers with rating less than BBB	2	16.19	0.21	-	0.01%
	<b>Total (A)</b>	143	26,898.18	3,315.52	20,199.65	34%
	<b>With In India</b>					
1	Indian Insurance Companies	15	-	-	4,565.79	3%
2	FRBs	7	8,090.20	1,532.11	1,784.81	8%
3	GIC Re	1	65,798.14	3,490.93	10,466.55	55%
4	Other (to be Specified)					
	<b>Total (B)</b>	23	73,888.33	5,023.03	16,817.14	66%
	<b>Grand Total (C)= (A)+(B)</b>	166	1,00,786.52	8,338.56	37,016.79	100%

**PERIODIC DISCLOSURES**  
**FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS**

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

GROSS DIRECT PREMIUM UNDERWRITTEN (For the Quarter ended 30th September, 2024)

(Rs. In Lacs)

Registration No.-106		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	
Sl.No.	State / Union Territory	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	
STATES <sup>c</sup>																					
1	Andhra Pradesh	578.42	0.00	7.51	7.51	1697.50	1600.36	3297.86	99.78	93.52	0.28	193.58	10.00	1.92	18.86	0.00	6705.91	90.10	10318.22	10904.15	
2	Arunachal Pradesh	7.13	0.00	0.00	0.00	21.22	24.96	46.18	0.15	0.00	0.00	0.15	0.00	0.00	0.02	0.00	0.00	0.00	46.35	53.48	
3	Assam	85.35	0.00	8.89	8.89	915.89	1561.33	2477.22	35.39	3.53	0.34	39.25	3.68	0.77	27.44	0.00	0.00	0.00	19.35	2661.96	
4	Bihar	106.08	0.00	0.51	0.51	281.17	501.13	782.30	40.19	12.66	0.00	52.84	0.35	-0.07	0.76	0.00	0.00	22.34	858.52	965.11	
5	Chhattisgarh	392.23	0.00	6.78	6.78	1201.53	1295.29	2496.82	34.63	29.26	0.04	63.93	18.61	0.22	32.98	0.00	0.00	99.15	2711.70	3110.71	
6	Goa	43.61	0.00	5.71	5.71	121.68	239.98	361.66	35.10	0.19	0.13	35.41	1.96	0.00	10.77	0.00	0.00	14.73	424.54	473.86	
7	Gujarat	2572.15	177.53	366.75	544.28	2528.60	2907.89	5436.50	2691.38	464.74	4.58	3160.70	488.96	105.19	1217.05	0.00	0.00	1897.18	12305.58	15422.01	
8	Haryana	2660.96	171.99	2444.54	2616.53	2815.01	2106.56	4921.57	1983.69	158.25	3.67	2145.60	61.96	325.56	286.36	0.00	0.00	1421.13	9162.18	14439.67	
9	Himachal Pradesh	-28.54	0.00	0.80	0.80	351.09	542.50	893.58	5.85	-0.14	0.01	5.73	0.72	0.00	0.05	0.00	0.00	29.73	929.81	902.08	
10	Jharkhand	151.10	0.00	0.88	0.88	287.98	565.65	853.63	24.93	5.18	0.12	30.23	4.16	0.14	22.41	0.00	0.00	26.08	936.64	1088.62	
11	Karnataka	1178.10	0.00	322.88	322.88	4153.97	5534.41	9688.38	2547.06	358.54	1.05	2906.64	54.98	231.77	188.74	0.00	18750.52	1244.19	33065.23	34566.20	
12	Kerala	79.21	0.00	5.74	5.74	2975.55	2127.88	5103.44	94.53	8.83	0.57	103.93	7.55	1.05	6.28	0.00	0.00	54.12	5276.37	5361.32	
13	Madhya Pradesh	479.15	0.00	132.86	132.86	3606.73	4699.19	8305.91	370.59	35.10	7.16	412.84	62.53	4.20	83.50	0.00	16457.72	2640.15	27966.85	28578.86	
14	Maharashtra	1829.20	28.48	840.67	869.15	3169.90	3192.26	6362.16	3482.98	584.08	5.16	4072.22	182.10	308.49	1610.08	0.00	0.00	3948.23	16483.29	19181.64	
15	Manipur	0.40	0.00	0.00	0.00	31.17	32.17	63.34	4.80	0.00	0.00	4.80	0.00	0.00	0.00	0.00	0.00	0.16	68.30	68.70	
16	Meghalaya	7.40	0.00	0.00	0.00	41.57	104.27	145.84	1.11	0.00	0.02	1.13	0.00	0.00	0.00	0.00	0.00	-0.21	146.76	154.16	
17	Mizoram	0.62	0.00	0.00	0.00	33.17	86.15	119.32	0.11	0.01	0.00	0.12	0.00	0.00	0.00	0.00	0.00	0.00	119.44	120.06	
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	784.76	0.00	20.94	20.94	794.96	2087.97	2882.93	139.05	182.94	1.25	323.23	15.85	3.11	107.79	0.00	0.00	48.35	3381.26	4186.96	
20	Punjab	205.31	0.00	67.05	67.05	1037.31	822.75	1860.05	168.66	13.58	1.17	183.42	11.90	2.06	43.80	0.00	0.00	636.88	2738.12	3010.49	
21	Rajasthan	735.46	1.20	52.65	53.85	2229.02	2193.89	4422.92	188.31	81.73	0.43	270.47	29.47	20.00	230.11	0.00	0.00	1667.16	6640.13	7429.44	
22	Sikkim	21.18	0.00	0.07	0.07	22.60	41.80	64.40	1.78	0.00	0.00	1.78	0.00	0.00	0.00	0.00	0.00	1.79	67.96	89.21	
23	Tamil Nadu	393.62	0.00	614.97	614.97	4614.58	7365.06	11979.64	476.94	491.89	1.10	969.93	135.21	125.10	153.63	0.00	-2803.83	704.44	11264.13	12272.72	
24	Telangana	336.66	275.15	133.12	408.27	1309.26	1477.91	2787.17	267.10	111.34	0.78	379.22	44.15	65.33	432.88	0.00	0.00	331.29	4040.04	4784.97	
25	Tripura	61.62	0.00	0.00	0.00	7.39	14.65	22.04	0.12	0.03	0.00	0.15	0.00	0.00	0.20	0.00	0.00	0.09	22.49	84.11	
26	Uttarakhand	485.04	0.00	1.21	1.21	193.14	237.56	430.70	59.69	46.11	-0.03	105.77	1.23	1.72	2.18	0.00	0.00	23.05	564.65	1050.90	
27	Uttar Pradesh	5055.09	0.00	160.46	160.46	2325.79	2016.94	4342.74	376.58	70.43	2.49	449.51	25.96	15.76	136.70	0.00	6634.37	460.03	12065.07	17280.62	
28	West Bengal	613.49	0.00	480.08	480.08	598.08	1646.34	2244.42	4683.96	367.99	0.33	5052.28	14.01	14.32	557.35	0.00	0.00	120.03	8002.41	9095.97	
TOTAL (A)		18834.80	654.36	5675.06	6329.42	37365.88	45026.85	82392.73	17814.44	3119.78	30.64	20964.87	1175.34	1226.66	5169.93	0.00	45744.69	15499.54	172173.76	197350.00	
UNION TERRITORIES <sup>c</sup>																					
1	Andaman and Nicobar Islands	3.28	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	3.28	
2	Chandigarh	3.23	0.00	98.59	98.59	286.13	193.42	479.55	83.83	65.01	0.19	149.02	13.48	1.57	176.18	0.00	0.00	137.00	956.80	1058.62	
3	Dadra and Nagar Haveli	132.08	0.00	2.65	2.65	10.97	16.48	27.45	11.06	2.15	0.14	13.34	15.22	0.10	0.00	0.00	0.00	3.64	59.75	194.48	
4	Daman & Diu	28.77	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	28.77	
5	Govt. of NCT of Delhi	542.88	0.00	1615.27	1615.27	2883.65	1466.09	4349.74	3715.97	697.66	10.86	4424.49	172.43	322.15	1983.11	0.00	0.00	1936.10	13188.03	15346.18	
6	Jammu & Kashmir	363.69	0.00	5.25	5.25	467.22	752.67	1219.89	12.40	0.45	0.01	12.86	3.81	0.94	18.25	0.00	1417.64	305.90	2979.29	3348.23	
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	94.94	0.00	0.00	94.94	0.00	0.00	0.00	0.00	0.00	0.00	94.94	94.94	
9	Puducherry	1.12	0.00	1.41	1.41	274.55	514.03	788.58	2.82	1.05	0.00	3.87	0.77	0.05	1.11	0.00	0.00	1.32	795.70	798.24	
TOTAL (B)		1075.07	0.00	1723.17	1723.17	3922.53	2942.68	6865.20	3921.02	766.31	11.19	4698.53	205.71	324.81	2178.67	0.00	1417.64	2383.95	18074.51	20860.73	
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)		19909.87	654.36	7398.24	8052.59	41288.41	47969.52	89257.93	21735.47	3886.10	41.83	25663.39	1381.05	1551.47	7348.60	0.00	47162.33	17883.49	190248.27	25102.14	

**PERIODIC DISCLOSURES**  
**FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS**

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

GROSS DIRECT PREMIUM UNDERWRITTEN (Upto the Quarter ended 30th September, 2024)

(Rs. In Lacs)

Registration No.-106																				Total Miscellaneous	Grand Total
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.	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	Upto the quarter	Upto the quarter	Upto the quarter
<b>STATES<sup>c</sup></b>																					
1	Andhra Pradesh	3022.25	0.00	18.71	18.71	3458.95	3102.57	6561.52	729.12	323.41	1.30	1053.82	26.10	2.73	29.57	0.00	6705.91	225.48	14605.13	17646.09	
2	Arunachal Pradesh	8.04	0.00	0.00	0.00	59.01	58.23	117.24	0.25	0.00	0.00	0.25	0.05	0.00	0.03	0.00	0.00	0.05	117.62	125.66	
3	Assam	240.96	0.00	26.97	26.97	1750.18	2878.66	4628.84	58.00	42.33	0.39	100.72	9.51	2.49	115.20	0.00	0.00	42.23	4899.00	5166.93	
4	Bihar	243.76	0.00	8.43	8.43	532.24	909.31	1441.55	61.17	19.08	0.00	80.25	0.51	0.02	1.88	0.00	0.00	59.98	1584.18	1836.38	
5	Chhattisgarh	1054.85	0.00	19.13	19.13	2566.28	2742.25	5308.53	94.32	72.76	0.29	167.37	45.10	1.90	85.28	0.00	0.00	161.75	5769.93	6843.91	
6	Goa	186.39	0.00	5.88	5.88	216.27	467.50	683.76	45.68	3.69	0.32	49.69	3.27	0.00	12.52	0.00	0.00	68.57	817.80	1010.07	
7	Gujarat	10335.88	178.99	831.59	1010.58	5352.75	5666.38	11019.13	5756.61	980.86	16.97	6754.43	978.38	285.88	1829.50	0.00	0.00	3889.18	24756.49	36102.95	
8	Haryana	8536.47	297.48	5628.14	5925.62	5746.70	4250.94	9997.64	9122.14	378.96	7.67	9508.77	108.10	507.73	1691.78	0.00	0.00	2386.80	24200.82	38662.91	
9	Himachal Pradesh	428.21	0.00	2.45	2.45	690.46	970.48	1660.94	12.04	1.56	0.03	13.63	2.05	0.00	0.38	0.00	0.00	53.54	1730.55	2161.21	
10	Jharkhand	270.46	0.00	3.49	3.49	515.60	1040.62	1556.22	42.67	8.46	0.37	51.50	8.66	0.14	46.86	0.00	0.00	41.75	1705.12	1979.08	
11	Karnataka	3308.40	0.00	521.23	521.23	7898.18	10721.67	18619.86	3940.11	509.22	3.59	4452.92	111.11	510.08	358.24	0.00	18750.52	3150.74	45953.46	49783.09	
12	Kerala	212.34	0.00	7.82	7.82	5371.74	3685.63	9057.37	141.60	26.23	0.78	168.61	17.43	2.75	9.58	0.00	0.00	122.86	9378.60	9598.75	
13	Madhya Pradesh	1099.80	0.00	321.94	321.94	7408.35	9691.47	17099.82	609.71	86.56	41.41	737.68	131.27	17.05	207.66	0.00	16496.24	6138.70	40828.42	42250.16	
14	Maharashtra	5775.47	87.33	2389.32	2476.66	6540.46	6309.87	12850.33	6702.16	1177.50	12.64	7892.30	421.43	769.91	3087.70	0.00	0.00	8682.16	33703.83	41955.95	
15	Manipur	1.50	0.00	0.00	0.00	65.25	67.94	133.20	5.05	0.00	0.00	5.05	0.00	0.00	0.00	0.00	0.00	1.14	139.38	140.88	
16	Meghalaya	46.35	0.00	0.00	0.00	70.86	191.68	262.53	2.28	0.00	0.02	2.30	0.00	0.05	0.00	0.00	0.00	2.57	267.45	313.80	
17	Mizoram	3.22	0.00	0.00	0.00	76.79	151.61	228.40	0.17	0.01	0.00	0.18	0.00	0.00	0.00	0.00	0.00	0.67	229.25	232.47	
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	3246.31	0.00	78.72	78.72	1597.02	4042.64	5639.67	239.62	190.08	2.32	432.02	39.65	4.94	175.64	0.00	0.00	137.87	6429.78	9754.80	
20	Punjab	526.35	0.00	125.03	125.03	2000.84	1580.75	3581.59	359.54	38.71	3.62	401.87	32.77	3.68	94.39	0.00	0.00	1290.79	5405.10	6056.48	
21	Rajasthan	1370.71	1.20	156.27	157.48	4679.54	4325.22	9004.77	354.35	165.04	0.90	520.28	56.31	28.63	424.79	0.00	0.00	3283.29	13318.08	14846.26	
22	Sikkim	62.16	0.00	0.07	0.07	43.56	96.66	140.22	2.67	0.00	0.00	2.67	0.00	0.00	0.00	0.00	0.00	2.93	145.83	208.06	
23	Tamil Nadu	2875.99	0.00	1320.55	1320.55	9095.58	13352.22	22447.80	1468.07	690.28	2.56	2160.91	239.93	286.14	265.03	0.00	-2772.74	1351.13	23978.19	28174.73	
24	Telangana	410.33	275.15	202.80	477.95	2622.22	2883.83	5506.05	703.44	185.14	2.32	890.90	100.78	195.87	716.41	0.00	0.00	718.04	8128.04	9016.32	
25	Tripura	244.16	0.00	0.00	0.00	13.63	26.26	39.89	0.15	0.04	0.00	0.19	0.00	0.00	0.20	0.00	0.00	0.12	40.40	284.56	
26	Uttarakhand	1038.09	0.00	3.76	3.76	378.78	462.65	841.42	105.05	83.08	0.33	188.45	2.64	1.89	3.34	0.00	0.00	68.00	1105.76	2147.61	
27	Uttar Pradesh	6795.93	0.00	318.28	318.28	4918.54	4235.19	9153.73	832.63	91.29	4.55	928.46	50.40	47.30	420.19	0.00	6731.48	934.90	18266.46	25380.66	
28	West Bengal	1373.15	0.93	661.18	662.11	1190.45	2849.67	4040.12	6251.04	474.01	0.90	6725.95	23.77	40.59	1018.12	0.00	0.00	256.67	12105.23	14140.49	
<b>TOTAL (A)</b>		<b>52717.50</b>	<b>841.08</b>	<b>12651.78</b>	<b>13492.86</b>	<b>74860.24</b>	<b>86761.90</b>	<b>161622.15</b>	<b>37639.62</b>	<b>5548.28</b>	<b>103.26</b>	<b>43291.17</b>	<b>2409.23</b>	<b>2709.76</b>	<b>10594.28</b>	<b>0.00</b>	<b>45911.39</b>	<b>33071.93</b>	<b>299609.91</b>	<b>365820.26</b>	
<b>UNION TERRITORIES<sup>c</sup></b>																					
1	Andaman and Nicobar Islands	3.38	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	3.38	
2	Chandigarh	12.55	0.00	177.13	177.13	603.44	392.67	996.11	173.34	88.32	1.08	262.75	30.21	4.24	287.51	0.00	0.00	295.62	1876.44	2066.12	
3	Dadra and Nagar Haveli	184.14	0.00	2.53	2.53	20.61	34.87	55.49	23.97	3.82	0.37	28.16	31.51	0.10	0.00	0.00	0.00	11.36	126.61	313.28	
4	Daman & Diu	51.97	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	51.97	
5	Govt. of NCT of Delhi	1081.12	16.97	3091.02	3107.99	5835.24	2936.22	8771.46	5108.52	1145.43	17.25	6271.20	413.84	688.70	3278.36	0.00	0.00	4094.24	23517.80	27706.91	
6	Jammu & Kashmir	1110.48	0.00	8.09	8.09	955.85	1412.52	2368.38	24.41	0.88	0.11	25.40	7.54	5.49	27.90	0.00	1417.64	619.27	4471.62	5590.19	
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	94.94	0.00	0.00	94.94	0.00	0.00	0.00	0.00	0.00	0.00	94.94	94.94	
9	Puduchery	2.83	0.00	2.66	2.66	476.69	902.52	1379.21	5.01	1.92	0.00	6.93	0.84	0.05	1.98	0.00	0.00	6.23	1395.24	1400.73	
<b>TOTAL (B)</b>		<b>2446.48</b>	<b>16.97</b>	<b>3281.42</b>	<b>3298.39</b>	<b>7891.83</b>	<b>5678.81</b>	<b>13570.64</b>	<b>5430.19</b>	<b>1240.38</b>	<b>18.80</b>	<b>6689.38</b>	<b>483.94</b>	<b>698.58</b>	<b>3595.76</b>	<b>0.00</b>	<b>1417.64</b>	<b>5026.72</b>	<b>31482.66</b>	<b>37227.53</b>	
<b>Outside India</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
1	<b>TOTAL (C)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>Grand Total (A)+(B)+(C)</b>		<b>55163.98</b>	<b>858.05</b>	<b>15933.20</b>	<b>16791.25</b>	<b>82752.08</b>	<b>92440.71</b>	<b>175192.79</b>	<b>43069.81</b>	<b>6788.66</b>	<b>122.07</b>	<b>49980.54</b>	<b>2893.16</b>	<b>3408.35</b>	<b>14190.03</b>	<b>0.00</b>	<b>47329.03</b>	<b>38098.65</b>	<b>331092.57</b>	<b>403047.79</b>	

**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 September, 2024

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter ending on 30th September, 2024		For the corresponding quarter of the previous year ended 30th September, 2023		Upto the Quarter ending on 30th September, 2024		Upto the corresponding quarter of the previous year ended 30th September, 2023	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	19909.87	40069	23473.92	38403	55163.98	79236.00	61774.04	76215
2	Marine Cargo	7398.24	9506	7150.82	11131	15933.20	18890.00	15253.86	22493
3	Marine Other than Cargo	654.36	4	284.98	6	858.05	10.00	899.14	11
4	Motor OD	41288.41	727488	59085.41	1076466	82752.08	1460393	115453.77	2070018
5	Motor TP	47969.52	946859	57752.48	1046613	92440.71	1781418	108934.38	1950440
6	Health	21735.47	57286	49838.55	72945	43069.81	102529	106905.89	140812
7	Personal Accident	3886.10	59457	4251.16	61372	6788.66	115246	7818.24	113259
8	Travel	41.83	4506	60.34	6896	122.07	17015	163.50	18804
9	Workmen's Compensation/ Employer's liability	1381.05	8134	1416.52	8406	2893.16	16344	2805.24	16604
10	Public/ Product Liability	1551.47	1761	1455.49	1584	3408.35	3899	3783.67	3462
11	Engineering	7348.60	5445	7193.69	4884	14190.03	10597	12777.66	9930
12	Aviation	0.00	0	0.00	0	0.00	0	0.00	0
13	Crop Insurance	47162.33	140	17594.71	49	47329.03	142	36132.97	78
14	Other segments **	0.00	0	0.00	0	0.00	0	0.00	0
15	Miscellaneous	17883.49	199861	16380.80	190241	38098.65	410888	35952.99	375990



**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 September, 2024

Sl.No.	Channels	For the Quarter ended 30th September, 2024		Upto the Quarter ended 30th September, 2024		For the corresponding quarter of the previous year ended 30th September, 2023		Up to the corresponding quarter of the previous year ended 30th September, 2023	
		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	458745	36011.32	908654	73604.50	525568	36200.34	1028439	74605.89
2	Corporate Agents-Banks	86879	1903.60	165403	3632.00	95071	2377.03	172072	4077.51
3	Corporate Agents -Others	12066	981.52	21757	1781.09	9780	869.80	17827	1689.48
4	Brokers	708929	85297.37	1399222	181717.34	873397	111341.12	1667815	239250.54
5	Micro Agents	6	0.09	9	0.16	66	0.71	66	0.71
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	96499	73663.64	220244	105493.10	140103	71445.02	276989	145266.38
7	Common Service Centres(CSC)	10963	172.22	22883	355.91	12132	197.30	22732	388.13
8	Insurance Marketing Firm	710	127.94	1415	278.42	1111	172.77	2100	359.85
9	Point of sales person (Direct)	252425	15460.33	473922	27496.35	327621	17438.26	606467	31801.45
10	MISP (Direct)	433129	4590.66	802743	8684.65	533909	5892.19	1003103	11206.23
11	Web Aggregators	165	2.03	355	4.26	238	4.44	506	9.26
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)	2060516.00	218210.73	4016607.00	403047.79	2518996.00	245938.97	4798116.00	508655.42
14	Business outside India (B)								
	Grand Total (A+B)	2060516.00	218210.73	4016607.00	403047.79	2518996.00	245938.97	4798116.00	508655.42

**PERIODIC DISCLOSURES**  
**FORM NL-37-CLAIMS DATA**

FORM NL-37-CLAIMS DATA

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

Upto the quarter ending on Sep'24

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	<u>Claims reported during the period</u>	2964	22913	5	22918	265535	18280	283815	101649	4236	65	105950	1088	65	1354	1	391	0	25430	443976
	(a) Booked During the period	2734	22316	3	22319	263700	16787	280487	92495	4055	63	96613	987	62	1267	0	379	0	24799	429647
	(b) Reopened during the Period	230	597	2	599	1835	1493	3328	9154	181	2	9337	101	3	87	1	12	0	631	14329
	(c) Other Adjustment (to be specified)																			
3	<u>Claims Settled during the period</u>	1958	18944	3	18947	283588	11513	295101	91031	2974	45	94050	500	51	841	1	229	0	10821	422499
	(a) paid during the period	1958	18944	3	18947	283588	11513	295101	91031	2974	45	94050	500	51	841	1	229	0	10821	422499
4	<u>Claims Repudiated during the period</u>	0	0	0	0	653	1	654	19116	1277	22	20415	8	0	0	0	0	0	17	21094
	Other Adjustment ( to be specified)	148	2104	1	2105	17880	446	18326	0	0	0	0	453	14	73	0	14	0	11101	32234
	(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	0	17	17	0	0	0	0	0	0	0	0	0	0	0	17
6	<b>Claims O/S at End of the period</b>	2667	5034	19	5053	27466	48646	76112	5746	2398	64	8208	856	176	1409	2	802	0	9598	104883
	Less than 3months	970	3446	3	3449	22850	6433	29283	4895	1410	16	6321	426	30	456	0	109	0	5289	46333
	3 months to 6 months	651	803	0	803	3403	7790	11193	401	600	4	1005	241	22	394	0	99	0	2249	16657
	6months to 1 year	512	343	2	345	1063	5291	6354	277	304	7	588	135	44	303	0	98	0	1088	9467
	1year and above	534	442	14	456	150	29132	29282	173	84	37	294	54	80	256	2	496	0	972	32426

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 Sep'24

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine	Marine	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal	Travel	Total	Workmen's	Public/	Engineering	Aviation	Crop	Other	Miscellaneous	Total
1	Claims O/S at the beginning of the period	158050.66	10356.82	2458.01	12814.82	20831.48	279667.52	300499.00	19630.72	7208.86	69.78	26909.35	2833.05	13863.54	15771.89	1945.55	26145.79	0.00	28902.84	587736.50
2	Claims reported during the period	25058.28	17574.43	8.96	17583.40	73617.29	119551.87	193169.16	63328.50	6478.58	57.32	69864.40	2615.98	332.96	6534.86	49.70	132230.80	0.00	22834.53	470274.06
	(a) Booked During the period	21249.95	17191.86	8.37	17200.23	72375.94	115403.42	187779.36	59956.95	6126.24	53.22	66136.40	2321.36	307.96	6452.61	0.00	132195.14	0.00	22389.35	456032.36
	(b) Reopened during the Period	3808.33	382.58	0.59	383.17	1241.35	4148.45	5389.80	3371.56	352.34	4.10	3728.00	294.62	25.00	82.24	49.70	35.66	0.00	445.18	14241.70
	(c) Other Adjustment (to be specified)																			
3	Claims Settled during the period	16317.88	9341.65	53.03	9394.68	87697.85	79599.80	167297.65	45653.97	5131.70	45.42	50831.09	1260.80	771.88	2433.30	49.63	51955.03	0.00	11305.50	311617.45
	(a) paid during the period	16317.88	9341.65	53.03	9394.68	87697.85	79599.80	167297.65	45653.97	5131.70	45.42	50831.09	1260.80	771.88	2433.30	49.63	51955.03	0.00	11305.50	311617.45
4	Claims Repudiated during the period	0.00	0.00	0.00	0.00	167.12	15.10	182.22	13049.25	1221.61	7.37	14278.23	9.40	0.00	0.00	0.00	0.00	0.00	45.06	14514.91
	Other Adjustment ( to be specified)	2543.21	1110.00	1.00	1111.00	4535.40	2730.50	7265.90	0.00	0.00	0.00	0.00	702.25	29.10	295.74	0.00	1467.07	0.00	1695.63	15109.89
	(i) Closed Claims																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0.00	0.00	0.00	0.00	0.00	31.64	31.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31.64
6	Claims O/S at End of the period	167488.46	13216.40	2421.40	15637.80	10508.09	320920.45	331428.54	9509.00	6093.74	118.69	15721.43	2904.80	20667.68	20097.84	1945.62	54978.56	0.00	38499.81	669370.56
	Less than 3months	20171.71	5520.49	8.37	5528.86	7032.66	41062.61	48095.27	3761.58	2273.45	15.23	6050.27	1126.51	1570.85	6189.86	0.00	32925.62	0.00	835.55	130010.50
	3 months to 6 months	16861.01	3006.27	0.00	3006.27	1937.07	49926.24	51863.31	4086.59	1438.30	5.39	5530.28	605.65	389.62	3089.86	0.00	15011.77	0.00	10467.74	106825.51
	6months to 1 year	56615.56	1450.07	6.51	1456.58	1229.90	38222.21	39452.11	445.63	1873.23	11.84	2330.70	622.98	4837.79	4620.71	0.00	1591.11	0.00	8522.27	120049.81
	1year and above	73840.18	3239.58	2406.52	5646.10	308.47	191709.39	192017.86	1215.19	508.76	86.22	1810.18	549.67	13869.41	6197.41	1945.62	5450.06	0.00	11158.25	312484.74

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- 39- AGEING OF CLAIMS**

**FORM NL-39- AGEING OF CLAIMS**

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

For the Quarter ending on Sep'24

(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	213	264	244	161	225	32	19	327.66	624.53	1360.87	1895.92	2346.76	377.54	429.94	1158	7363.22
2	Marine Cargo	8142	2259	630	538	193	21	8	1345.86	1536.66	770.83	990.31	277.28	298.35	19.57	11791	5238.87
3	Marine Other than Cargo	0	0	0	1	0	0	0	0.00	0.00	0.00	9.23	0.00	31.87	6.40	1	47.50
4	Motor OD	97076	20335	6826	3270	659	54	94	19424.84	10237.65	6455.68	4183.19	1244.80	95.44	199.56	128314	41841.16
5	Motor TP	136	555	795	864	2026	772	1161	672.59	3333.77	5248.22	5425.47	15328.37	6336.23	7281.68	6309	43626.34
6	Health	19427	8660	5388	2334	1665	112	7	11525.49	5769.05	2107.83	1073.64	358.56	129.49	9.86	37593	20973.93
7	Personal Accident	214	555	468	301	112	6	4	142.48	595.24	904.42	727.68	332.96	14.46	5.74	1660	2722.98
8	Travel	5	4	2	1	1	1	0	13.14	2.22	0.05	4.08	0.00	0.00	0.00	14	19.49
9	Workmen's Compensation/ Employer's liability	5	34	85	91	44	5	1	2.85	56.67	213.51	295.31	112.25	34.11	0.08	265	714.79
10	Public/ Product Liability	1	0	5	4	14	0	0	0.01	0.03	5.01	0.35	334.63	0.00	3.08	24	343.10
11	Engineering	108	79	82	104	91	9	5	113.19	57.94	234.85	440.88	476.44	18.58	-1.50	478	1340.39
12	Aviation	0	0	0	0	0	0	1	0.00	0.00	0.00	0.00	0.00	0.00	49.63	1	49.63
13	Crop Insurance	10	96	24	10	2	2	0	36526.29	11868.76	100.74	188.13	30.97	2.35	4.60	144	48721.84
14	Other segments <sup>(a)</sup>	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
15	Miscellaneous	2207	1790	776	713	319	12	7	578.50	832.66	1347.33	2054.11	1422.14	203.93	54.82	5824	6493.49

Upto the Quarter ending on Sep'24

(Amount in Rs. L

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	411	417	345	355	344	53	33	779.01	919.65	1883.59	6982.18	3734.44	1513.79	505.23	1958	16317.88
2	Marine Cargo	13138	3338	1082	900	436	35	15	2292.59	2266.06	2100.43	1817.90	544.10	308.12	12.46	18944	9341.65
3	Marine Other than Cargo	0	0	0	1	0	1	1	0.00	0.00	0.77	9.23	0.00	32.36	10.67	3	53.03
4	Motor OD	196069	62330	17091	6462	1291	121	226	38592.31	24101.43	14030.59	7833.44	2351.09	246.36	542.62	283590	87697.85
5	Motor TP	275	878	1090	1523	3769	1592	2384	1294.16	4551.47	6607.85	8898.11	29346.97	13230.89	15670.35	11511	79599.80
6	Health	45464	26019	11548	4532	3250	188	30	23524.31	14066.29	4616.11	2622.14	580.99	219.22	24.93	91031	45653.97
7	Personal Accident	440	966	853	496	189	15	15	301.55	1094.43	1617.89	1449.10	651.73	34.86	-17.86	2974	5131.70
8	Travel	14	17	9	2	1	2	0	14.98	12.94	10.75	6.75	0.00	0.00	0.00	45	45.42
9	Workmen's Compensation/ Employer's liability	7	67	152	180	84	7	3	25.48	84.63	354.04	499.38	232.70	53.04	11.54	500	1260.80
10	Public/ Product Liability	3	2	9	13	22	2	0	0.08	0.15	21.85	112.95	570.12	63.65	3.08	51	771.88
11	Engineering	182	149	150	185	158	10	7	160.87	93.27	409.37	960.36	781.50	18.58	9.35	841	2433.30
12	Aviation	0	0	0	0	0	0	1	0.00	0.00	0.00	0.00	0.00	0.00	49.63	1	49.63
13	Crop Insurance	40	128	37	13	8	3	0	38528.06	12554.35	599.22	223.17	42.03	3.59	4.60	229	51955.03
14	Other segments <sup>(a)</sup>	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
15	Miscellaneous	4306	3158	1600	1189	526	21	21	1056.33	1441.66	2279.17	3689.16	2429.46	301.94	107.77	10821	11305.50

**PERIODIC DISCLOSURES**  
**FORM NL-41- OFFICE INFORMATION**

**Name of the Insurer: IFFCO-Tokio General Insurance Company Limited**

**Date: 30th September, 2024**

<b>Sl. No.</b>	<b>Office Information</b>	<b>Number</b>
1	No. of offices at the beginning of the year	377
2	No. of branches approved during the year	1
3	No. of branches opened during the year	Out of approvals of previous
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	378
7	No. of branches approved but not opened	0
8	No. of rural branches	1
9	No. of urban branches	377
10	<b>No. of Directors:-</b>	
	(a) Independent Director	3
	(b) Executive Director **	2
	(c) Non-executive Director	9
	(d) Women Director*	1
	(e) Whole time Director **	2
11	<b>No. of Employees</b>	
	(a) On-roll:	4760
	(b) Off-roll:	1060
	(c) Total	5820
12	<b>No. of Insurance Agents and Intermediaries</b>	
	(a) Individual Agents,	12858
	(b) Corporate Agents-Banks	50
	(c) Corporate Agents-Others	68
	(d) Insurance Brokers	641
	(e) Web Aggregators	5
	(f) Insurance Marketing Firm	80
	(g) Motor Insurance Service Providers (DIRECT)	1229
	(h) Point of Sales persons (DIRECT)	29388
	(i) Other as allowed by IRDAI (PA, CM, Oth.)	855

**Note- (\*) As on 30-09-2024, 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 30-09-2024:**

**(i) Mr. Subrata Mondal, MD & CEO**

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

**Employees and Insurance Agents and Intermediaries -Movement**

<b>Particulars</b>	<b>Employees</b>	<b>Insurance Agents and Intermediaries</b>
Number at the beginning of the quarter	4713	47467
Recruitments during the quarter	273	3266
Attrition during the quarter	226	5559
Number at the end of the quarter	4760	45174

**PERIODIC DISCLOSURES**

**FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

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

Date: 1st July, 2024 to 30th September, 2024

**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. Kichihiro 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. Shimzu	Director	Non - Executive Director	No Change
13	Mr. Subrata Mondal	Managing Director & CEO	Managing Director & CEO	Appointed w.e.f. 7th September, 2024
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. Gunasekhar Boga	Executive Director - Underwriting*	Head (Underwriting)	No Change
17	Mrs. Niharika Singh	Executive Director - Marketing*	Head (Marketing)	No Change
18	Mr. Sanket Gupta	EVP & CFO	Chief Financial Officer	No Change
19	Mr. Neeraj Kumar Jain	EVP & Head (Claims) *	Head (Claims)	No Change
20	Mr. Yusuke Yoshida	EVP & Chief Risk Officer	Chief Risk Officer	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. Pankaj Dhingra	Financial Advisor & Chief of Internal Audit	Financial Advisor & Chief of Internal Audit	No Change
24	Mrs. Isha Khera	Appointed Actuary	Appointed Actuary	No Change
25	Mr. Durgesh Nandan Pathak	EVP (IT)*	Head (IT)	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 **30th September, 2024**

(Amount in Rs. Lakhs)

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	FIRE	Rural	13,501	1060.86	1,74,50,611.12
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural	378447	23759.76	8,19,722.43
		Social			
5	MOTOR TP	Rural	1484222	43113.22	1,69,262.88
		Social			
6	HEALTH	Rural	34,398.00	3,726.38	2,74,818.95
		Social			
7	PERSONAL ACCIDENT	Rural	57667	1542.72	48,16,340.24
		Social	1	39.78	89,584.80
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	4911	627.84	4,49,940.43
		Social			
10	Public/ Product Liability	Rural			
		Social			
11	Engineering	Rural	3722	1164.10	2546345.90
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment <sup>(a)</sup>	Rural	142.00	47,329.03	5,59,723.51
		Social	133.00	47,180.86	5,56,876.35
14	Miscellaneous	Rural	1,56,800	11,685.76	1,00,16,576.10
		Social	83	0.078	45.68
	<b>Total</b>	<b>Rural</b>	<b>21,33,810</b>	<b>1,34,009.68</b>	<b>3,71,03,341.56</b>
		<b>Social</b>	<b>217</b>	<b>47,220.72</b>	<b>6,46,506.83</b>

(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**

<b>Name of the Insurer :</b>	IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
<b>Registration No. :</b>	106
<b>Date of Registration with the IRDAI :</b>	December 4, 2000
<b>Gross Direct Premium Income during the immediate preceding FY (Rs In Lakhs)</b>	9,83,508
<b>Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs In Lakhs)</b>	2,20,662
<b>Statement Period : Quarter ending</b>	Sep-24

Items	(₹ In Lakhs)	
	For the Quarter ended September 30, 2024	Upto the Quarter ended September 30, 2024
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	19,081	37,104
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	28,889	55,337
Total Gross Direct Motor Third Party Insurance Business (L+P)	47,970	92,441
Total Gross Direct Motor Own damage Insurance Business Premium	41,288	82,752
Total Gross Direct Premium Income	2,18,212	4,03,048

**PERIODIC DISCLOSURES**  
**FORM NL-45-GRIEVANCE DISPOSAL**

**FORM NL-45-GRIEVANCE DISPOSAL**

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

Date: July - September' 2024

**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		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	0	0	0	0	0	0
b)	Claims Related	49	972	274	403	310	34	1523
c)	Policy Related	2	49	25	19	1	6	93
d)	Premium Related	0	10	5	2	2	1	12
e)	Refund Related	0	1	1	0	0	0	6
f)	Coverage Related	1	15	14	2	0	0	25
g)	Cover Note Related	0	0	0	0	0	0	3
h)	Product Related	0	1	1	0	0	0	1
i)	Others (to be specified): GST not deposited. Grievance against the process. Request to carry out the endorsement of policy issued through dealer's end. Insurance not updated in VAHAN due to fitness certificate Insured queries regarding the proposal	0	7	1	4	2	0	9
	<b>Total</b>	<b>52</b>	<b>1055</b>	<b>321</b>	<b>430</b>	<b>315</b>	<b>41</b>	<b>1672</b>
<b>2</b>	<b>Total No. of policies during previous year:</b>	<b>95,02,871</b>						
<b>3</b>	<b>Total No. of claims during previous year:</b>	<b>13,72,449</b>						
<b>4</b>	<b>Total No. of policies during current year:</b>	<b>40,16,607</b>						
<b>5</b>	<b>Total No. of claims during current year:</b>	<b>4,37,695</b>						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	<b>0.23</b>						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	<b>34.80</b>						
<b>8</b>	<b>Duration wise Pending Status</b>			<b>Complaints made by customers</b>	<b>Complaints made by Intermediaries</b>		<b>Total</b>	
				<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>
								<b>Percentage to Pending complaints</b>
a)	Up to 15 days	<b>41</b>	<b>100%</b>	-	-	-	-	-
b)	15 - 30 days	<b>0</b>	<b>0%</b>	-	-	-	-	-
c)	30 - 90 days	<b>0</b>	<b>0%</b>	-	-	-	-	-
d)	90 days & Beyond	<b>0</b>	<b>0%</b>	-	-	-	-	-
	<b>Total Number of Complaints</b>	<b>41</b>	<b>100%</b>	-	-	-	-	-

**Note:-** (a) Opening balance should tally with the closing balance of the previous quarter.  
(b) Complaints reported should be net of duplicate complaints  
(c) No. of policies should be new policies (both individual and group) net of cancellations  
(d) A19Claims should be no. of claims reported during the period  
(e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

**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: 30-09-2024**

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