Di	sclosures - IFFCO TOKIO General Insurance Co. Ltd. for the pe	riod 1st April, 2024 - 30th September, 2024
S. No.	Form No.	Description
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit and Loss Account
3	NL-3-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
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11	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
12	NL-11-BORROWING SCHEDULE	Borrowings
	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	
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	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND	Investment
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14	NL-13-LOANS SCHEDULE	Loans
15	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
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17	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
18	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
19	NL-18-PROVISIONS SCHEDULE	Provisions
20	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
21	NL-20-ANALYTICAL RATIOS SCHEDULE	Analytical Ratios
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24	NL-24 - SOLVENCY MARGIN - GI-TR	Statement of Liabilities
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	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	Investment and Investment Income
32	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	Down graded investment, Investment Rating and Infra
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34	NL-34-GEOGRAPHICAL DISTN OF BSNS	
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36 37	NL-36-CHANNEL WISE PREMIUM	
	NL-37-CLAIMS DATA	Claims Data
38	NL-39-AGEING OF CLAIMS	Ageing of Claims
39	NL-41-OFFICE INFORMATION	Office Information
40	NL-42-KEY MANAGEMENT PERSONS	Board of Directors & Management Person
41	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
42	NL-44 MOTOR THIRD PARTY OBLIGATION	Motor Third Party Obligation
43 44	NL-45-GRIEVANCE DISPOSAL NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	Grievance Disposal  Voting Activity disclosure under Stewardship Code

# 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

	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)	NL-4-Premium Schedule	3,834	8,458	4,366	8,935
2	Profit/ (Loss) on sale/redemption of Investments		4	5	4	Ę
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		-	-	-	-
	iii) Others		-	-	-	-
	TOTAL (A)		4,623	10,020	4,967	10,107
1	Claims Incurred (Net)	NL-5-Claims Schedule	5,072	8,443	4,453	9,967
2	Commission	NL-6-Commission Schedule	(564)	(2,331)	(227)	(2,378)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	638	1,674	453	1,150
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		5,146	7,786	4,679	8,739
	Operating Profit/(Loss) from Fire Business C= (A - B)		(523)	2,234	288	1,368
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(523)	2,234	288	1,368
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve TOTAL (C)		(523)	2,234	288	1,368

*Note 1 (₹ In L:				
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
Add/Less:-				
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
Interest, Dividend & Rent – Gross	845	1 629	700	1 279

PERIODIC DISCLOSURES
FORM NL-1-B-RA
MARINE INSURANCE REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2024

	(₹In L:					
	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)	NL-4-Premium Schedule	3,421	6,867	3,458	6,853
2	Profit/ (Loss) on sale/redemption of Investments		2	2	1	2
	or investments					
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		-	-	-	-
	TOTAL (A)		3,761	7,515	3,776	7,455
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,944	6,853	2,232	4,578
2	Commission	NL-6-Commission Schedule	251	406	(7)	213
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	497	1,323	401	1,017
4	Premium Deficiency			-	-	-
	TOTAL (B)		4,692	8,582	2,626	5,808
	Operating Profit/(Loss) from Marine Business C= (A - B)		(931)	(1,067)	1,150	1,647
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(931)	(1,067)	1,150	1,647
	Transfer to Catastrophe Reserve Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(931)	(1,067)	1,150	1,647

* 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
Add/Less:-				
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
Interest, Dividend & Rent – Gross	348	660	320	606

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)	NL-4-Premium Schedule	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 ii) Exchange Gain / (Loss)		10	21	13	24
	iii) Handling Charges b) Contribution from the Shareholders' Account:		(2)	(15)	6	2
	i) Towards Excess Expenses of Management ii) Towards Remuneration of		-	-	-	-
	MD/CEO/WTD/Other KMPs iii) Others		-	-	-	-
	TOTAL (A)		1,55,423	3,18,625	1,86,483	3,77,036
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,18,408	2,39,120	1,37,153	2,84,802
2	Commission	NL-6-Commission Schedule	16,403	32,401	22,155	46,974
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	22,043	43,796	20,549	41,771
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,56,854	3,15,317	1,79,857	3,73,547
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(1,431)	3,308	6,626	3,489
	APPROPRIATIONS					
	Transfer to Shareholders' Account Transfer to Catastrophe Reserve		(1,431)	3,308	6,626 -	3,489
	Transfer to Other Reserve TOTAL (C)		(1,431)	3,308	6,626	3,489

\* 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
Add/Less:-				
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
Interest, Dividend & Rent – Gross	24,444	48,543	24,034	45,912

### PERIODIC DISCLOSURES FORM NL-1-B-RA

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

(₹ In Lakhs

	(₹In L					
	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)	NL-4-Premium Schedule	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 ii) Exchange Gain / (Loss)		10	21	13	24
	iii) Handling Charges b) Contribution from the Shareholders'		(72)	(101)	(100)	(116)
	Account: i) Towards Excess Expenses of Management ii) Towards Remuneration of		-	-	-	-
	MD/CEO/WTD/Other KMPs iii) Others		-	-	-	-
	TOTAL (A)		1,63,807	3,36,160	1,95,226	3,94,598
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,27,424	2,54,416	1,43,838	2,99,347
2	Commission	NL-6-Commission Schedule	16,090	30,476	21,921	44,809
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	23,178	46,793	21,403	43,938
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,66,692	3,31,685	1,87,162	3,88,094
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(2,885)	4,475	8,064	6,504
	APPROPRIATIONS					
	Transfer to Shareholders' Account Transfer to Catastrophe Reserve		(2,885)	4,475	8,064	6,504
	Transfer to Other Reserve TOTAL (C)		(2,885)	4,475	8,064	6,504

\*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
Add/Less:-				
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
Interest, Dividend & Rent – Gross	25,637	50,832	25,054	47,797

# PERIODIC DISCLOSURES FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

 IT AND LOSS ACCOUNT FOR THE HALF YEAR EN					(₹ 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
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
INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross		6,368	12,642	5,735	11,28
(b) Profit on sale of investments		38	43	33	4
(c) (Loss on sale/ redemption of investments)		-	-	-	
(d) Amortization of Premium / Discount on Investments		762	1,503	640	1,28
OTHER INCOME					
a) Recovery from Investments written off		21	21	-	
b) Profit on Sale of Fixed Assets		-	-	(1)	
c) Miscellaneous Income		293	377	59	14
TOTAL (A)		4,597	19,061	14,530	19,26
TOTAL (A)		4,397	19,001	14,530	19,20
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments			-	-	
(b) For doubtful debts		-	-	-	
(c) For Others				-	
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	22
(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	1
TOTAL (B)		132	260	128	24
Profit/ (Loss) Before Tax		4,465	18,801	14,402	19,02
Less: Provision for Taxation					
Current Tax		230	3,500	3,930	5,15
Deferred Tax		762	1,092	(319)	(48
Less: Short / (Excess) provision for taxation for					
earlier years  Current Tax		-	-	161	16
Deferred Tax				(139)	(13)
Profit/ (Loss) After Tax		3,473	14,209	10,769	14,33
		·		·	
APPROPRIATIONS					
(a) Interim dividends paid during the year (b) Final dividend paid		-	-	-	
(c) Transfer to any Reserves or Other Accounts		-	-	-	
Balance of Profit/ (Loss) brought forward from last			2 50 022		2.24.526
year			2,50,023		2,24,532
Balance carried forward to Balance Sheet			2,64,232		2,38,864

## PERIODIC DISCLOSURES FORM NL-3-B-BS

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

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
		SOTT OEL TEMBER 2024	JUIN OLI TEMBER 2020
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	28,782	28,7
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	3,98,082	3,72,
FAIR VALUE CHANGE ACCOUNT			
- Shareholders' Funds - Policyholders' Funds		127 460	,
BORROWINGS	NL-11-Borrowings Schedule	-	
TOTAL		4,27,451	4,01,
APPLICATION OF FUNDS			
INVESTMENTS			
Investments - Shareholders'	NL-12-Investment Schedule	3,71,514	3,53,
Investments - Policyholders'	NL-12(A)-Investment Schedule	13,46,129	13,84,
LOANS	NL-13-Loans Schedule	-	
FIXED ASSETS	NL-14-Fixed Assets Schedule	17,251	20,
DEFERRED TAX ASSET (NET)		5,589	3,
CURRENT ASSETS:			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	7,190	14,
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,19,204	2,02,
Sub-Total (A)		2,26,394	2,16,
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	12,64,895	12,40,
PROVISIONS	NL-18-Provisions Schedule	2,74,531	3,36,
Sub-Total (B)		15,39,426	15,76,
NET CURRENT ASSETS (C) = (A - B)		(13,13,032)	(13,59,
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	
DEBIT BALANCE IN PROFIT & LOSS A/C		-	
TOTAL		4,27,451	4,01,

#### **CONTINGENT LIABILITIES**

			(₹ In Lakins			
	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	-	-			
	TOTAL	32,413	25,910			

# PERIODIC DISCLOSURES FORM NL-4- PREMIUM SCHEDULE

### PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars	QUAF	RTER ENDED 30	TH SEPTEMBER 20	24	HALF	YEAR ENDED 30	TH SEPTEMBER 202	24
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	19,910	8,053	1,90,249	2,18,212	55,164	16,791	3,31,093	4,03,048
Add: Premium on reinsurance accepted	5,096	1	762	5,859	9,024	30	918	9,972
Less : Premium on reinsurance ceded	20,674	4,649	61,615	86,938	53,925	8,683	83,506	1,46,114
Net Premium	4,332	3,405	1,29,396	1,37,133	10,263	8,138	2,48,505	2,66,906
Add: Opening balance of UPR	-	-	(1)	(1)	11,679	4,355	2,67,617	2,83,651
Less: Closing balance of UPR	498	(16)	(1,444)	(962)	13,484	5,626	2,46,196	2,65,306
Premium Earned (Net)	3,834	3,421	1,30,839	1,38,094	8,458	6,867	2,69,926	2,85,251
. ,							· ·	
Gross Direct Premium								
- In India	19,910	8,053	1,90,249	2,18,212	55,164	16,791	3,31,093	4,03,048
- Outside India	-	-	-	-	-	-	-	-

## PREMIUM EARNED [NET]

 								(C III Editiis)
Particulars	QUAF	RTER ENDED 30	TH SEPTEMBER 20	23	HALF	YEAR ENDED 30	OTH SEPTEMBER 2	023
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	23,474	7,436	2,15,029	2,45,939	61,774	16,153	4,30,728	5,08,655
Add: Premium on reinsurance accepted	3,017	56	102	3,175	9,372	91	249	9,712
Less : Premium on reinsurance ceded	22,575	4,026	54,747	81,348	61,572	7,778	1,09,935	1,79,285
Net Premium	3,916	3,466	1,60,384	1,67,766	9,574	8,466	3,21,042	3,39,082
Add: Opening balance of UPR	-	-	-	-	12,092	4,328	3,18,412	3,34,832
Less: Closing balance of UPR	(450)	8	(1,921)	(2,363)	12,731	5,941	3,08,519	3,27,191
Premium Earned (Net)	4,366	3,458	1,62,305	1,70,129	8,935	6,853	3,30,935	3,46,723
Gross Direct Premium								
- In India	23,474	7,436	2,15,029	2,45,939	61,774	16,153	4,30,728	5,08,655
- Outside India	-	-	-	-	-	-	-	-

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

## PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars	QUARTER EN	IDED 30TH SEPTE	MBER 2024	HALF YEAR	ENDED 30TH SEPT	TEMBER 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
Net Premium	3,392	13	3,405	8,113	25	8,138
Add: Opening balance of UPR	-	-	-	4,355	-	4,355
Less: Closing balance of UPR	(12)	(4)	(16)	5,626	-	5,626
Premium Earned (Net)	3,404	17	3,421	6,842	25	6,867
Gross Direct Premium						
- In India	7,398	655	8,053	15,933	858	16,791
- Outside India	=					ii.

## PREMIUM EARNED [NET]

Particulars	QUARTER EN	IDED 30TH SEPTE	MBER 2023	HALF YEAR	ENDED 30TH SEPT	EMBER 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
Net Premium	3,449	17	3,466	7,949	517	8,466
Add: Opening balance of UPR	-	-	-	4,216	112	4,328
Less: Closing balance of UPR	5	3	8	5,383	558	5,941
Premium Earned (Net)	3,444	14	3,458	6,782	71	6,853
Gross Direct Premium						
- In India	7,151	285	7,436	15,254	899	16,153
- Outside India	-	-	-	-	-	-

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

#### PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars							QUARTER ENDED	30TH SEPTEMBE	R 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
Premium from direct business written	41,288	47,970	89,258	7,349	-	1,381	1,551	3,886	21,736	42	25,664	47,162	17,884	1,90,249
Add: Premium on reinsurance accepted	-		-	473	-	-	141	-	-	-	-		148	762
Less : Premium on reinsurance ceded	5,713	2,120	7,833	7,216	-	131	857	364	973	4	1,341	34,526	9,711	61,615
Net Premium	35,575	45,850	81,425	606	-	1,250	835	3,522	20,763	38	24,323	12,636	8,321	1,29,396
Add: Opening balance of UPR	-			-		-	-	(1)		-	(1)		-	(1)
Less: Closing balance of UPR	(7,086)	(4,672)	(11,758)	90	-	(58)	(227)	517	1,816	(11)	2,322	8,171	16	(1,444)
Premium Earned (Net)	42,661	50,522	93,183	516		1,308	1,062	3,004	18,947	49	22,000	4,465	8,305	1,30,839
Gross Direct Premium														
- In India	41,288	47,970	89,258	7,349	-	1,381	1,551	3,886	21,736	42	25,664	47,162	17,884	1,90,249
- Outside India	-		-	-	-	-	-	-	-	-	-	-	-	-

#### PREMIUM EARNED [NET]

Particulars						1	HALF YEAR ENDE	D 30TH SEPTEMB	ER 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
Premium from direct business written	82,752	92,441	1,75,193	14,190	-	2,893	3,408	6,789	43,070	122	49,981	47,329	38,099	3,31,093
Add: Premium on reinsurance accepted	-	-	-	629	-	-	141	-	-	-	-	-	148	918
Less : Premium on reinsurance ceded	9,804	3,929	13,733	13,798	-	206	1,268	531	2,270	8	2,809	34,652	17,040	83,506
Net Premium	72,948	88,512	1,61,460	1,021	-	2,687	2,281	6,258	40,800	114	47,172	12,677	21,207	2,48,505
Add: Opening balance of UPR	91,761	1,06,276	1,98,037	1,234	-	2,199	1,808	6,334	32,843	20	39,197	5,058	20,084	2,67,617
Less: Closing balance of UPR	75,718	92,311	1,68,029	1,190	-	2,301	1,910	6,612	34,704	26	41,342	7,911	23,513	2,46,196
Premium Earned (Net)	88,991	1,02,477	1,91,468	1,065	-	2,585	2,179	5,980	38,939	108	45,027	9,824	17,778	2,69,926
"		,		,										<u> </u>
Gross Direct Premium														
- In India	82,752	92,441	1,75,193	14,190	-	2,893	3,408	6,789	43,070	122	49,981	47,329	38,099	3,31,093
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

#### PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars							QUARTER ENDED	30TH SEPTEMBE	R 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
Premium from direct business written	59,086	57,752	1,16,838	7,194	-	1,416	1,456	4,251	49,838	61	54,150	17,595	16,380	2,15,029
Add: Premium on reinsurance accepted	-	-		102		-	-	-			-	-	-	102
Less : Premium on reinsurance ceded	7,012	2,509	9,521	6,709		118	591	355	16,925	3	17,283	13,203	7,322	54,747
Net Premium	52,074	55,243	1,07,317	587	-	1,298	865	3,896	32,913	58	36,867	4,392	9,058	1,60,384
Add: Opening balance of UPR			-	-		-	-	-		-	-		-	-
Less: Closing balance of UPR	519	(2,363)	(1,844)	12		37	(254)	758	(2,484)	(13)	(1,739)	2,540	(673)	(1,921)
Premium Earned (Net)	51,555	57,606	1,09,161	575	-	1,261	1,119	3,138	35,397	71	38,606	1,852	9,731	1,62,305
Gross Direct Premium														
- In India	59,086	57,752	1,16,838	7,194		1,416	1,456	4,251	49,838	61	54,150	17,595	16,380	2,15,029
- Outside India		-	-	٠		-	-	٠		-	-	-	-	-

#### PREMIUM EARNED [NET]

Particulars						ı	HALF YEAR ENDE	D 30TH SEPTEMB	ER 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
Premium from direct business written	1,15,454	1,08,934	2,24,388	12,778	-	2,805	3,784	7,818	1,06,906	164	1,14,888	36,133	35,952	4,30,728
Add: Premium on reinsurance accepted	-	-		248	-	-	-	-	-	-	-	-	1	249
Less : Premium on reinsurance ceded	13,586	4,709	18,295	11,741		210	1,443	664	33,218	7	33,889	27,723	16,634	1,09,935
Net Premium	1,01,868	1,04,225	2,06,093	1,285	-	2,595	2,341	7,154	73,688	157	80,999	8,410	19,319	3,21,042
Add: Opening balance of UPR	1,02,592	1,21,079	2,23,671	1,293		2,152	1,888	5,977	59,316	26	65,319	3,740	20,349	3,18,412
Less: Closing balance of UPR	1,04,950	1,12,979	2,17,929	1,431	-	2,233	2,059	7,035	54,631	38	61,704	2,591	20,572	3,08,519
Premium Earned (Net)	99,510	1,12,325	2,11,835	1,147	-	2,514	2,170	6,096	78,373	145	84,614	9,559	19,096	3,30,935
Gross Direct Premium														
- In India	1,15,454	1,08,934	2,24,388	12,778		2,805	3,784	7,818	1,06,906	164	1,14,888	36,133	35,952	4,30,728
- Outside India	-	-	-	-	-	-	-	-	-	-	-		-	-

### PERIODIC DISCLOSURES FORM NL-5 - CLAIMS SCHEDULE

## CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUA	ARTER ENDED 301	TH SEPTEMBER 202	24	HAL	F YEAR ENDED 30	TH SEPTEMBER 202	24
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
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
Net Claim Paid	2,083	2,461	1,17,644	1,22,188	4,311	5,020	2,17,236	2,26,567
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
Net Incurred Claims	5,072	3,944	1,18,408	1,27,424	8,443	6,853	2,39,120	2,54,416

Particulars	QU	ARTER ENDED 30	TH SEPTEMBER 20	24	HAI	LF YEAR ENDED 30	TH SEPTEMBER 2	024
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	6,722	5,006	1,66,839	1,78,567	15,250	9,103	2,85,608	3,09,961
- Outside India	-	-	-	·	=	=	=	-
	6,722	5,006	1,66,839	1,78,567	15,250	9,103	2,85,608	3,09,961
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	QUA	ARTER ENDED 30	TH SEPTEMBER 202	23	HAL	25,082     8,153     2,87,028       5,329     21     57       26,108     3,660     51,326       4,303     4,514     2,35,759			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total	
Claims paid									
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	
Net Claim Paid	2,349	2,603	1,26,502	1,31,454	4,303	4,514	2,35,759	2,44,576	
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	
		`							
Net Incurred Claims	4,453	2,232	1,37,153	1,43,838	9,967	4,578	2,84,802	2,99,347	

Particulars	QU	ARTER ENDED 30	TH SEPTEMBER 20	23	HAI	LF YEAR ENDED 30	TH SEPTEMBER 20	)23
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- 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
	15,071	4,440	1,55,297	1,74,808	25,082	8,153	2,87,028	3,20,263
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 EN	NDED 30TH SEPTE	MBER 2024	HALF YEAR E	ENDED 30TH SEPT	EMBER 2024
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
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
Net Claim Paid	2,422	39	2,461	4,956	64	5,020
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
Net Incurred Claims	3,930	14	3,944	6,806	47	6,853

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

## CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER EI	NDED 30TH SEPTE	MBER 2023	HALF YEAR E	ENDED 30TH SEPTE	EMBER 2023
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
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
Net Claim Paid	2,599	4	2,603	4,510	4	4,514
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
Net Incurred Claims	2,329	(97)	2,232	4,652	(74)	4,578

Particulars	QUARTER E	NDED 30TH SEPTE	MBER 2023	HALF YEAR E	ENDED 30TH SEPT	EMBER 2023
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims Paid (Direct)						
- In India	4,430	10	4,440	8,143	10	8,153
- Outside India	-	=	ı	-	=	-
	4,430	10	4,440	8,143	10	8,153
Estimates of IBNR and IBNER at the end of the period (net)	(9)	6	(3)	3,454	156	3,610
Estimates of IBNR and IBNER at the beginning of						
the period (net)	-	-	-	3,320	127	3,447

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

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars							QUARTER ENDED 30T	H SEPTEMBER 20	24					, ,
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid														
Direct 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
Net Claim Paid	36,894	40,535	77,429	348	-	686	325	2,608	19,265	18	21,891	12,180	4,785	1,17,644
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		-		0	1	-	· ·	-	-	-	-	n.	-	-
Net Incurred Claims	31,855	53,545	85,400	377	-	682	2,810	1,305	15,776	41	17,122	4,945	7,072	1,18,408

(₹ In Lakhs)

Particulars							QUARTER ENDED 30TH	SEPTEMBER 202	4					
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims Paid (Direct)														
- In India	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				-	-		-	-	-				-	-
	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
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						H	IALF YEAR ENDED 30	TH SEPTEMBER 20	24					
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid														
Direct 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
Net Claim Paid	75,460	72,816	1,48,276	608		1,207	734	4,755	40,722	43	45,520	12,988	7,903	2,17,236
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
 Net Incurred Claims	68,493	97,723	1,66,216	679		1,267	7,182	3,912	32,995	92	36,999	9,437	17,340	2,39,120

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Particulars						ı	HALF YEAR ENDED 30T	H SEPTEMBER 202	24					
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims Paid (Direct)														
- In India	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				-	-	-	-	-				-	-	-
	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
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 30T	H SEPTEMBER 20	23					
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid														
Direct 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
Net Claim Paid	38,632	38,259	76,891	328		616	(592)	2,062	42,538	23	44,623	1,466	3,170	1,26,502
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	10,65
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	•	-	-	-	i i	-		-	-	-
Net Incurred Claims	40,025	48,958	88,983	575	-	477	2,994	2,059	39,368	45	41,472	(5,560)	8,212	1,37,15

(₹ In Lakhs)

Particulars							QUARTER ENDED 301	TH SEPTEMBER 20	23					
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims Paid (Direct)														
- In India	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	-	-		-	-		-	-	-	-	-	-	-	-
	41,303	42,414	83,717	1,213	-	645	82	2,151	57,175	25	59,351	5,869	4,420	1,55,297
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						ŀ	HALF YEAR ENDED 30	TH SEPTEMBER 2	023					
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid														
Direct 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
Net Claim Paid	70,141	60,027	1,30,168	500	-	1,089	896	3,761	91,504	34	95,299	2,141	5,666	2,35,759
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
Net Incurred Claims	76,045	95,473	1,71,518	872	-	1,314	5,195	4,767	88,903	96	93,766	(2,988)	15,125	2,84,802

														(₹ III Lakiis
Particulars						ŀ	HALF YEAR ENDED 30T	H SEPTEMBER 202	23					
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims Paid (Direct)														
- In India	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	-	-		-	-		-	=-	-			-	-	-
	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
Estimates of IBNR and IBNER at the end of the period (net)	17,005	4,62,450	4,79,455	405	Ē	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	ē	1,321	1,319	2,576	23,448	135	26,159	10,516	13,376	5,08,120

#### PERIODIC DISCLOSURES FORM NL-6-COMMISSION SCHEDULE

COMMISSION (₹ In Lakhs)

Particulars	QU	ARTER ENDED 301	TH SEPTEMBER 2024		HALF YEAR ENDED 30TH SEPTEMBER 2024					
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total		
Commission paid										
Commission & Remuneration	2,287	935	21,417	24,639	5,163	1,803	39,619	46,585		
Rewards	-	-	-	=	-	-	=	-		
Distribution fees	-	-	(502)	(502)	-	-	=	-		
Gross Commission	2,287	935	20,915	24,137	5,163	1,803	39,619	46,585		
Add: Commission on Re-insurance Accepted	712	-	92	804	1,099	3	100	1,202		
Less: Commission on Re-insurance Ceded	3,563	684	4,604	8,851	8,593	1,400	7,318	17,311		
Net Commission	(564)	251	16,403	16,090	(2,331)	406	32,401	30,476		
Break-up of the expenses (Gross) incurred to procu	re business:		•							
Individual Agents	604	308	5,801	6,713	1,165	634	10,790	12,589		
Corporate Agents (Banks / FII / HFC)	87	2	213	302	165	2	366	533		
Corporate Agents (Others)	10	1	146	157	15	1	202	218		
Insurance Brokers	1,581	623	11,858	14,062	3,806	1,163	23,322	28,291		
Direct Business (Online)	-	-	-	-	-	-	-	-		
MISP (Direct)	-	-	538	538	-	-	1,040	1,040		
Web Aggregators	-	-	-	-	-	-	-	-		
Insurance Marketing Firm	1	1	21	23	11	3	33	47		
Common Service Centers	-	-	6	6	-	-	11	11		
Micro Agents	-	-	-	-	-	-	-	-		
Point of Sales (Direct)	1	-	2,330	2,331	1	-	3,855	3,856		
Others	3	-	2	5	-	-	-	-		
TOTAL (B)	2,287	935	20,915	24,137	5,163	1,803	39,619	46,585		
0	<u> </u>	T	1			T				
Commission and Rewards on (Excluding										
Reinsurance) Business written :	2.007	025	20.045	04.407	F 1/2	1 000	20 (10	40 505		
- In India	2,287	935	20,915	24,137	5,163	1,803	39,619	46,585		
- Outside India	-	-	-	-	-	-	-	-		

COMMISSION (₹ In Lakhs)

Particulars	QU	ARTER ENDED 30T	TH SEPTEMBER 2023		HALF YEAR ENDED 30TH SEPTEMBER 2023					
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total		
Commission paid										
Commission & Remuneration	2,182	700	28,075	30,957	5,525	1,420	55,507	62,452		
Rewards	-	- 1		-	-	-	-			
Distribution fees	-	-	(774)	(774)	-	-	-			
Gross Commission	2,182	700	27,301	30,183	5,525	1,420	55,507	62,452		
Add: Commission on Re-insurance Accepted	395	-	15	410	953	4	30	987		
Less: Commission on Re-insurance Ceded	2,804	707	5,161	8,672	8,856	1,211	8,563	18,630		
Net Commission	(227)	(7)	22,155	21,921	(2,378)	213	46,974	44,809		
Break-up of the expenses (Gross) incurred to procu	ıre business:									
Individual Agents	566	219	4,641	5,426	1,332	439	10,467	12,238		
Corporate Agents (Banks / FII / HFC)	76	-	222	298	145	-	393	538		
Corporate Agents (Others)	5	1	92	98	11	1	225	237		
Insurance Brokers	1,532	478	19,145	21,155	4,029	976	38,028	43,033		
Direct Business (Online)			-	-	-		-			
MISP (Direct)	-	- 1	944	944	-	-	1,718	1,718		
Web Aggregators			-	-			-			
Insurance Marketing Firm	3	2	33	38	7	4	58	69		
Common Service Centers	-	-	5	5	-	-	10	10		
Micro Agents		-	-	-	-	-				
Point of Sales (Direct)			2,219	2,219	1	-	4,608	4,609		
Others			-	-	-					
TOTAL (B)	2,182	700	27,301	30,183	5,525	1,420	55,507	62,452		
Commission and Rewards on (Excluding Reinsurance) Business written :										
- In India	2,182	700	27,301	30,183	5,525	1,420	55,507	62,452		

- Outside India

## PERIODIC DISCLOSURES

## FORM NL-6 (A) -COMMISSION SCHEDULE

COMMISSION (₹ In Lakhs)

Particulars	QUARTER E	NDED 30TH SEPTEM	BER 2024	HALF YEAR E	ENDED 30TH SEPTEMB	ER 2024
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Commission & Remuneration	935	-	935	1,803	-	1,803
Rewards	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-
Gross Commission	935	-	935	1,803	-	1,803
Add: Commission on Re-insurance Accepted	-	-	-	3	-	3
Less: Commission on Re-insurance Ceded	611	73	684	1,268	132	1,400
Net Commission	324	(73)	251	538	(132)	406
Break-up of the expenses (Gross) incurred to procure bu	siness:					
Individual Agents	308	-	308	634	-	634
Corporate Agents (Banks / FII / HFC)	2	-	2	2	-	2
Corporate Agents (Others)	1	-	1	1	-	1
Insurance Brokers	623	-	623	1,163	-	1,163
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	1	-	1	3	-	3
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-
Others	-	-	-	-	-	-
TOTAL (B)	935	-	935	1,803	-	1,803
0	T	Г	T		1	
Commission and Rewards on (Excluding Reinsurance) Business written:						
- In India	935	_	935	1,803	_	1,803
- Outside India	730	-	733	1,003	-	1,003

COMMISSION (₹ In Lakhs)

COMMISSION						(₹ In Lakns)
Particulars	QUARTER E	NDED 30TH SEPTEMI	BER 2023	HALF YEAR I	ENDED 30TH SEPTEMB	BER 2023
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Commission & Remuneration	700	-	700	1,428	(8)	1,420
Rewards	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-
Gross Commission	700	-	700	1,428	(8)	1,420
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
Net Commission	12	(19)	(7)	250	(37)	213
Break-up of the expenses (Gross) incurred to procure bu	siness:					
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	-	-	-	-	-	-
TOTAL (B)	700	-	700	1,428	(8)	1,420
O			1	T		
Commission and Rewards on (Excluding Reinsurance)						
Business written :	700			1 100	(0)	4 100
- In India	700	-	700	1,428	(8)	1,420
- Outside India	-	-	-	-	-	-

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

COMMISSION (₹ In Lakhs) QUARTER ENDED 30TH SEPTEMBER 2024 **Particulars** Total Health (Incl PA Workmen Public/Product Personal Health (Excl Travel Other Total Motor-OD Motor-TP Motor-Total Engineering Aviation Crop Compensation Liability Accident Travel) Insurance & Travel) Miscellaneous Miscellaneous Commission paid Commission & Remuneration 11,560 2,248 13,808 1,199 305 280 382 1,708 2,097 3,728 21,417 Rewards Distribution fees (497) (502) (5) (502) Gross Commission 11,063 2,243 13,306 1,199 305 280 382 1,708 2,097 3,728 20,915 Add: Commission on Re-insurance Accepted 62 30 92 1,774 Less: Commission on Re-insurance Ceded 431 107 538 1,017 8 63 23 103 127 1,077 4,604 Net Commission 10,632 2,136 12,768 244 297 217 359 1,605 1,970 (1,774) 2,681 16,403 Break-up of the expenses (Gross) incurred to procure business: Individual Agents 1,302 601 1.903 378 203 63 175 909 6 1.090 2,164 5,801 Corporate Agents (Banks / FII / HFC) 31 5 36 2 1 20 43 63 110 213 Corporate Agents (Others) 48 21 69 4 25 28 44 146 1 3 Insurance Brokers 7,958 603 8,561 814 99 212 179 670 850 1,322 11,858 Direct Business (Online) 528 10 538 MISP (Direct) 538 Web Aggregators Insurance Marketing Firm 1 2 2 2 11 21 Common Service Centers 4 6 6 Micro Agents Point of Sales (Direct) 1,191 998 2,189 59 64 77 2,330 Others TOTAL (B) 11,063 2.243 13,306 1,199 305 280 382 1,708 7 2,097 3,728 20,915 Commission and Rewards on (Excluding Reinsurance)

305

280

382

1,708

2,097

3,728

20,915

Business written :

- Outside India

11,063

2,243

13,306

1,199

COMMISSION (₹ In Lakhs)

Particulars						НА	LF YEAR ENDED 30	TH SEPTEMBER	2024					(₹ III Lakiis)
ratucuidis	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen	Public/Product	Personal	Health (Excl	Travel	Total Health (Incl PA	Crop	Other	Total
						Compensation	Liability	Accident	Travel)	Insurance	& Travel)		Miscellaneous	Miscellaneous
Commission paid	04 /40	0.700	05.007	1001		550	544		0.050	40	0.070		7.057	00 (40
Commission & Remuneration	21,613	3,783	25,396	1,994	-	552	541	608	3,252	19	3,879		7,257	39,619
Rewards	-	-	-		-	-	-	-	-	-	-			
Distribution fees	-	-			-	-	-		-		-	-		
Gross Commission	21,613	3,783	25,396	1,994	-	552	541	608	3,252	19	3,879	-	7,257	39,619
Add: Commission on Re-insurance Accepted	-	-	-	70	-	-	-	-	-	-	-	-	30	100
Less: Commission on Re-insurance Ceded	802	219	1,021	1,907	-	17	137	41	237	1	279	1,780	2,177	7,318
Net Commission	20,811	3,564	24,375	157	-	535	404	567	3,015	18	3,600	(1,780)	5,110	32,401
Break-up of the expenses (Gross) incurred to pro														
Individual Agents	2,229	1,026	3,255	658		350	104	301	1,928	18	-,	-	4,176	10,790
Corporate Agents (Banks / FII / HFC)	51	12	63	3	-	1	1	40		-	95	-	203	366
Corporate Agents (Others)	52	37	89	7	-	1	1	5	35	-	40	-	64	202
Insurance Brokers	16,268	1,071	17,339	1,323	-	198	434	252	1,109	1	1,362	-	2,666	23,322
Direct Business (Online)	-	-	-		-	-	-	-	-	-	-	-	-	-
MISP (Direct)	1,025	15	1,040		-	-	-	-	-		-			1,040
Web Aggregators	-	-	-		-	-	-	-	-	-	-	-		-
Insurance Marketing Firm	6	2	8	3	-	2	1	1	4	-	5		14	33
Common Service Centers	3	8	11		-	-	-	-	-	-	-	-		11
Micro Agents	-	-	-		-	-	-		-	-	-			
Point of Sales (Direct)	1,979	1,612	3,591		-	-	-	9	121	-	130		134	3,855
Others	-	-			-	-	-		-	-		-		
TOTAL (B)	21,613	3,783	25,396	1,994	-	552	541	608	3,252	19	3,879	-	7,257	39,619
[					I	T	T. T.		1	1	1			
Commission and Rewards on (Excluding Reinsur Business written :	ance)													
- In India	21.613	3.783	25,396	1.994	_	552	541	608	3,252	19	3,879	-	7.257	39,619
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

COMMISSION (₹ 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
Commission paid														
Commission & Remuneration	17,987	3,600	21,587	742	-	257	251	453	1,920	9	2,382		2,856	28,075
Rewards	-	-	-		-			-	-	-	-			
Distribution fees	(767)	(7)	(774)		-			-	-	-	-			(774)
Gross Commission	17,220	3,593	20,813	742	-	257	251	453	1,920	9	2,382		2,856	27,301
Add: Commission on Re-insurance Accepted	-	-	-	15	-		-	-	-	-	-		-	15
Less: Commission on Re-insurance Ceded	596	114	710	809	-	9	72	26	327	-	353	2,275	933	5,161
Net Commission	16,624	3,479	20,103	(52)	-	248	179	427	1,593	9	2,029	(2,275)	1,923	22,155
Break-up of the expenses (Gross) incurred to pro-	cure business:								•			•		
Individual Agents	677	1,158	1,835	236	-	163	38	150	717	7	874		1,495	4,641
Corporate Agents (Banks / FII / HFC)	20	59	79	2	-			19	28	-	47		94	222
Corporate Agents (Others)	18	45	63	1	-	-	-	2	17	-	19		9	92
Insurance Brokers	15,014	801	15,815	502	-	92	212	276	1,111	2	1,389		1,135	19,145
Direct Business (Online)	-	-	-	-	-	-	-		-	-	-		-	-
MISP (Direct)	932	12	944		-			-	-	-	-			944
Web Aggregators	-	-	-		-			-	-	-	-			
Insurance Marketing Firm	3	18	21	1	-	2	1	-	3	-	3		5	33
Common Service Centers	1	4	5		-			-	-	-	-			5
Micro Agents	-	-	-		-			-	-	-	-			-
Point of Sales (Direct)	555	1,496	2,051		-			6	44	-	50		118	2,219
Others	-	-	-	-	-	-	-		-		-			-
TOTAL (B)	17,220	3,593	20,813	742	-	257	251	453	1,920	9	2,382	-	2,856	27,301
Commission and Rewards on (Excluding Reinsura	ance)		I											
Business written:	-													
- In India	17,220	3,593	20,813	742	-	257	251	453	1,920	9	2,382		2,856	27,301
- Outside India		-	-	-		-	-		-	-	-		-	

COMMISSION (₹ in Lakhs)

Particulars						HA	LF YEAR ENDED 30	TH 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
Commission paid							•							
Commission & Remuneration	34,351	7,483	41,834	1,528	-	513	553	785	4,107	32	4,924	-	6,155	55,507
Rewards	-	-			-	-	-	-	-	-	-	-	-	
Distribution fees	-	-		-	-	-	-	-		-	-	-	-	
Gross Commission	34,351	7,483	41,834	1,528	-	513	553	785	4,107	32	4,924		6,155	55,507
Add: Commission on Re-insurance Accepted	-	-		30	-	-	-	-	-	-	-	-	-	30
Less: Commission on Re-insurance Ceded	1,144	221	1,365	1,510	-	17	139	48	736	1	785	2,890	1,857	8,563
Net Commission	33,207	7,262	40,469	48	-	496	414	737	3,371	31	4,139	(2,890)	4,298	46,974
Break-up of the expenses (Gross) incurred to pro-	cure business:													
Individual Agents	1,450	2,486	3,936	504	-	325	77	318	1,803	28	2,149	-	3,476	10,467
Corporate Agents (Banks / FII / HFC)	35	100	135	2	-	-	-	28	47	-	75	-	181	393
Corporate Agents (Others)	48	120	168	3	-	1	-	6	25	-	31	-	22	225
Insurance Brokers	29,967	1,590	31,557	1,014	-	183	475	420	2,120	3	2,543	-	2,256	38,028
Direct Business (Online)	-	-		-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	1,699	19	1,718	-	-	-		-	-	-	-	-	-	1,718
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Marketing Firm	6	23	29	5	-	4	1	2	6	-	8	-	11	58
Common Service Centers	1	9	10	-	-	-	-	-	-	-	-	-	-	10
Micro Agents	-	-		-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	1,145	3,136	4,281	-	-	-	-	11	106	1	118	-	209	4,608
Others	-	-		-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	34,351	7,483	41,834	1,528		513	553	785	4,107	32	4,924	-	6,155	55,507
Commission and Rewards on (Excluding Reinsura	ance)													
Business written:	1													
- In India	34,351	7,483	41,834	1,528	-	513	553	785	4,107	32	4,924	-	6,155	55,507
- Outside India	-	-	-	-	-	-		-	-	-	-	-	-	-

### PERIODIC DISCLOSURES

### FORM NL-7-OPERATING EXPENSES SCHEDULE

#### OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	QUAR	TER ENDED 30T	H SEPTEMBER 202	4	HALF	YEAR ENDED	30TH SEPTEMBER 2	024
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	355	279	11,089	11,723	955	757	23,136	24,848
2	Travel, conveyance and vehicle running expenses	13	10	409	432	35	28	857	920
3	Training expenses	-	(1)	-	(1)	2	1	43	46
4	Rents, rates & taxes	33	26	1,093	1,152	97	77	2,396	2,570
5	Repair and Maintenance	19	15	640	674	63	50	1,516	1,629
6	Printing & stationery	16	12	470	498	35	27	842	904
7	Communication	4	4	156	164	17	14	415	446
8	Legal & professional charges	34	22	2,354	2,410	84	62	3,711	3,857
9	Auditors' fees, expenses etc								
	(a) as auditor	1	1	10	12	1	1	19	21
	(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	-	-	2	2	=	-	4	4
	(c) in any other capacity	-	-	-	=	=	-	-	-
	(d) Out of Pocket Expenses	=	-	-	=	=	-	-	=
10	Advertisement and publicity	59	47	1,631	1,737	96	76	2,372	2,544
11	Interest & Bank Charges	1	1	855	857	10	8	1,576	1,594
12	Depreciation	44	35	1,305	1,384	97	77	2,369	2,543
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information & Technology Expenses	42	33	1,316	1,391	112	89	2,716	2,917
16	Goods and Service Tax Expense	1	-	72	73	2	1	130	133
17	Others:								
	Policy Stamps	-	-	26	26	-	-	26	26
	Electricity & Water Charges	7	6	227	240	17	14	423	454
	Courtesies & Entertainment	5	4	154	163	14	11	341	366
	Others	4	3	234	241	37	30	904	971
	TOTAL	638	497	22,043	23,178	1,674	1,323	43,796	46,793
	- In India	638	497	22,043	23,178	1,674	1,323	43,796	46,793
	- Outside India	-	-	-	20,170	1,017	1,525	13,770	

	Particulars	QUAR	TER ENDED 301	H SEPTEMBER 202	23	HALF	YEAR ENDED	30TH SEPTEMBER 20	023
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	262	231	10,732	11,225	641	567	21,506	22,714
2	Travel, conveyance and vehicle running expenses	12	12	497	521	28	25	945	998
3	Training expenses	1	1	27	29	2	2	69	73
4	Rents, rates & taxes	27	23	1,112	1,162	68	60	2,298	2,426
5	Repairs	15	13	607	635	38	33	1,264	1,335
6	Printing & stationery	9	7	317	333	17	15	556	588
7	Communication	5	5	223	233	14	13	485	512
8	Legal & professional charges	7	6	1,328	1,341	41	36	2,880	2,957
9	Auditors' fees, expenses etc								
	(a) as auditor	-	-	15	15	-	-	15	15
	(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	-	-	2	2	-	-	3	3
	(c) in any other capacity	-	-	1	1	-	-	3	3
	(d) Out of Pocket Expenses	-	-	3	3	-	-	3	3
10	Advertisement and publicity	23	21	1,235	1,279	95	84	3,288	3,467
11	Interest & Bank Charges	10	10	1,132	1,152	14	13	2,011	2,038
12	Depreciation	29	27	1,187	1,243	67	60	2,256	2,383
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information & Technology Expenses	32	29	1,253	1,314	65	58	2,187	2,310
16	Goods and Service Tax Expense	1	-	2	3	2	1	64	67
17	Others:								
	Policy Stamps	-	-	27	27	-	-	27	27
	Electricity & Water Charges	6	4	225	235	13	11	421	445
	Courtesies & Entertainment	(2)	(2)	2	(2)	9	7	301	317
	Others	16	14	622	652	36	32	1,189	1,257
	TOTAL	453	401	20,549	21,403	1,150	1,017	41,771	43,938
	- In India	453	401	20,549	21,403	1,150	1,017	41,771	43,938
	- Outside India	-	-	-	-	-	-	-	-

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

## **OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

	Particulars	QUARTER EN	DED 30TH SEPTE	MBER 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		
	TOTAL	495	2	497	1,319	4	1,323		
	- In India	495	2	497	1,319	4	1,323		
	- Outside India	773	-		1,017		1,323		

	Particulars	QUARTER EN	DED 30TH SEPTE	MBER 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		
	TOTAL	399	2	401	953	64	1,017		
	- In India	399	2	401	953	64	1,017		
	- Outside India	-	-	-	-	-	-		

## PERIODIC DISCLOSURES FORM NL-7 (B) -OPERATING EXPENSES SCHEDULE

#### OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars						Q	UARTER ENDED 3	OTH SEPTEMBER 20						(₹ In Lakhs)
	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
1 Employees' remuneration & welfare benefits	3,012	3,926	6,938	53	-	104	66	306	1,772	3	2,081	1,176	671	11,089
2 Travel, conveyance and vehicle running expenses	109	142	251	1	-	4	3	11	64	-	75	50	25	409
3 Training expenses		1	1	-	-	(1)	(1)			-	-	2	(1)	
4 Rents, rates & taxes	290	380	670	6	-	9	6	29	172		201	138	63	1,093
5 Repair and Maintenance	171	227	398	3	-	5	3	18	102		120	77	34	
6 Printing & stationery	130	167	297	2	-	5	3		76		88	43	32	470
7 Communication	40	54	94	1	-	1	1	4	24		28	24	7	156
Legal & professional charges	324	337	661	4	-	8	15	25	150	-	175	1,440	51	2,354
9 Auditors' fees, expenses etc	-	-												
(a) as auditor	3	4	7	-	-	-	-	-	1	-	1	1	1	10
(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	1	1	2		-	-				-	-			2
(c) in any other capacity	-			-	-		-	-		-	-	-	-	-
(d) Out of Pocket Expenses	-			-	-	-		-		-	-	-	-	-
10 Advertisement and publicity	446	558	1,004	8	-	16	12	41	255	1	297	177	117	1,631
11 Interest & Bank Charges	365	465	830	-	-	1	-	2	9	-	11	12	1	855
12 Depreciation	359	460	819	6	-	13	9	35	209	-	244	127	87	1,305
13 Brand/Trade Mark usage fee/charges				-	-	-	-	-		-	-	-	-	-
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Information & Technology Expenses	358	466	824	6	-	13	8	36	211	-	247	138	80	1,316
16 Goods and Service Tax Expense	6	8	14	-	-	_	-	1	3	1	5	51	2	72
17 Others :														
Policy Stamps	8	9	17	-	-	2		-				-	7	26
Electricity & Water Charges	61	80	141	1		3	2	6	36	-	42	23	15	227
Courtesies & Entertainment	40	53	93	-		2	1	5	25		30	19		154
Others	54	81	135	2		2	-	8	35		44	46	5	
TOTAL	5.777	7.419	13.196	93	_	187	128	539	3.144	6	3,689	3.544	1,206	22.043
	-,,,,,	.,	, 100	70			.20	007	-/		2,000	2,011	:,200	,010
- In India	5,777	7,419	13,196	93		187	128	539	3.144	6	3,689	3.544	1,206	22,043
- Outside India		-		-	-	-	-	-	-	-	-	-	-	-

	Particulars	HALF YEAR ENDED 30TH SEPTEMBER 2024													
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	I ravel)	Travel Insurance	& I ravel)	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	6,792	8,241	15,033	95		250	212	583	3,798	11	4,392	1,180	1,974	23,136
2	Travel, conveyance and vehicle running expenses	248	301	549	3	-	9	8	21	139	-	160	55	73	857
3	Training expenses	13	16	29	-	-	-	-	1			8	2	4	43
4	Rents, rates & taxes	691	838	1,529	10	-	25	22				447	162	201	2,396
5	Repairs	445	540	985	6	-	16	14				288	78	129	1,516
6	Printing & stationery	247	300	547	3	-	9	8				160	43	72	842
7	Communication	121	147	268	2	-	4	4	10			78	24	35	415
8	Legal & professional charges	676	719	1,395	8	-	20	41	48	327	1	376	1,710	161	3,711
9	Auditors' fees, expenses etc														
	(a) as auditor	6	7	13	-	-	-	-	-	3	-	3	1	2	19
	(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	2	2	4		-	-	-	-	-	-	-	-	-	4
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Out of Pocket Expenses		-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	679	824	1,503	10	-	25	21	58	380		439	177	197	2,372
11	Interest & Bank Charges	675	819	1,494	1	-	3	2	U	38		44	12	20	1,576
12	Depreciation	693	841	1,534	10	-	26	22	59	388	1	448	127	202	2,369
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-		-	-	-	-	-	-	-	-	-
15	Information & Technology Expenses	797	967	1,764	11	-	30	25	68	446	1	515	139	232	2,716
16	Goods and Service Tax Expense	13	16	29	-	-	-	-	1	7	1	9	88	4	130
17	Others:														
	Policy Stamps	8	9	17	-	-	2	-	-	-	-	-	-	7	26
	Electricity & Water Charges	123	150	273	2	-	5	4	11	69		80	23	36	
	Courtesies & Entertainment	99	120	219	1	-	4	3	9			65	20	29	
	Others	264	321	585	4	-	10	8	24	148	1	173	46	78	904
	TOTAL	12,592	15,178	27,770	166	-	438	394	1,017	6,649	19	7,685	3,887	3,456	43,796
-	- In India	12,592	15.178	27.770	166		438	394	1.017	6,649	19	7.685	3.887	3.456	43.796
	- Outside India	12,372	13,170	21,110	100		430	374	1,017	5,047	- 17	7,000	5,007	5,450	40,130

	Particulars						Q	UARTER ENDED	30TH SEPTEMBER 2	023					(₹ In Lakhs)
		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
1	Employees' remuneration & welfare benefits	3,485	3,697	7,182	39	-	87	58	260	2,202	3	2,465	294	607	10,732
2	Travel, conveyance and vehicle running expenses	160	168	328	2	-	4	3	12	102	1	115	18	27	497
3	Training expenses	9	10	19	-	-	1	-	1			7	1	(1)	27
4	Rents, rates & taxes	357	380	737	4	-	9	6	27	224		251	43	62	1,112
5	Repairs	198	210	408	2	-	5	3	15			140	17	32	607
6	Printing & stationery	103	108	211	1		2	2	7	67	-	74	9	18	317
7	Communication	72	77	149	1	-	2	2	6	45	-	51	7	11	223
8	Legal & professional charges	324	203	527	1	-	3	(1	) 11	82	(1)	92	686	20	1,328
9	Auditors' fees, expenses etc	-	-												
	(a) as auditor	5	5	10		-		-	-	4	-	4	-	1	15
	(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	1	1	2		-	-	-	-	1	-	1	-	(1)	2
	(c) in any other capacity	1	1	2	-	-	-	-	-	1	-	1	-	(2)	1
	(d) Out of Pocket Expenses	1	1	2		-	-	-	-	1	-	1	-	-	3
10	Advertisement and publicity	381	414	795	4	-	9	4	30	215	1	246	116	61	1,235
11	Interest & Bank Charges	425	583	1.008	1	-	3	2	9	79	1	89	10	19	1.132
12	Depreciation	385	407	792	4	-	9	7	28	246	-	274	32	69	1,187
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information & Technology Expenses	404	425	829	5	-	10	7	30	264	-	294	35	73	1,253
16	Goods and Service Tax Expense	10	10	20	-	-	-	-	1	(16)	-	(15)	(5)	2	2
17	Others:	-								, ,		V-7			
	Policy Stamps	10	10	20		-	1	-		-	-	-	-	6	27
	Electricity & Water Charges	72	77	149	1	-	1	1	5	47	-	52	6	15	225
	Courtesies & Entertainment	3	6	9	-	-	-	(1	) 1	(7)	-	(6)	1	(1)	2
	Others	201	212	413	3	-	6		14			143	17	36	622
	TOTAL	6,607	7,005	13,612	68		152	97		3,815			1,287	1,054	20,549
	- In India	6,607	7,005	13,612	68	-	152	97	457	3,815	7	4,279	1,287	1,054	20,549
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Particulars						H.	ALF YEAR ENDED	30TH SEPTEMBER 2	2023					(₹ In Lakhs)
		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
1	Employees' remuneration & welfare benefits	6,824	6,982	13,806	86	-	174	157	479	4,937	10	5,426	563	1,294	21,506
2	Travel, conveyance and vehicle running expenses	296	302	598	4	-	8	7	21	214	1	236	36	56	945
3	Training expenses	21	22	43	-	-	1	-	2			18	3		69
4	Rents, rates & taxes	721	738	1,459	9	-	18	17		522		574	84	137	2,298
5	Repair and Maintenance	401	410	811	5	-	10	9	28	290	1	319	34	76	1,264
6	Printing & stationery	177	181	358	2	-	4	4	12	128	-	140	15	33	556
7	Communication	153	157	310	2	-	4	4	11			122	14	29	485
8	Legal & professional charges	773	542	1,315	5	-	11	24	31	329	-	360	1,083	82	2,880
9	Auditors' fees, expenses etc														
	(a) as auditor	5	5	10	-	-	-	-	-	4	-	4	-	1	15
	(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	1	1	2	-	-		-	-	1	-	1	-	-	3
	(c) in any other capacity	1	1	2	-	-	-	-	-	1	-	1	-	-	3
	(d) Out of Pocket Expenses	1	1	2	-	-		-	-	1	-	1	-	-	3
10	Advertisement and publicity	1,015	1,038	2,053	13	-	26	23	71	734	2	807	174	192	3,288
11	Interest & Bank Charges	844	995	1,839	2	-	4	3	11	109	1	121	13	29	2,011
12	Depreciation	716	733	1,449	9	-	18	17	50	517	1	568	59	136	2,256
13	Brand/Trade Mark usage fee/charges			-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information & Technology Expenses	693	709	1,402	9	-	18	16	49	501	1	551	59	132	2,187
16	Goods and Service Tax Expense	17	17	34	-	-	-	-	1	12	-	13	14	3	64
17	Others:														
	Policy Stamps	10	10	20		-	1	-	-	-	-	-	-	6	27
	Electricity & Water Charges	133	137	270	2	-	3	3	9	97	-	106	11	26	421
	Courtesies & Entertainment	95	97	192	1	-	2		7			76	10		301
	Others	377	385	762	5	-	11	9	26	272		299	31	72	1.189
	TOTAL	13,274	13,463	26,737	154	-	313	295		8,865		9,743	2,203	2,326	41,771
		.,	-,	.,						.,,,,,		.,	,	,,,,,	
	- In India	13,274	13,463	26,737	154	-	313	295	859	8,865	19	9,743	2,203	2,326	41,771
	- Outside India	-	-	-	-		-	-	-	-	-		-	-	-

# PERIODIC DISCLOSURES FORM NL-8-SHARE CAPITAL SCHEDULE

	Particulars	AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023
1	Authorised Capital		
	400000000 Equity Shares of ₹ 10 each	40,000	40,000
	(Previous Year 400000000 Equity Shares of ₹ 10 each)		
2	Issued Capital		
	287818582 Equity Shares of ₹ 10 each	28,782	28,782
	(Previous Year 287818582 Equity Shares of ₹ 10 each)	20,702	20,102
3	Subscribed Capital		
	287818582 Equity Shares of ₹ 10 each	28,782	28,782
	(Previous Year 287818582 Equity Shares of ₹ 10 each)	20,702	20,702
4	Called up Capital		
	287818582 Equity Shares of ₹ 10 each	28,782	28,782
	(Previous Year 287818582 Equity Shares of ₹ 10 each)		2011.02
	Less: Calls unpaid		
	Add: Equity Shares forfeited (amount orginally 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	28,782	28,782
	(Previous Year 287818582 Equity Shares of ₹ 10 each)		
	TOTAL	28,782	28,782

## PERIODIC DISCLOSURES

## FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

## PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 30TH SEPTEMI		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	-	-	-	-				
TOTAL	28,78,18,582	100	28,78,18,582	100				

# PERIODIC DISCLOSURES FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

PART A:
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
AS AT QUARTER ENDED 30th September, 2024

SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings			pledged or encumbered	Shares under Lock in Period		
(1)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100	
Α	Promoters & Promoters Group									
A.1	Indian Promoters	-	-	-	-	-	-	-	-	
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-	
ii)	Bodies Corporate	-	-	-	- 44070 75	-	-		-	
	(i) Indian Farmers Fertiliser Cooperative Ltd. and its	1	146787477	51	14678.75	-	-	-	-	
	nominees									
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-	
iv)	Central Government/State Government(s)/President of India Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-	
v) vi)	Any other	-	-	-	-	-	-	-	-	
A.2	Foreign Promoters	-	-	-	-	-	-	-	-	
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-	
ii)	Bodies Corporate	<del>-</del>				_	-	-	-	
"/	(i) Tokio Marine Asia Pte. Ltd.	1	141031105	49	14103.111	_	-	-	-	
iii)	Any other (Please specify)	-	- 141001100	-	-	_	_	_	-	
B	Non Promoters	_	_	_	_	_	_	_	-	
B.1	Public Shareholders	_	-	_	_	_	_	_	_	
1.1)	Institutions	-	-	-	-	-	_	-	-	
i)	Mutual Funds	-	-	-	-	-	-	-	-	
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-	
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-	
iv)	Insurance Companies	-	-	-	-	-	-	-	-	
v)	FII belonging to Foreign Promoter	-	-	-	-	-	-	-	-	
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-	
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-	
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-	
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-	
1.2)	Central Government/State Government(s)/President of	-	-	-	-	-	-	-	-	
	India									
1.3)	Non-Institutions	-	-	-	-	-	-	-	-	
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-	
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-	
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-	
iv)	Others	-	-	-	-	-	-	-	-	
	Trusts Non Resident Indian (NRI)	-	-	-	-	-	-	-	-	
	\	-	-	-	-	-	-	-	-	
	Clearing Members Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-	
	Bodies Corporate	-	-	-	-	-	-	-	-	
	IEPF	-	-	-	-	-	-	-	-	
v)	Any other (Please specify)	-	-	-	-	-	-	-	-	
B.2	Non Public Shareholders	_	-	_	-	-	-	-	-	
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-	
2.1)	Employee Benefit Trust	-	-	-	-	-	-	-	-	
2.3)	Any other (Please specify)	-	<u>-</u>	_	-	-	-	-	-	
,	Total	2	287818582	100	28781.86	0	0	0	0.00	

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

PART B:

PART B:	ha ladian Dagasta/ladian lawatan INDIAN FARMERS ES	TH ICED O	OODED A TIVE	LIMITED					
Name of ti	<u>:he Indian Promoter/Indian Investor: INDIAN FARMERS FEI</u> I	KIILISER C	OOPERATIVE	LIMITED	I	<u> </u>	ı	1	ı
SI. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)		pledged or encumbered	1	I nder Lock in eriod
(1)	(11)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
Α	Promoters & Promoters Group								
	Indian Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
	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	-	-	-	-	-	-	-	-
	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-
	Any other (Please specify)	-	-	-	-	-	-	-	-
	Foreign Promoters	-	-	-	-	-	-	-	-
	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
	Any other (Please specify)	-	-	-	-	-	-	-	-
	Non Promoters Public Shareholders	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-
	Mutual Funds	-		-	-	-	-	-	-
	Foreign Portfolio Investors	_	_	-		_	-		_
	Financial Institutions/Banks	-	-	-	-	-	_	-	_
	Insurance Companies	_	-	-	-	-	-	-	-
	FII belonging to ForeignPromoter	_	_	-	-	-	_	_	-
	FII belonging to Foreign Promoter of Indian Promoter	_	_	_	_	_	_	_	_
	Provident Fund/Pension Fund	_	_	_	_	_	_	_	_
	Alternative Investment Fund	-	-	-	-	-	-	-	-
	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
	NBFCs registered with RBI	-	-	-	-	-	-	-	-
	Others	-	-		-		-	-	-
	Trusts	-	-	-	-	-	-	-	-
	Non Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
ļ	Bodies Corporate	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-
	IEPF			i .		-	-	-	-
v)	Any other (Please specify)	-	-	-	-				
v) B.2	Any other (Please specify) Non Public Shareholders	-	-	-	-	-	-	-	-
v) <b>B.2</b> 2.1)	Any other (Please specify) Non Public Shareholders Custodian/DR Holder	-	-	-	-	-	-	-	-
v) <b>B.2</b> 2.1) 2.2)	Any other (Please specify) Non Public Shareholders	-	-	-		-	-	-	

## PERIODIC DISCLOSURES

### FORM NL-10-RESERVE AND SURPLUS SCHEDULE

	Particulars	AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	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
	TOTAL	3,98,082	3,72,714

## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE

(₹ In Lakhs)

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

### **Disclosure For Secured Borrowings**

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

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

					40.0		(₹ In Lakhs
			- 12	NL -		TO <sup>*</sup>	TAL
	Particulars	SHAREH		POLICYH			
		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
	LONG TERM INVESTMENTS						
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	8,72,13
2	Other Approved Securities	328	722	1,190	2,830	1,518	3,55
3	Other Investments						
	(a) Shares						
	(aa) Equity Shares	128	102	462	399	590	50
	(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	1,42,96
	(e) Investment Property - Real Estate	-	-	-	-	-	-
	(f) Subsidiaries	11	10	39	40	50	5
	(g) Other than approved investments						
	Mutual Funds		-	-			-
	Exchange Traded Funds	92	65	334	255	426	32
	Equity Shares	-	14	-	56	-	7
	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	1,10,71
4	Investments in Infrastructure & Housing Sector	71,976	74,357	2,60,795	2,91,297	3,32,771	3,65,65
4	SHORT TERM INVESTMENTS	71,770	14,331	2,00,173	2,71,271	3,32,771	3,03,03
	Government securities and Government guaranteed bonds including						
1	Treasury Bills	12,025	5,059	43,571	19,818	55,596	24,87
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	13,18
	(c) Derivative Instruments	-	-		-	-	-
	(d) Debenture/ Bonds	6,714	4,648	24,328	18,207	31,042	22,85
	(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	13,89
				1,524	11,007	7,000	
	Fixed Denosits with Banks			1 27 511	66 763	1 62 702	ል3 80
4	Fixed Deposits with Banks Investments in Infrastructure & Housing Sector	35,191 13,815	17,042 16,904	1,27,511 50,049	66,763 66,221	1,62,702 63,864	83,80 83,12

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

1		SHARE!	SHAREHOLDERS		HOLDERS	TOTAL	
	Particulars	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
	Long Term Investments	'					
	Book Value	2,95,778	3,01,549	10,82,390	11,93,517	13,78,168	14,94,637
	Market Value	2,97,171	2,96,838	10,87,489	11,74,870	13,84,660	14,71,278
$\longrightarrow$	Short Term Investments						
	Book Value	72,559	48,759	2,65,527	1,92,985	3,38,086	2,41,744
1	Market Value	72,398	48,581	2,64,937	1,92,283	3,37,335	2,40,864

# 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	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	•
	(f) Others	-	•
	TOTAL	-	•
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	•
	(aa) In India	-	•
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

### **Provisions against Non-performing Loans**

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

## PERIODIC DISCLOSURES FORM NL-14-FIXED ASSETS SCHEDULE

#### FIXED ASSETS

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	-	-	-	-		-	-	-	٠	-	-
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	-	-	-	-	-	-	-	-	-	-	-
TOTAL	47,042	3,650	197	50,495	33,050	2,543	-	106	35,487	15,008	13,404
Capital Work In Progress	1,340	1,938	1,035	2,243	-	-	-	-	-	2,243	7,227
Grand Total	48,382	5,588	1,232	52,738	33,050	2,543	-	106	35,487	17,251	20,631
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)

	Particulars	AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023
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	-	-
	TOTAL	7,190	14,228
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash and Bank Balances		
	In India	7,190	14,228
	Outside India	-	-

<sup>\*</sup> 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

		AS AT	AS AT	
	Particulars	30TH SEPTEMBER 2024	30TH SEPTEMBER 2023	
	ADVANCES			
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	
	TOTAL (A)	71,211	65,673	
	OTHER ASSETS			
1	Income accrued on investments/ FDRs	48,031	38,485	
2	Outstanding Premiums	66,001	74,138	
	Less : Provisions for doubtful	-	ı	
3	Agents' Balances	166	224	
4	Foreign Agencies Balances	-	ı	
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	-	-	
	TOTAL (B)	1,47,993	1,36,547	
	TOTAL (A+B)	2,19,204	2,02,220	

# PERIODIC DISCLOSURES FORM NL-17-CURRENT LIABILITIES SCHEDULE

	Particulars	AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023	
		JOHN OEI TEMBER 2024	JOHN OEI TEMBER 2023	
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	
	TOTAL	12,64,895	12,40,051	

<sup>\*</sup> Includes Deposit Premium of `6,835 lacs (Previous year `9,529 lacs)

## PERIODIC DISCLOSURES

## FORM NL-18-PROVISIONS SCHEDULE

	Particulars	AS AT 30TH SEPTEMBER 2024	AS AT 30TH SEPTEMBER 2023
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	-	-
	TOTAL	2,74,531	3,36,315

# PERIODIC DISCLOSURES FORM NL-19 MISC EXPENDITURE SCHEDULE

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

## PERIODIC DISCLOSURES FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

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

	Analytical Ratios for Non-Life companies							
S.No.	Particulars	QUARTER ENDED 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	1.1			
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%	112.5			
10	Investment Income Ratio	1.86%	3.68%	1.84%	3.5			
11	Technical Reserves to Net Premium Ratio (In Times) *	NA	4.61	NA	3			
12	Underwriting Balance Ratio *	-20.71%	-16.28%	-10.01%	-11.9			
13	Operating Profit Ratio	-2.04%	1.60%	4.79%	1.9			
14	Liquid Assets to liabilities ratio (In Times)	NA	0.26	NA	0			
15	Net Earning Ratio	2.53%	5.32%	6.42%	4.2			
16	Return on Net Worth Ratio	NA	3.33%	NA	3.5			
17	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.80	NA	1			

Fire         Current Period         -10.70%           Previous Period         5.70%           Marine         3.95%           Current Period         -1.02%           Miscellaneous         -23.13%           Current Period         -23.13%           Previous Period         13.35%           Total         -20.76%           Previous Period         11.85%           Marine Cargo         -20.76%           Current Period         4.45%           Previous Period         -3.41%           Marine Hull         -4.56%           Previous Period         70.59%           Marine Total         -1.02%           Current Period         -3.95%           Previous Period         -1.02%           Motor-OD         -28.32%           Previous Period         -15.14%           Previous Period         -15.14%           Previous Period         -15.14%           Previous Period         -22.80%           Motor-Total         -21.92%           Previous Period         -21.92%           Previous Period         -3.315%	15.99% 13.46% 48.38% 52.12% 74.85% 74.49% 64.62% 65.41%	-22.71% -24.84% 4.99% 2.52% 13.04% 14.63%	12.39% 10.81% 18.62% 15.09% 25.19% 22.58%	-6.40% -12.83% 21.25% 14.53% 30.66% 27.64%	99.82% 111.55% 99.80% 66.80%	93.42% 98.72% 121.04% 81.33%	4.04 3.58 2.09 1.78	7 2 -24 15
Current Period         -10.70%           Previous Period         5.70%           Marine         3.95%           Previous Period         -1.02%           Miscellaneous         -23.13%           Current Period         -23.13%           Previous Period         13.35%           Total         -20.76%           Previous Period         11.85%           Marine Cargo         -20.76%           Current Period         4.45%           Previous Period         -3.41%           Marine Hull         -4.56%           Current Period         -4.56%           Previous Period         3.95%           Marine Total         -1.02%           Current Period         -28.32%           Previous Period         44.67%           Motor-TP         -15.14%           Current Period         -15.14%           Previous Period         -15.14%           Previous Period         -22.80%           Motor-Total         -21.92%           Current Period         -21.92%	13.46% 48.38% 52.12% 74.85% 74.49%	-24.84% 4.99% 2.52% 13.04% 14.63%	10.81% 18.62% 15.09% 25.19%	-12.83% 21.25% 14.53% 30.66%	99.80% 66.80%	98.72% 121.04%	3.58 2.09	-24
Previous Period   5.70%	13.46% 48.38% 52.12% 74.85% 74.49%	-24.84% 4.99% 2.52% 13.04% 14.63%	10.81% 18.62% 15.09% 25.19%	-12.83% 21.25% 14.53% 30.66%	99.80% 66.80%	98.72% 121.04%	3.58 2.09	-2
Marine           Current Period         3.95%           Previous Period         -1.02%           Miscellaneous         -23.13%           Current Period         -23.13%           Previous Period         13.35%           Total         -20.76%           Current Period         -20.76%           Previous Period         4.45%           Marine Cargo         -20.76%           Current Period         4.45%           Previous Period         -3.41%           Marine Hull         -4.56%           Current Period         70.59%           Marine Total         -4.56%           Current Period         3.95%           Previous Period         -1.02%           Motor-OD         -28.32%           Previous Period         44.67%           Motor-TP         -15.14%           Current Period         -15.14%           Previous Period         -21.92%	48.38% 52.12% 74.85% 74.49% 64.62%	4.99% 2.52% 13.04% 14.63%	18.62% 15.09% 25.19%	21.25% 14.53% 30.66%	99.80% 66.80%	121.04%	2.09	-2
Current Period         3.95%           Previous Period         -1.02%           Miscellaneous         -23.13%           Current Period         13.35%           Previous Period         -20.76%           Previous Period         11.85%           Marine Cargo         -20.76%           Current Period         4.45%           Previous Period         -3.41%           Marine Hull         -4.56%           Current Period         70.59%           Marine Total         -1.02%           Current Period         -1.02%           Motor-OD         -28.32%           Previous Period         -44.67%           Motor-TP         -2.1.44%           Previous Period         -15.14%           Previous Period         -28.32%           Motor-Total         -21.92%           Current Period         -21.92%	52.12% 74.85% 74.49% 64.62%	2.52% 13.04% 14.63%	15.09% 25.19%	14.53% 30.66%	66.80%			
Previous Period	52.12% 74.85% 74.49% 64.62%	2.52% 13.04% 14.63%	15.09% 25.19%	14.53% 30.66%	66.80%			
Previous Period	52.12% 74.85% 74.49% 64.62%	13.04% 14.63%	25.19%	30.66%		81.33%	1 78	
Current Period         -23.13%           Previous Period         13.35%           Total         -20.76%           Previous Period         11.85%           Marine Cargo         -20.76%           Current Period         4.45%           Previous Period         -3.41%           Marine Hull         -4.56%           Previous Period         70.59%           Marine Total         -4.56%           Current Period         3.95%           Previous Period         -1.02%           Motor-OD         -28.32%           Previous Period         44.67%           Motor-TP         -15.14%           Previous Period         -15.14%           Previous Period         -22.80%           Motor-Total         -21.92%           Current Period         -21.92%	74.49% <b>64.62%</b>	14.63%			99 500/		1.70	
Current Period         -23.13%           Previous Period         13.35%           Total         -20.76%           Previous Period         11.85%           Marine Cargo         -20.76%           Current Period         4.45%           Previous Period         -3.41%           Marine Hull         -4.56%           Previous Period         70.59%           Marine Total         -4.56%           Current Period         3.95%           Previous Period         -1.02%           Motor-OD         -28.32%           Previous Period         44.67%           Motor-TP         -15.14%           Previous Period         -15.14%           Previous Period         -22.80%           Motor-Total         -21.92%           Current Period         -21.92%	74.49% <b>64.62%</b>	14.63%			00 500/			
Previous Period	74.49% <b>64.62%</b>	14.63%				440.050/	4.70	
Total Current Period -20.76% Previous Period 11.85%  Marine Cargo Current Period 4.45% Previous Period -3.41%  Marine Hull Current Period -4.56% Previous Period 70.59%  Marine Total Current Period 3.95% Previous Period -1.02%  Motor-OD Current Period -28.32% Previous Period -15.14% Previous Period -15.14% Previous Period -15.14% Previous Period -15.14% Previous Period -22.80%  Motor-Tp Current Period -22.80%  Motor-Total Current Period -21.92%	64.62%		22.58%			119.25%	4.72	-
Current Period         -20.76%           Previous Period         11.85%           Marine Cargo         4.45%           Current Period         -3.41%           Previous Period         -3.41%           Marine Hull         -4.56%           Previous Period         70.59%           Marine Total         -1.02%           Current Period         3.95%           Previous Period         -1.02%           Motor-OD         -28.32%           Previous Period         44.67%           Motor-TP         -15.14%           Current Period         -15.14%           Previous Period         -22.80%           Motor-Total         -21.92%           Current Period         -21.92%				21.04%	86.06%	113.70%	3.63	-
Current Period         -20.76%           Previous Period         11.85%           Marine Cargo         4.45%           Current Period         4.45%           Previous Period         -3.41%           Marine Hull         -4.56%           Previous Period         70.59%           Marine Total         -1.02%           Current Period         3.95%           Previous Period         -1.02%           Motor-OD         -28.32%           Previous Period         44.67%           Motor-TP         -15.14%           Previous Period         -15.14%           Previous Period         -22.80%           Motor-Total         -21.92%           Current Period         -21.92%		ļ						
Previous Period		11.42%	23.17%	28.95%	89.19%	118.14%	4.61	
Current Period         4.45%           Previous Period         -3.41%           Marine Hull         -4.56%           Current Period         70.59%           Marine Total         -4.56%           Current Period         3.95%           Previous Period         -1.02%           Motor-OD         -28.32%           Previous Period         44.67%           Motor-TP         -15.14%           Previous Period         -15.14%           Previous Period         -22.80%           Motor-Total         -21.92%           Current Period         -21.92%		13.21%	20.92%	26.17%	86.34%	112.51%	3.59	
Current Period         4.45%           Previous Period         -3.41%           Marine Hull         -4.56%           Current Period         70.59%           Marine Total         -4.56%           Current Period         3.95%           Previous Period         -1.02%           Motor-OD         -28.32%           Previous Period         44.67%           Motor-TP         -15.14%           Previous Period         -15.14%           Previous Period         -22.80%           Motor-Total         -21.92%           Current Period         -21.92%								
Previous Period   -3.41%	50.82%	6.63%	19.59%	22.89%	99.47%	122.36%	2.08	
Marine Hull           Current Period         -4.56%           Previous Period         70.59%           Marine Total         Current Period           Current Period         -1.02%           Motor-OD         -28.32%           Previous Period         44.67%           Motor-TP         -15.14%           Current Period         -22.80%           Motor-Total         -21.92%	52.02%	3.15%	15.61%	22.89% 15.13%	68.59%	83.73%	1.80	-
Current Period         -4.56%           Previous Period         70.59%           Marine Total         3.95%           Current Period         -1.02%           Motor-OD         -28.32%           Current Period         -28.32%           Previous Period         44.67%           Motor-TP         -15.14%           Current Period         -15.14%           Previous Period         -22.80%           Motor-Total         -21.92%	52.02%	3.13%	15.01%	15.13%	00.59%	03.73%	1.00	
Previous Period   70.59%								
Marine Total           Current Period         3.95%           Previous Period         -1.02%           Motor-OD         -28.32%           Current Period         -28.32%           Previous Period         44.67%           Motor-TP         -15.14%           Previous Period         -15.14%           Previous Period         22.80%           Motor-Total         -21.92%           Current Period         -21.92%	2.91%	-528.00%	0.47%	-512.00%	188.00%	-324.00%	7.28	4
Current Period         3.95%           Previous Period         -1.02%           Motor-OD         -28.32%           Previous Period         44.67%           Motor-TP         -25.14%           Current Period         -15.14%           Previous Period         22.80%           Motor-Total         -21.92%	53.69%	-7.16%	6.23%	5.22%	-104.23%	-99.00%	1.45	1
Current Period         3.95%           Previous Period         -1.02%           Motor-OD         -28.32%           Previous Period         44.67%           Motor-TP         -15.14%           Current Period         -15.14%           Previous Period         22.80%           Motor-Total         -21.92%								
Previous Period	48.38%	4.99%	18.62%	21.25%	99.80%	121.04%	2.09	
Current Period         -28.32%           Previous Period         44.67%           Motor-TP         -15.14%           Previous Period         22.80%           Motor-Total         -21.92%           Current Period         -21.92%	52.12%	2.52%	15.09%	14.53%	66.80%	81.33%		
Current Period         -28.32%           Previous Period         44.67%           Motor-TP         -15.14%           Previous Period         22.80%           Motor-Total         -21.92%           Current Period         -21.92%								
Previous Period								
Motor-TP         -15.14%           Current Period         -15.14%           Previous Period         22.80%           Motor-Total         -21.92%	88.15%	28.53%	41.33%	45.79%	76.97%	122.76%	1.44	
Current Period         -15.14%           Previous Period         22.80%           Motor-Total         -21.92%	88.23%	32.60%	41.25%	45.63%	76.42%	122.05%	1.34	
Current Period         -15.14%           Previous Period         22.80%           Motor-Total         -21.92%								
Previous Period         22.80%           Motor-Total         -21.92%	95.75%	4.03%	20.51%	21.17%	95.36%	116.54%	9.71	-
Current Period -21.92%	95.68%	6.97%	19.23%	19.88%	85.00%	104.88%	8.02	
Current Period -21.92%								
Previous Period 33.15%	92.16%	15.10%	30.35%	32.30%	86.81%	119.11%	5.98	-
ı	91.85%	19.64%	30.56%	32.61%	80.97%	113.58%	4.72	
Engineering								
Current Period 11.05%	6.89%	15.38%	15.22%	31.64%	63.76%	95.39%	3.77	
Previous Period 56.25%	9.86%	3.74%	13.16%	15.72%	76.02%	91.74%	2.92	
Aviation								
Current Period 0.00% Previous Period 0.00%	0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00%	0.00% 0.00%	-	

Workmen Compensation									
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%
Public/Product Liability									
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%
Personal Accident									
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%
Health (Excl Travel)									
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%
Travel Insurance									
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%
Total Health (Incl PA & Travel)									
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%
Crop									
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%
Other Miscellaneous									
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%
Total Miscellaneous									
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)
SI.No.	Name of the Related Party	Compony	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 then 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		Premium accounted from direct business	271.32	743.76	306.33	989.48
		Voting rights	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
			Losses Recovered from Re-insurer	618.03	1,135.77	352.92	701.25
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20%	Premium on Cession of Re-insurance Premium	1,425.63	3,679.80	2,418.29	4,882.70
		Voting rights	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		-		
			Payment of Fee	1.04	1.04	1.07	2.37
6	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20%	Premium on Cession of Re-insurance Premium	8.48	8.48	4.28	9.39
		Voting rights	Commission Earned on Premium Ceded	3.53	3.53	0.34	1.53
			Losses Recovered from Re-insurer				-
7	Tokio Marine HCC		Premium on Cession of Re-insurance Premium	785.84	1,351.25	410.13	765.51
		Voting rights	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%	Payment of Fee	1.57	4.63	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
		voing rights	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%	Premium accounted from direct husiness	0.26	97.96	0.53	87.32
		Voting rights	Claims paid on direct basis	80.63	103.08	10.94	42.32
			Payment of Rent and other expenses		100.00		12.02
			Payment of Commission		_		(0.01)
11	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20%		0.92	0.92		-
		Voting rights	Claim/Reimbursement of Expenses		-		
12	Tokio Marine Newa 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 Suvidha Limited (formerly IFFCO	Associate of Promoters with more than 20%	Premium accounted from direct business	15.76	3.56	56.12	56.18
	Kisan Sanchar Ltd.)	Voting rights	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. Sriniwasa 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
		voting rights	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%	Premium accounted from direct business	0.83	1.13	0.15	0.93
		Voting rights	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%	Premium accounted from direct business	4.23	19.23		-
		Voting rights	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 07.09.2024)		11.85	11.85		-
	Shinijiro Hamada	Director-Operation	Remuneration-Key Management Personnel	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	1	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

SI.No.	Name of the Related Party	Nature of Relationship with the	Amount of Outstanding Balances including	Whether Payable / Receivable	Whether Secured? If	Details of any Guarantees	Ralance under Provision for	Expenses recognised up to the quarter
01.140.	Name of the Related Farty	Company	Commitments	villetilei rayable / Receivable			doubtful debts relating to	end during the year in respect of bad or
		Company	Communication		consideration to be provided at		the outstanding balance	dobutful debts due from the related
					the time of settlement		receivable	party
					the time of settlement		receivable	party
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more then 20% voting rights	7.62	Payable	Unsecured	No	-	-
	· ·	Associate of Promoters with more than 20%						
2	Indian Potash Limited	Voting rights	5.09	Receivable	Unsecured	No	-	-
3	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20%	2,457.36	Payable	Unsecured	No	-	-
		Voting rights	· ·	,				
4	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20%	260.75	Payable	Unsecured	No	-	_
	31	Voting rights		,	-			
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%	1.16	Payable	Unsecured	No		
U	Tokio Marine Europe Insurance Etu.	Voting rights		1 ayabic	Oliseculed	140	-	-
7	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	26.04	Payable	Unsecured	No	-	-
		Associate of Promoters with more than 20%					<b> </b>	
8	Tokio Marine HCC	Voting rights	1,285.32	Payable	Unsecured	No	-	-
9	K. Sriniwasa 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
Investments			
Investments Shareholder' SCH 8	-	3,71,514	3,71,514
Policyholders' SCH 8A	13,46,129	-	13,46,129
Total Investments as per BS(A)	13,46,129	3,71,514	17,17,643
Inadmissible investment assets as per Clause (1) of Schedule I(B)	-	-	-
Fixed Assets			
Fixed assets as per BS(C)	-	17,251	17,251
Inadmissible Fixed assets as per Clause (1) of Schedule I(D)	-	7,551	7,551
Current Assets			
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
Total Current Assets as per BS(G)=(E)+(F)	-	2,31,983	2,31,983
Inadmissible Current asssets as per Clause (1) of Schedule-I(H)	-	49,481	49,481
Loans			
Loans as per BS(I)	•	-	
Fair Value Change Account subject to minimum of zero(J)	-	587	587
Total Assets as per BS(K) = (A) + (C)+ (G) + (I) (Excluding current liabilities and provisions)	13,46,129	6,20,748	19,66,877
Total Inadmissible assets(L)=(B)+(D)+(H)+(J)	-	57,620	57,620
Total Admissible assets for Solvency(K) - (L) (Excluding current liabilities and provisions)	13,46,129	5,63,128	19,09,257

			( m =amio)
Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
Inadmissible Fixed assets			
(a) Furniture & Fixture	-	7,448	7,448
(b) Intangible Assets	-	103	103
Total	-	7,551	7,551
Inadmissible current assets			
(a) Agents' and Intermediaries' balances and outstanding premium in India, to the extent they are not realized within a period of 30 days.	-	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
Total	-	49,481	49,481

## 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)

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)	3,86,452	2,65,306
Outstanding Claim Reseve (other than IBNR reserve)(d)	6,69,371	4,06,163
IBNR Reserve(e)	6,70,681	5,59,400
Total Reserves for Technical Liabilities(f)=(c)+(d)+(e)	17,26,504	12,30,869

## 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

Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED

Registration Number: 106
Date of Registration: 4.12.2000

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

### REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS

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
	Total	8,96,715	5,68,107	8,96,326	6,11,004	1,34,088	2,05,261	2,06,003

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

## TABLE IB: AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO 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)

Item	Description	Amount
(A)	Policyholder's FUNDS	
	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
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	5,63,129
	Deduct :	
(G)	Other Liabilities	1,93,298
(H)	Excess in Shareholder's funds (F-G)	3,69,831
(I)	Total ASM (E+H)	3,69,831
(J)	Total RSM	2,06,003
(K)	SOLVENCY RATIO ( Total ASM/ Total RSM)	1.80

## 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

		Products Infor	mation			
List b	elow the products and/or add-ons introduced during the period					
SI. 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
	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
	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)

Sectio	n 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		-
	Application of Funds as per Balance Sheet (A)		4,21,863
	Less: Other Assets	SCH ++	Amount
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		-
	Total (B)		(12,95,779)
	'Investment Assets'	(A-B)	17,17,643

Section	ı II								
				SH	PH	Book Value (SH +	%	FVC	Total
No	'Investment' represented as	Reg. %	Balance	FRSM <sup>+</sup>		PH)	Actual	Amount	iotai
		nag. 70	(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	Investment subject to Exposure Norms								
	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 overeding EE0/	-	81,868	2,96,636	3,78,504	22%	346	3,78,850
	c. Other Investments	Not exceeding 55%	-	33	121	155	0%	271	426
	Investment Assets	100%	-	3,71,387	13,45,668	17,17,055	100%	588	17,17,643

Note: 1. (+) FRSM refers 'Funds representing Solvency Margin'

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

PART - B

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

Registration Number: 106 Statement as on: 30-09-2024 Statement of Accretion of Assets (Business within India)

Periodicity of Submission : Quarterly

(Rs.	Lakhs	)
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No. Category of Inve  1 Central Govt. Securities  2 Central Govt Sec, State Govt Sec Securities (incl (i) above)  3 Investment subject to Expos	estments	COI	Opening Balance		Net Accretion for the			1
2 Central Govt Sec, State Govt Sec Securities (incl (i) above)			(A)	% to Opening Balance	Qtr.	% to Total Accrual	TOTAL (A+B)	% to Total
2 Central Govt Sec, State Govt Sec Securities (incl (i) above)		CGSB		22.01		(6.50)	` ′	24.21
Securities (ind (i) above)		CTRB	5,83,507	32.81	3,978	(6.50)	5,87,485	34.21
Securities (ind (i) above)		CIRB	-	-	-	-	-	-
3 Investment subject to Expos	or Other Approved	SGGB	3,53,434	19.88	(2,708)	4.41	3,50,726	20.43
3 Investment subject to Expos		SGGL	-	-	-	-	-	-
3 Investment subject to Expos		SGOA	3,529	0.20	(7)	0.01	3,522	0.21
	ure Norms							
a. Housing & Loans to SG for	r Housing and FFE							
1. Ar	proved Investments	HTDA	-	-	-	-	-	-
		HFHD	6,790	0.38	(19)	0.03	6,771	0.39
		HTLN	-	-	-	-	-	-
		HFDN	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	-	-	-	1	-	-
b. Infrastructure Investments	i							
1. Ap	proved 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 ex	ceeding 15%)	OETF	155	0.01	(0)	0.00	155	0.01
2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2		OEPU	-	-	-	-	-	-
	Tota	ı	17,78,277	100	(61,222)	100.00	17,17,055	100

#### Note:

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

<sup>2.</sup> 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	ŝ
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		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
Total (A)	15,10,082	100	14,88,429	100	15,04,282	100	15,12,414	100
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
Total (B)	15,10,082	100	14,88,429	100	15,04,282	100	15,12,414	100
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
Total (C)	15,10,082	100	14,88,429	100	15,04,282	100	15,12,414	100

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

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

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

Registration No: 106

Statement as on: 30-09-2024

(Amount in Rs. Lakhs)

		Bonds / Do	ebentures	Lo	ans	Other Debt	instruments	All Othe	r Assets	TO	TAL
No.	PARTICULARS	YTD ( As on 30-09-2024)	YTD ( As on 31-03-2024)	YTD ( As on 30-09-2024)	`	,	YTD ( As on 31-03-2024)	YTD ( As on 30-09-2024)	YTD ( As on 31-03-2024)	YTD ( As on 30-09-2024)	YTD ( As on 31- 03-2024)
1	Investments Assets (As per Form 5)	14,92,201	15,08,667	-	-	-	-	2,24,854	2,49,162	17,17,055	17,57,829
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	1	1	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	1	1	-	-	-
7	Net Investment Assets (1-4)	14,92,201	15,08,667	-	-	-	-	2,24,854	2,49,162	17,17,055	17,57,829
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	ı	ı	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

## PERIODIC DISCLOSURES FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

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

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

Registration Number : 106 Statement as on : 30-09-2024

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

No.	Category of Investment	Category Code	Cur	rent Quarter			Year to Date (current year)			Year to Date (previous year)				
		,	Investment (Rs.)	Income on	Gross	Net	Investment (Rs.)	Income on	Gross	Net Yield (%)	Investment (Rs.)	Income on	Gross	Net
				Investmen t (Rs.)	Yield (%)	Yield (%)		Investmen t (Rs.)	Yield (%)			Investmen t (Rs.)	Yield (%)	Yield (%)
A01	CENTRAL GOVERNMENT BONDS	CGSB	5,85,509	10,131	1.73	1.29	5,84,848	20,306	3.47	2.60	5,52,052	19,397	3.51	2.63
A02	SPECIAL DEPOSITS	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
A03	"DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938"	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	TREASURY BILLS	CTRB	3,892	5	0.12	0.09	4,260	10	0.24	0.18	-	-	-	-
B01	CENTRAL GOVERNMENT GUARANTEED LOANS / BONDS	CGSL	-	-	-	-	-	-	-	-	-	-	_	-
B02	STATE GOVERNMENT BONDS	SGGB	3,52,152	6,171	1.75	1.31	3,51,880	12,314	3.50	2.62	3,16,434	10,832	3.42	2.56
B03	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	3,526	50	1.42	1.06	3,529	100	2.84	2.13	3,559	100	2.82	2.11
B05	GUARANTEED EQUITY	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
C01	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
C02	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EOUIPMENTS	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
C03	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB		-	-	-	-	-	-	-	-	-	-	-	-
C04	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB		-	-	-	-	2,493	12	0.50	0.37	-	-	-	-
C05	HOUSING - SECURITISED ASSETS	HMBS	-	-	-	-	-	-	-	-	-	-	'	-
C06	DEBENTURES/BONDS/CPS/LOANS - PROMOTER GROUP	HDPG	-	-	-	-	-	-	-	-	-	-	- 	-
C07	LONG TERM BANK BONDS APPROVED INVESTMENT - AFFORDABLE HOUSING	HLBH	-	-	-	-	-	-	-	-	-	-	- 	-
C08	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	- '	-
C09	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	1,85,854	3,434	1.85	1.38	1,84,361	6,753	3.66	2.74	1,86,666	6,630	3.55	2.66
C10	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	-	-	ı	-	-	-	-	-	-	-	-	-
C11	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	6,780	107	1.58	1.58	6,790	213	3.13	3.13	6,865	213	3.11	3.11
C12	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	563	9	1.68	1.68	564	19	3.34	3.34	572	19	3.28	3.28
C13	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HFDA	-	-	-	-	-	-	-	-	-	-	-	-
C14	DEBENTURES / BONDS / CPS / LOANS	HODS	-	-	-	-	=	-	-	-	-	-		-
C15	HOUSING - SECURITISED ASSETS	НОМВ	-	-	-	-	-	-	-	-	-	-		-
C16	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
C17	LONG TERM BANK BONDS OTHER INVESTMENT€"  AFFORDABLE HOUSING	HOLB	-	-	-	-	-	-	-	-	-	-	-	-
C18	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	HORD	-	-	-	-	-	-	-	-	-	-	_	-

040	THE ACTUACTURE OF USE ADDROVED CECURITIES	ITCAC							I	1				
C19		ISAS	-	-	-	-	-	-	-	-	-	-	-	-
C20		ITPE	-	-	-	-	-	-	-	-	-	-	-	-
C21	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-OUOTED	ITCE	-		-	-	-	-	-	-	-			-
C22	INFRASTRUCTURE - EQUITY (PROMOTER GROUP)	IEPG	_	-	-	-	_	-	-	-	-	-	-	-
C23	INFRASTRUCTURE - SECURITISED ASSETS	IESA		_	_	_	_	_		_	_		_	_
C24	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS -				_	_								
024	(PROMOTER GROUP)	libi d	-	-	-	-	-	-	-	-	-	-	-	-
C25		IDDF	-	-	-	-	-	-	-	-	-	-	-	-
C26	ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC (INFRASTRUCTURE- APPROVED)	IORB	-	-	-	-	-	-	-	-	-	-	-	-
C27		ILBI	7,469	131	1.75	1.31	7,468	260	3.48	2.60	7,457	260	3.49	2.61
C28		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	-	5,201	-	-	2,00,030		-		2,33,031	-	5.15	
C30	INFRASTRUCTURE - OTHER CORPORATE SECURITIES -	ICTD	- - -	- 07			- -	102		<b>.</b>	14 120	- 45	0.22	0.24
030	IDEBENTURES/ BONDS	ICID	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	•	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 -	ICFD		1/2		1.01	10,703	341			•	403	3.13	3.13
	DEBENTURES/ BONDS		<del>-</del>	-	-	-	-	-	-	-	-	-	-	-
	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	<del>-</del>	-	-	-	-	-	-	-	-	-	-	-
C36	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS		-	-	-	-	-	-	-	-	-	-	-	-
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		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)-	EACE	294	5	1.75	1.31	294	5	1.76	1.32	323	6	2.01	1.50
	OUOTED			,			== .					,		
D03	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	-	-	-	-	-	-	-	-	-	-	-	-
D04	EQUITY SHARES - PROMOTER GROUP	EEPG		-	_	_	_		_	_	_	_	_	_
	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT												
D05	` '		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		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		EMUN	-	-	-	-	-	-	-	-	-	-	-	-
D12	INVESTMENT PROPERTIES - IMMOVABLE	EINP	_	-	-	-	_	-	-	-	-	_	-	_
		ELPL		_	-	_	_	_	_	_	_	_	_	
D13	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
D15		ELMO	-	-	-	-	-	-	-	-	-	-	-	-
D16		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
	(INCL. BANK BALANCE AWAITING INVESTMENT), CCIL,													

D18   DEPOSITS - REPO / REVERSE REPO - GOVT SECURITIES   ECMR   6,818   100   1.46   1.09   8,033   234   2.91   2.18   23,871   773   3.24   2.42     D19   DEPOSITS - REPO / REVERSE REPO - CORPORATE   ECCR	D17	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	_	_	- 1	-	2.795	37	1.33	1.00	_	_	-	_
SEGRIFICATION   SEGRIFICATIO	D18	DEPOSITS - REPO / REVERSE REPO - GOVT SECURITIES	ECMR	6,818	100	1.46	1.09	,				23,871	773	3.24	2.42
Description   Property   Proper	D19		ECCR	-	1	-	-	-	-	-	-	-	-	-	-
D21   COLT - CRU   CRU	D20	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
D22   APPLICATION MONEY	D21		ECBO	-	-	-	-	-	-	-	-	-	-	-	-
D24   PERPETIAL DEST INSTRUMENTS OF TIER I & II CAPITAL   EUPP	D22	COMMERCIAL PAPERS	ECCP	8,785	163	1.85	1.38	7,417	228	3.07	2.30	-	-	-	-
SISUED BY PSU BANKS   SECRETARIAL CONTINUE   SPPD	D23	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
D25   PERFETUAL DEST INSTRUMENTS OF TIEL I & LI CAPITAL   DPPD	D24		EUPD	-	-	-	-	-	-	-	-	-	-	-	-
Computative Pishares of Titer 1 a 2 CAPITAL ISSUED BY   PISHABANG PERFERENCE SHARES (PITER 1 a 2 CAPITAL ISSUED BY   PISHABANG PITER 1 a 2 CAPITAL ISSUED BY PISHABANG PITER 1 a 2 CAPITAL ISSUED BY PISHABANG PITER 1 a 2 CAPITAL ISSUED BY PISHABANG PITER 1 a 2 CAPITAL ISSUED BY PISHABANG PITER 1 a 2 CAPITAL ISSUED BY PISHABANG PITER 1 a 2 CAPITAL ISSUED BY PISHABANG PITER 1 a 2 CAPITAL ISSUED BY PISHABANG PITER 1 a 2 CAPITAL ISSUED BY PISHABANG PITER 1 a 2 CAPITAL ISSUED BY PISHABANG PITER 1 a 2 CAPITAL PISHABANG PITER 1 a 2 CAPITAL ISSUED BY PISHABANG PITER 1 a 2 CAPITAL PISHABANG PITER PISHABANG PITER PISHABANG PITER PISHABANG	D25	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
COMPUTATIVE P.SHARES OF TIER 1.8.2 CARITAL ISSUED BY NOAD-PSIL BABANS   CARITAL ISSUED BY NOAD-PSIL BABANS   CARITAGONS   CARITAGONS	D26	CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSIJ BANKS		-	-	-	-	-	-	ı	-	-	-	-	-
REGULATIONS   DEPMINISTRY		CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS		-	-	-	-	-	-	-	-	-	-	-	-
D30   MUTUAL FUNDS - (UNDER INSURER'S PROMOTER GROUP)   EMPG	D28		EFDS	-	-	-	-	-	-	-	-	-	-	-	-
D31 NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP FUND   ENCA	D29	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	19,398	175	0.90	0.67	10,779	200	1.86	1.39	13,011	213	1.64	1.23
BUSINESS    D32   PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)   EETP	D30	MUTUAL FUNDS - (UNDER INSURER'S PROMOTER GROUP)	EMPG	-	ı	-	-	-	ı	-	-	1	-	-	-
GROUP   GROU	D31	BUSINESS)	ENCA	-	ı	-	-	-	ı	-	-	-	ı	-	-
D34 ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC   EORB	D32	GROUP)	EETF	-	ı	-	-	-	ı	-	-	-	ı	-	-
D35   DEBT CAPITAL INSTRUMENTS (DCI-BASEL III)   EDCI   4,922   90   1.83   1.37   4,913   179   3.64   2.72   4,847   179   3.70   2.77	D33	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	ı	-	-	-	ı	1	-	1	ı	-	-
D36   REDEEMABLE NON-CUMULATIVE PREFERENCE SHARES   ERNP	D34	ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC	EORB	-	ı	-	-	-	1	-	-	•	-	-	-
CRNCPS- BASEL III)   CRNCPS- BASEL III   CRNCPS- BARES (RCPS-   ERCP	D35	DEBT CAPITAL INSTRUMENTS (DCI-BASEL III)	EDCI	4,922	90	1.83	1.37	4,913	179	3.64	2.72	4,847	179	3.70	2.77
BASEL III)	D36		ERNP	-	ı	-	-	-	ı	-	-	1	-	-	-
BONDS ®* [PSU BANKS]	D37	BASEL III)	ERCP	-	ı	-	-	-	ı	ı	-	-	ı	-	-
BONDS €"   IPRIVATE BANKS    CONTINUES   ERIT   CONTINUES   CONTINUES   ERIT   CONTINUES   ERIT   CONTINUES	D38		EAPS	6,978	137	1.96	1.47	6,977	272	3.90	2.92	6,968	273	3.92	2.93
D41         UNITS OF INFRASTRUCTURE INVESTMENT TRUST         EIIT         403         10         2.55         1.91         405         20         4.86         3.64         417         21         5.01         3.75           D42         CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS         ECDI         - </td <td>D39</td> <td>BONDS €" [PRIVATE BANKS]</td> <td>EAPB</td> <td>9,256</td> <td>187</td> <td>2.02</td> <td>1.51</td> <td>9,254</td> <td>372</td> <td>4.02</td> <td>3.01</td> <td>10,335</td> <td>413</td> <td>4.00</td> <td>2.99</td>	D39	BONDS €" [PRIVATE BANKS]	EAPB	9,256	187	2.02	1.51	9,254	372	4.02	3.01	10,335	413	4.00	2.99
D42       CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS       ECDI       -	D40	UNITS OF REAL ESTATE INVESTMENT TRUST (REITS)	ERIT	-	ı	-	-	-	1	-	-	-	-	-	-
D43         DEBT INTRUMENT IF INVIT         IDIT				403	10	2.55	1.91	405	20	4.86	3.64	417	21	5.01	3.75
D44         DEBT INTRUMENTS OF REIT         EDRT         -	D42	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
E01         BONDS - PSU - TAXABLE         OBPT         - </td <td>D43</td> <td>DEBT INTRUMENT IF INVIT</td> <td>IDIT</td> <td>-</td>	D43	DEBT INTRUMENT IF INVIT	IDIT	-	-	-	-	-	-	-	-	-	-	-	-
E02 BONDS - PSU - TAX FREE OBPF	D44	DEBT INTRUMENTS OF REIT	EDRT	-	-	-	-	-	-	-	-	-	-	-	-
	E01	BONDS - PSU - TAXABLE	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
E03   EQUITY SHARES (INCL CO-OP SOCIETIES)   OESH	E02	BONDS - PSU - TAX FREE	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
	E03	EQUITY SHARES (INCL CO-OP SOCIETIES)	OESH	-	-			-		-		-	-		

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	OAFA	-	-	-	-	-	-	-	-	-	-	-	-
	SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-
E13	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
E14	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS /	OMGS	-	1	-	-	1	-	-	-	-	-	-	-
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	-	1	-	155	-	-	-	155	-	-	-
E20	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	-	-	1	-	ı	-	-	-	-	-	-	-
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	-	-	1	-	1	-	-	-	-	-	-	-
E24	REDEEMABLE CUMULATIVE PREFERENCE SHARES (RCPS - BASEL III)	ORCP	-	-	1	-	1	-	-	-	-	-	-	-
E25	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)		-	-	1	-	1	-	-	-	-	-	-	-
E26	RECLASSIFIED APPROVED INVESTMENTS - EQUITY (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)		-	-	-	-	-	-	-	-	-	-	-	-
	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS €" [PSU BANKS]	OAPS	-	-	-	-	-	-	-	-	-	-	-	-
	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS €" [PRIVATE BANKS]	OAPB	-	-	-	-	-	-	-	-	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		17,69,039	31,685	1.79	1.34	17,72,023	63,169	3.56	2.67	17,08,010	58,812	3.44	2.58

## 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)

								(Amount in its	. Lakiis,
No	Name of the Security	соі	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last	Remarks
INO	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Downgrade	Kemarks
Α.	<b>During the Quarter</b>								
					NIL				
В.	As on Date								
					NIL				
1									

#### 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 (Up	to the Quarter)	Premium ceded to reinsurers / Total
			Proportional	Non- Proportional	Facultative	reinsurance premium ceded (%)
	Outside India					
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%
	Total (A)	143	26,898.18	3,315.52	20,199.65	34%
	With In India					
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)					
	Total (B)	23	73,888.33	5,023.03	16,817.14	66%
	Grand Total (C)= (A)+(B)	166	1,00,786.52	8,338.56	37,016.79	100%

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

(Rs. In Lacs)

Name of the Insurer: IFFCO-Tokio General Insurance Company Ltd.
GROSS DIRECT PREMIUM UNDERWRITTEN (For the Quarter ended 30th September, 2024)

	NECT PREMIUM UNDERWA		the quarter	chaca source	ocptombor, 20	,													(RS. III Lacs)	
Registratio	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine		Motor TP	<u>Total</u> <u>Motor</u>	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Misc.	Total Miscellane ous	Grand Total
		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
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		0.77	27.44	0.00	0.00	19.35	2567.72	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		0.00	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		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	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			3.28
	Islands																	0.00	0.00	1
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		324.81	2178.67	0.00	1417.64	2383.95	18074.51	
	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
<del> </del> 1	Outside India 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
⊢'−	IOIAL (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)

Registratio	n No -106	I I I I	o the Quarte	i ended John	oeptember, z	.024)													(Rs. In Lacs	
Registratio	11 140:-100	Fire	Marine	Marine	Total Marine	Motor OD	Motor TP	Total	Health	Personal	Travel	Total Health	Workmen's	Public/	Engineering	Aviation	Crop	Other Misc.	Total	Grand
SI.No.	State / Union Territory		Hull	Cargo				Motor		Accident	Insurance		Compensation/ Employer's liability	Product Liability			Insurance		Miscellane ous	Total
		Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter										
	STATES <sup>c</sup>																			
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
	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			
	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			5166.93
	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			
	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		
	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			
	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			
	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			
	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		
	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			
	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		3150.74		
	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		
	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		6138.70		
	Maharashtra	5775.47	87.33	2389.32	2476.66	6540.46	6309.87	12850.33	6702.16		12.64	7892.30	421.43	769.91	3087.70	0.00	0.00			
	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		
	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		
	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			
	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	-		
	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			
	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		6056.48
	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		
	Sikkim	62.16	0.00	0.07	0.07	43.56	96.66 13352.22	140.22	2.67	0.00	0.00	2.67	0.00	0.00	0.00	0.00	0.00	2.93		
	Tamil Nadu	2875.99	0.00	1320.55	1320.55	9095.58		22447.80	1468.07	690.28	2.56	2160.91	239.93	286.14	265.03	0.00		1351.13		
24	Telangana	410.33	275.15	202.80	477.95	2622.22	2883.83	5506.05	703.44	185.14	2.32	890.90 0.19	100.78	195.87	716.41	0.00	0.00	718.04 0.12		
	Tripura Uttarakhand	244.16 1038.09	0.00	0.00 3.76	0.00 3.76	13.63 378.78	26.26 462.65	39.89 841.42	0.15 105.05	0.04 83.08	0.00	188.45	0.00 2.64	0.00 1.89	0.20 3.34	0.00	0.00			
	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		
		1373.15	0.00	661.18	662.11	1190.45	2849.67	4040.12	6251.04	474.01	0.90	6725.95	23.77	47.30	1018.12	0.00	0.00	256.67		
20	West Bengal TOTAL (A)	52717.50	841.08	12651.78	13492.86	74860.24		161622.15		5548.28	103.26	43291.17	2409.23	2709.76	1010.12					
	UNION TERRITORIES°	32111.30	041.00	12031.70	13432.00	74000.24	00701.30	101022.13	37033.02	3340.20	103.20	43231.17	2409.23	2105.10	10334.20	0.00	43311.33	33071.33	233003.31	303020.20
1	Andaman and Nicobar	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			3.38
	Islands	3.36	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	
	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			
	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			313.28
-	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		
	Govt. of NCT of Delhi	1081.12	16.97	3091.02	3107.99	5835.24	2936.22	8771.46		1145.43	17.25	6271.20	413.84	688.70	3278.36	0.00	0.00			
	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			
	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			
	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		
-	Puducherry	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		
	TOTAL (B)	2446.48	16.97	3281.42	3298.39	7891.83	5678.81	13570.64	5430.19		18.80	6689.38	483.94	698.58	3595.76					
	101112 (5)	2440.40	10.01	0201142	0200.00		00.0.01	.00.0.04	0.700.10	12-10.00	10.00	0000.00	100.04	000.00	0000.70	0.00	1411.04	0020.12	01402.00	5.2200
	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			
	O	55400.55	250.65	45000.00	40704.55	20752 22	20442 =:	475400 ==	40000 5 :	0700.55	400.00	40000 -:	2002 12	0.400.65	11100 00		47000	00000	004005 ==	100015 5
	Grand Total (A)+(B)+(C)	55163.98	858.05	15933.20	16791.25	82752.08	92440.71	175192.79	43069.81	6788.66	122.07	49980.54	2893.16	3408.35	14190.03	0.00	47329.03	38098.65	331092.57	403047.79

### 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)

								(Allioune in itsi	,
Sl.No.	Line of Business	_	rter ending on ember, 2024			Upto the Quar 30th Septer	_	the previous	ponding quarter of year ended 30th nber, 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

SI.No.	Channels	For the Quai 30th Septem		Upto the Quarte Septembe		For the correspon of the previous 30th Septemb	year ended	Up to the co quarter of the ended 30th Se	previous year
		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	96499	73663.64	220244	105493.10	140103	71445.02	276989	145266.38
	-Officers/Employees -Online (Through Company Website) -Others								
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

FORM NL-37-CLAIMS DATA

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

Upto the quarter ending on Sep'24

																			No. of claims onl	У
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1809	3169	18	3187	64051	42327	106378	14244	2413	66	16723	729	176	969	2	654	0	6107	136734
2	Claims reported during the period	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	Claims Settled during the period	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	Claims Repudiated during the period	0	0	0	0	653	1	654	19116	1277	22	20415	8	0	0	0	0	0	17	21094
	Other Adjustment ( to be specified) (i) Closed Claims	148	2104	1	2105	17880	446	18326	0	0	0	0	453	14	73	0	14	0	11101	32234
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	Claims O/S at End of the period	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 d

#### Upto the quarter ending on Sep'24

(Amount in Rs. Lakhs)

																			113. Lanii3/	
SI. 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		0.00		0.00	0.00		45.06	14514.91
	Other Adjustment ( to be specified) (i) Closed Claims	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
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	8351.55	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		38222.21	39452.11	445.63	1873.23	11.84	2330.70	622.98	4837.79		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 d

### 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)

							Ag	eing of C	laims (Claim	s paid)				<u> </u>	unt m rts. L		
SI.No.	Line of Business			No.	of claims	paid					Amou	nt of claims	s paid			Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	months	> 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																1158	7363.22
2	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		6826	3270		54	94	19424.84	10237.65	6455.68						41841.16
5	Motor TP	136		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				2722.98
- 8	Travel	5	4	2	1	1	1	0	13.14	2.22	0.05	4.08	0.00		0.00		
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		4	14	0	0	0.01	0.03	5.01	0.35	334.63	0.00	3.08		
11	Engineering	108	79	82	104	91	9	5	113.19	57.94	234.85		476.44				
12	Aviation	0	0	۱ ۱	0	0	0	1	0.00	0.00	0.00	0.00	0.00	0.00	49.63		49.63
13	Crop Insurance	10			10	_	2	0	36526.29	11868.76	100.74	188.13					
14	Other segments (a)	0	0	v	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

														(Amo	unt in Rs. L		
							Aç	eing of C	laims (Claim	s paid)							
SI.No.	Line of Business			No.	of claims	paid					Amou	nt of claims	paid			Total No. of claims paid	Total amount of claims paid
		upto 1	>1	> 3	> 6	> 1 year	> 3	> 5	upto 1	> 1 month	> 3	> 6	> 1 year	> 3 years	> 5 years		
		month	month			and <= 3	<b>,</b>	years	month	and <=3	months	months	and <= 3	and <= 5			
				and <= 6		years	and <= 5			months	and <= 6	and <= 1	years	years			
			months	months	year		years				months	year					
1	Fire	411	417	345			53		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		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			1592	2384	1294.16	4551.47	6607.85	8898.11	29346.97	13230.89	15670.35	11511	79599.80
6	Health	45464	26019				188	30	23524.31	14066.29	4616.11	2622.14	580.99	_	24.93	91031	45653.97
7	Personal Accident	440	966		496	189	15		301.55	1094.43	1617.89		651.73	34.86	-17.86	2974	5131.70
8	Travel	14				1	2		14.98		10.75		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	_	9			2		0.08	0.15	21.85		570.12	63.65	3.08	51	771.88
11	Engineering	182	149	150	185		10		160.87	93.27	409.37		781.50		9.35	841	2433.30
12	Aviation	0	0	0		0			0.00	0.00	0.00		0.00		49.63		49.63
13	Crop Insurance	40	128	-					38528.06	12554.35			42.03	3.59	4.60	229	51955.03
14	Other segments (a)	0	0	0		0	0	-	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

SI. No.	Office Information	Number		
1	No. of offices at the beginning of the y	377		
2	No. of branches approved during the y	1		
3	No. of branches opened during the	Out of approvals of previous	-	
4	year	Out of approvals of this year	1	
5	No. of branches closed during the year	r	0	
6	No of branches at the end of the year		378	
7	No. of branches approved but not ope	ned	0	
8	No. of rural branches		1	
9	No. of urban branches		377	
10	No. of Directors:-			
	(a) Independent Director		3	
	(b) Executive Director **		2	
	(c) Non-executive Director	9		
	(d) Women Director*		1	
	(e) Whole time Director **	2		
11	No. of Employees			
	(a) On-roll:		4760	
	(b) Off-roll:		1060	
	(c) Total	5820		
12	No. of Insurance Agents and Inte	rmediaries		
	(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		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** 

Particulars	Employees	Insurance Agents and Intermediaries
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** SI. No. Name of person Designation Role /Category Details of change in the period, if any Mr. Rakesh Kapur No Change Chairman Chairman 2 Mr. Kichiichiro Yamamoto Vice Chairman Vice Chairman No Change 3 Mr. Dileephai Sanghani Non - Executive Director No Change Director 4 Mr. Yogendra Kumar Director Non - Executive Director No Change 5 No Change Mr. A.K. Gupta Director Non - Executive Director 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 Non - Executive Director No Change Director 11 Mr. Allen Po Hsu Juang Director Non - Executive Director No Change Mr. Ko. Shimzu Non - Executive Director No Change 12 Director 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 No Change Director Sr. Executive Director \* Head-(HR, Admin & CSR) 15 Mr. Ramesh Kumar No Change 16 Mr. Gunasekhar Boga Executive Director - Underwritting\* Head (Underwritting) No Change 17 Mrs. Niharika Singh Executive Director - Marketing\* No Change Head (Marketing) Mr. Sanket Gupta Chief Financial Officer No Change 18 EVP & CFO 19 Mr. Neeraj Kumar Jain EVP & Head (Claims) \* Head (Claims) No Change EVP & Chief Risk Officer 20 Mr. Yusuke Yoshida 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 Company Secretary & Chief No Change Compliance Officer Compliance Officer Financial Advisor & Chief of Internal Financial Advisor & Chief of 23 Mr. Pankaj Dhingra No Change Audit Internal Audit 24 No Change Mrs. Isha Khera Appointed Actuary Appointed Actuary 25 Mr. Durgesh Nandan Pathak EVP (IT)\* Head (IT) No Change

### Notes:-

<sup>(\*)</sup> 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)

	(Amount in Rs. Lakhs)  Rural & Social Obligations (Quarterly Returns)							
SI.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured			
1	FIRE	Rural	13,501	1060.86	1,74,50,611.12			
	TINE	Social						
2	MARINE CARGO	Rural Social	+					
3	MARINE OTHER THAN CARGO	Rural						
		Social						
4	MOTOR OD	Rural Social	378447	23759.76	8,19,722.43			
_	MOTOR TO	Rural	1484222	43113.22	1,69,262.88			
5	MOTOR TP	Social			, ,			
6	HEALTH	Rural	34,398.00	3,726.38	2,74,818.95			
0	HEALITI	Social						
7	PERSONAL ACCIDENT	Rural	57667	1542.72	48,16,340.24			
	1 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 -	Social	1	39.78	89,584.80			
8	TRAVEL	Rural Social						
	+	Rural	4911	627.84	4,49,940.43			
9	Workmen's Compensation/ Employer's liability	Social	4911	027.04	4,49,940.4.			
10	Public/ Product Liability	Rural Social						
11	Engineering	Rural	3722	1164.10	2546345.9			
11		Social						
12	Aviation	Rural						
12	Aviation	Social						
13	Other Segment (a)	Rural	142.00	47,329.03	5,59,723.51			
	outer organism	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			
	Total	Rural Social	21,33,810	1,34,009.68	3,71,03,341.56			
			217	47,220.72	6,46,506.83			

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

# PERIODIC DISCLOSURES FORM NL - 44 - MOTOR TP OBLIGATIONS

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

	(₹ In Laki				
Items	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.

#### **GRIEVANCE DISPOSAL**

SI No. **Particulars** Opening Additions during the **Complaints Resolved Complaints Total Complaints** quarter (net of duplicate Pending at the registered up to **Balance** \* **Fully Accepted Partial** Rejected complaints) end of the the quarter during Accepted quarter the financial year Complaints made by customers Proposal Related 0 0 0 0 0 0 0 b) Claims Related 49 972 274 403 310 34 1523 Policy Related 2 49 25 19 6 93 c) 1 0 10 5 2 2 12 Premium Related Refund Related 0 0 1 1 0 0 6 f) Coverage Related 1 15 14 2 0 0 25 Cover Note Related 0 0 0 0 3 0 0 Product Related 0 0 0 0 Others (to be specified): 0 7 0 1 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 321 315 Total 52 1055 430 41 1672 Total No. of policies during previous year: 95,02,871 Total No. of claims during previous year: 13,72,449 Total No. of policies during current year: 40,16,607 Total No. of claims during current year: 4,37,695

	claims registered (current year):						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	41	100%	-	-	-	-
b)	15 - 30 days	0	0%	•	-	•	-
c)	30 - 90 days	0	0%	-	-	•	-
d)	90 days & Beyond	0	0%	ı	-	ı	-
	Total Number of Complaints	41	100%	-	-	-	_

0.23

34.80

Note:- (a) Opening balance should tally with the closing balance of the previous quarter.

(b) Complaints reported should be net of duplicate complaints

Total No. of Policy Complaints (current year) per 10,000

Total No. of Claim Complaints (current year) per 10,000

policies (current year):

(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.

Date: July - September' 2024

### PERIODIC DISCLOSURES

### FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ending: 30-09-2024

### Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

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

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