| Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2025 - 30th September, 2025 | | |
|---|---|---|
| **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 |
| | NL-9A-SHAREHOLDING PATTERN SCHEDULE | Pattern of Shareholding-Annexure A |
| 10 | NL-10-RESERVE AND SURPLUS SCHEDULE | Reserves and Surplus |
| 11 | NL-11-BORROWING SCHEDULE | Borrowings |
| 12 | NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS) | Investment |
| | NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS) | |
| | AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND | |
| 13 | NL-13-LOANS SCHEDULE | Loans |
| 14 | NL-14-FIXED ASSETS SCHEDULE | Fixed Assets |
| 15 | NL-15-CASH AND BANK BALANCE SCHEDULE | Cash and Bank Balance |
| 16 | NL-16-ADVANCES AND OTHER ASSETS SCHEDULE | Advances & Other Assets |
| 17 | NL-17-CURRENT LIABILITIES SCHEDULE | Current Liabilities |
| 18 | NL-18-PROVISIONS SCHEDULE | Provisions |
| 19 | NL-19-MISC EXPENDITURE SCHEDULE | Misc Expenditure |
| 20 | NL-20-ANALYTICAL RATIOS SCHEDULE | Analytical Ratios |
| 21 | NL-21-RELATED PARTY TRANSACTIONS SCHEDULE | Related Party Transactions |
| 22 | NL-23 - SOLVENCY MARGIN - GI-TA | Statement of Admissible Assets |
| 23 | NL-24 - SOLVENCY MARGIN - GI-TR | Statement of Liabilities |
| 24 | NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA | Required Solvency Margin |
| 25 | NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB | Solvency Margin |
| 26 | NL-27-PRODUCT INFORMATION | Product Information |
| 27 | NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS | Investment assets and Accretion of Assets |
| 28 | NL-29-DEBT SECURITIES | Debt Securities |
| 29 | NL-30-NON PERFORMING ASSETS | Non performing assets |
| 30 | NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT | Investment and Investment Income |
| 31 | NL-32-STATEMENT OF DOWN GRADED INVESTMENTS | Down graded investment, Investment Rating and Infra investment rating |
| 32 | NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION | Reinsurance Risk Concentration |
| 33 | NL-34-GEOGRAPHICAL DISTN OF BSNS | Geographical Distribution of Business |
| 34 | NL-35-BSNS RETURNS ACROSS LOB | Quarterly Business Returns for different line of business (Premium amount and number of policies) |
| 35 | NL-36-CHANNEL WISE PREMIUM | Business channels |
| 36 | NL-37-CLAIMS DATA | Claims Data |
| 37 | NL-39-AGEING OF CLAIMS | Ageing of Claims |
| 38 | NL-41-OFFICE INFORMATION | Office Information |
| 39 | NL-42-KEY MANAGEMENT PERSONS | Board of Directors & Management Person |
| 40 | NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS | Rural & Social Sector Obligations |
| 41 | NL-44 MOTOR THIRD PARTY OBLIGATION | Motor Third Party Obligation |
| 42 | NL-45-GRIEVANCE DISPOSAL | Grievance Disposal |
| 43 | NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE | 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 2025**

(₹ In Lakhs)

| | Particulars | Schedule | QUARTER ENDED 30TH SEPTEMBER 2025 | HALF YEAR ENDED 30TH SEPTEMBER 2025 | QUARTER ENDED 30TH SEPTEMBER 2024 | HALF YEAR ENDED 30TH SEPTEMBER 2024 |
|---|---|---|---|---|---|---|
| | | | | | | |
| 1 | Premiums earned (Net) | **NL-4-Premium Schedule** | 5,810 | 9,398 | 3,834 | 8,458 |
| | | | | | | |
| 2 | Profit/ (Loss) on sale/redemption of Investments | | 61 | 64 | 4 | 5 |
| | | | | | | |
| 3 | Interest, Dividend & Rent – Gross * | | 1,828 | 3,584 | 1,991 | 3,461 |
| | | | | | | |
| 4 | a) Other Income: | | | | | |
| | i) Transfer & Duplicate Fee | | - | - | - | - |
| | ii) Exchange Gain / (Loss) | | - | - | - | - |
| | iii) Handling Charges | | (52) | (94) | (60) | (72) |
| | | | | | | |
| | 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)** | | **7,647** | **12,952** | **5,769** | **11,852** |
| | | | | | | |
| 1 | Claims Incurred (Net) | **NL-5-Claims Schedule** | 3,665 | 10,796 | 5,072 | 8,443 |
| | | | | | | |
| 2 | Commission | **NL-6-Commission Schedule** | 251 | (63) | (564) | (2,331) |
| | | | | | | |
| 3 | Operating Expenses related to Insurance Business | **NL-7-Operating Expenses Schedule** | 754 | 1,524 | 638 | 1,674 |
| | | | | | | |
| 4 | Premium Deficiency | | - | - | - | - |
| | | | | | | |
| | **TOTAL (B)** | | **4,670** | **12,257** | **5,146** | **7,786** |
| | **Operating Profit/(Loss) from Fire Business C = (A - B)** | | **2,977** | **695** | **623** | **4,066** |
| | **APPROPRIATIONS** | | | | | |
| | | | | | | |
| | Transfer to Shareholders' Account | | 2,977 | 695 | 623 | 4,066 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserve | | - | - | - | - |
| | **TOTAL (C)** | | **2,977** | **695** | **623** | **4,066** |

*** Note 1**

(₹ In Lakhs)

| **Pertaining to Policyholder's funds** | QUARTER ENDED 30TH SEPTEMBER 2025 | HALF YEAR ENDED 30TH SEPTEMBER 2025 | QUARTER ENDED 30TH SEPTEMBER 2024 | HALF YEAR ENDED 30TH SEPTEMBER 2024 |
|---|---|---|---|---|
| | | | | |
| Interest, Dividend & Rent | 695 | 1,321 | 723 | 1,406 |
| **Add/Less:-** | | | | |
| Investment Expenses | - | - | - | - |
| Amortisation of Premium/ Discount on Investments | 83 | 163 | 90 | 173 |
| Amount written off in respect of depreciated investments | - | - | - | - |
| Provision for Bad and Doubtful Debts | - | - | - | - |
| Provision for diminution in the value of other than actively traded Equities | - | - | - | - |
| Investment income from Pool | 1,050 | 2,100 | 1,178 | 1,882 |
| **Interest, Dividend & Rent – Gross** | **1,828** | **3,584** | **1,991** | **3,461** |

## PERIODIC DISCLOSURES

### FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2025

(₹ In Lakhs)

| | Particulars | Schedule | QUARTER ENDED 30TH SEPTEMBER 2025 | HALF YEAR ENDED 30TH SEPTEMBER 2025 | QUARTER ENDED 30TH SEPTEMBER 2024 | HALF YEAR ENDED 30TH SEPTEMBER 2024 |
|---|---|---|---|---|---|---|
| | | | | | | |
| 1 | Premiums earned (Net) | **NL-4-Premium Schedule** | 3,932 | 7,873 | 3,421 | 6,867 |
| | | | | | | |
| 2 | Profit/ (Loss) on sale/redemption of Investments | | 32 | 33 | 2 | 2 |
| | | | | | | |
| 3 | Interest, Dividend & Rent – Gross * | | 404 | 764 | 335 | 640 |
| | | | | | | |
| 4 | a) Other Income: | | | | | |
| | i) Transfer & Duplicate Fee | | - | - | - | - |
| | ii) Exchange Gain / (Loss) | | - | - | - | - |
| | iii) Handling Charges | | (12) | (23) | (10) | (14) |
| | | | | | | |
| | b) Contribution from the Shareholders' Account: | | | | | |
| | i) Towards Excess Expenses of Management | | - | - | - | - |
| | ii) Towards Remuneration of MD/CEO/WTD/Other KMPs | | - | - | - | - |
| | iii) Others | | - | - | - | - |
| | | | | | | |
| | **TOTAL (A)** | | **4,356** | **8,647** | **3,748** | **7,495** |
| | | | | | | |
| 1 | Claims Incurred (Net) | **NL-5-Claims Schedule** | 4,107 | 8,399 | 3,944 | 6,853 |
| | | | | | | |
| 2 | Commission | **NL-6-Commission Schedule** | 242 | 908 | 251 | 406 |
| | | | | | | |
| 3 | Operating Expenses related to Insurance Business | **NL-7-Operating Expenses Schedule** | 638 | 1,594 | 497 | 1,323 |
| | | | | | | |
| 4 | Premium Deficiency | | - | - | - | - |
| | | | | | | |
| | **TOTAL (B)** | | **4,987** | **10,901** | **4,692** | **8,582** |
| | **Operating Profit/(Loss) from Marine Business C = (A - B)** | | **(631)** | **(2,254)** | **(944)** | **(1,087)** |
| | **APPROPRIATIONS** | | | | | |
| | | | | | | |
| | Transfer to Shareholders' Account | | (631) | (2,254) | (944) | (1,087) |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserve | | - | - | - | - |
| | **TOTAL (C)** | | **(631)** | **(2,254)** | **(944)** | **(1,087)** |

*** Note 1**

(₹ In Lakhs)

| Pertaining to Policyholder's funds | QUARTER ENDED 30TH SEPTEMBER 2025 | HALF YEAR ENDED 30TH SEPTEMBER 2025 | QUARTER ENDED 30TH SEPTEMBER 2024 | HALF YEAR ENDED 30TH SEPTEMBER 2024 |
|---|---|---|---|---|
| | | | | |
| Interest, Dividend & Rent | 361 | 680 | 298 | 570 |
| **Add/Less:-** | | | | |
| Investment Expenses | - | - | - | - |
| Amortisation of Premium/ Discount on Investments | 43 | 84 | 37 | 70 |
| 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 | - | - | - | - |
| **Interest, Dividend & Rent – Gross** | **404** | **764** | **335** | **640** |

## PERIODIC DISCLOSURES

### FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2025

(₹ In Lakhs)

| | Particulars | Schedule | QUARTER ENDED 30TH SEPTEMBER 2025 | HALF YEAR ENDED 30TH SEPTEMBER 2025 | QUARTER ENDED 30TH SEPTEMBER 2024 | HALF YEAR ENDED 30TH SEPTEMBER 2024 |
|---|---|---|---|---|---|---|
| | | | | | | |
| 1 | Premiums earned (Net) | **NL-4-Premium Schedule** | 136,564 | 271,792 | 130,839 | 269,926 |
| | | | | | | |
| 2 | Profit/ (Loss) on sale/redemption of Investments | | 1,894 | 1,991 | 132 | 150 |
| | | | | | | |
| 3 | Interest, Dividend & Rent – Gross * | | 24,012 | 46,174 | 23,585 | 47,168 |
| | | | | | | |
| 4 | a) Other Income: | | | | | |
| | i) Transfer & Duplicate Fee | | 8 | 14 | 10 | 21 |
| | ii) Exchange Gain / (Loss) | | - | 9 | - | - |
| | iii) Handling Charges | | (22) | (42) | (3) | (16) |
| | | | | | | |
| | 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)** | | **162,456** | **319,938** | **154,563** | **317,249** |
| | | | | | | |
| 1 | Claims Incurred (Net) | **NL-5-Claims Schedule** | 120,692 | 241,037 | 118,408 | 239,120 |
| | | | | | | |
| 2 | Commission | **NL-6-Commission Schedule** | 20,485 | 41,597 | 16,403 | 32,401 |
| | | | | | | |
| 3 | Operating Expenses related to Insurance Business | **NL-7-Operating Expenses Schedule** | 22,940 | 42,719 | 22,042 | 43,795 |
| | | | | | | |
| 4 | Premium Deficiency | | - | - | - | - |
| | | | | | | |
| | **TOTAL (B)** | | **164,117** | **325,353** | **156,853** | **315,316** |
| | **Operating Profit/(Loss) from Miscellaneous Business C = (A - B)** | | **(1,661)** | **(5,415)** | **(2,290)** | **1,933** |
| | **APPROPRIATIONS** | | | | | |
| | | | | | | |
| | Transfer to Shareholders' Account | | (1,661) | (5,415) | (2,290) | 1,933 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserve | | - | - | - | - |
| | **TOTAL (C)** | | **(1,661)** | **(5,415)** | **(2,290)** | **1,933** |

*** Note 1**

(₹ In Lakhs)

| Pertaining to Policyholder's funds | QUARTER ENDED 30TH SEPTEMBER 2025 | HALF YEAR ENDED 30TH SEPTEMBER 2025 | QUARTER ENDED 30TH SEPTEMBER 2024 | HALF YEAR ENDED 30TH SEPTEMBER 2024 |
|---|---|---|---|---|
| | | | | |
| Interest, Dividend & Rent | 21,427 | 41,012 | 20,893 | 41,885 |
| **Add/Less:-** | | | | |
| Investment Expenses | - | - | - | - |
| Amortisation of Premium/ Discount on Investments | 2,531 | 5,054 | 2,614 | 5,159 |
| 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 | 54 | 108 | 78 | 124 |
| **Interest, Dividend & Rent – Gross** | **24,012** | **46,174** | **23,585** | **47,168** |

## PERIODIC DISCLOSURES

### FORM NL-1-B-RA

TOTAL REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2025

(₹ In Lakhs)

| | Particulars | Schedule | QUARTER ENDED 30TH SEPTEMBER 2025 | HALF YEAR ENDED 30TH SEPTEMBER 2025 | QUARTER ENDED 30TH SEPTEMBER 2024 | HALF YEAR ENDED 30TH SEPTEMBER 2024 |
|---|---|---|---|---|---|---|
| | | | | | | |
| 1 | Premiums earned (Net) | **NL-4-Premium Schedule** | 146,306 | 289,063 | 138,094 | 285,251 |
| | | | | | | |
| 2 | Profit/ (Loss) on sale/redemption of Investments | | 1,987 | 2,088 | 138 | 157 |
| | | | | | | |
| 3 | Interest, Dividend & Rent – Gross * | | 26,244 | 50,522 | 25,911 | 51,269 |
| | | | | | | |
| 4 | a) Other Income: | | | | | |
| | i) Transfer & Duplicate Fee | | 8 | 14 | 10 | 21 |
| | ii) Exchange Gain / (Loss) | | - | 9 | - | - |
| | iii) Handling Charges | | (86) | (159) | (73) | (102) |
| | | | | | | |
| | 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)** | | **174,459** | **341,537** | **164,080** | **336,596** |
| | | | | | | |
| 1 | Claims Incurred (Net) | **NL-5-Claims Schedule** | 128,464 | 260,232 | 127,424 | 254,416 |
| | | | | | | |
| 2 | Commission | **NL-6-Commission Schedule** | 20,978 | 42,442 | 16,090 | 30,476 |
| | | | | | | |
| 3 | Operating Expenses related to Insurance Business | **NL-7-Operating Expenses Schedule** | 24,332 | 45,837 | 23,177 | 46,792 |
| | | | | | | |
| 4 | Premium Deficiency | | - | - | - | - |
| | | | | | | |
| | **TOTAL (B)** | | **173,774** | **348,511** | **166,691** | **331,684** |
| | **Operating Profit/(Loss) C = (A - B)** | | **685** | **(6,974)** | **(2,611)** | **4,912** |
| | **APPROPRIATIONS** | | | | | |
| | | | | | | |
| | Transfer to Shareholders' Account | | 685 | (6,974) | (2,611) | 4,912 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserve | | - | - | - | - |
| | **TOTAL (C)** | | **685** | **(6,974)** | **(2,611)** | **4,912** |

*** Note 1**

(₹ In Lakhs)

| **Pertaining to Policyholder's funds** | QUARTER ENDED 30TH SEPTEMBER 2025 | HALF YEAR ENDED 30TH SEPTEMBER 2025 | QUARTER ENDED 30TH SEPTEMBER 2024 | HALF YEAR ENDED 30TH SEPTEMBER 2024 |
|---|---|---|---|---|
| | | | | |
| Interest, Dividend & Rent | 22,483 | 43,013 | 21,914 | 43,861 |
| **Add/Less:-** | | | | |
| Investment Expenses | - | - | - | - |
| Amortisation of Premium/ Discount on Investments | 2,657 | 5,301 | 2,741 | 5,402 |
| Amount written off in respect of depreciated investments | - | - | - | - |
| Provision for Bad and Doubtful Debts | - | - | - | - |
| Provision for diminution in the value of other than actively traded Equities | - | - | - | - |
| Investment income from Pool | 1,104 | 2,208 | 1,256 | 2,006 |
| **Interest, Dividend & Rent – Gross** | **26,244** | **50,522** | **25,911** | **51,269** |

## PERIODIC DISCLOSURES

**FORM NL-2-B-PL**

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

**Registration No. 106 dated 4.12.2000**

**PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2025** **(₹ In Lakhs)**

| | Particulars | Schedule | QUARTER ENDED 30TH SEPTEMBER 2025 | HALF YEAR ENDED 30TH SEPTEMBER 2025 | QUARTER ENDED 30TH SEPTEMBER 2024 | HALF YEAR ENDED 30TH SEPTEMBER 2024 |
|---|---|---|---|---|---|---|
| | | | | | | |
| 1 | OPERATING PROFIT/(LOSS) | | | | | |
| | (a) Fire Insurance | | 2,977 | 695 | 1,309 | 4,066 |
| | (b) Marine Insurance | | (631) | (2,254) | (951) | (1,087) |
| | (c) Miscellaneous Insurance | | (1,661) | (5,415) | (2,806) | 1,933 |
| | | | | | | |
| 2 | INCOME FROM INVESTMENTS | | | | | |
| | (a) Interest, Dividend & Rent – Gross | | 5,913 | 12,809 | 6,094 | 12,205 |
| | (b) Profit on sale of investments | | 588 | 622 | 38 | 43 |
| | (c) (Loss on sale/ redemption of investments) | | - | - | - | - |
| | (d) Amortization of Premium / Discount on Investments | | 690 | 1,579 | 762 | 1,503 |
| | | | | | | |
| 3 | OTHER INCOME | | | | | |
| | (a) Recovery from Investments written off | | 64 | 64 | 21 | 21 |
| | (b) Profit on Sale of Fixed Assets | | (1) | - | - | - |
| | (c) Miscellaneous Income | | 105 | 237 | 293 | 377 |
| | | | | | | |
| | **TOTAL (A)** | | **8,044** | **8,337** | **4,760** | **19,061** |
| | | | | | | |
| 4 | PROVISIONS (Other than taxation) | | | | | |
| | (a) For diminution in the value of investments | | - | - | - | - |
| | (b) For doubtful debts | | - | - | - | - |
| | (c) For Others | | - | - | - | - |
| | | | | | | |
| 5 | OTHER EXPENSES | | | | | |
| | (a) Expenses other than those related to Insurance Business | | - | - | - | - |
| | (b) Bad Debts written off | | 70 | 70 | - | - |
| | (c) Interest on Subordinated Debts | | - | - | - | - |
| | (d) Expenses towards Corporate Social Responsibility (CSR) Activities | | 129 | 258 | 94 | 221 |
| | (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 | | 16 | 16 | 38 | 39 |
| | **TOTAL (B)** | | **215** | **344** | **132** | **260** |
| | **Profit/ (Loss) Before Tax** | | **7,829** | **7,993** | **4,628** | **18,801** |
| | | | | | | |
| | Less: Provision for Taxation | | | | | |
| | Current Tax | | 1,230 | 1,260 | 230 | 3,500 |
| | Deferred Tax | | 626 | 634 | 762 | 1,092 |
| | Less: Short / (Excess) provision for taxation for earlier years | | | | | |
| | Current Tax | | 139 | 139 | - | - |
| | Deferred Tax | | (133) | (133) | - | - |
| | **Profit/ (Loss) After Tax** | | **5,967** | **6,093** | **3,636** | **14,209** |
| | | | | | | |
| | **APPROPRIATIONS** | | | | | |
| | (a) Interim dividends paid during the year | | - | - | - | - |
| | (b) Final dividend paid | | - | - | - | - |
| | (c) Transfer to any Reserves or Other Accounts | | - | - | - | - |
| | | | | | | |
| | Balance of Profit/ (Loss) brought forward from last year | | | 263,533 | | 250,023 |
| | | | | | | |
| | **Balance carried forward to Balance Sheet** | | | **269,626** | | **264,232** |
| | | | | | | |

## PERIODIC DISCLOSURES

FORM NL-3-B-BS

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

**Registration No. 106 dated 4.12.2000**

**BALANCE SHEET AS AT 30TH SEPTEMBER 2025**

(₹ In Lakhs)

| | | Schedule | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 |
|---|---|---|---|---|
| | | | | |
| | **SOURCES OF FUNDS** | | | |
| | | | | |
| | SHARE CAPITAL | NL-8-Share Capital Schedule | 28,782 | 28,782 |
| | | | | |
| | SHARE APPLICATION MONEY PENDING ALLOTMENT | | - | - |
| | | | | |
| | RESERVES AND SURPLUS | NL-10-Reserves and Surplus Schedule | 403,476 | 398,082 |
| | | | | |
| | FAIR VALUE CHANGE ACCOUNT | | | |
| | - Shareholders' Funds | | 210 | 127 |
| | - Policyholders' Funds | | 851 | 460 |
| | | | | |
| | BORROWINGS | NL-11-Borrowings Schedule | - | - |
| | | | | |
| | **TOTAL** | | **433,319** | **427,451** |
| | | | | |
| | **APPLICATION OF FUNDS** | | | |
| | | | | |
| | INVESTMENTS | | | |
| | Investments - Shareholders' | NL-12-Investment Schedule | 349,627 | 371,514 |
| | Investments - Policyholders' | NL-12(A)-Investment Schedule | 1,413,669 | 1,346,129 |
| | | | | |
| | LOANS | NL-13-Loans Schedule | - | - |
| | | | | |
| | FIXED ASSETS | NL-14-Fixed Assets Schedule | 18,724 | 17,251 |
| | | | | |
| | DEFERRED TAX ASSET (NET) | | 5,319 | 5,589 |
| | | | | |
| | CURRENT ASSETS | | | |
| | Cash and Bank Balances | NL-15-Cash and bank balance Schedule | 29,448 | 7,190 |
| | Advances and Other Assets | NL-16-Advances and Other Assets Schedule | 233,753 | 219,204 |
| | | | | |
| | **Sub-Total (A)** | | **263,201** | **226,394** |
| | | | | |
| | CURRENT LIABILITIES | NL-17-Current Liabilities Schedule | 1,329,494 | 1,264,895 |
| | | | | |
| | PROVISIONS | NL-18-Provisions Schedule | 287,727 | 274,531 |
| | | | | |
| | **Sub-Total (B)** | | **1,617,221** | **1,539,426** |
| | | | | |
| | NET CURRENT ASSETS (C) = (A - B) | | **(1,354,020)** | **(1,313,032)** |
| | | | | |
| | MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | NL-19-Miscellaneous Expenditure Schedule | - | - |
| | | | | |
| | DEBIT BALANCE IN PROFIT & LOSS A/C | | - | - |
| | | | | |
| | **TOTAL** | | **433,319** | **427,451** |

**CONTINGENT LIABILITIES**

(₹ In Lakhs)

| | Particulars | | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 |
|---|---|---|---|---|
| | | | | |
| 1 | Partly paid-up investments | | - | - |
| 2 | Claims, other than against policies, not acknowledged as debt by the Company | | 2,024 | 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 | | 45,234 | 30,569 |
| 6 | Reinsurance obligations to the extent not provided for in accounts | | - | - |
| 7 | Others | | - | - |
| | **TOTAL** | | **47,258** | **32,143** |

## PERIODIC DISCLOSURES

### FORM NL-4- PREMIUM SCHEDULE

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | | | | HALF YEAR ENDED 30TH SEPTEMBER 2025 | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| | Gross Direct Premium | 24,605 | 9,655 | 200,475 | 234,735 | 66,954 | 20,621 | 349,474 | 437,049 |
| | Add: Premium on reinsurance accepted | 11,443 | 37 | 1,540 | 13,020 | 22,411 | 102 | 1,717 | 24,230 |
| | Less : Premium on reinsurance ceded | 31,079 | 5,460 | 68,660 | 105,199 | 79,441 | 10,283 | 96,766 | 186,490 |
| | | | | | | | | | |
| | **Net Written Premium** | **4,969** | **4,232** | **133,355** | **142,556** | **9,924** | **10,440** | **254,425** | **274,789** |
| | | | | | | | | | |
| | Add: Opening balance of UPR | - | - | - | - | 12,338 | 4,697 | 275,984 | 293,019 |
| | Less: Closing balance of UPR | (841) | 300 | (3,209) | (3,750) | 12,864 | 7,264 | 258,617 | 278,745 |
| | **Net Earned Premium** | **5,810** | **3,932** | **136,564** | **146,306** | **9,398** | **7,873** | **271,792** | **289,063** |
| | | | | | | | | | |
| | **Gross Direct Premium** | | | | | | | | |
| | **- In India** | 24,605 | 9,655 | 200,475 | **234,735** | 66,954 | 20,621 | 349,474 | **437,049** |
| | **- Outside India** | - | - | - | **-** | - | - | - | **-** |

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2024 | | | | HALF YEAR ENDED 30TH SEPTEMBER 2024 | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| | Gross Direct Premium | 19,910 | 8,053 | 190,249 | 218,212 | 55,164 | 16,791 | 331,093 | 403,048 |
| | 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 | 146,114 |
| | | | | | | | | | |
| | **Net Written Premium** | **4,332** | **3,405** | **129,396** | **137,133** | **10,263** | **8,138** | **248,505** | **266,906** |
| | | | | | | | | | |
| | Add: Opening balance of UPR | - | - | - | - | 11,679 | 4,355 | 267,617 | 283,651 |
| | Less: Closing balance of UPR | 498 | (16) | (1,443) | (961) | 13,484 | 5,626 | 246,196 | 265,306 |
| | **Net Earned Premium** | **3,834** | **3,421** | **130,839** | **138,094** | **8,458** | **6,867** | **269,926** | **285,251** |
| | | | | | | | | | |
| | **Gross Direct Premium** | | | | | | | | |
| | **- In India** | 19,910 | 8,053 | 190,249 | **218,212** | 55,164 | 16,791 | 331,093 | **403,048** |
| | **- Outside India** | - | - | - | **-** | - | - | - | **-** |

## PERIODIC DISCLOSURES

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

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | | | HALF YEAR ENDED 30TH SEPTEMBER 2025 | | |
|---|---|---|---|---|---|---|---|
| | | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| | Gross Direct Premium | 8,184 | 1,471 | 9,655 | 19,113 | 1,508 | 20,621 |
| | Add: Premium on reinsurance accepted | 37 | - | 37 | 102 | - | 102 |
| | Less : Premium on reinsurance ceded | 3,991 | 1,469 | 5,460 | 8,777 | 1,506 | 10,283 |
| | | | | | | | |
| | **Net Written Premium** | **4,230** | **2** | **4,232** | **10,438** | **2** | **10,440** |
| | | | | | | | |
| | Add: Opening balance of UPR | - | - | - | 4,671 | 26 | 4,697 |
| | Less: Closing balance of UPR | 281 | 19 | 300 | 7,231 | 33 | 7,264 |
| | **Net Earned Premium** | **3,949** | **(17)** | **3,932** | **7,878** | **(5)** | **7,873** |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | **Gross Direct Premium** | | | | | | |
| | **- In India** | 8,184 | 1,471 | **9,655** | 19,113 | 1,508 | **20,621** |
| | **- Outside India** | - | - | **-** | - | - | **-** |

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2024 | | | HALF YEAR ENDED 30TH SEPTEMBER 2024 | | |
|---|---|---|---|---|---|---|---|
| | | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| | Gross Direct Premium | 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 Written 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 |
| | **Net Earned Premium** | **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** | - | - | **-** | - | - | **-** |

## PERIODIC DISCLOSURES

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

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

| Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| Gross Direct Premium | 41,681 | 49,807 | **91,488** | 7,649 | (7) | 1,693 | 1,909 | 2,901 | 25,271 | 40 | **28,212** | 48,644 | 20,887 | 200,475 |
| Add: Premium on reinsurance accepted | - | - | **-** | 1,540 | - | - | - | - | - | - | **-** | - | - | 1,540 |
| Less : Premium on reinsurance ceded | 4,937 | 2,331 | **7,268** | 8,641 | (7) | 75 | 1,444 | 158 | 1,009 | 2 | **1,169** | 37,405 | 12,665 | 68,660 |
| | | | | | | | | | | | | | | |
| **Net Written Premium** | **36,744** | **47,476** | **84,220** | **548** | **-** | **1,618** | **465** | **2,743** | **24,262** | **38** | **27,043** | **11,239** | **8,222** | **133,355** |
| | | | | | | | | | | | | | | |
| Add: Opening balance of UPR | - | - | **-** | - | - | - | - | - | - | - | **-** | - | - | - |
| Less: Closing balance of UPR | (9,701) | (3,393) | **(13,094)** | 28 | - | 57 | (142) | 95 | 5,410 | (9) | **5,496** | 6,486 | (2,040) | (3,209) |
| **Net Earned Premium** | **46,445** | **50,869** | **97,314** | **520** | **-** | **1,561** | **607** | **2,648** | **18,852** | **47** | **21,547** | **4,753** | **10,262** | **136,564** |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Gross Direct Premium** | | | | | | | | | | | | | | |
| **- In India** | 41,681 | 49,807 | **91,488** | 7,649 | (7) | 1,693 | 1,909 | 2,901 | 25,271 | 40 | **28,212** | 48,644 | 20,887 | **200,475** |
| **- Outside India** | - | - | **-** | - | - | - | - | - | - | - | **-** | - | - | **-** |

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

| Particulars | HALF YEAR ENDED 30TH SEPTEMBER 2025 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| Gross Direct Premium | 86,157 | 95,086 | **181,243** | 17,902 | (7) | 3,610 | 4,133 | 5,849 | 45,701 | 99 | **51,649** | 48,701 | 42,243 | 349,474 |
| Add: Premium on reinsurance accepted | - | - | **-** | 1,704 | - | - | - | - | - | - | **-** | - | 13 | 1,717 |
| Less : Premium on reinsurance ceded | 9,987 | 4,294 | **14,281** | 18,495 | (7) | 162 | 2,303 | 313 | 2,451 | 7 | **2,771** | 37,448 | 21,313 | 96,766 |
| | | | | | | | | | | | | | | |
| **Net Written Premium** | **76,170** | **90,792** | **166,962** | **1,111** | **-** | **3,448** | **1,830** | **5,536** | **43,250** | **92** | **48,878** | **11,253** | **20,943** | **254,425** |
| | | | | | | | | | | | | | | |
| Add: Opening balance of UPR | 100,312 | 107,629 | **207,941** | 1,215 | - | 2,473 | 1,900 | 5,342 | 32,005 | 22 | **37,369** | 3,278 | 21,808 | 275,984 |
| Less: Closing balance of UPR | 83,998 | 97,003 | **181,001** | 1,347 | - | 2,907 | 2,037 | 5,600 | 38,312 | 23 | **43,935** | 6,670 | 20,720 | 258,617 |
| **Net Earned Premium** | **92,484** | **101,418** | **193,902** | **979** | **-** | **3,014** | **1,693** | **5,278** | **36,943** | **91** | **42,312** | **7,861** | **22,031** | **271,792** |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Gross Direct Premium** | | | | | | | | | | | | | | |
| **- In India** | 86,157 | 95,086 | **181,243** | 17,902 | (7) | 3,610 | 4,133 | 5,849 | 45,701 | 99 | **51,649** | 48,701 | 42,243 | **349,474** |
| **- Outside India** | - | - | **-** | - | - | - | - | - | - | - | **-** | - | - | **-** |

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

| Particulars | QUARTER ENDED 30TH SEPTEMBER 2024 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| Gross Direct Premium | 41,288 | 47,970 | **89,258** | 7,349 | - | 1,381 | 1,551 | 3,886 | 21,736 | 42 | **25,664** | 47,162 | 17,884 | 190,249 |
| 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 Written Premium** | **35,575** | **45,850** | **81,425** | **606** | **-** | **1,250** | **835** | **3,522** | **20,763** | **38** | **24,323** | **12,636** | **8,321** | **129,396** |
| | | | | | | | | | | | | | | |
| Add: Opening balance of UPR | - | - | **-** | - | - | - | - | - | - | - | **-** | - | - | - |
| Less: Closing balance of UPR | (7,086) | (4,672) | **(11,758)** | 90 | - | (58) | (227) | 517 | 1,816 | (11) | **2,322** | 8,171 | 17 | (1,443) |
| **Net Earned Premium** | **42,661** | **50,522** | **93,183** | **516** | **-** | **1,308** | **1,062** | **3,005** | **18,947** | **49** | **22,001** | **4,465** | **8,304** | **130,839** |
| | | | | | | | | | | | | | | |
| **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 | **190,249** |
| **- Outside India** | - | - | **-** | - | - | - | - | - | - | - | **-** | - | - | **-** |

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

| Particulars | HALF YEAR ENDED 30TH SEPTEMBER 2024 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| Gross Direct Premium | 82,752 | 92,441 | **175,193** | 14,190 | - | 2,893 | 3,408 | 6,789 | 43,070 | 122 | **49,981** | 47,329 | 38,099 | 331,093 |
| 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 Written Premium** | **72,948** | **88,512** | **161,460** | **1,021** | **-** | **2,687** | **2,281** | **6,258** | **40,800** | **114** | **47,172** | **12,677** | **21,207** | **248,505** |
| | | | | | | | | | | | | | | |
| Add: Opening balance of UPR | 91,761 | 106,276 | **198,037** | 1,234 | - | 2,199 | 1,808 | 6,334 | 32,843 | 20 | **39,197** | 5,058 | 20,084 | 267,617 |
| Less: Closing balance of UPR | 75,718 | 92,311 | **168,029** | 1,190 | - | 2,301 | 1,910 | 6,612 | 34,704 | 26 | **41,342** | 7,911 | 23,513 | 246,196 |
| **Net Earned Premium** | **88,991** | **102,477** | **191,468** | **1,065** | **-** | **2,585** | **2,179** | **5,980** | **38,939** | **108** | **45,027** | **9,824** | **17,778** | **269,926** |
| | | | | | | | | | | | | | | |
| **Gross Direct Premium** | | | | | | | | | | | | | | |
| **- In India** | 82,752 | 92,441 | **175,193** | 14,190 | - | 2,893 | 3,408 | 6,789 | 43,070 | 122 | **49,981** | 47,329 | 38,099 | **331,093** |
| **- Outside India** | - | - | **-** | - | - | - | - | - | - | - | **-** | - | - | **-** |

## PERIODIC DISCLOSURES

### FORM NL-5 - CLAIMS SCHEDULE

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | | | | HALF YEAR ENDED 30TH SEPTEMBER 2025 | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| | | | | | | | | | |
| | Claims Paid (Direct) | 22,430 | 6,054 | 159,353 | 187,837 | 39,125 | 11,624 | 264,356 | 315,105 |
| | Add: Reinsurance accepted to direct claims | 203 | 85 | 2 | 290 | 417 | 152 | 48 | 617 |
| | Less: Reinsurance ceded to claims paid | 19,358 | 2,340 | 49,794 | 71,492 | 33,476 | 5,051 | 66,572 | 105,099 |
| | **Net Claim Paid** | **3,275** | **3,799** | **109,561** | **116,635** | **6,066** | **6,725** | **197,832** | **210,623** |
| | Add: Claims Outstanding at the end of the Half Year | 390 | 308 | 11,131 | 11,829 | 27,698 | 13,694 | 970,518 | 1,011,910 |
| | Less: Claims Outstanding at the beginning of the Year | - | - | - | - | 22,968 | 12,020 | 927,313 | 962,301 |
| | | | | | | | | | |
| | **Net Incurred Claims** | **3,665** | **4,107** | **120,692** | **128,464** | **10,796** | **8,399** | **241,037** | **260,232** |

(₹ In Lakhs)

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | | | | HALF YEAR ENDED 30TH SEPTEMBER 2025 | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| | Claims Paid (Direct) | | | | | | | | |
| | - In India | 22,430 | 6,054 | 159,353 | 187,837 | 39,125 | 11,624 | 264,356 | 315,105 |
| | - Outside India | - | - | - | - | - | - | - | - |
| | | **22,430** | **6,054** | **159,353** | **187,837** | **39,125** | **11,624** | **264,356** | **315,105** |
| | | | | | | | | | |
| | Estimates of IBNR and IBNER at the end of the half year (net) | 439 | 311 | 6,276 | 7,026 | 4,095 | 4,379 | 563,522 | 571,996 |
| | Estimates of IBNR and IBNER at the beginning of the year (net) | - | - | - | - | 3,790 | 4,033 | 550,643 | 558,466 |

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2024 | | | | HALF YEAR ENDED 30TH SEPTEMBER 2024 | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| | | | | | | | | | |
| | Claims Paid (Direct) | 6,722 | 5,006 | 166,839 | 178,567 | 15,250 | 9,103 | 285,608 | 309,961 |
| | Add: Reinsurance accepted to direct claims | 642 | 280 | 9 | 931 | 1,068 | 291 | 297 | 1,656 |
| | Less: Reinsurance ceded to claims paid | 5,281 | 2,825 | 49,204 | 57,310 | 12,007 | 4,374 | 68,669 | 85,050 |
| | **Net Claim Paid** | **2,083** | **2,461** | **117,644** | **122,188** | **4,311** | **5,020** | **217,236** | **226,567** |
| | Add: Claims Outstanding at the end of the Half Year | 2,989 | 1,483 | 764 | 5,236 | 28,026 | 11,419 | 926,117 | 965,562 |
| | Less: Claims Outstanding at the beginning of the Year | - | - | - | - | 23,894 | 9,586 | 904,233 | 937,713 |
| | | | | | | | | | |
| | **Net Incurred Claims** | **5,072** | **3,944** | **118,408** | **127,424** | **8,443** | **6,853** | **239,120** | **254,416** |

(₹ In Lakhs)

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2024 | | | | HALF YEAR ENDED 30TH SEPTEMBER 2024 | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| | Claims Paid (Direct) | | | | | | | | |
| | - In India | 6,722 | 5,006 | 166,839 | 178,567 | 15,250 | 9,103 | 285,608 | 309,961 |
| | - Outside India | - | - | - | - | - | - | - | - |
| | | **6,722** | **5,006** | **166,839** | **178,567** | **15,250** | **9,103** | **285,608** | **309,961** |
| | | | | | | | | | |
| | Estimates of IBNR and IBNER at the end of the half year (net) | 65 | 46 | (11,461) | (11,350) | 2,532 | 4,117 | 552,750 | 559,399 |
| | Estimates of IBNR and IBNER at the beginning of the year (net) | - | - | - | - | 2,402 | 3,868 | 576,033 | 582,303 |

# PERIODIC DISCLOSURES

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

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | | | HALF YEAR ENDED 30TH SEPTEMBER 2025 | | |
|---|---|---|---|---|---|---|---|
| | | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| | | | | | | | |
| | Claims Paid (Direct) | 6,002 | 52 | 6,054 | 11,252 | 372 | 11,624 |
| | Add: Reinsurance accepted to direct claims | 9 | 76 | 85 | 76 | 76 | 152 |
| | Less: Reinsurance ceded to claims paid | 2,213 | 127 | 2,340 | 4,605 | 446 | 5,051 |
| | **Net Claim Paid** | **3,798** | **1** | **3,799** | **6,723** | **2** | **6,725** |
| | Add: Claims Outstanding at the end of the Half Year | 321 | (13) | 308 | 13,506 | 188 | 13,694 |
| | Less: Claims Outstanding at the beginning of the Year | - | - | - | 11,826 | 194 | 12,020 |
| | | | | | | | |
| | **Net Incurred Claims** | **4,119** | **(12)** | **4,107** | **8,403** | **(4)** | **8,399** |

(₹ In Lakhs)

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | | | HALF YEAR ENDED 30TH SEPTEMBER 2025 | | |
|---|---|---|---|---|---|---|---|
| | | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| | Claims Paid (Direct) | | | | | | |
| | - In India | 6,002 | 52 | 6,054 | 11,252 | 372 | 11,624 |
| | - Outside India | - | - | - | - | - | - |
| | | **6,002** | **52** | **6,054** | **11,252** | **372** | **11,624** |
| | | | | | | | |
| | Estimates of IBNR and IBNER at the end of the half year (net) | 323 | (12) | **311** | 4,196 | 183 | **4,379** |
| | Estimates of IBNR and IBNER at the beginning of the year (net) | - | - | **-** | 3,845 | 188 | **4,033** |

**CLAIMS INCURRED [NET]**

**(₹ In Lakhs)**

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2024 | | | HALF YEAR ENDED 30TH SEPTEMBER 2024 | | |
|---|---|---|---|---|---|---|---|
| | | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| | | | | | | | |
| | Claims Paid (Direct) | 4,959 | 47 | 5,006 | 9,050 | 53 | 9,103 |
| | Add: Reinsurance accepted to direct claims | 280 | - | 280 | 291 | - | 291 |
| | Less: Reinsurance ceded to claims paid | 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** |

**(₹ In Lakhs)**

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2024 | | | HALF YEAR ENDED 30TH SEPTEMBER 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 half year (net) | 30 | 16 | **46** | 3,938 | 179 | **4,117** |
| | Estimates of IBNR and IBNER at the beginning of the year (net) | - | - | **-** | 3,714 | 154 | **3,868** |

## PERIODIC DISCLOSURES

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

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

| Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| | | | | | | | | | | | | | | |
| Claims Paid (Direct) | 38,232 | 39,407 | **77,639** | 2,465 | - | 821 | 2,060 | 2,468 | 17,666 | 48 | **20,182** | 48,246 | 7,940 | 159,353 |
| Add: Reinsurance accepted to direct claims | - | - | **-** | 2 | - | - | - | - | - | - | **-** | - | - | 2 |
| Less: Reinsurance ceded to claims paid | 4,585 | 2,123 | **6,708** | 2,191 | - | 34 | 1,161 | 104 | 903 | 2 | **1,009** | 36,193 | 2,498 | 49,794 |
| **Net Claim Paid** | **33,647** | **37,284** | **70,931** | **276** | **-** | **787** | **899** | **2,364** | **16,763** | **46** | **19,173** | **12,053** | **5,442** | **109,561** |
| Add: Claims Outstanding at the end of the Half Year | (197) | 12,821 | **12,624** | 69 | - | 316 | 770 | (399) | 2,011 | 25 | **1,637** | (7,021) | 2,736 | 11,131 |
| Less: Claims Outstanding at the beginning of the Year | - | - | **-** | - | - | - | - | - | - | - | **-** | - | - | - |
| | | | | | | | | | | | | | | |
| **Net Incurred Claims** | **33,450** | **50,105** | **83,555** | **345** | **-** | **1,103** | **1,669** | **1,965** | **18,774** | **71** | **20,810** | **5,032** | **8,178** | **120,692** |

(₹ In Lakhs)

| Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| Claims Paid (Direct) | | | | | | | | | | | | | | |
| - In India | 38,232 | 39,407 | **77,639** | 2,465 | - | 821 | 2,060 | 2,468 | 17,666 | 48 | **20,182** | 48,246 | 7,940 | **159,353** |
| - Outside India | - | - | **-** | - | - | - | - | - | - | - | **-** | - | - | **-** |
| | **38,232** | **39,407** | **77,639** | **2,465** | **-** | **821** | **2,060** | **2,468** | **17,666** | **48** | **20,182** | **48,246** | **7,940** | **159,353** |
| | | | | | | | | | | | | | | |
| Estimates of IBNR and IBNER at the end of the half year (net) | 206 | 2,035 | **2,241** | 78 | - | 97 | 908 | 516 | 47 | 43 | **606** | 2,540 | (194) | **6,276** |
| Estimates of IBNR and IBNER at the beginning of the year (net) | - | - | **-** | - | - | - | - | - | - | - | **-** | - | - | **-** |

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

| Particulars | HALF YEAR ENDED 30TH SEPTEMBER 2025 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| | | | | | | | | | | | | | | |
| Claims Paid (Direct) | 73,487 | 72,619 | **146,106** | 4,049 | - | 1,461 | 2,700 | 4,538 | 35,615 | 63 | **40,216** | 55,368 | 14,456 | 264,356 |
| Add: Reinsurance accepted to direct claims | - | - | **-** | 26 | - | - | - | 22 | - | - | **22** | - | - | 48 |
| Less: Reinsurance ceded to claims paid | 8,599 | 4,779 | **13,378** | 3,586 | - | 61 | 1,187 | 216 | 1,833 | 3 | **2,052** | 41,536 | 4,772 | 66,572 |
| **Net Claim Paid** | **64,888** | **67,840** | **132,728** | **489** | **-** | **1,400** | **1,513** | **4,344** | **33,782** | **60** | **38,186** | **13,832** | **9,684** | **197,832** |
| Add: Claims Outstanding at the end of the Half Year | 28,025 | 803,495 | **831,520** | 2,643 | - | 4,825 | 18,218 | 8,236 | 19,543 | 375 | **28,154** | 18,348 | 66,810 | 970,518 |
| Less: Claims Outstanding at the beginning of the Year | 25,315 | 771,438 | **796,753** | 2,361 | - | 4,480 | 17,678 | 8,168 | 15,966 | 323 | **24,457** | 24,806 | 56,778 | 927,313 |
| | | | | | | | | | | | | | | |
| **Net Incurred Claims** | **67,598** | **99,897** | **167,495** | **771** | **-** | **1,745** | **2,053** | **4,412** | **37,359** | **112** | **41,883** | **7,374** | **19,716** | **241,037** |

(₹ In Lakhs)

| Particulars | HALF YEAR ENDED 30TH SEPTEMBER 2025 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| Claims Paid (Direct) | | | | | | | | | | | | | | |
| - In India | 73,487 | 72,619 | **146,106** | 4,049 | - | 1,461 | 2,700 | 4,538 | 35,615 | 63 | **40,216** | 55,368 | 14,456 | **264,356** |
| - Outside India | - | - | **-** | - | - | - | - | - | - | - | **-** | - | - | **-** |
| | **73,487** | **72,619** | **146,106** | **4,049** | **-** | **1,461** | **2,700** | **4,538** | **35,615** | **63** | **40,216** | **55,368** | **14,456** | **264,356** |
| | | | | | | | | | | | | | | |
| Estimates of IBNR and IBNER at the end of the half year (net) | 19,855 | 479,992 | **499,847** | 501 | - | 1,950 | 8,274 | 3,837 | 10,766 | 144 | **14,747** | 8,050 | 30,153 | **563,522** |
| Estimates of IBNR and IBNER at the beginning of the year (net) | 18,755 | 475,924 | **494,679** | 454 | - | 2,200 | 7,358 | 3,202 | 10,468 | 129 | **13,799** | 4,198 | 27,955 | **550,643** |

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

| Particulars | QUARTER ENDED 30TH SEPTEMBER 2024 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| | | | | | | | | | | | | | | |
| Claims Paid (Direct) | 41,841 | 43,627 | 85,468 | 1,331 | 50 | 715 | 376 | 2,724 | 20,974 | 19 | 23,717 | 48,722 | 6,460 | 166,839 |
| Add: Reinsurance accepted to direct claims | - | - | - | 9 | - | - | - | - | - | - | - | - | - | 9 |
| Less: Reinsurance ceded to claims paid | 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** | **117,644** |
| 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 | - | - | - | - | - | - | 1 | - | - | (1) | (1) | - | - | - |
| | | | | | | | | | | | | | | |
| **Net Incurred Claims** | **31,855** | **53,545** | **85,400** | **377** | **-** | **682** | **2,809** | **1,305** | **15,776** | **42** | **17,123** | **4,945** | **7,072** | **118,408** |

(₹ In Lakhs)

| Particulars | QUARTER ENDED 30TH SEPTEMBER 2024 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| 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 | 166,839 |
| - Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | **41,841** | **43,627** | **85,468** | **1,331** | **50** | **715** | **376** | **2,724** | **20,974** | **19** | **23,717** | **48,722** | **6,460** | **166,839** |
| | | | | | | | | | | | | | | |
| Estimates of IBNR and IBNER at the end of the half year (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 year (net) | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

| Particulars | HALF YEAR ENDED 30TH SEPTEMBER 2024 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| | | | | | | | | | | | | | | |
| Claims Paid (Direct) | 87,698 | 79,600 | 167,298 | 2,424 | 50 | 1,261 | 805 | 4,856 | 45,654 | 45 | 50,555 | 51,955 | 11,260 | 285,608 |
| Add: Reinsurance accepted to direct claims | - | - | - | 9 | - | - | - | 276 | - | - | 276 | - | 12 | 297 |
| Less: Reinsurance ceded to claims paid | 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** | **148,276** | **608** | **-** | **1,207** | **734** | **4,755** | **40,722** | **43** | **45,520** | **12,988** | **7,903** | **217,236** |
| Add: Claims Outstanding at the end of the Half Year | 29,685 | 767,377 | 797,062 | 2,664 | - | 4,494 | 18,183 | 8,874 | 22,917 | 289 | 32,080 | 19,052 | 52,582 | 926,117 |
| Less: Claims Outstanding at the beginning of the Year | 36,652 | 742,470 | 779,122 | 2,593 | - | 4,434 | 11,735 | 9,717 | 30,644 | 240 | 40,601 | 22,603 | 43,145 | 904,233 |
| | | | | | | | | | | | | | | |
| **Net Incurred Claims** | **68,493** | **97,723** | **166,216** | **679** | **-** | **1,267** | **7,182** | **3,912** | **32,995** | **92** | **36,999** | **9,437** | **17,340** | **239,120** |

(₹ In Lakhs)

| Particulars | HALF YEAR ENDED 30TH SEPTEMBER 2024 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| Claims Paid (Direct) | | | | | | | | | | | | | | |
| - In India | 87,698 | 79,600 | 167,298 | 2,424 | 50 | 1,261 | 805 | 4,856 | 45,654 | 45 | 50,555 | 51,955 | 11,260 | 285,608 |
| - Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | **87,698** | **79,600** | **167,298** | **2,424** | **50** | **1,261** | **805** | **4,856** | **45,654** | **45** | **50,555** | **51,955** | **11,260** | **285,608** |
| | | | | | | | | | | | | | | |
| Estimates of IBNR and IBNER at the end of the half year (net) | 20,779 | 470,655 | 491,434 | 419 | - | 1,720 | 8,050 | 3,146 | 16,446 | 175 | 19,767 | 5,313 | 26,047 | 552,750 |
| Estimates of IBNR and IBNER at the beginning of the year (net) | 21,061 | 487,122 | 508,183 | 396 | - | 1,717 | 5,436 | 3,045 | 17,638 | 174 | 20,857 | 16,034 | 23,410 | 576,033 |

## PERIODIC DISCLOSURES

### FORM NL-6-COMMISSION SCHEDULE

**COMMISSION** (₹ In Lakhs)

| Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | | | | HALF YEAR ENDED 30TH SEPTEMBER 2025 | | | |
|---|---|---|---|---|---|---|---|---|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| | | | | | | | | |
| Commission & Remuneration | 3,774 | 1,062 | 25,478 | 30,314 | 9,346 | 2,525 | 49,403 | 61,274 |
| Rewards | - | - | - | - | - | - | - | - |
| Distribution fees | - | - | 601 | 601 | - | - | 1,168 | 1,168 |
| **Gross Commission** | **3,774** | **1,062** | **26,079** | **30,915** | **9,346** | **2,525** | **50,571** | **62,442** |
| Add: Commission on Re-insurance Accepted | 1,660 | 3 | 133 | 1,796 | 2,970 | 10 | 157 | 3,137 |
| Less: Commission on Re-insurance Ceded | 5,183 | 823 | 5,727 | 11,733 | 12,379 | 1,627 | 9,131 | 23,137 |
| **Net Commission** | **251** | **242** | **20,485** | **20,978** | **(63)** | **908** | **41,597** | **42,442** |
| **Break-up of the expenses (Gross) incurred to procure business:** | | | | | | | | |
| Individual Agents | 837 | 368 | 6,432 | 7,637 | 2,116 | 759 | 12,580 | 15,455 |
| Corporate Agents (Banks / FII / HFC) | 75 | - | 195 | 270 | 144 | - | 360 | 504 |
| Corporate Agents (Others) | 10 | - | 243 | 253 | 25 | 1 | 460 | 486 |
| Insurance Brokers | 2,842 | 690 | 15,678 | 19,210 | 7,028 | 1,757 | 30,980 | 39,765 |
| Direct Business (Online) | - | - | - | - | - | - | - | - |
| MISP (Direct) | - | - | 601 | 601 | - | - | 1,168 | 1,168 |
| Web Aggregators | - | - | - | - | - | - | - | - |
| Insurance Marketing Firm | 10 | 4 | 40 | 54 | 33 | 8 | 70 | 111 |
| Common Service Centers | - | - | 10 | 10 | - | - | 24 | 24 |
| Micro Agents | - | - | - | - | - | - | - | - |
| Point of Sales (Direct) | - | - | 2,880 | 2,880 | - | - | 4,929 | 4,929 |
| Others | - | - | - | - | - | - | - | - |
| **TOTAL (B)** | **3,774** | **1,062** | **26,079** | **30,915** | **9,346** | **2,525** | **50,571** | **62,442** |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Commission and Rewards on (Excluding Reinsurance) Business written :** | | | | | | | | |
| - In India | 3,774 | 1,062 | 26,079 | **30,915** | 9,346 | 2,525 | 50,571 | **62,442** |
| - Outside India | - | - | - | **-** | - | - | - | **-** |

**COMMISSION** (₹ In Lakhs)

| Particulars | QUARTER ENDED 30TH SEPTEMBER 2024 | | | | HALF YEAR ENDED 30TH SEPTEMBER 2024 | | | |
|---|---|---|---|---|---|---|---|---|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| | | | | | | | | |
| Commission & Remuneration | 2,287 | 935 | 20,377 | 23,599 | 5,163 | 1,803 | 38,579 | 45,545 |
| Rewards | - | - | - | - | - | - | - | - |
| Distribution fees | - | - | 538 | 538 | - | - | 1,040 | 1,040 |
| **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 procure 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** |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Commission and Rewards on (Excluding Reinsurance) Business written :** | | | | | | | | |
| - In India | 2,287 | 935 | 20,915 | **24,137** | 5,163 | 1,803 | 39,619 | **46,585** |
| - Outside India | - | - | - | **-** | - | - | - | **-** |

**PERIODIC DISCLOSURES**

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

**COMMISSION** **(₹ In Lakhs)**

| Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | | | HALF YEAR ENDED 30TH SEPTEMBER 2025 | | |
|---|---|---|---|---|---|---|
| | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| | | | | | | |
| Commission & Remuneration | 1,065 | (3) | 1,062 | 2,528 | (3) | 2,525 |
| Rewards | - | - | - | - | - | - |
| Distribution fees | - | - | - | - | - | - |
| **Gross Commission** | **1,065** | **(3)** | **1,062** | **2,528** | **(3)** | **2,525** |
| Add: Commission on Re-insurance Accepted | 3 | - | 3 | 10 | - | 10 |
| Less: Commission on Re-insurance Ceded | 766 | 57 | 823 | 1,567 | 60 | 1,627 |
| **Net Commission** | **302** | **(60)** | **242** | **971** | **(63)** | **908** |
| **Break-up of the expenses (Gross) incurred to procure business:** | | | | | | |
| Individual Agents | 367 | 1 | 368 | 758 | 1 | 759 |
| Corporate Agents (Banks / FII / HFC) | - | - | - | - | - | - |
| Corporate Agents (Others) | - | - | - | 1 | - | 1 |
| Insurance Brokers | 694 | (4) | 690 | 1,761 | (4) | 1,757 |
| Direct Business (Online) | - | - | - | - | - | - |
| MISP (Direct) | - | - | - | - | - | - |
| Web Aggregators | - | - | - | - | - | - |
| Insurance Marketing Firm | 4 | - | 4 | 8 | - | 8 |
| Common Service Centers | - | - | - | - | - | - |
| Micro Agents | - | - | - | - | - | - |
| Point of Sales (Direct) | - | - | - | - | - | - |
| Others | - | - | - | - | - | - |
| **TOTAL (B)** | **1,065** | **(3)** | **1,062** | **2,528** | **(3)** | **2,525** |

| | | | | | | |
|---|---|---|---|---|---|---|
| **Commission and Rewards on (Excluding Reinsurance) Business written :** | | | | | | |
| - In India | 1,065 | (3) | **1,062** | 2,528 | (3) | **2,525** |
| - Outside India | - | - | **-** | - | - | **-** |

**COMMISSION** **(₹ In Lakhs)**

| Particulars | QUARTER ENDED 30TH SEPTEMBER 2024 | | | HALF YEAR ENDED 30TH SEPTEMBER 2024 | | |
|---|---|---|---|---|---|---|
| | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| | | | | | | |
| 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 business:** | | | | | | |
| 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** |

| | | | | | | |
|---|---|---|---|---|---|---|
| **Commission and Rewards on (Excluding Reinsurance) Business written :** | | | | | | |
| - In India | 935 | - | **935** | 1,803 | - | **1,803** |
| - Outside India | - | - | **-** | - | - | **-** |

## PERIODIC DISCLOSURES

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

**COMMISSION** (₹ In Lakhs)

| Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| | | | | | | | | | | | | | | |
| Commission & Remuneration | 13,411 | 3,039 | 16,450 | 1,682 | - | 389 | 473 | 298 | 1,901 | 7 | 2,206 | - | 4,278 | 25,478 |
| Rewards | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Distribution fees | 598 | 3 | 601 | - | - | - | - | - | - | - | - | - | - | 601 |
| **Gross Commission** | **14,009** | **3,042** | **17,051** | **1,682** | **-** | **389** | **473** | **298** | **1,901** | **7** | **2,206** | **-** | **4,278** | **26,079** |
| Add: Commission on Re-insurance Accepted | - | - | - | 133 | - | - | - | - | - | - | - | - | - | 133 |
| Less: Commission on Re-insurance Ceded | 406 | 94 | 500 | 1,194 | - | 10 | 54 | 17 | 118 | 1 | 136 | 1,873 | 1,960 | 5,727 |
| **Net Commission** | **13,603** | **2,948** | **16,551** | **621** | **-** | **379** | **419** | **281** | **1,783** | **6** | **2,070** | **(1,873)** | **2,318** | **20,485** |
| **Break-up of the expenses (Gross) incurred to procure business:** | | | | | | | | | | | | | | |
| Individual Agents | 1,618 | 975 | 2,593 | 443 | - | 208 | 55 | 120 | 1,217 | 7 | 1,344 | - | 1,789 | 6,432 |
| Corporate Agents (Banks / FII / HFC) | 29 | 5 | 34 | 1 | - | 1 | - | 22 | 30 | - | 52 | - | 107 | 195 |
| Corporate Agents (Others) | 98 | 36 | 134 | 9 | - | 1 | 3 | 3 | 16 | - | 19 | - | 77 | 243 |
| Insurance Brokers | 10,345 | 597 | 10,942 | 1,217 | - | 178 | 415 | 146 | 568 | - | 714 | - | 2,212 | 15,678 |
| Direct Business (Online) | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| MISP (Direct) | 598 | 3 | 601 | - | - | - | - | - | - | - | - | - | - | 601 |
| Web Aggregators | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Insurance Marketing Firm | 5 | 3 | 8 | 12 | - | 1 | - | - | 1 | - | 1 | - | 18 | 40 |
| Common Service Centers | 2 | 8 | 10 | - | - | - | - | - | - | - | - | - | - | 10 |
| Micro Agents | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Point of Sales (Direct) | 1,314 | 1,415 | 2,729 | - | - | - | - | 7 | 69 | - | 76 | - | 75 | 2,880 |
| Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **TOTAL (B)** | **14,009** | **3,042** | **17,051** | **1,682** | **-** | **389** | **473** | **298** | **1,901** | **7** | **2,206** | **-** | **4,278** | **26,079** |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Commission and Rewards on (Excluding Reinsurance) Business written :** | | | | | | | | | | | | | | |
| - In India | 14,009 | 3,042 | **17,051** | 1,682 | - | 389 | 473 | 298 | 1,901 | 7 | 2,206 | - | 4,278 | **26,079** |
| - Outside India | - | - | **-** | - | - | - | - | - | - | - | - | - | - | **-** |

**COMMISSION** (₹ In Lakhs)

| Particulars | HALF YEAR ENDED 30TH SEPTEMBER 2025 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| | | | | | | | | | | | | | | |
| Commission & Remuneration | 26,754 | 4,987 | 31,741 | 3,388 | - | 806 | 962 | 541 | 3,473 | 16 | 4,030 | - | 8,476 | 49,403 |
| Rewards | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Distribution fees | 1,161 | 7 | 1,168 | - | - | - | - | - | - | - | - | - | - | 1,168 |
| **Gross Commission** | **27,915** | **4,994** | **32,909** | **3,388** | **-** | **806** | **962** | **541** | **3,473** | **16** | **4,030** | **-** | **8,476** | **50,571** |
| Add: Commission on Re-insurance Accepted | - | - | - | 155 | - | - | - | - | - | - | - | - | 2 | 157 |
| Less: Commission on Re-insurance Ceded | 830 | 191 | 1,021 | 2,591 | - | 22 | 147 | 35 | 274 | 1 | 310 | 1,875 | 3,165 | 9,131 |
| **Net Commission** | **27,085** | **4,803** | **31,888** | **952** | **-** | **784** | **815** | **506** | **3,199** | **15** | **3,720** | **(1,875)** | **5,313** | **41,597** |
| **Break-up of the expenses (Gross) incurred to procure business:** | | | | | | | | | | | | | | |
| Individual Agents | 2,959 | 1,560 | 4,519 | 855 | - | 438 | 122 | 243 | 2,259 | 15 | 2,517 | - | 4,129 | 12,580 |
| Corporate Agents (Banks / FII / HFC) | 56 | 9 | 65 | 1 | - | 1 | - | 39 | 55 | - | 94 | - | 199 | 360 |
| Corporate Agents (Others) | 159 | 61 | 220 | 17 | - | 2 | 4 | 13 | 29 | - | 42 | - | 175 | 460 |
| Insurance Brokers | 21,180 | 1,060 | 22,240 | 2,488 | - | 363 | 836 | 228 | 1,005 | 1 | 1,234 | - | 3,819 | 30,980 |
| Direct Business (Online) | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| MISP (Direct) | 1,161 | 7 | 1,168 | - | - | - | - | - | - | - | - | - | - | 1,168 |
| Web Aggregators | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Insurance Marketing Firm | 10 | 4 | 14 | 27 | - | 2 | - | 1 | 2 | - | 3 | - | 24 | 70 |
| Common Service Centers | 6 | 18 | 24 | - | - | - | - | - | - | - | - | - | - | 24 |
| Micro Agents | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Point of Sales (Direct) | 2,384 | 2,275 | 4,659 | - | - | - | - | 17 | 123 | - | 140 | - | 130 | 4,929 |
| Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **TOTAL (B)** | **27,915** | **4,994** | **32,909** | **3,388** | **-** | **806** | **962** | **541** | **3,473** | **16** | **4,030** | **-** | **8,476** | **50,571** |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Commission and Rewards on (Excluding Reinsurance) Business written :** | | | | | | | | | | | | | | |
| - In India | 27,915 | 4,994 | **32,909** | 3,388 | - | 806 | 962 | 541 | 3,473 | 16 | 4,030 | - | 8,476 | **50,571** |
| - Outside India | - | - | **-** | - | - | - | - | - | - | - | - | - | - | **-** |

**COMMISSION** (₹ In Lakhs)

| Particulars | QUARTER ENDED 30TH SEPTEMBER 2024 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| Commission & Remuneration | 10,535 | 2,233 | 12,768 | 1,199 | - | 305 | 280 | 382 | 1,708 | 7 | 2,097 | - | 3,728 | 20,377 |
| Rewards | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Distribution fees | 528 | 10 | 538 | - | - | - | - | - | - | - | - | - | - | 538 |
| **Gross Commission** | **11,063** | **2,243** | **13,306** | **1,199** | **-** | **305** | **280** | **382** | **1,708** | **7** | **2,097** | **-** | **3,728** | **20,915** |
| Add: Commission on Re-insurance Accepted | - | - | - | 62 | - | - | - | - | - | - | - | - | 30 | 92 |
| Less: Commission on Re-insurance Ceded | 431 | 107 | 538 | 1,017 | - | 8 | 63 | 23 | 103 | 1 | 127 | 1,774 | 1,077 | 4,604 |
| **Net Commission** | **10,632** | **2,136** | **12,768** | **244** | **-** | **297** | **217** | **359** | **1,605** | **6** | **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 | 1 | 20 | 43 | - | 63 | - | 110 | 213 |
| Corporate Agents (Others) | 48 | 21 | 69 | 4 | - | - | 1 | 3 | 25 | - | 28 | - | 44 | 146 |
| Insurance Brokers | 7,958 | 603 | 8,561 | 814 | - | 99 | 212 | 179 | 670 | 1 | 850 | - | 1,322 | 11,858 |
| Direct Business (Online) | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| MISP (Direct) | 528 | 10 | 538 | - | - | - | - | - | - | - | - | - | - | 538 |
| Web Aggregators | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Insurance Marketing Firm | 3 | 1 | 4 | 1 | - | 2 | 1 | - | 2 | - | 2 | - | 11 | 21 |
| Common Service Centers | 2 | 4 | 6 | - | - | - | - | - | - | - | - | - | - | 6 |
| Micro Agents | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Point of Sales (Direct) | 1,191 | 998 | 2,189 | - | - | - | - | 5 | 59 | - | 64 | - | 77 | 2,330 |
| Others | - | - | - | - | - | - | 2 | - | - | - | - | - | - | 2 |
| **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) Business written :** | | | | | | | | | | | | | | |
| - In India | 11,063 | 2,243 | **13,306** | 1,199 | - | 305 | 280 | 382 | 1,708 | 7 | 2,097 | - | 3,728 | **20,915** |
| - Outside India | - | - | **-** | - | - | - | - | - | - | - | - | - | - | **-** |

**COMMISSION** (₹ In Lakhs)

| Particulars | HALF YEAR ENDED 30TH SEPTEMBER 2024 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| | | | | | | | | | | | | | | |
| Commission & Remuneration | 20,588 | 3,768 | 24,356 | 1,994 | - | 552 | 541 | 608 | 3,252 | 19 | 3,879 | - | 7,257 | 38,579 |
| Rewards | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Distribution fees | 1,025 | 15 | 1,040 | - | - | - | - | - | - | - | - | - | - | 1,040 |
| **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 procure business:** | | | | | | | | | | | | | | |
| Individual Agents | 2,229 | 1,026 | 3,255 | 658 | - | 350 | 104 | 301 | 1,928 | 18 | 2,247 | - | 4,176 | 10,790 |
| Corporate Agents (Banks / FII / HFC) | 51 | 12 | 63 | 3 | - | 1 | 1 | 40 | 55 | - | 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** |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Commission and Rewards on (Excluding Reinsurance) Business written :** | | | | | | | | | | | | | | |
| - In India | 21,613 | 3,783 | **25,396** | 1,994 | - | 552 | 541 | 608 | 3,252 | 19 | 3,879 | - | 7,257 | **39,619** |
| - Outside India | - | - | **-** | - | - | - | - | - | - | - | - | - | - | **-** |

## PERIODIC DISCLOSURES

### FORM NL-7-OPERATING EXPENSES SCHEDULE

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In Lakhs)

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | | | | HALF YEAR ENDED 30TH SEPTEMBER 2025 | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| 1 | Employees' remuneration & welfare benefits | 454 | 386 | 12,192 | 13,032 | 911 | 958 | 23,353 | 25,222 |
| 2 | Travel, conveyance and vehicle running expenses | 29 | 25 | 766 | 820 | 54 | 56 | 1,377 | 1,487 |
| 3 | Training expenses | 2 | 1 | 40 | 43 | 3 | 2 | 59 | 64 |
| 4 | Rents, rates & taxes | 57 | 49 | 1,520 | 1,626 | 109 | 115 | 2,816 | 3,040 |
| 5 | Repairs | 19 | 15 | 485 | 519 | 39 | 41 | 986 | 1,066 |
| 6 | Printing & stationery | 7 | 5 | 183 | 195 | 15 | 16 | 395 | 426 |
| 7 | Communication expenses | 10 | 10 | 273 | 293 | 16 | 18 | 425 | 459 |
| 8 | Legal & professional charges | 39 | 30 | 1,886 | 1,955 | 87 | 83 | 3,265 | 3,435 |
| 9 | Auditors' fees, expenses etc | | | | | | | | |
| | (a) as Auditor | - | 1 | 9 | 10 | 1 | 1 | 19 | 21 |
| | (b) as advisor or in any other capacity, in respect of | | | | | | | | - |
| | (i) Taxation matters | - | - | - | - | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - |
| | (iv) Tax Audit Fees | 1 | - | 2 | 3 | 1 | - | 5 | 6 |
| | (c) in any other capacity | - | - | - | - | - | - | - | - |
| | (d) Out of Pocket Expenses | (1) | - | 3 | 2 | - | - | 3 | 3 |
| 10 | Advertisement and publicity | 19 | 18 | 759 | 796 | 26 | 27 | 936 | 989 |
| 11 | Interest & Bank Charges | (3) | (3) | 996 | 990 | 3 | 4 | 1,841 | 1,848 |
| 12 | Depreciation | 42 | 36 | 1,151 | 1,229 | 87 | 93 | 2,257 | 2,437 |
| 13 | Brand/Trade Mark usage fee/charges | - | - | - | - | - | - | - | - |
| 14 | Business Development and Sales Promotion Expenses | 5 | 5 | 534 | 544 | 5 | 5 | 534 | 544 |
| 15 | Information & Technology Expenses | 37 | 26 | 1,004 | 1,067 | 96 | 101 | 2,458 | 2,655 |
| 16 | Goods and Service Tax Expense | 1 | 1 | 88 | 90 | 2 | 2 | 161 | 165 |
| 17 | Others : | | | | | - | | | |
| | Policy Stamps | - | - | 49 | 49 | - | - | 49 | 49 |
| | Electricity & Water Charges | 8 | 7 | 214 | 229 | 15 | 15 | 377 | 407 |
| | Courtesies & Entertainment | 8 | 7 | 222 | 237 | 15 | 16 | 394 | 425 |
| | Others | 20 | 19 | 564 | 603 | 39 | 41 | 1,009 | 1,089 |
| | **TOTAL** | **754** | **638** | **22,940** | **24,332** | **1,524** | **1,594** | **42,719** | **45,837** |
| | | | | | | | | | |
| | **- In India** | 754 | 638 | 22,940 | **24,332** | 1,524 | 1,594 | 42,719 | **45,837** |
| | **- Outside India** | - | - | - | **-** | - | - | - | **-** |

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In Lakhs)

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2024 | | | | HALF YEAR ENDED 30TH SEPTEMBER 2024 | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | 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 | Repairs | 19 | 15 | 640 | 674 | 63 | 50 | 1,516 | 1,629 |
| 6 | Printing & stationery | 16 | 12 | 470 | 498 | 35 | 27 | 842 | 904 |
| 7 | Communication expenses | 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 | 233 | 240 | 37 | 30 | 903 | 970 |
| | **TOTAL** | **638** | **497** | **22,042** | **23,177** | **1,674** | **1,323** | **43,795** | **46,792** |
| | | | | | | | | | |
| | **- In India** | 638 | 497 | 22,042 | **23,177** | 1,674 | 1,323 | 43,795 | **46,792** |
| | **- Outside India** | - | - | - | **-** | - | - | - | **-** |

# PERIODIC DISCLOSURES

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

### OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In Lakhs)

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | | | HALF YEAR ENDED 30TH SEPTEMBER 2025 | | |
|---|---|---|---|---|---|---|---|
| | | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| 1 | Employees' remuneration & welfare benefits | 386 | - | 386 | 958 | - | 958 |
| 2 | Travel, conveyance and vehicle running expenses | 25 | - | 25 | 56 | - | 56 |
| 3 | Training expenses | 1 | - | 1 | 2 | - | 2 |
| 4 | Rents, rates & taxes | 49 | - | 49 | 115 | - | 115 |
| 5 | Repairs | 15 | - | 15 | 41 | - | 41 |
| 6 | Printing & stationery | 5 | - | 5 | 16 | - | 16 |
| 7 | Communication expenses | 10 | - | 10 | 18 | - | 18 |
| 8 | Legal & professional charges | 30 | - | 30 | 83 | - | 83 |
| 9 | Auditors' fees, expenses etc | | | | | | |
| | (a) as Auditor | 1 | - | 1 | 1 | - | 1 |
| | (b) as advisor 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 | 18 | - | 18 | 27 | - | 27 |
| 11 | Interest & Bank Charges | (3) | - | (3) | 4 | - | 4 |
| 12 | Depreciation | 36 | - | 36 | 93 | - | 93 |
| 13 | Brand/Trade Mark usage fee/charges | - | - | - | - | - | - |
| 14 | Business Development and Sales Promotion Expenses | 5 | - | 5 | 5 | - | 5 |
| 15 | Information & Technology Expenses | 26 | - | 26 | 101 | - | 101 |
| 16 | Goods and Service Tax Expense | 1 | - | 1 | 2 | - | 2 |
| 17 | Others : | | | | - | - | |
| | Policy Stamps | - | - | - | - | - | - |
| | Electricity & Water Charges | 7 | - | 7 | 15 | - | 15 |
| | Courtesies & Entertainment | 7 | - | 7 | 16 | - | 16 |
| | Others | 19 | - | 19 | 41 | - | 41 |
| | **TOTAL** | **638** | **-** | **638** | **1,594** | **-** | **1,594** |
| | | | | | | | |
| | **- In India** | 638 | - | **638** | 1,594 | - | **1,594** |
| | **- Outside India** | - | - | **-** | - | - | **-** |

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In Lakhs)

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2024 | | | HALF YEAR ENDED 30TH SEPTEMBER 2024 | | |
|---|---|---|---|---|---|---|---|
| | | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| 1 | Employees' remuneration & welfare benefits | 278 | 1 | 279 | 755 | 2 | 757 |
| 2 | Travel, conveyance and vehicle running expenses | 10 | - | 10 | 28 | - | 28 |
| 3 | Training expenses | (1) | - | (1) | 1 | - | 1 |
| 4 | Rents, rates & taxes | 26 | - | 26 | 77 | - | 77 |
| 5 | Repairs | 15 | - | 15 | 50 | - | 50 |
| 6 | Printing & stationery | 12 | - | 12 | 27 | - | 27 |
| 7 | Communication expenses | 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** | - | - | **-** | - | - | **-** |

## PERIODIC DISCLOSURES

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

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

**(₹ In Lakhs)**

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| 1 | Employees' remuneration & welfare benefits | 3,356 | 4,341 | 7,697 | 50 | - | 148 | 42 | 251 | 2,220 | 3 | 2,474 | 1,032 | 749 | 12,192 |
| 2 | Travel, conveyance and vehicle running expenses | 212 | 271 | 483 | 3 | - | 9 | 3 | 16 | 138 | - | 154 | 65 | 49 | 766 |
| 3 | Training expenses | 12 | 13 | 25 | - | - | 1 | - | 1 | 7 | - | 8 | 3 | 3 | 40 |
| 4 | Rents, rates & taxes | 418 | 538 | 956 | 6 | - | 19 | 6 | 30 | 274 | (1) | 303 | 135 | 95 | 1,520 |
| 5 | Repairs | 132 | 173 | 305 | 4 | - | 5 | 1 | 10 | 88 | - | 98 | 44 | 28 | 485 |
| 6 | Printing & stationery | 49 | 65 | 114 | 1 | - | 1 | 1 | 4 | 34 | - | 38 | 18 | 10 | 183 |
| 7 | Communication expenses | 78 | 97 | 175 | 1 | - | 4 | 1 | 6 | 48 | - | 54 | 19 | 19 | 273 |
| 8 | Legal & professional charges | 397 | 386 | 783 | 23 | - | 12 | 2 | 20 | 191 | 1 | 212 | 796 | 58 | 1,886 |
| 9 | Auditors' fees, expenses etc | - | - | | | | | | | | | | | | |
| | (a) as Auditor | 3 | 4 | 7 | - | - | - | - | - | - | - | - | 1 | 1 | 9 |
| | (b) as advisor 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 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (d) Out of Pocket Expenses | 1 | 1 | 2 | - | - | - | - | - | 1 | - | 1 | - | - | 3 |
| 10 | Advertisement and publicity | 140 | 171 | 311 | 2 | - | 6 | 3 | 10 | 84 | - | 94 | 307 | 36 | 759 |
| 11 | Interest & Bank Charges | 446 | 567 | 1,013 | (1) | - | (1) | (1) | (1) | (9) | - | (10) | 4 | (8) | 996 |
| 12 | Depreciation | 316 | 409 | 725 | 5 | - | 14 | 4 | 23 | 210 | 1 | 234 | 100 | 69 | 1,151 |
| 13 | Brand/Trade Mark usage fee/charges | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Business Development and Sales Promotion Expenses | 223 | 265 | 488 | 1 | - | 2 | 1 | 3 | 22 | - | 25 | 6 | 11 | 534 |
| 15 | Information & Technology Expenses | 262 | 357 | 619 | 4 | - | 11 | 2 | 19 | 190 | - | 209 | 109 | 50 | 1,004 |
| 16 | Goods and Service Tax Expense | 9 | 12 | 21 | - | - | 1 | - | 1 | 6 | - | 7 | 57 | 2 | 88 |
| 17 | Others : | - | - | | | | | | | | | | | | |
| | Policy Stamps | 7 | 8 | 15 | - | - | 2 | - | 10 | 12 | - | 22 | - | 10 | 49 |
| | Electricity & Water Charges | 59 | 76 | 135 | 1 | - | 3 | 1 | 4 | 38 | - | 42 | 18 | 14 | 214 |
| | Courtesies & Entertainment | 61 | 79 | 140 | 1 | - | 2 | 1 | 5 | 40 | - | 45 | 18 | 15 | 222 |
| | Others | 158 | 200 | 358 | 2 | - | 7 | 2 | 12 | 102 | - | 114 | 45 | 36 | 564 |
| | **TOTAL** | **6,340** | **8,034** | **14,374** | **103** | **-** | **246** | **69** | **424** | **3,697** | **4** | **4,125** | **2,777** | **1,246** | **22,940** |
| | | | | | | | | | | | | | | | |
| | **- In India** | 6,340 | 8,034 | 14,374 | 103 | - | 246 | 69 | 424 | 3,697 | 4 | 4,125 | 2,777 | 1,246 | **22,940** |
| | **- Outside India** | - | - | - | - | - | - | - | - | - | - | - | - | - | **-** |

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In Lakhs)

| | Particulars | HALF YEAR ENDED 30TH SEPTEMBER 2025 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| 1 | Employees' remuneration & welfare benefits | 6,991 | 8,334 | 15,325 | 102 | - | 317 | 168 | 508 | 3,970 | 8 | 4,486 | 1,033 | 1,922 | 23,353 |
| 2 | Travel, conveyance and vehicle running expenses | 410 | 489 | 899 | 6 | - | 18 | 10 | 30 | 233 | - | 263 | 68 | 113 | 1,377 |
| 3 | Training expenses | 18 | 21 | 39 | - | - | 1 | - | 1 | 10 | - | 11 | 3 | 5 | 59 |
| 4 | Rents, rates & taxes | 836 | 997 | 1,833 | 12 | - | 38 | 20 | 60 | 475 | 1 | 536 | 147 | 230 | 2,816 |
| 5 | Repairs | 295 | 352 | 647 | 5 | - | 13 | 7 | 22 | 167 | - | 189 | 44 | 81 | 986 |
| 6 | Printing & stationery | 118 | 141 | 259 | 2 | - | 5 | 3 | 9 | 67 | - | 76 | 18 | 32 | 395 |
| 7 | Communication expenses | 127 | 151 | 278 | 2 | - | 6 | 3 | 9 | 72 | - | 81 | 20 | 35 | 425 |
| 8 | Legal & professional charges | 790 | 777 | 1,567 | 29 | - | 27 | 20 | 44 | 376 | 1 | 421 | 1,035 | 166 | 3,265 |
| 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 | - | - | - | - | - | 1 | - | 1 | - | - | 5 |
| | (c) in any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (d) Out of Pocket Expenses | 1 | 1 | 2 | - | - | - | - | - | 1 | - | 1 | - | - | 3 |
| 10 | Advertisement and publicity | 197 | 234 | 431 | 3 | - | 9 | 5 | 14 | 112 | - | 126 | 308 | 54 | 936 |
| 11 | Interest & Bank Charges | 827 | 985 | 1,812 | - | - | 1 | 1 | 2 | 14 | - | 16 | 4 | 7 | 1,841 |
| 12 | Depreciation | 676 | 805 | 1,481 | 10 | - | 31 | 16 | 49 | 383 | 1 | 433 | 100 | 186 | 2,257 |
| 13 | Brand/Trade Mark usage fee/charges | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Business Development and Sales Promotion Expenses | 223 | 265 | 488 | 1 | - | 2 | 1 | 3 | 22 | - | 25 | 6 | 11 | 534 |
| 15 | Information & Technology Expenses | 736 | 877 | 1,613 | 11 | - | 33 | 18 | 53 | 418 | 1 | 472 | 109 | 202 | 2,458 |
| 16 | Goods and Service Tax Expense | 15 | 18 | 33 | - | - | 1 | - | 1 | 9 | - | 10 | 113 | 4 | 161 |
| 17 | Others : | | | | | | | | | | | | | | |
| | Policy Stamps | 7 | 8 | 15 | - | - | 2 | - | 10 | 12 | - | 22 | - | 10 | 49 |
| | Electricity & Water Charges | 112 | 134 | 246 | 2 | - | 5 | 3 | 8 | 64 | - | 72 | 18 | 31 | 377 |
| | Courtesies & Entertainment | 117 | 140 | 257 | 2 | - | 5 | 3 | 9 | 67 | - | 76 | 19 | 32 | 394 |
| | Others | 302 | 360 | 662 | 4 | - | 14 | 7 | 22 | 172 | - | 194 | 45 | 83 | 1,009 |
| | **TOTAL** | **12,806** | **15,098** | **27,904** | **191** | **-** | **528** | **285** | **854** | **6,648** | **12** | **7,514** | **3,091** | **3,206** | **42,719** |
| | | | | | | | | | | | | | | | |
| | **- In India** | 12,806 | 15,098 | 27,904 | 191 | - | 528 | 285 | 854 | 6,648 | 12 | 7,514 | 3,091 | 3,206 | **42,719** |
| | **- Outside India** | - | - | - | - | - | - | - | - | - | - | - | - | - | **-** |

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In Lakhs)

| | Particulars | QUARTER ENDED 30TH SEPTEMBER 2024 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| 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 | Repairs | 171 | 227 | 398 | 3 | - | 5 | 3 | 18 | 102 | - | 120 | 77 | 34 | 640 |
| 6 | Printing & stationery | 130 | 167 | 297 | 2 | - | 5 | 3 | 12 | 76 | - | 88 | 43 | 32 | 470 |
| 7 | Communication expenses | 40 | 54 | 94 | 1 | - | 1 | 1 | 4 | 24 | - | 28 | 24 | 7 | 156 |
| 8 | 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 | 9 | 154 |
| | Others | 54 | 81 | 135 | 2 | - | 2 | - | 8 | 35 | 1 | 44 | 46 | 4 | 233 |
| | **TOTAL** | **5,777** | **7,419** | **13,196** | **93** | **-** | **187** | **128** | **539** | **3,144** | **6** | **3,689** | **3,544** | **1,205** | **22,042** |
| | | | | | | | | | | | | | | | |
| | **- In India** | 5,777 | 7,419 | 13,196 | 93 | - | 187 | 128 | 539 | 3,144 | 6 | 3,689 | 3,544 | 1,205 | **22,042** |
| | **- Outside India** | - | - | - | - | - | - | - | - | - | - | - | - | - | **-** |

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In Lakhs)

| | Particulars | HALF YEAR ENDED 30TH SEPTEMBER 2024 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Motor-OD | Motor-TP | Motor-Total | Engineering | Aviation | Workmen Compensation | Public/Product Liability | Personal Accident | Health (Excl Travel) | Travel Insurance | Total Health (Incl PA & Travel) | Crop | Other Miscellaneous | Total Miscellaneous |
| 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 | 7 | - | 8 | 2 | 4 | 43 |
| 4 | Rents, rates & taxes | 691 | 838 | 1,529 | 10 | - | 25 | 22 | 59 | 387 | 1 | 447 | 162 | 201 | 2,396 |
| 5 | Repairs | 445 | 540 | 985 | 6 | - | 16 | 14 | 38 | 249 | 1 | 288 | 78 | 129 | 1,516 |
| 6 | Printing & stationery | 247 | 300 | 547 | 3 | - | 9 | 8 | 21 | 139 | - | 160 | 43 | 72 | 842 |
| 7 | Communication expenses | 121 | 147 | 268 | 2 | - | 4 | 4 | 10 | 68 | - | 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 | 1 | 439 | 177 | 197 | 2,372 |
| 11 | Interest & Bank Charges | 675 | 819 | 1,494 | 1 | - | 3 | 2 | 6 | 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 | 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 | 423 |
| | Courtesies & Entertainment | 99 | 120 | 219 | 1 | - | 4 | 3 | 9 | 56 | - | 65 | 20 | 29 | 341 |
| | Others | 264 | 321 | 585 | 4 | - | 10 | 8 | 24 | 148 | 1 | 173 | 46 | 77 | 903 |
| | **TOTAL** | **12,592** | **15,178** | **27,770** | **166** | **-** | **438** | **394** | **1,017** | **6,649** | **19** | **7,685** | **3,887** | **3,455** | **43,795** |
| | | | | | | | | | | | | | | | |
| | **- In India** | 12,592 | 15,178 | 27,770 | 166 | - | 438 | 394 | 1,017 | 6,649 | 19 | 7,685 | 3,887 | 3,455 | **43,795** |
| | **- Outside India** | - | - | - | - | - | - | - | - | - | - | - | - | - | **-** |

# PERIODIC DISCLOSURES

## FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In Lakhs)

| | Particulars | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 |
|---|---|---|---|
| | | | |
| 1 | Authorised Capital<br>400000000 Equity Shares of ₹ 10 each<br>(Previous Year 400000000 Equity Shares of ₹ 10 each) | 40,000 | 40,000 |
| 2 | Issued Capital<br>287818582 Equity Shares of ₹ 10 each<br>(Previous Year 287818582 Equity Shares of ₹ 10 each) | 28,782 | 28,782 |
| 3 | Subscribed Capital<br>287818582 Equity Shares of ₹ 10 each<br>(Previous Year 287818582 Equity Shares of ₹ 10 each) | 28,782 | 28,782 |
| 4 | Called up Capital<br>287818582 Equity Shares of ₹ 10 each<br>(Previous Year 287818582 Equity Shares of ₹ 10 each) | 28,782 | 28,782 |
| | 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<br>287818582 Equity Shares of ₹ 10 each<br>(Previous Year 287818582 Equity Shares of ₹ 10 each) | 28,782 | 28,782 |
| | **TOTAL** | **28,782** | **28,782** |

# PERIODIC DISCLOSURES

## FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

**PATTERN OF SHAREHOLDING**

**[As certified by the Management]**

| Shareholder | AS AT 30TH SEPTEMBER 2025 | | AS AT 30TH SEPTEMBER 2024 | |
|---|---|---|---|---|
| | **Number of Shares** | **% of Holding** | **Number of Shares** | **% of Holding** |
| Promoters | | | | |
| · Indian | 146,787,477 | 51 | 146,787,477 | 51 |
| · Foreign | 141,031,105 | 49 | 141,031,105 | 49 |
| | | | | |
| Investors | | | | |
| · Indian | - | - | - | - |
| · Foreign | - | - | - | - |
| | | | | |
| Others | - | - | - | - |
| TOTAL | **287,818,582** | **100** | **287,818,582** | **100** |

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

**PART A:**
**PARTICULARS OF THE SHAREHOLDING PATTERN OF THE IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED**
**AS AT QUARTER ENDED 30TH SEPTEMBER, 2025**

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

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

PART B:

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

| Sl. No. | Category | No. of Investors | No. of shares held | % of share-holdings | Paid up equity (Rs. In lakhs) | Shares pledged or otherwise encumbered | | Shares under Lock in Period | |
|---|---|---|---|---|---|---|---|---|---|
| (I) | (II) | | (III) | (IV) | (V) | Number of shares (VI) | As a percentage of Total Shares held (VII) = (VI)/(III)*100 | Number of shares (VIII) | As a percentage of Total Shares held (IX) = (VIII)/(III)*100 |
| **A** | **Promoters & Promoters Group** | | | | | | | | |
| **A.1** | **Indian Promoters** | - | - | - | - | - | - | - | - |
| i) | Individuals/HUF (Names of major shareholders): | - | - | - | - | - | - | - | - |
| ii) | Bodies Corporate | - | - | - | - | - | - | - | - |
| | (i) Cooperative Societies | 35346 | 422197 | 73.73 | 46016.71 | - | - | - | - |
| | (ii) Cooperative Banks | 300 | 7332 | 4.51 | 2816.70 | - | - | - | - |
| | (iii) Federations | 29 | 24546 | 21.75 | 13576.17 | - | - | - | - |
| iii) | Financial Institutions/Banks | - | - | - | - | - | - | - | - |
| iv) | Central Government/State Government(s)/President of India | - | - | - | - | - | - | - | - |
| v) | Persons acting in Concert (Please specify) | - | - | - | - | - | - | - | - |
| vi) | Any other (Please specify) | - | - | - | - | - | - | - | - |
| **A.2** | **Foreign Promoters** | - | - | - | - | - | - | - | - |
| i) | Individuals/HUF (Names of major shareholders): | - | - | - | - | - | - | - | - |
| ii) | Bodies Corporate | - | - | - | - | - | - | - | - |
| | (i) | - | - | - | - | - | - | - | - |
| | (ii) | - | - | - | - | - | - | - | - |
| iii) | Any other (Please specify) | - | - | - | - | - | - | - | - |
| **B** | **Non Promoters** | - | - | - | - | - | - | - | - |
| **B.1** | **Public Shareholders** | - | - | - | - | - | - | - | - |
| **1.1)** | **Institutions** | - | - | - | - | - | - | - | - |
| i) | Mutual Funds | - | - | - | - | - | - | - | - |
| ii) | Foreign Portfolio Investors | - | - | - | - | - | - | - | - |
| iii) | Financial Institutions/Banks | - | - | - | - | - | - | - | - |
| iv) | Insurance Companies | - | - | - | - | - | - | - | - |
| v) | FII belonging to ForeignPromoter | - | - | - | - | - | - | - | - |
| vi) | FII belonging to Foreign Promoter of Indian Promoter | - | - | - | - | - | - | - | - |
| vii) | Provident Fund/Pension Fund | - | - | - | - | - | - | - | - |
| viii) | Alternative Investment Fund | - | - | - | - | - | - | - | - |
| ix) | Any other (Please specify) | - | - | - | - | - | - | - | - |
| **1.2)** | **Central Government/State Government(s)/President of India** | - | - | - | - | - | - | - | - |
| **1.3)** | **Non-Institutions** | - | - | - | - | - | - | - | - |
| i) | Individual share capital upto Rs. 2 Lacs | - | - | - | - | - | - | - | - |
| ii) | Individual share capital in excess of Rs. 2 Lacs | - | - | - | - | - | - | - | - |
| iii) | NBFCs registered with RBI | - | - | - | - | - | - | - | - |
| iv) | Others | - | - | - | - | - | - | - | - |
| | Trusts | - | - | - | - | - | - | - | - |
| | Non Resident Indian (NRI) | - | - | - | - | - | - | - | - |
| | Clearing Members | - | - | - | - | - | - | - | - |
| | Non Resident Indian Non Repatriable | - | - | - | - | - | - | - | - |
| | Bodies Corporate | - | - | - | - | - | - | - | - |
| | IEPF | - | - | - | - | - | - | - | - |
| v) | Any other (Please specify) | - | - | - | - | - | - | - | - |
| **B.2** | **Non Public Shareholders** | - | - | - | - | - | - | - | - |
| 2.1) | Custodian/DR Holder | - | - | - | - | - | - | - | - |
| 2.2) | Employee Benefit Trust | - | - | - | - | - | - | - | - |
| 2.3) | Any other (Please specify) | - | - | - | - | - | - | - | - |
| | **Total** | **35675** | **454075** | **100.00** | **62409.58** | **0** | **0** | **0** | **0** |

# PERIODIC DISCLOSURES

## FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(₹ In Lakhs)

| | Particulars | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 |
|---|---|---|---|
| | | | |
| 1 | Capital Reserve | - | - |
| | | | |
| 2 | Capital Redemption Reserve | - | - |
| | | | |
| 3 | **Share Premium** | 133,838 | 133,838 |
| | | | |
| 4 | Revaluation Reserve | - | - |
| | | | |
| 5 | General Reserves | - | - |
| | Less: Amount utilized for Buy-back | - | - |
| | Less: Amount utilized for issue of Bonus shares | - | - |
| | | | |
| 6 | Catastrophe Reserve | 12 | 12 |
| | | | |
| 7 | Other Reserve | - | - |
| | | | |
| 8 | Balance of Profit in Profit and Loss Account | 269,626 | 264,232 |
| | | | |
| | **TOTAL** | **403,476** | **398,082** |

# PERIODIC DISCLOSURES

## FORM NL-11-BORROWINGS SCHEDULE

(₹ In Lakhs)

| | Particulars | AS AT 30TH SEPTEMBER 2025 | 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 | | | |
| | | | | |

# FORM NL-12 & 12A -INVESTMENT SCHEDULE

(₹ In Lakhs)

| | Particulars | NL - 12 SHAREHOLDERS | | NL - 12A POLICYHOLDERS | | TOTAL | |
|---|---|---|---|---|---|---|---|
| | | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 |
| | **LONG TERM INVESTMENTS** | | | | | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 160,274 | 190,903 | 648,047 | 691,711 | 808,321 | 882,614 |
| 2 | Other Approved Securities | - | 328 | - | 1,190 | - | 1,518 |
| 3 | Other Investments | | | | | | |
| | (a) Shares | | | | | | |
| | (aa) Equity | 108 | 128 | 437 | 462 | 545 | 590 |
| | (bb) Preference | - | - | - | - | - | - |
| | (b) Mutual Funds | - | - | - | - | - | - |
| | (c) Derivative Instruments | - | - | - | - | - | - |
| | (d) Debenture/ Bonds | 40,880 | 30,152 | 165,292 | 109,251 | 206,172 | 139,403 |
| | (e) Other Securities | - | - | - | - | - | - |
| | Fixed Deposits with Banks | 10,996 | 4,798 | 44,456 | 17,387 | 55,452 | 22,185 |
| | (f) Subsidiaries | 10 | 11 | 40 | 39 | 50 | 50 |
| | (g) Investment Property - Real Estate | - | - | - | - | - | - |
| 4 | Investments in Infrastructure & Housing Sector | 59,875 | 71,976 | 242,095 | 260,795 | 301,970 | 332,771 |
| 5 | Other than approved investments | | | | | | |
| | Exchange Traded Funds | 82 | 92 | 330 | 334 | 412 | 426 |
| | Equity Shares | 99 | - | 401 | - | 500 | - |
| | **SHORT TERM INVESTMENTS** | | | | | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 17,582 | 12,025 | 71,090 | 43,571 | 88,672 | 55,596 |
| 2 | Other Approved Securities | 298 | 433 | 1,206 | 1,570 | 1,504 | 2,003 |
| 3 | Other Investments | | | | | | |
| | (a) Shares | | | | | | |
| | (aa) Equity | - | - | - | - | - | - |
| | (bb) Preference | - | - | - | - | - | - |
| | (b) Mutual Funds | 2,903 | 2,335 | 11,740 | 8,462 | 14,643 | 10,797 |
| | (c) Derivative Instruments | - | - | - | - | - | - |
| | (d) Debenture/ Bonds | 9,408 | 6,714 | 38,042 | 24,328 | 47,450 | 31,042 |
| | (e) Other Securities | | | | | | |
| | Certificate of Deposit | - | - | - | - | - | - |
| | Commercial Paper | - | 537 | - | 1,945 | - | 2,482 |
| | Tri-Party Repo (TREPS) | 2,378 | 2,076 | 9,617 | 7,524 | 11,995 | 9,600 |
| | Fixed Deposits with Banks | 23,050 | 35,191 | 93,201 | 127,511 | 116,251 | 162,702 |
| | (f) Subsidiaries | - | - | - | - | - | - |
| | (g) Investment Property - Real Estate | - | - | - | - | - | - |
| 4 | Investments in Infrastructure & Housing Sector | 21,684 | 13,815 | 87,675 | 50,049 | 109,359 | 63,864 |
| 5 | Other than approved investments | - | - | - | - | - | - |
| | **TOTAL** | **349,627** | **371,514** | **1,413,669** | **1,346,129** | **1,763,296** | **1,717,643** |

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

(₹ In Lakhs)

| | Particulars | SHAREHOLDERS | | POLICYHOLDERS | | TOTAL | |
|---|---|---|---|---|---|---|---|
| | | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 |
| | **Long Term Investments** | | | | | | |
| | Book Value | 272,053 | 295,778 | 1,100,012 | 1,082,390 | **1,372,065** | **1,378,168** |
| | Market Value | 275,056 | 297,171 | 1,112,150 | 1,087,489 | **1,387,206** | **1,384,660** |
| | | | | | | | |
| | **Short Term Investments** | | | | | | |
| | Book Value | 77,305 | 72,559 | 312,570 | 265,527 | **389,875** | **338,086** |
| | Market Value | 77,444 | 72,398 | 313,133 | 264,937 | **390,577** | **337,335** |

# PERIODIC DISCLOSURES

## FORM NL-13-LOANS SCHEDULE

(₹ In Lakhs)

| | Particulars | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 |
|---|---|---|---|
| | | | |
| 1 | SECURITY-WISE CLASSIFICATION | | |
| | Secured | | |
| | (a) On mortgage of property | - | - |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | (b) On Shares, Bonds, Govt. Securities | - | - |
| | (c) Others | - | - |
| | Unsecured | - | - |
| | **TOTAL** | - | - |
| 2 | BORROWER-WISE CLASSIFICATION | - | - |
| | (a) Central and State Governments | - | - |
| | (b) Banks and Financial Institutions | - | - |
| | (c) Subsidiaries | - | - |
| | (d) Industrial Undertakings | - | - |
| | (e) Companies | - | - |
| | (f) Others | - | - |
| | **TOTAL** | - | - |
| 3 | PERFORMANCE-WISE CLASSIFICATION | - | - |
| | (a) Loans classified as standard | - | - |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | (b) Non-performing loans less provisions | - | - |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | **TOTAL** | - | - |
| 4 | MATURITY-WISE CLASSIFICATION | - | - |
| | (a) Short Term | - | - |
| | (b) Long Term | - | - |
| | **TOTAL** | **-** | **-** |

**Provisions against Non-performing Loans**

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

## PERIODIC DISCLOSURES

### FORM NL-14-FIXED ASSETS SCHEDULE

**FIXED ASSETS**

(₹ In Lakhs)

| Particulars | Cost/ Gross Block | | | | Depreciation | | | | Net Block | |
|---|---|---|---|---|---|---|---|---|---|---|
| | As at 1st April, 2025 | Additions during the Half Year | Sales/ Adjustments during the Half Year | As at 30th September 2025 | Upto 31st March, 2025 | Depreciation for the Half Year | On Sales / Adjustments | Upto 30th September 2025 | As at 30th September 2025 | As at 30th September 2024 |
| Goodwill | - | - | - | - | - | - | - | - | - | - |
| Intangibles: | - | | | | - | | | | | |
| - Computer Software | 17,217 | - | - | 17,217 | 15,943 | 380 | - | 16,323 | 894 | 1,290 |
| Land - Freehold | 1,084 | - | - | 1,084 | - | - | - | - | 1,084 | 1,084 |
| Leasehold Property | - | - | - | - | - | - | - | - | - | - |
| Buildings | 321 | - | - | 321 | 39 | 3 | - | 42 | 279 | 284 |
| Furniture & Fittings | 14,860 | 215 | 51 | 15,024 | 7,933 | 757 | 35 | 8,655 | 6,369 | 7,448 |
| Information Technology Equipment | 10,762 | 419 | 4 | 11,177 | 7,576 | 872 | 3 | 8,445 | 2,732 | 2,413 |
| Vehicles | 241 | 3 | 28 | 216 | 82 | 11 | 9 | 84 | 132 | 181 |
| Office Equipment | 5,035 | 71 | 27 | 5,079 | 2,716 | 414 | 10 | 3,120 | 1,959 | 2,308 |
| Others | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 49,520 | 708 | 110 | 50,118 | 34,289 | 2,437 | 57 | 36,669 | 13,449 | 15,008 |
| Capital Work In Progress | 1,122 | 4,476 | 323 | 5,275 | - | - | - | - | 5,275 | 2,243 |
| Grand Total | 50,642 | 5,184 | 433 | 55,393 | 34,289 | 2,437 | 57 | 36,669 | 18,724 | 17,251 |
| Previous Period Total | 48,382 | 5,588 | 1,232 | 52,738 | 33,050 | 2,543 | 106 | 35,487 | 17,251 | |

# PERIODIC DISCLOSURES

## FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(₹ In Lakhs)

| | Particulars | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 |
|---|---|---|---|
| | | | |
| 1 | Cash (including cheques*, drafts and stamps) | 859 | 438 |
| 2 | Bank Balances | | |
| | (a) Deposit Accounts | | |
| | (aa) Short-term (due within 12 months) | - | - |
| | (bb) Others | - | - |
| | (b) Current Accounts | 28,589 | 6,752 |
| | (c) Others | - | - |
| 3 | Money at Call and Short Notice | | |
| | (a) With Banks | - | - |
| | (b) With other Institutions | - | - |
| 4 | Others | - | - |
| | **TOTAL** | **29,448** | **7,190** |
| | | | |
| | Balances with non-scheduled banks included in 2 and 3 above | - | - |
| | | | |
| | **Cash and Bank Balances** | | |
| | In India | 29,448 | 7,190 |
| | Outside India | - | - |

* Cheques on hand amount to ` 475 Lakh (Previous period ` 361 Lakh)

**Notes:**

1. Balance with Banks in current accounts above, includes liquid flexi term deposit of ` 13,800 lakh (Previous period ` 5,700 lakh)

2. Balance with Banks in current accounts above, includes Earmarked amount of ` 47 Lakh (Previous period ` 10 lakh) towards CSR activities.

3. Balance with Banks in current accounts above, includes remittances in transit of ` 1,263 lakh (Previous period ` 1,249 lakh)

## PERIODIC DISCLOSURES

### FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ In Lakhs)

| | Particulars | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 |
|---|---|---|---|
| | | | |
| | **ADVANCES** | | |
| 1 | Reserve Deposits with ceding Companies | 65,510 | 56,285 |
| 2 | Application money for investments | - | - |
| 3 | Prepayments | 2,831 | 2,753 |
| 4 | Advances to Directors/Officers | - | - |
| 5 | Advance tax paid and taxes deducted at source (Net of provision for taxation) | 2,873 | 1,601 |
| 6 | Goods and Service Tax Credit | 1,265 | 4,109 |
| 7 | Others | | |
| | Deposit towards Rent | 1,216 | 1,240 |
| | Contribution to Motor Vehicle Accident Fund - Insured Vehicle | 2,217 | - |
| | Advance Reinsurance Premium Ceded on Long Term Policies (Net of Advance Commission Earned) | 895 | - |
| | Others | 7,073 | 5,223 |
| | **TOTAL (A)** | **83,880** | **71,211** |
| | | | |
| | **OTHER ASSETS** | | |
| 1 | Income accrued on Investments/ FDRs | 43,730 | 48,031 |
| 2 | Outstanding Premiums | 66,314 | 66,001 |
| | Less : Provisions for doubtful | - | - |
| 3 | Agents' Balances | 215 | 166 |
| 4 | Foreign Agencies Balances | - | - |
| 5 | Due from other entities carrying on insurance business (including reinsurers) | 36,763 | 31,412 |
| | Less : Provisions for doubtful | - | - |
| 6 | Due from subsidiaries/ holding | - | - |
| 7 | Investments held for Unclaimed Amount of Policyholders | 2,446 | 1,877 |
| 8 | Investment Income accruing on unclaimed amount | 405 | 506 |
| 9 | Others | - | - |
| | **TOTAL (B)** | **149,873** | **147,993** |
| | **TOTAL (A+B)** | **233,753** | **219,204** |

# PERIODIC DISCLOSURES

## FORM NL-17-CURRENT LIABILITIES SCHEDULE

(₹ In Lakhs)

| | Particulars | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 |
|---|---|---|---|
| | | | |
| 1 | Agents’ Balances | 11,761 | 10,354 |
| 2 | Balances due to other insurance companies (including reinsurers) | 132,281 | 155,897 |
| 3 | Deposits held on re-insurance ceded | 2,420 | 2,879 |
| 4 | Premiums received in advance | | |
| | (a) For Long term policies | 101,982 | 89,579 |
| | (b) for Other Policies | 15,201 | 8,267 |
| 5 | Unallocated Premium* | 12,123 | 9,425 |
| 6 | Sundry Creditors | 13,771 | 12,653 |
| 7 | Due to Subsidiaries/ Holding Company | - | - |
| 8 | Claims Outstanding | 1,011,910 | 965,562 |
| 9 | Due to Officers/ Directors | - | - |
| 10 | Unclaimed Amount of Policyholders | 2,429 | 1,423 |
| 11 | Income accrued on Unclaimed amounts | 405 | 506 |
| 12 | Interest payable on Debentures/Bonds | - | - |
| 13 | Goods & Service Tax Liabilities | 6,085 | 2,890 |
| 14 | Others | | |
| | Statutory Dues | 4,039 | 3,869 |
| | Deposit towards Claim Settlement | 15,087 | 1,591 |
| | **TOTAL** | **1,329,494** | **1,264,895** |

* Includes Deposit Premium of ` 7,376 lakh (Previous period ` 6,835 lakh)

# PERIODIC DISCLOSURES

## FORM NL-18-PROVISIONS SCHEDULE

(₹ In Lakhs)

| | Particulars | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 |
|---|---|---|---|
| | | | |
| 1 | Reserve for Unexpired Risk | 278,745 | 265,306 |
| 2 | Reserve for Premium Deficiency | - | - |
| 3 | Provision for Taxation (less advance tax paid and taxes deducted at source) | - | - |
| 4 | Provision for Employee Benefits | 8,982 | 9,225 |
| 5 | Others | - | - |
| | **TOTAL** | **287,727** | **274,531** |

# PERIODIC DISCLOSURES

## FORM NL-19 MISC EXPENDITURE SCHEDULE

(₹ In Lakhs)

| | Particulars | AS AT 30TH SEPTEMBER 2025 | AS AT 30TH SEPTEMBER 2024 |
|---|---|---|---|
| | | | |
| 1 | Discount Allowed in issue of shares/ debentures | - | - |
| 2 | Others | - | - |
| | **TOTAL** | **-** | **-** |

PERIODIC DISCLOSURES

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

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

## Analytical Ratios for Non-Life companies

| S.No. | Particulars | QUARTER ENDED 30TH SEPTEMBER 2025 | HALF YEAR ENDED 30TH SEPTEMBER 2025 | QUARTER ENDED 30TH SEPTEMBER 2024 | HALF YEAR ENDED 30TH SEPTEMBER 2024 |
|---|---|---|---|---|---|
| 1 | **Gross Direct Premium Growth Rate *** | 7.57% | 8.44% | -11.27% | -20.76% |
| 2 | **Gross Direct Premium to Net Worth Ratio (In Times)** | NA | 1.01 | NA | 0.94 |
| 3 | **Growth rate of Net Worth** | NA | 1.26% | NA | 6.32% |
| 4 | **Net Retention Ratio *** | 57.54% | 59.57% | 61.20% | 64.62% |
| 5 | **Net Commission Ratio *** | 14.72% | 15.45% | 11.73% | 11.42% |
| 6 | **Expense of Management to Gross Direct Premium Ratio *** | 23.54% | 24.78% | 21.68% | 23.17% |
| 7 | **Expense of Management to Net Written Premium Ratio *** | 31.78% | 32.13% | 28.63% | 28.95% |
| 8 | **Net Incurred Claims to Net Earned Premium *** | 87.81% | 90.03% | 92.27% | 89.19% |
| 9 | **Claims paid to claims provisions *** | 8.60% | 13.17% | 10.76% | 14.79% |
| 10 | **Combined Ratio *** | 119.59% | 122.15% | 120.91% | 118.14% |
| 11 | **Investment Income Ratio** | 1.97% | 3.76% | 1.86% | 3.68% |
| 12 | **Technical Reserves to Net Premium Ratio (In Times) *** | NA | 4.70 | NA | 4.61 |

| | | | | | |
|---|---|---|---|---|---|
| | | | | | |
| **13** | **Underwriting Balance Ratio *** | -18.77% | -20.57% | -20.71% | -16.28% |
| | | | | | |
| **14** | **Operating Profit Ratio** | 0.47% | -2.41% | -1.89% | 1.72% |
| | | | | | |
| **15** | **Liquid Assets to liabilities ratio (In Times)** | NA | 0.30 | NA | 0.26 |
| | | | | | |
| **16** | **Net Earning Ratio** | 4.19% | 2.22% | 2.65% | 5.32% |
| | | | | | |
| **17** | **Return on Net Worth Ratio** | NA | 1.41% | NA | 3.33% |
| | | | | | |
| **18** | **Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio** | NA | 1.92 | NA | 1.80 |
| | | | | | |
| **19** | **NPA Ratio** | | | | |
| | Gross NPA Ratio | NA | 0.00% | NA | 0.00% |
| | Net NPA Ratio | NA | 0.00% | NA | 0.00% |
| | | | | | |
| **20** | **Debt Equity Ratio** | NA | 0.00% | NA | 0.00% |
| | | | | | |
| **21** | **Debt Service Coverage Ratio** | 0.00% | 0.00% | 0.00% | 0.00% |
| | | | | | |
| **22** | **Interest Service Coverage Ratio** | 0.00% | 0.00% | 0.00% | 0.00% |
| | | | | | |
| **23** | **Earnings per share** | NA | 2.12 | NA | 4.94 |
| | | | | | |
| **24** | **Book value per share** | NA | 150.18 | NA | 148.31 |

## * Segmental Reporting

| | Particulars | Gross Direct Premium Growth Rate | Net Retention Ratio | Net Commission Ratio | Expense of Management to Gross Direct Premium Ratio | Expense of Management to Net Written Premium Ratio | Net Incurred Claims to Net Earned Premium | Claims paid to claims provisions | Combined Ratio | Technical Reserves to Net Premium Ratio (In Times) | Underwriting Balance Ratio |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | **Fire** | | | | | | | | | | |
| | Current Period | 21.37% | 11.11% | -0.63% | 16.23% | 14.72% | 114.88% | 22.16% | 129.60% | 4.09 | -30.42% |
| | Previous Period | -10.70% | 15.99% | -22.72% | 12.39% | -6.41% | 99.83% | 16.45% | 93.42% | 4.04 | 7.94% |
| | **Marine** | | | | | | | | | | |
| | Current Period | 22.81% | 50.38% | 8.70% | 19.97% | 23.96% | 106.68% | 39.60% | 130.65% | 2.01 | -38.46% |
| | Previous Period | 3.95% | 48.38% | 4.99% | 18.62% | 21.25% | 99.80% | 42.29% | 121.04% | 2.09 | -24.97% |
| | **Miscellaneous** | | | | | | | | | | |
| | Current Period | 5.55% | 72.45% | 16.35% | 26.69% | 33.14% | 88.68% | 12.61% | 121.82% | 4.83 | -19.71% |
| | Previous Period | -23.13% | 74.85% | 13.04% | 25.19% | 30.66% | 88.59% | 14.46% | 119.25% | 4.72 | -16.82% |
| | **Total** | | | | | | | | | | |
| | Current Period | **8.44%** | **59.57%** | **15.45%** | **24.78%** | **32.13%** | **90.03%** | **13.17%** | **122.15%** | **4.70** | **-20.57%** |
| | Previous Period | **-20.76%** | **64.62%** | **11.42%** | **23.17%** | **28.95%** | **89.19%** | **14.79%** | **118.14%** | **4.61** | **-16.28%** |
| | **Marine Cargo** | | | | | | | | | | |
| | Current Period | 19.96% | 54.32% | 9.30% | 21.57% | 24.57% | 106.67% | 40.23% | 131.23% | 1.99 | -39.21% |
| | Previous Period | 4.45% | 50.82% | 6.63% | 19.59% | 22.88% | 99.47% | 42.51% | 122.35% | 2.08 | -26.60% |
| | **Marine Hull** | | | | | | | | | | |
| | Current Period | 75.78% | 0.14% | -3150.00% | -0.14% | -3150.00% | 80.00% | 1.39% | -3070.00% | 110.50 | -1240.00% |
| | Previous Period | -4.57% | 2.91% | -528.00% | 0.47% | -512.00% | 188.00% | 32.15% | -324.00% | 7.28 | 424.00% |
| | **Marine Total** | | | | | | | | | | |
| | Current Period | **22.81%** | **50.38%** | **8.70%** | **19.98%** | **23.96%** | **106.68%** | **39.60%** | **130.65%** | **2.01** | **-38.46%** |
| | Previous Period | **3.95%** | **48.38%** | **4.99%** | **18.62%** | **21.24%** | **99.80%** | **42.29%** | **121.04%** | **2.09** | **-24.97%** |
| | **Motor-OD** | | | | | | | | | | |
| | Current Period | 4.11% | 88.41% | 35.56% | 47.26% | 52.37% | 73.09% | 65.88% | 125.46% | 1.47 | -16.22% |
| | Previous Period | -28.32% | 88.15% | 28.53% | 41.33% | 45.79% | 76.97% | 76.86% | 122.76% | 1.44 | -14.50% |
| | **Motor-TP** | | | | | | | | | | |
| | Current Period | 2.86% | 95.48% | 5.29% | 21.13% | 21.92% | 98.50% | 8.77% | 120.42% | 9.92 | -18.12% |
| | Previous Period | -15.14% | 95.75% | 4.03% | 20.51% | 21.17% | 95.36% | 9.72% | 116.54% | 9.71 | -13.65% |
| | **Motor-Total** | | | | | | | | | | |
| | Current Period | 3.45% | 92.12% | 19.10% | 33.55% | 35.81% | 86.38% | 10.58% | 122.19% | 6.06 | -17.22% |
| | Previous Period | -21.92% | 92.16% | 15.10% | 30.35% | 32.30% | 86.81% | 12.88% | 119.11% | 5.98 | -14.05% |
| | **Engineering** | | | | | | | | | | |
| | Current Period | 26.16% | 5.67% | 85.66% | 19.98% | 102.72% | 78.73% | 20.13% | 181.45% | 3.59 | -95.38% |
| | Previous Period | 11.05% | 6.89% | 15.44% | 15.22% | 31.70% | 63.86% | 20.52% | 95.55% | 3.78 | 5.74% |
| | **Aviation** | | | | | | | | | | |
| | Current Period | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | - | 0.00% |
| | Previous Period | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | - | 0.00% |
| | **Workmen Compensation** | | | | | | | | | | |
| | Current Period | 24.77% | 95.52% | 22.74% | 36.95% | 38.05% | 57.90% | 26.33% | 95.96% | 2.24 | -1.44% |
| | Previous Period | 3.13% | 92.89% | 19.90% | 34.23% | 36.20% | 48.99% | 23.53% | 85.19% | 2.53 | 13.37% |
| | **Public/Product Liability** | | | | | | | | | | |
| | Current Period | 21.27% | 44.26% | 44.53% | 30.18% | 60.12% | 121.28% | 7.45% | 181.39% | 11.07 | -86.24% |
| | Previous Period | -9.92% | 64.27% | 17.70% | 27.44% | 34.97% | 329.59% | 10.23% | 364.56% | 8.81 | -266.20% |
| | **Personal Accident** | | | | | | | | | | |
| | Current Period | -13.84% | 94.65% | 9.13% | 23.86% | 24.57% | 83.60% | 40.36% | 108.17% | 2.50 | -9.38% |
| | Previous Period | -13.17% | 92.18% | 9.07% | 23.95% | 25.32% | 65.40% | 40.76% | 90.72% | 2.47 | 8.10% |
| | **Health (Excl Travel)** | | | | | | | | | | |
| | Current Period | 6.11% | 94.64% | 7.40% | 22.15% | 22.77% | 101.13% | 44.60% | 123.89% | 1.34 | -27.78% |
| | Previous Period | -62.62% | 94.73% | 7.39% | 22.99% | 23.69% | 84.74% | 48.34% | 108.42% | 1.41 | -9.56% |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | **Travel Insurance** | | | | | | | | | | |
| | Current Period | -18.85% | 92.93% | 16.30% | 28.28% | 29.35% | 123.08% | 17.49% | 152.42% | 4.33 | -52.75% |
| | Previous Period | -25.61% | 93.44% | 15.79% | 31.15% | 32.46% | 85.19% | 9.16% | 117.64% | 2.76 | -19.44% |
| | | | | | | | | | | | |
| | **Total Health (Incl PA & Travel)** | | | | | | | | | | |
| | Current Period | 3.34% | 94.63% | 7.61% | 22.35% | 22.99% | 98.99% | 44.07% | 121.98% | 1.47 | -25.54% |
| | Previous Period | -59.96% | 94.38% | 7.63% | 23.14% | 23.92% | 82.17% | 48.04% | 106.09% | 1.56 | -7.23% |
| | | | | | | | | | | | |
| | **Crop** | | | | | | | | | | |
| | Current Period | 2.90% | 23.11% | -16.66% | 6.35% | 10.80% | 93.80% | 45.62% | 104.60% | 2.22 | -9.27% |
| | Previous Period | 30.99% | 26.78% | -14.04% | 8.21% | 16.63% | 96.06% | 13.50% | 112.69% | 2.13 | -17.52% |
| | | | | | | | | | | | |
| | **Other Miscellaneous** | | | | | | | | | | |
| | Current Period | 10.88% | 49.56% | 25.37% | 27.66% | 40.68% | 89.49% | 14.89% | 130.17% | 4.18 | -28.16% |
| | Previous Period | 5.97% | 55.45% | 24.09% | 28.11% | 40.38% | 97.53% | 13.96% | 137.91% | 3.59 | -45.69% |
| | | | | | | | | | | | |
| | **Total Miscellaneous** | | | | | | | | | | |
| | Current Period | **5.55%** | **72.45%** | **16.35%** | **26.69%** | **33.14%** | **88.68%** | **12.61%** | **121.82%** | **4.83** | **-19.71%** |
| | Previous Period | **-23.13%** | **74.85%** | **13.04%** | **25.19%** | **30.66%** | **88.59%** | **14.46%** | **119.25%** | **4.72** | **-16.82%** |

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

**Insurer: IFFCO TOKIO General Insurance Co.Ltd.** **For the Quarter Ending: 30th September 2025**

**PART - A - Related Party Transactions**

***(₹ In Lakhs)***

| Sl. No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | Inflow / Outflow | QUARTER ENDED 30TH SEPTEMBER 2025 | HALF YEAR ENDED 30TH SEPTEMBER 2025 | QUARTER ENDED 30TH SEPTEMBER 2024 | HALF YEAR ENDED 30TH SEPTEMBER 2024 |
|---|---|---|---|---|---|---|---|---|
| 1 | Indian Farmers Fertiliser Cooperative Ltd | Promoters with more then 20% voting rights | Premium accounted from direct business | Inflow | 1,751 | 8,944 | 1,547 | 8,039 |
| | | | Claims paid on direct basis | Outflow | 351 | 952 | 512 | 578 |
| | | | Payment of Rent and other expenses | Outflow | 829 | 1,533 | 638 | 1,251 |
| | | | Deposit of Insurance Premium* | Inflow | 0 | 54 | - | 25 |
| 2 | Indian Potash Limited | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | Inflow | 682 | 1,063 | 271 | 744 |
| | | | Claims paid on direct basis | Outflow | 1,001 | 1,021 | 15 | 19 |
| | | | Payment of Rent and other expenses* | Outflow | 0 | 0 | 6 | 9 |
| | | | Deposit of Insurance Premium | Inflow | 24 | 243 | - | 1 |
| 3 | Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd) | Promoters with more than 20% Voting rights | Payment of Fee / Expenses | Outflow | - | 7 | - | - |
| 4 | Tokio Marine & Nichido Fire Insurance Co Ltd | Associate of Promoters with more than 20% Voting rights | Premium on Reinsurance Ceded | Outflow | 1,613 | 4,687 | 1,584 | 4,032 |
| | | | Commission Earned on Reinsurance Ceded | Inflow | 404 | 1,164 | 399 | 1,014 |
| | | | Claims on Reinsurance Ceded | Inflow | 1,107 | 4,446 | 618 | 1,136 |
| 5 | Tokio Marine Insurance Singapore Ltd. | Associate of Promoters with more than 20% Voting rights | Premium on Reinsurance Ceded | Outflow | 1,792 | 4,611 | 1,426 | 3,680 |
| | | | Commission Earned on Reinsurance Ceded | Inflow | 272 | 698 | 216 | 556 |
| | | | Claims on Reinsurance Ceded | Inflow | 1,327 | 2,301 | 457 | 1,044 |
| | | | Payment of Fee / Expenses | Outflow | - | 2 | 1 | 1 |
| 6 | Tokio Marine Kiln Syndicate | Associate of Promoters with more than 20% Voting rights | Premium on Reinsurance Ceded | Outflow | 45 | 46 | 8 | 8 |
| | | | Commission Earned on Reinsurance Ceded | Inflow | 1 | 1 | 4 | 4 |
| | | | Claims on Reinsurance Ceded | Inflow | - | 17 | - | - |
| 7 | Tokio Marine HCC | Associate of Promoters with more than 20% Voting rights | Premium on Reinsurance Ceded | Outflow | 260 | 425 | 786 | 1,351 |
| | | | Commission Earned on Reinsurance Ceded | Inflow | 58 | 86 | 180 | 311 |
| | | | Claims on Reinsurance Ceded | Inflow | 1 | 1 | - | - |
| 8 | Tokio Marine Insurans(Malaysia) Berhad | Associate of Promoters with more than 20% Voting rights | Payment of Fee / Expenses | Outflow | 2 | 4 | 2 | 5 |
| 9 | TM Claims Services Inc | Associate of Promoters with more than 20% Voting rights | Claim/Reimbursement of Expenses | Outflow | 8 | 21 | - | - |
| | | | Payment of Fee / Expenses | Outflow | 26 | 37 | 25 | 92 |

PERIODIC DISCLOSURES

FORM NL-21: Related Party Transactions

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 10 | IFFCO Ebazar Ltd | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | Inflow | 1 | 143 | 0 | 98 |
| | | | Claims paid on direct basis | Outflow | 11 | 41 | 81 | 103 |
| | | | Deposit of Insurance Premium | Inflow | (1) | 1 | - | - |
| 11 | The Tokio Marine Claim Services Co Ltd | Associate of Promoters with more than 20% Voting rights | Payment of Fee / Expenses | Outflow | 6 | 6 | 1 | 1 |
| 12 | Tokio Marine Newa Insurance Co Ltd | Associate of Promoters with more than 20% Voting rights | Payment of Fee / Expenses | Outflow | - | - | - | 2 |
| 13 | Tokio Marine Safety Insurance (Thailand) Public Company Limited | Associate of Promoters with more than 20% Voting rights | Payment of Fee / Expenses | Outflow | 1 | 1 | 0 | 0 |
| | | | Claim/Reimbursement of Expenses | Outflow | 2 | 2 | - | - |
| 14 | Tokio Marine Insurance Vietnam Company Limited | Associate of Promoters with more than 20% Voting rights | Payment of Fee / Expenses | Outflow | 4 | 15 | 1 | 3 |
| | | | Claim/Reimbursement of Expenses | Outflow | 10 | 10 | - | - |
| 15 | PT Asuransi Tokio Marine Indonesia | Associate of Promoters with more than 20% Voting rights | Payment of Fee / Expenses | Outflow | - | 4 | 0 | 0 |
| 16 | IFFCO Kisan Suvidha Limited (formerly IFFCO Kisan Sanchar Ltd.) | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | Inflow | 5 | 5 | 16 | 4 |
| | | | Claims paid on direct basis | Outflow | 1 | 1 | 1 | 5 |
| | | | Deposit of Insurance Premium* | Inflow | (9) | 0 | - | - |
| 17 | IFFCO Kisan Finance Limited | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | Inflow | 87 | 298 | 93 | 232 |
| | | | Claims paid on direct basis | Outflow | 194 | 313 | 63 | 129 |
| | | | Deposit of Insurance Premium | Inflow | (5) | 18 | - | - |
| 18 | Rakesh Kapur | Chairman w.e.f 19.06.2024 | Honorarium Charges | Outflow | 5 | 9 | 5 | 5 |
| 19 | IFFCO Kisan Logistics Ltd | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | Inflow | - | 1 | 0 | 1 |
| 20 | IFFCO MC Crop Science Pvt. Ltd. | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | Inflow | 12 | 134 | 13 | 105 |
| | | | Claims paid on direct basis | Outflow | 24 | 49 | 38 | 59 |
| | | | Deposit of Insurance Premium | Inflow | (1) | 2 | - | - |
| 21 | IFFCO Kisan SEZ Ltd | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | Inflow | 1 | 1 | 1 | 1 |
| 22 | Indian Farm Forestry Development Cooperative Ltd | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | Inflow | 0 | 25 | (1) | 21 |
| | | | Claims paid on direct basis* | Outflow | 0 | 0 | - | - |

# PERIODIC DISCLOSURES

## FORM NL-21: Related Party Transactions

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 23 | Cooperative Rural Development Trust | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | Inflow | 0 | 4 | 1 | 1 |
| | | | Claims paid on direct basis | Outflow | 1 | 1 | - | 1 |
| | | | Deposit of Insurance Premium | Inflow | - | 2 | - | - |
| 24 | CN IFFCO Private Ltd | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | Inflow | 0 | 1 | 0 | 1 |
| 25 | Triumph Offshore Private Limited | Associate of Promoters with more than | Premium accounted from direct business | Inflow | - | - | 39 | 77 |
| 26 | Nanoventions Private Limited | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | Inflow | (0) | 20 | 4 | 19 |
| | | | Claims paid on direct basis | Outflow | 3 | 7 | 8 | 11 |
| | | | Deposit of Insurance Premium | Inflow | 2 | 2 | - | - |
| 27 | National Cooperative Exports Limited | Associate of Promoters with more than 20% Voting rights | Premium accounted from direct business | Inflow | 11 | 12 | 3 | 6 |
| | | | Deposit of Insurance Premium | Inflow | 2 | 2 | - | - |
| 28 | H O Suri | Managing Director & Chief Executive Officer (upto 07.09.2024) | Remuneration-Key Management Personnel | Outflow | - | - | 76 | 118 |
| | Subrata Mondal | Managing Director & Chief Executive Officer (w.e.f 07.09.2024) | | Outflow | 31 | 62 | 12 | 12 |
| | Shinijiro Hamada | Director-Operation | | Outflow | 6 | 25 | 18 | 37 |
| | TATSUYA FUJIMOTO | Director-Operation (w.e.f. 01.08.2025) | | Outflow | 11 | 11 | - | - |
| | Sanket Gupta | Chief Financial Officer | | Outflow | 18 | 34 | 20 | 36 |
| | Amit Jain | Company Secretary | | Outflow | 21 | 35 | 21 | 34 |

*** Amount not appearing as below ` 0.50 Lakh**

**PART- B - Related Party Transaction Balances - As at the end of the Period Ending 30th September 2025**

**(₹ In Lakhs)**

| Sl.No. | Name of the Related Party | Nature of Relationship with the Company | Amount of Outstanding Balances including Commitments | Whether Payable / Receivable | Whether Secured? If secured, Nature of consideration to be provided at the time of settlement | Details of any Guarantees given or received. | Balance under Provision for doubtful debts relating to the outstanding balance receivable | Expenses recognised up to the quarter end during the year in respect of bad or dobutful debts due from the related party |
|---|---|---|---|---|---|---|---|---|
| | | | | | | | | |
| 1 | Indian Farmers Fertiliser Cooperative Ltd. | Promoters with more then 20% voting rights | 19 | Payable | Unsecured | No | - | - |
| 2 | Tokio Marine & Nichido Fire Insurance Co Ltd | Associate of Promoters with more than 20% Voting rights | 3,167 | Payable | Unsecured | No | - | - |
| 3 | Tokio Marine Insurance Singapore Ltd. | Associate of Promoters with more than 20% Voting rights | 1,928 | Payable | Unsecured | No | - | - |
| 4 | Tokio Marine Europe Insurance Ltd. | Associate of Promoters with more than 20% Voting rights | 1 | Payable | Unsecured | No | - | - |
| 5 | Tokio Marine Kiln Syndicate | Associate of Promoters with more than 20% Voting rights | 80 | Payable | Unsecured | No | - | - |
| 6 | Tokio Marine HCC | Associate of Promoters with more than 20% Voting rights | 929 | Payable | Unsecured | No | - | - |
| 7 | IFFCO Kisan Finance Limited | Associate of Promoters with more than 20% Voting rights | 23 | Payable | Unsecured | No | - | - |

**PERIODIC DISCLOSURES**

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

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

**STATEMENT OF ADMISSIBLE ASSETS: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED**
**As at 30th September 2025**

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

***(₹ In Lakhs)***

| Particulars | Policyholder's A/C | Shareholder's A/C | Total |
|---|---|---|---|
| **Investments** | | | |
| Investments Shareholder' SCH 8 (A1) | - | 349,627 | **349,627** |
| Policyholders' SCH 8A (A2) | 1,413,669 | - | **1,413,669** |
| | | | |
| **Total Investments as per BS (A) = (A1) + (A2)** | **1,413,669** | **349,627** | **1,763,296** |
| Inadmissible investment assets as per Part IV of Schedule I....(B) | - | - | **-** |
| **Fixed Assets** | | | |
| **Fixed assets as per BS...........(C)** | **-** | **18,723** | **18,723** |
| Inadmissible Fixed assets as per Part IV of Schedule I....(D) | - | 6,413 | **6,413** |
| | | | |
| **Current Assets** | | | |
| Cash & Bank Balance as per BS....(E) | - | 29,448 | **29,448** |
| Advances and Other assets as per BS..........(F) | - | 239,072 | **239,072** |
| **Total Current Assets as per BS.....(G)=(E)+(F)** | **-** | **268,520** | **268,520** |
| Inadmissible Current asssets as per Part IV of Schedule I .......(H) | - | 67,336 | **67,336** |
| | | | |
| **Loans** | | | |
| Loans as per BS.............(I) | **-** | **-** | **-** |
| | | | |
| **Fair Value Change Account subject to minimum of zero...(J)** | **-** | 1,061 | **1,061** |
| | | | |
| **Total Assets as per BS.........(K) = (A) + (C)+ (G) + (I) (Excluding current liabilities and provisions)** | **1,413,669** | **636,870** | **2,050,539** |
| Total Inadmissible assets......(L)=(B)+(D)+(H)+(J) | **-** | **74,809** | **74,809** |
| **Total Admissible assets for Solvency ...(K) - (L) (Excluding current liabilities and provisions)** | **1,413,669** | **562,061** | **1,975,730** |

***(₹ In Lakhs)***

| Inadmissible Investment assets (Item wise Details) | Policyholders A/c. | Shareholders A/c. | Total |
|---|---|---|---|
| **Inadmissible Investment assets as per Part IV of Schedule I of regulation** | | | |
| **Inadmissible Fixed assets** | | | |
| (a) Furniture & Fixture | - | 6,368 | 6,368 |
| (b) Intangible Assets | - | 45 | 45 |
| **Total** | **-** | **6,413** | **6,413** |
| | | | |
| **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. | - | 48 | 48 |
| (b) Premium receivables relating to State/ Central government sponsored schemes, to the extent they are not realized within a period of 365 days. | - | 25,186 | 25,186 |
| (c) Co-insurer's balances outstanding for more than 90 days | - | 3,523 | 3,523 |
| (d) Balances of Indian Reinsurers and Foreign Reinsurers having branches in India outstanding for more than 365 days. | - | 15,296 | 15,296 |
| (e) Other Reinsurer's balances outstanding for more than 180 days. | - | 12,559 | 12,559 |
| (f) Excess of Asset Over Unclaimed amount of Policyholders. | - | 17 | 17 |
| (g) Deferred Tax Assets | - | 3,989 | 3,989 |
| (h) Deposits on Contingent Liabilities | - | - | - |
| (i) Deposits for Filing appeal (Service Tax, Income Tax, GST and under Protest) | - | 6,718 | 6,718 |
| **Total** | **-** | **67,336** | **67,336** |

PERIODIC DISCLOSURES

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

**FORM IRDAI-GI-TR**

**Insurance Regulatory and Development Authority of India**

**IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024**

**STATEMENT OF LIABILITIES: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED**

**As at 30th September 2025**

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

***(₹ In Lakhs)***

| Reserve | Gross Reserve | Net Reserve |
|---|---|---|
| Unearned Premium Reserve (UPR)....(a) | 430,701 | 278,745 |
| Premium Deficiency Reserve (PDR)....(b) | - | - |
| Unexpired Risk Reserve (URR)...(c)=(a)+(b) | **430,701** | **278,745** |
| Outstanding Claim Reseve (other than IBNR reserve)...(d) | 659,192 | 439,914 |
| IBNR Reserve....(e) | 696,147 | 571,996 |
| **Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)** | **1,786,040** | **1,290,655** |

PERIODIC DISCLOSURES

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

FORM IRDAI - GI - SM

Insurance Regulatory and Development Authority of India

IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024

STATEMENT OF SOLVENCY MARGIN: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED

As at 30th September 2025

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

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

*(₹ In Lakhs)*

| Item No | Line of Business | Gross Premiums | Net Premiums | Gross Incurred claims | Net Incurred claims | RSM-1 | RSM-2 | RSM |
|---|---|---|---|---|---|---|---|---|
| 1 | Fire | 129,897 | 18,339 | 77,654 | 15,876 | 12,990 | 11,648 | 12,990 |
| 2 | Marine Cargo | 34,250 | 16,765 | 24,897 | 15,227 | 4,110 | 4,568 | 4,568 |
| 3 | Marine - Other than Marine Cargo | 2,111 | 3 | 1,042 | 66 | 211 | 157 | 211 |
| 4 | Motor | 423,019 | 386,300 | 356,276 | 334,028 | 77,260 | 100,208 | 100,208 |
| 5 | Engineering | 33,224 | 2,084 | 16,670 | 1,430 | 3,322 | 2,500 | 3,322 |
| 6 | Aviation | - | - | 957 | - | - | 144 | 144 |
| 7 | Liability | 7,871 | 3,661 | 12,998 | 7,358 | 1,181 | 2,925 | 2,925 |
| 8 | Health | 92,404 | 87,694 | 157,684 | 130,012 | 17,539 | 39,004 | 39,004 |
| 9 | Miscellaneous | 83,825 | 47,283 | 53,701 | 38,125 | 11,735 | 11,437 | 11,735 |
| 10 | Crop insurance | 92,340 | 23,044 | 74,787 | 21,041 | 9,234 | 11,218 | 11,218 |
| | **Total** | **898,941** | **585,173** | **776,666** | **563,163** | **137,582** | **183,809** | **186,325** |

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

### TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO
### As at 30th September 2025

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

***(₹ In Lakhs)***

| Item | Description | Amount |
|---|---|---|
| **(A)** | **Policyholder's FUNDS** | |
| | Available assets (as per Form IRDAI-GI-TA) | 1,413,669 |
| | Deduct : | |
| (B) | Current Liabilities as per BS | 1,011,910 |
| (C) | Provisions as per BS | 278,745 |
| (D) | Other Liabilities | 123,014 |
| **(E)** | **Excess in Policyholder's funds (A)-(B)-(C)-(D)** | **-** |
| | **Shareholder's FUNDS** | |
| (F) | Available Assets | 562,061 |
| | Deduct : | |
| (G) | Other Liabilities | 203,552 |
| **(H)** | **Excess in Shareholder's funds (F-G)** | **358,509** |
| **(I)** | **Total ASM ( E+H )** | **358,509** |
| **(J)** | **Total RSM** | 186,325 |
| **(K)** | **SOLVENCY RATIO ( Total ASM/ Total RSM)** | **1.92** |

## PERIODIC DISCLOSURES

## FORM NL-27- PRODUCTS INFORMATION

**Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.** **Date: 1st July 2025 To 30th September, 2025**

| Products Information | | | | | | |
|---|---|---|---|---|---|---|
| *List below the products and/or add-ons introduced during the period* | | | | | | |
| **Sl. No.** | **Name of Product /Add On** | **Co. Ref. No.** | **IRDAI UIN** | **Class of Business** | **Category of product** | **Date of allotment of UIN** |
| 1 | Private Car Package Policy – 3 Years | IFFCO-TOKIO/PRO/1008/2025-26 | IRDAN106RPMT0034V01202526 | Motor | Retail | 24-07-2025 |
| 2 | Nil Depreciation for Private Car Package Policy – 3 Years | IFFCO-TOKIO/PRO/1008/2025-26 | IRDAN106RPMT0034V01202526/A0035V01202526 | Motor | Retail | 19-08-2025 |
| 3 | New Vehicle Replacement for Private Car Package Policy – 3 Years | IFFCO-TOKIO/PRO/1008/2025-26 | IRDAN106RPMT0034V01202526/A0036V01202526 | Motor | Retail | 19-08-2025 |
| 4 | Consumable Cover for Private Car Package Policy – 3 Years | IFFCO-TOKIO/PRO/1008/2025-26 | IRDAN106RPMT0034V01202526/A0037V01202526 | Motor | Retail | 19-08-2025 |
| 5 | Loss of Personal Belongings for Private Car Package Policy – 3 Years | IFFCO-TOKIO/PRO/1008/2025-26 | IRDAN106RPMT0034V01202526/A0038V01202526 | Motor | Retail | 19-08-2025 |
| 6 | Engine And Gear Box Protection Cover for Private Car Package Policy – 3 Years | IFFCO-TOKIO/PRO/1008/2025-26 | IRDAN106RPMT0034V01202526/A0039V01202526 | Motor | Retail | 19-08-2025 |
| 7 | Loss of Key Cover for Private Car Package Policy – 3 years | IFFCO-TOKIO/PRO/1008/2025-26 | IRDAN106RPMT0034V01202526/A0040V01202526 | Motor | Retail | 19-08-2025 |
| 8 | Pay How You Drive for Private Car Package Policy – 3 Years | IFFCO-TOKIO/PRO/1008/2025-26 | IRDAN106RPMT0034V01202526/A0041V01202526 | Motor | Retail | 19-08-2025 |
| 9 | Tyre Replacement for Private Car Package Policy – 3 Years | IFFCO-TOKIO/PRO/1008/2025-26 | IRDAN106RPMT0034V01202526/A0042V01202526 | Motor | Retail | 19-08-2025 |
| 10 | Rim Protection Cover for Private Car Package Policy – 3 Years | IFFCO-TOKIO/PRO/1008/2025-26 | IRDAN106RPMT0034V01202526/A0043V01202526 | Motor | Retail | 19-08-2025 |
| 11 | Road Side Assistance Cover for Private Car Package Policy – 3 Years | IFFCO-TOKIO/PRO/1008/2025-26 | IRDAN106RPMT0034V01202526/A0044V01202526 | Motor | Retail | 19-08-2025 |

**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: 30-09-2025**

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

***(Business within India)***

**Periodicity of Submission: Quarterly** **(Rs. in Lakhs)**

| **Section I** | | | |
|---|---|---|---|
| **No** | **PARTICULARS** | **SCH ++** | **AMOUNT** |
| 1 | Investments (Shareholders) | 8 | 349627 |
| | Investments (Policyholders) | 8A | 1413669 |
| 2 | Loans | 9 | 0 |
| 3 | Fixed Assets | 10 | 18723 |
| 4 | Current Assets | | |
| | a. Cash & Bank Balance | 11 | 29448 |
| | b. Advances & Other Assets | 12 | 233753 |
| 5 | Current Liabilities | | |
| | a. Current Liabilities | 13 | 1329493 |
| | b. Provisions | 14 | 287727 |
| | c. Misc. Exp not Written Off | 15 | - |
| | d. Debit Balance of P&L A/c | | - |
| | **Application of Funds as per Balance Sheet (A)** | | **428,000** |
| | | | |
| | **Less: Other Assets** | **SCH ++** | **Amount** |
| 1 | Loans (if any) | 9 | - |
| 2 | Fixed Assets (if any) | 10 | 18,723 |
| 3 | Cash & Bank Balance (if any) | 11 | 29,448 |
| 4 | Advances & Other Assets (if any) | 12 | 233,753 |
| 5 | Current Liabilities | 13 | 1,329,493 |
| 6 | Provisions | 14 | 287,727 |
| 7 | Misc. Exp not Written Off | 15 | - |
| 8 | Investments held outside India | | - |
| 9 | Debit Balance of P&L A/c | | - |
| | **Total (B)** | | **(1,335,296)** |
| | **'Investment Assets'** | **(A-B)** | **1,763,295** |

| **Section II** | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **No** | **'Investment' represented as** | **Reg. %** | **SH** | | **PH** | **Book Value (SH + PH)** | **% Actual** | **FVC Amount** | **Total** | **Market Value** |
| | | | **Balance** | **FRSM+** | | | | | | |
| | | | **(a)** | **(b)** | **(c)** | **d = (a+b+c)** | **e = (d-a) %** | **(f)** | **(g)=(d+f)** | |
| **1** | Central Govt. Securities | Not less than 20% | - | 111,126 | 449,324 | 560,450 | 32% | - | 560,450 | 568,870 |
| **2** | Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above) | Not less than 30% | - | 178,154 | 720,343 | 898,497 | 51% | - | 898,497 | 910,850 |
| **3** | **Investment subject to Exposure Norms** | | | | | 0 | | | | |
| | a. Housing / Infra & Loans to SG for Housing and FFE | Not less than 15% | | | | 0 | | | | |
| | 1. Approved Investments | | - | 81,557 | 329,765 | 411,322 | 23% | 7 | 411,329 | 413,454 |
| | 2. Other Investments | | | | | 0 | | | | |
| | b. Approved Investments | Not exceeding 55% | - | 89,575 | 362,186 | 451,761 | 26% | 797 | 452,558 | 453,922 |
| | c. Other Investments | | - | 130 | 525 | 655 | 0% | 257 | 911 | 911 |
| | **Investment Assets** | **100%** | **-** | **349,416** | **1,412,819** | **1,762,235** | **100%** | **1,061** | **1,763,295** | **1,779,138** |

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

**PART - B**

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

**Registration Number: 106**

**Statement as on: 30-09-2025**

**Statement of Accretion of Assets**

***(Business within India)***

**Periodicity of Submission : Quarterly** **(Rs. Lakhs)**

| No. | Category of Investments | COI | Opening Balance | % to Opening Balance | Net Accretion for the Qtr. | % to Total Accrual | TOTAL | % to Total |
|---|---|---|---|---|---|---|---|---|
| | | | (A) | | (B) | | (A+B) | |
| 1 | Central Govt. Securities | CGSB | 566,287 | *32.27* | (5,836) | *(80.96)* | 560,450 | *31.80* |
| | | CTRB | - | - | - | - | - | - |
| 2 | Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above) | SGGB | 339,369 | *19.34* | (2,827) | *(39.22)* | 336,543 | *19.10* |
| | | SGGL | - | - | - | - | - | - |
| | | SGOA | 1,508 | *0.09* | (3) | *(0.05)* | 1,505 | *0.09* |
| 3 | **Investment subject to Exposure Norms** | | | | | | | |
| | a. Housing & Loans to SG for Housing and FFE | | | | | | | |
| | 1. Approved Investments | HTDA | - | - | - | - | - | - |
| | | HFHD | 6,714 | *0.38* | (19) | *(0.26)* | 6,695 | *0.38* |
| | | HTLN | - | - | - | - | - | - |
| | | HFDN | 556 | *0.03* | (2) | *(0.03)* | 554 | *0.03* |
| | | HTDN | 192,719 | *10.98* | 21,629 | *300.05* | 214,348 | *12.16* |
| | 2. Other Investments | HODS | - | | - | - | - | - |
| | b. Infrastructure Investments | | | | | | | |
| | 1. Approved Investments | IDDF | - | - | - | - | - | - |
| | | IPTD | 179,766 | *10.24* | (12,156) | *(168.64)* | 167,610 | *9.51* |
| | | EIIT | 396 | *0.02* | (3) | *(0.05)* | 392 | *0.02* |
| | | IPFD | 10,572 | *0.60* | (1,333) | *(18.49)* | 9,240 | *0.52* |
| | | IPCP | - | - | - | - | - | - |
| | | ILBI | 7,478 | *0.43* | 3 | *0.04* | 7,481 | *0.42* |
| | | ICTD | 5,002 | *0.29* | (0) | *(0.00)* | 5,002 | *0.28* |
| | 2. Other Investments | | | | | | | |
| | c. Approved Investments | EAEQ | 141 | *0.01* | - | - | 141 | *0.01* |
| | | ECDB | 218,188 | *12.43* | (46,486) | *(644.86)* | 171,702 | *9.74* |
| | | ECIS | 50 | *0.00* | - | - | 50 | *0.00* |
| | | EACE | 294 | *0.02* | - | - | 294 | *0.02* |
| | | EPPD | - | - | - | - | - | - |
| | | EGMF | 25,817 | *1.47* | (11,861) | *(164.54)* | 13,956 | *0.79* |
| | | ECMR | 2,000 | *0.11* | 9,995 | *138.66* | 11,995 | *0.68* |
| | | EPBT | 153,226 | *8.73* | 43,409 | *602.17* | 196,635 | *11.16* |
| | | EAPS | 6,986 | *0.40* | 7,548 | *104.71* | 14,534 | *0.82* |
| | | EAPB | 9,268 | *0.53* | 4 | *0.05* | 9,272 | *0.53* |
| | | EDCD | - | - | - | - | - | - |
| | | EDCI | 4,979 | *0.28* | 17 | *0.23* | 4,996 | *0.28* |
| | | ECCP | - | - | - | - | - | - |
| | | ECOS | 23,054 | *1.31* | 5,132 | *71.19* | 28,186 | *1.60* |
| | d. Other Investments (not exceeding 15%) | OESH | 500 | *0.03* | - | - | 500 | *0.03* |
| | | OETF | 155 | *0.01* | - | - | 155 | *0.01* |
| | | OEPU | - | - | - | - | - | - |
| | **Total** | | **1,755,026** | **100** | **7,209** | **100.00** | **1,762,235** | **100** |

**Note:**

1. *Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)*
2. Investment Regulations, as amended from time to time, to be referred

## FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: IFFCO Tokio General Insurance Company Ltd.
Registration Number : 106
Statement as on : 30-09-2025

| | Market Value | | | | Book Value | | | |
|---|---|---|---|---|---|---|---|---|
| | As at 30-09-2025 | As % of total for this class | As at 30-09-2024 | As % of total for this class | As at 30-09-2025 | As % of total for this class | As at 30-09-2024 | As % of total for this class |
| **Break down by Credit Rating** | | | | | | | | |
| AAA rated | 596,870 | 38 | 529,909 | 35 | 593,563 | 38 | 532,415 | 35 |
| AA or better | 47,285 | 3 | 17,941 | 1 | 47,183 | 3 | 18,054 | 1 |
| Rated below AA but above A | - | - | - | - | - | - | - | - |
| Rated below A but above B | - | - | - | - | - | - | - | - |
| Money market instruments | 11,995 | 1 | 12,081 | 1 | 11,995 | 1 | 12,081 | 1 |
| Any other (Sovereign) | 910,850 | 58 | 950,151 | 63 | 898,497 | 58 | 941,732 | 63 |
| **Total(A)** | **1,567,000** | **100** | **1,510,082** | **100** | **1,551,238** | **100** | **1,504,282** | **100** |
| **Break down by Residual Maturity** | | | | | | | | |
| Up to 1 year | 231,817 | 15 | 163,859 | 11 | 231,300 | 15 | 164,619 | 11 |
| More than 1 year and upto 3 years | 451,646 | 29 | 375,151 | 25 | 448,439 | 29 | 377,992 | 25 |
| More than 3 years and up to 7 years | 571,517 | 36 | 650,636 | 43 | 566,096 | 36 | 652,932 | 43 |
| More than 7 years and up to 10 years | 134,493 | 9 | 117,742 | 8 | 133,258 | 9 | 115,959 | 8 |
| Above 10 years | 177,527 | 11 | 202,694 | 13 | 172,145 | 11 | 192,780 | 13 |
| **Total(B)** | **1,567,000** | **100** | **1,510,082** | **100** | **1,551,238** | **100** | **1,504,282** | **100** |
| **Break down by type of the issuer** | | | | | | | | |
| a. Central Government | 568,870 | 36 | 591,512 | 39 | 560,450 | 36 | 587,485 | 39 |
| b. State Government | 341,980 | 22 | 358,639 | 24 | 338,047 | 22 | 354,247 | 24 |
| c. Corporate Securities | 644,154 | 41 | 547,850 | 36 | 640,746 | 41 | 550,469 | 36 |
| d. Money Market Instruments | 11,996 | 1 | 12,081 | 1 | 11,995 | 1 | 12,081 | 1 |
| **Total(C)** | **1,567,000** | **100** | **1,510,082** | **100** | **1,551,238** | **100** | **1,504,282** | **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**
**Registration No: 106**
**Statement as on: 30-09-2025**

(Rs in Lakhs)

| No. | PARTICULARS | Bonds / Debentures | | Loans | | Other Debt | | All Other Assets | | TOTAL | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | YTD ( As on 30-09-2025) | YTD ( As on 31-03-2025) | YTD ( As on 30-09-2025) | YTD ( As on 31-03-2025) | YTD ( As on 30-09-2025) | YTD ( As on 31-03-2025) | YTD ( As on 30-09-2025) | YTD ( As on 31-03-2025) | YTD ( As on 30-09-2025) | YTD ( As on 31-03-2025) |
| 1 | Investments Assets (As per Form 5) | 1,539,243 | 1,470,008 | - | - | - | - | 222,992 | 236,216 | 1,762,235 | 1,706,224 |
| 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) | - | - | - | - | - | - | - | - | - | - |
| 6 | Provision on Standard Assets | - | - | - | - | - | - | - | - | - | - |
| 7 | Net Investment Assets (1-4) | 1,539,243 | 1,470,008 | - | - | - | - | 222,992 | 236,216 | 1,762,235 | 1,706,224 |
| 8 | Net NPA (2-4) | - | - | - | - | - | - | - | - | - | - |
| 9 | % of Net NPA to Net Investment Assets (8/7) | - | - | - | - | - | - | - | - | - | - |
| 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 : 30-09-2025**
**Statement of Investment and Income on Investment**
**Periodicity of Submission : Quarterly**

**(Rs. in Lakhs)**

| No. | Category of Investment | Category Code | Current Quarter | | | | Year to Date (current year) | | | | Year to Date (previous year) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Investment (Rs.) | Income on Investment (Rs.) | Gross Yield (%) | Net Yield (%) | Investment (Rs.) | Income on Investment (Rs.) | Gross Yield (%) | Net Yield (%) | Investment (Rs.) | Income on Investment (Rs.) | Gross Yield (%) | Net Yield (%) |
| A01 | CENTRAL GOVERNMENT BONDS | CGSB | 560,789 | 11,480 | 2.05 | 1.53 | 568,931 | 21,404 | 3.76 | 2.81 | 584,848 | 20,306 | 3.47 | 2.60 |
| A02 | SPECIAL DEPOSITS | CSPD | - | - | - | - | - | - | - | - | - | - | - | - |
| A03 | "DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938" | CDSS | - | - | - | - | - | - | - | - | - | - | - | - |
| A04 | TREASURY BILLS | CTRB | 3,699 | 6 | 0.16 | 0.12 | 2,832 | 12 | 0.41 | 0.31 | 4,260 | 10 | 0.24 | 0.18 |
| B01 | CENTRAL GOVERNMENT GUARANTEED LOANS / BONDS | CGSL | - | - | - | - | - | - | - | - | - | - | - | - |
| B02 | STATE GOVERNMENT BONDS | SGGB | 338,753 | 6,002 | 1.77 | 1.32 | 340,094 | 12,034 | 3.54 | 2.65 | 351,880 | 12,314 | 3.50 | 2.62 |
| B03 | STATE GOVERNMENT GUARANTEED LOANS | SGGL | - | - | - | - | - | - | - | - | - | - | - | - |
| B04 | OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS) | SGOA | 1,506 | 23 | 1.49 | 1.11 | 1,508 | 45 | 2.99 | 2.24 | 3,529 | 100 | 2.84 | 2.13 |
| B05 | GUARANTEED EQUITY | SGGE | - | - | - | - | - | - | - | - | - | - | - | - |
| C01 | LOANS TO STATE GOVERNMENT FOR HOUSING | HLSH | - | - | - | - | - | - | - | - | - | - | - | - |
| C02 | LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS | HLSF | - | - | - | - | - | - | - | - | - | - | - | - |
| C03 | TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB | HTLH | - | - | - | - | - | - | - | - | - | - | - | - |
| C04 | COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB | HTLN | - | - | - | - | - | - | - | - | 2,493 | 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 | 212,894 | 3,928 | 1.84 | 1.38 | 195,503 | 7,248 | 3.71 | 2.78 | 184,361 | 6,753 | 3.66 | 2.74 |
| C10 | BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT | HTDA | - | - | - | - | - | - | - | - | - | - | - | - |
| C11 | BONDS / DEBENTURES ISSUED BY HUDCO | HFHD | 6,705 | 107 | 1.60 | 1.60 | 6,714 | 213 | 3.18 | 3.18 | 6,790 | 213 | 3.13 | 3.13 |
| C12 | BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB | HFDN | 555 | 9 | 1.71 | 1.71 | 556 | 19 | 3.39 | 3.39 | 564 | 19 | 3.34 | 3.34 |
| C13 | BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT | HFDA | - | - | - | - | - | - | - | - | - | - | - | - |
| C14 | DEBENTURES / BONDS / CPS / LOANS | HODS | - | - | - | - | - | - | - | - | - | - | - | - |
| C15 | HOUSING - SECURITISED ASSETS | HOMB | - | - | - | - | - | - | - | - | - | - | - | - |
| C16 | DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP) | HOPG | - | - | - | - | - | - | - | - | - | - | - | - |
| C17 | LONG TERM BANK BONDS OTHER INVESTMENTÃ€“ AFFORDABLE HOUSING | HOLB | - | - | - | - | - | - | - | - | - | - | - | - |
| C18 | RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9) | HORD | - | - | - | - | - | - | - | - | - | - | - | - |
| C19 | INFRASTRUCTURE - OTHER APPROVED SECURITIES | ISAS | - | - | - | - | - | - | - | - | - | - | - | - |
| C20 | INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED | ITPE | - | - | - | - | - | - | - | - | - | - | - | - |
| C21 | INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED | ITCE | - | - | - | - | - | - | - | - | - | - | - | - |
| C22 | INFRASTRUCTURE - EQUITY (PROMOTER GROUP) | IEPG | - | - | - | - | - | - | - | - | - | - | - | - |
| C23 | INFRASTRUCTURE - SECURITISED ASSETS | IESA | - | - | - | - | - | - | - | - | - | - | - | - |
| C24 | INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP) | IDPG | - | - | - | - | - | - | - | - | - | - | - | - |
| C25 | INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF) | IDDF | - | - | - | - | - | - | - | - | - | - | - | - |
| C26 | ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC (INFRASTRUCTURE- APPROVED) | IORB | - | - | - | - | - | - | - | - | - | - | - | - |
| C27 | LONG TERM BANK BONDS APPROVEDINVESTMENTÃ€“ INFRASTRUCTURE | ILBI | 7,479 | 131 | 1.75 | 1.31 | 7,478 | 260 | 3.48 | 2.60 | 7,468 | 260 | 3.48 | 2.60 |
| C28 | INFRASTRUCTURE - PSU - DEBENTURES / BONDS | IPTD | 171,250 | 3,067 | 1.79 | 1.34 | 178,941 | 6,220 | 3.48 | 2.60 | 200,098 | 6,688 | 3.34 | 2.50 |
| C29 | INFRASTRUCTURE - PSU - CPS | IPCP | - | - | - | - | 4,982 | 35 | 0.70 | 0.52 | - | - | - | - |
| C30 | INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS | ICTD | 5,002 | 97 | 1.94 | 1.45 | 5,002 | 193 | 3.86 | 2.89 | 5,003 | 193 | 3.86 | 2.89 |
| C31 | INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS | ICCP | - | - | - | - | - | - | - | - | - | - | - | - |
| C32 | INFRASTRUCTURE - TERM LOANS (WITH CHARGE) | ILWC | - | - | - | - | - | - | - | - | - | - | - | - |
| C33 | INFRASTRUCTURE - PSU - DEBENTURES / BONDS | IPFD | 9,482 | 154 | 1.62 | 1.62 | 10,033 | 324 | 3.23 | 3.23 | 10,709 | 341 | 3.18 | 3.18 |
| C34 | INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS | ICFD | - | - | - | - | - | - | - | - | - | - | - | - |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| C35 | INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED) | IOEQ | - | - | - | - | - | - | - | - | - | - | - | - |
| C36 | INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS | IODS | - | - | - | - | - | - | - | - | - | - | - | - |
| C37 | INFRASTRUCTURE - SECURITISED ASSETS | IOSA | - | - | - | - | - | - | - | - | - | - | - | - |
| C38 | INFRASTRUCTURE - EQUITY (PROMOTER GROUP) | IOPE | - | - | - | - | - | - | - | - | - | - | - | - |
| C39 | INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP) | IOPD | - | - | - | - | - | - | - | - | - | - | - | - |
| C40 | ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC (INFRASTRUCTURE- OTHERS) | IOOB | - | - | - | - | - | - | - | - | - | - | - | - |
| C41 | LONG TERM BANK BONDS OTHER INVESTMENTÃ€“ INFRASTRUCTURE | IOLB | - | - | - | - | - | - | - | - | - | - | - | - |
| C42 | RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9) | IORD | - | - | - | - | - | - | - | - | - | - | - | - |
| C43 | RECLASSIFIED APPROVED INVESTMENTS - EQUITY (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9) | IORE | - | - | - | - | - | - | - | - | - | - | - | - |
| D01 | PSU - EQUITY SHARES - QUOTED | EAEQ | 141 | 3 | 2.19 | 1.64 | 141 | 3 | 2.19 | 1.64 | 141 | 3 | 2.19 | 1.64 |
| D02 | CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)-QUOTED | EACE | 294 | 6 | 2.05 | 1.53 | 294 | 6 | 2.05 | 1.53 | 294 | 5 | 1.76 | 1.32 |
| D03 | EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS) | EFES | - | - | - | - | - | - | - | - | - | - | - | - |
| D04 | EQUITY SHARES - PROMOTER GROUP | EEPG | - | - | - | - | - | - | - | - | - | - | - | - |
| D05 | CORPORATE SECURITIES - BONDS - (TAXABLE) | EPBT | 185,840 | 3,598 | 1.94 | 1.45 | 164,651 | 6,403 | 3.89 | 2.91 | 129,196 | 4,951 | 3.83 | 2.87 |
| D06 | CORPORATE SECURITIES - BONDS - (TAX FREE) | EPBF | - | - | - | - | - | - | - | - | - | - | - | - |
| D07 | CORPORATE SECURITIES - PREFERENCE SHARES | EPNQ | - | - | - | - | - | - | - | - | - | - | - | - |
| D08 | CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES | ECIS | 50 | - | - | - | 50 | - | - | - | 50 | - | - | - |
| D09 | CORPORATE SECURITIES - DEBENTURES | ECOS | 27,606 | 541 | 1.96 | 1.47 | 23,009 | 907 | 3.94 | 2.95 | 20,730 | 844 | 4.07 | 3.05 |
| D10 | CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP) | EDPG | - | - | - | - | - | - | - | - | - | - | - | - |
| D11 | MUNICIPAL BONDS - RATED | EMUN | - | - | - | - | - | - | - | - | - | - | - | - |
| D12 | INVESTMENT PROPERTIES - IMMOVABLE | EINP | - | - | - | - | - | - | - | - | - | - | - | - |
| D13 | LOANS - POLICY LOANS | ELPL | - | - | - | - | - | - | - | - | - | - | - | - |
| D14 | LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN) | ELMI | - | - | - | - | - | - | - | - | - | - | - | - |
| D15 | LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN) | ELMO | - | - | - | - | - | - | - | - | - | - | - | - |
| D16 | "DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI" | ECDB | 189,012 | 3,664 | 1.94 | 1.45 | 195,982 | 7,697 | 3.93 | 2.94 | 208,881 | 8,617 | 4.13 | 3.09 |
| D17 | DEPOSITS - CDS WITH SCHEDULED BANKS | EDCD | - | - | - | - | 9,686 | 75 | 0.77 | 0.58 | 2,795 | 37 | 1.33 | 1.00 |
| D18 | DEPOSITS - REPO / REVERSE REPO - GOVT SECURITIES | ECMR | 25,524 | 336 | 1.32 | 0.99 | 20,550 | 556 | 2.71 | 2.03 | 8,033 | 234 | 2.91 | 2.18 |
| D19 | DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES | ECCR | - | - | - | - | - | - | - | - | - | - | - | - |
| D20 | DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA | EDPD | - | - | - | - | - | - | - | - | - | - | - | - |
| D21 | CCIL - CBLO | ECBO | - | - | - | - | - | - | - | - | - | - | - | - |
| D22 | COMMERCIAL PAPERS | ECCP | - | - | - | - | 10,217 | 78 | 0.76 | 0.57 | 7,417 | 228 | 3.07 | 2.30 |
| D23 | APPLICATION MONEY | ECAM | - | - | - | - | - | - | - | - | - | - | - | - |
| D24 | PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS | EUPD | - | - | - | - | - | - | - | - | - | - | - | - |
| D25 | PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY NON-PSU BANKS | EPPD | - | - | - | - | - | - | - | - | - | - | - | - |
| D26 | PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS | EUPS | - | - | - | - | - | - | - | - | - | - | - | - |
| D27 | PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS | EPPS | - | - | - | - | - | - | - | - | - | - | - | - |
| D28 | FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS) | EFDS | - | - | - | - | - | - | - | - | - | - | - | - |
| D29 | MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES | EGMF | 25,689 | 519 | 2.02 | 1.51 | 25,408 | 613 | 2.41 | 1.80 | 10,779 | 200 | 1.86 | 1.39 |
| D30 | MUTUAL FUNDS - (UNDER INSURER'S PROMOTER GROUP) | EMPG | - | - | - | - | - | - | - | - | - | - | - | - |
| D31 | NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP FUND BUSINESS) | ENCA | - | - | - | - | - | - | - | - | - | - | - | - |
| D32 | PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) | EETF | - | - | - | - | - | - | - | - | - | - | - | - |
| D33 | PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP) | EETP | - | - | - | - | - | - | - | - | - | - | - | - |
| D34 | ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC | EORB | - | - | - | - | - | - | - | - | - | - | - | - |
| D35 | DEBT CAPITAL INSTRUMENTS (DCI-BASEL III) | EDCI | 4,988 | 90 | 1.81 | 1.35 | 4,979 | 179 | 3.60 | 2.69 | 4,913 | 179 | 3.64 | 2.72 |
| D36 | REDEEMABLE NON-CUMULATIVE PREFERENCE SHARES (RNCPS- BASEL III) | ERNP | - | - | - | - | - | - | - | - | - | - | - | - |
| D37 | REDEEMABLE CUMULATIVE PREFERENCE SHARES (RCPS-BASEL III) | ERCP | - | - | - | - | - | - | - | - | - | - | - | - |
| D38 | ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS Ã€“ [PSU BANKS] | EAPS | 12,736 | 247 | 1.94 | 1.45 | 9,876 | 383 | 3.88 | 2.90 | 6,977 | 272 | 3.90 | 2.92 |
| D39 | ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS Ã€“ [PRIVATE BANKS] | EAPB | 9,270 | 187 | 2.02 | 1.51 | 9,269 | 373 | 4.02 | 3.01 | 9,254 | 372 | 4.02 | 3.01 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| D40 | UNITS OF REAL ESTATE INVESTMENT TRUST (REITS) | ERIT | - | - | - | - | - | - | - | - | - | - | - | - |
| D41 | UNITS OF INFRASTRUCTURE INVESTMENT TRUST | EIIT | 394 | 9 | 2.36 | 1.77 | 396 | 19 | 4.73 | 3.54 | 405 | 20 | 4.86 | 3.64 |
| D42 | CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS | ECDI | - | - | - | - | - | - | - | - | - | - | - | - |
| D43 | DEBT INTRUMENT IF INVIT | IDIT | - | - | - | - | - | - | - | - | - | - | - | - |
| D44 | DEBT INTRUMENTS OF REIT | EDRT | - | - | - | - | - | - | - | - | - | - | - | - |
| E01 | BONDS - PSU - TAXABLE | OBPT | - | - | - | - | - | - | - | - | - | - | - | - |
| E02 | BONDS - PSU - TAX FREE | OBPF | - | - | - | - | - | - | - | - | - | - | - | - |
| E03 | EQUITY SHARES (INCL CO-OP SOCIETIES) | OESH | 500 | - | - | - | 500 | - | - | - | - | - | - | - |
| E04 | EQUITY SHARES (PSUS & UNLISTED) | OEPU | - | - | - | - | - | - | - | - | - | - | - | - |
| E05 | EQUITY SHARES - PROMOTER GROUP | OEPG | - | - | - | - | - | - | - | - | - | - | - | - |
| E06 | DEBENTURES | OLDB | - | - | - | - | - | - | - | - | - | - | - | - |
| E07 | DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP) | ODPG | - | - | - | - | - | - | - | - | - | - | - | - |
| E08 | MUNICIPAL BONDS | OMUN | - | - | - | - | - | - | - | - | - | - | - | - |
| E09 | COMMERCIAL PAPERS | OACP | - | - | - | - | - | - | - | - | - | - | - | - |
| E10 | PREFERENCE SHARES | OPSH | - | - | - | - | - | - | - | - | - | - | - | - |
| E11 | SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY I) | OAFA | - | - | - | - | - | - | - | - | - | - | - | - |
| E12 | SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY II) | OAFB | - | - | - | - | - | - | - | - | - | - | - | - |
| E13 | SHORT TERM LOANS (UNSECURED DEPOSITS) | OSLU | - | - | - | - | - | - | - | - | - | - | - | - |
| E14 | TERM LOANS (WITHOUT CHARGE) | OTLW | - | - | - | - | - | - | - | - | - | - | - | - |
| E15 | MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES | OMGS | - | - | - | - | - | - | - | - | - | - | - | - |
| E16 | MUTUAL FUNDS - (UNDER INSURER'S PROMOTER GROUP) | OMPG | - | - | - | - | - | - | - | - | - | - | - | - |
| E17 | SECURITISED ASSETS | OPSA | - | - | - | - | - | - | - | - | - | - | - | - |
| E18 | INVESTMENT PROPERTIES - IMMOVABLE | OIPI | - | - | - | - | - | - | - | - | - | - | - | - |
| E19 | PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) | OETF | 155 | - | - | - | 155 | - | - | - | 155 | - | - | - |
| E20 | PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP) | OETP | - | - | - | - | - | - | - | - | - | - | - | - |
| E21 | ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC | OORB | - | - | - | - | - | - | - | - | - | - | - | - |
| E22 | DEBT CAPITAL INSTRUMENTS (DCI-BASEL III) | ODCI | - | - | - | - | - | - | - | - | - | - | - | - |
| E23 | REDEEMABLE NON-CUMULATIVE PREFERENCE SHARES (RNCPS - BASEL III) | ORNP | - | - | - | - | - | - | - | - | - | - | - | - |
| E24 | REDEEMABLE CUMULATIVE PREFERENCE SHARES (RCPS - BASEL III) | ORCP | - | - | - | - | - | - | - | - | - | - | - | - |
| E25 | RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9) | ORAD | - | - | - | - | - | - | - | - | - | - | - | - |
| E26 | RECLASSIFIED APPROVED INVESTMENTS - EQUITY (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9) | ORAE | - | - | - | - | - | - | - | - | - | - | - | - |
| E27 | ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS Â€“ [PSU BANKS] | OAPS | - | - | - | - | - | - | - | - | - | - | - | - |
| E28 | ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS Â€“ [PRIVATE BANKS] | OAPB | - | - | - | - | - | - | - | - | - | - | - | - |
| E29 | UNITS OF REAL ESTATE INVESTMENT TRUST (REITS) | ORIT | - | - | - | - | - | - | - | - | - | - | - | - |
| E30 | UNITS OF INFRASTRUCTURE INVESTMENT TRUST | OIIT | - | 114 | 0.00 | 0.00 | - | 114 | 0.00 | 0.00 | - | - | - | - |
| E31 | DERIVATIVE INSTRUMENTS | OCDI | - | - | - | - | - | - | - | - | - | - | - | - |
| E32 | DEBT INSTRUMENTS OF INVIT | IOIT | - | - | - | - | - | - | - | - | - | - | - | - |
| E33 | DEBT INSTRUMENTS OF REITS | ODRT | - | - | - | - | - | - | - | - | - | - | - | - |
| C07A | EQUITY SHARES IN HOUISNG FINANCE COMAPNIES | HAEQ | - | - | - | - | - | - | - | - | - | - | - | - |
| C18A | EQUITY SHARES IN HOUSING FINANCE COMPANIES | HOEQ | - | - | - | - | - | - | - | - | - | - | - | - |
| | ***TOTAL*** | | **1,800,312** | **34,318** | **1.91** | **1.43** | **1,797,737** | **65,412** | **3.64** | **2.72** | **1,772,023** | **63169** | **3.56** | **2.67** |

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: 30-09-2025** **Name of Fund:** General Insurance

**Statement of Down Graded Investments**

**Periodicity of Submission: Quarterly**

**(Amount in Rs. Lakhs)**

| No | Name of the Security | COI | Amount | Date of Purchase | Rating Agency | Original Grade | Current Grade | Date of last Downgrade | Remarks |
|---|---|---|---|---|---|---|---|---|---|
| A. | During the Quarter | | | | | | | | |
| | NIL | | | | | | | | |
| B. | As on Date | | | | | | | | |
| | *NIL* | | | | | | | | |

**Note:**

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

## PERIODIC DISCLOSURES

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

**Name of the Insurer: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.**  **Upto quarter ending: 30th September, 2025**

**Registration No: 106**

**Figures in Lakhs**

| S.No. | Reinsurance/Retrocession Placements | No. of reinsurers | Premium ceded to reinsurers (Upto the Quarter) | | | Premium ceded to reinsurers / Total reinsurance premium ceded (%) |
|---|---|---|---|---|---|---|
| | | | Proportional | Non-Proportional | Facultative | |
| | **Outside India** | | | | | |
| 1 | No. of Reinsurers with rating of AAA and above | | | | | |
| 2 | No. of Reinsurers with rating AA but less than AAA | 6 | 6062.04 | 279.26 | 11,504.64 | 10% |
| 3 | No. of Reinsurers with rating A but less than AA | 127 | 34,757.74 | 4,615.03 | 18,346.13 | 31% |
| 4 | No. of Reinsurers with rating BBB but less than A | 19 | 690.32 | 174.86 | 648.71 | 1% |
| 5 | No. of Reinsurers with rating less than BBB | 2 | 14.14 | 0.50 | - | 0.01% |
| | **Total (A)** | 154 | 41,524.24 | 5,069.65 | 30,499.48 | 41% |
| | **With In India** | | | | | |
| 1 | Indian Insurance Companies | 16 | - | - | 5,171.94 | 3% |
| 2 | FRBs | 9 | 19,627.73 | 3,428.04 | 12,955.56 | 19% |
| 3 | GIC Re | 1 | 52,953.47 | 5,562.67 | 9,493.58 | 36% |
| 4 | Indian Reinsurer | 1 | - | - | 203.82 | 0% |
| | **Total (B)** | 27 | 72,581.20 | 8,990.71 | 27,824.90 | 59% |
| | **Grand Total (C)= (A)+(B)** | 181 | 114,105.43 | 14,060.36 | 58,324.38 | 100% |

PERIODIC DISCLOSURES

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

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

**GROSS DIRECT PREMIUM UNDERWRITTEN (For the Quarter ended 30th September, 2025)** (Rs. In Lacs)

**Registration No.-106**

| Sl.No. | State / Union Territory | Fire | Marine Hull | Marine Cargo | Total Marine | Miscellaneous | | | | | | | | | | | | | Total Miscellaneous | Grand Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Motor OD | Motor TP | Total Motor | Health | Personal Accident | Travel Insurance | Total Health | Workmen's Compensation/ Employer's liability | Public/ Product Liability | Engineering | Aviation | Crop Insurance | Other Misc. | | |
| | | For the quarter | For the quarter | For the quarter | For the quarter | For the quarter | For the quarter | For the quarter | For the quarter | For the quarter | For the quarter | For the quarter | For the quarter | For the quarter | For the quarter | For the quarter | For the quarter | For the quarter | For the quarter | For the quarter |
| | **STATES[c]** | | | | | | | | | | | | | | | | | | | |
| 1 | Andhra Pradesh | 751.25 | 0.00 | 14.05 | 14.05 | 1645.73 | 1688.00 | 3333.73 | 86.78 | 4.37 | 1.05 | 92.20 | 27.44 | 1.06 | 41.25 | 0.00 | 6005.43 | 141.52 | 9642.62 | 10407.92 |
| 2 | Arunachal Pradesh | 3.24 | 0.00 | 0.11 | 0.11 | 43.48 | 42.11 | 85.59 | 0.25 | 0.00 | 0.00 | 0.25 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9.75 | 95.59 | 98.93 |
| 3 | Assam | 274.96 | 0.00 | 5.33 | 5.33 | 963.21 | 1627.57 | 2590.77 | 52.68 | 3.63 | 0.22 | 56.53 | 3.79 | 2.03 | 69.22 | 0.00 | 0.00 | 25.93 | 2748.28 | 3028.57 |
| 4 | Bihar | 77.21 | 0.00 | 2.47 | 2.47 | 285.38 | 584.53 | 869.91 | 53.69 | 9.32 | 0.00 | 63.02 | 0.26 | 0.08 | 4.67 | 0.00 | 0.00 | 25.59 | 963.52 | 1043.20 |
| 5 | Chhattisgarh | 548.63 | 0.00 | 13.88 | 13.88 | 1052.84 | 1167.19 | 2220.03 | 34.52 | 35.85 | 0.00 | 70.37 | 24.14 | 0.00 | 92.59 | 0.00 | 0.00 | 130.25 | 2537.38 | 3099.90 |
| 6 | Goa | 133.98 | 0.00 | 12.70 | 12.70 | 94.28 | 201.54 | 295.82 | 46.93 | 0.43 | 0.42 | 47.77 | 1.10 | 0.00 | 2.26 | 0.00 | 0.00 | 14.68 | 361.63 | 508.32 |
| 7 | Gujarat | 4445.69 | 45.90 | 453.06 | 498.96 | 2424.48 | 2836.34 | 5260.83 | 3076.29 | 418.82 | 2.85 | 3497.95 | 632.83 | 136.44 | 1183.55 | 0.00 | 0.00 | 2421.27 | 13132.86 | 18077.51 |
| 8 | Haryana | 1934.49 | 187.16 | 2803.91 | 2991.07 | 2406.02 | 1468.23 | 3874.25 | 1993.24 | 96.68 | 2.74 | 2092.66 | 70.12 | 362.70 | 342.89 | 0.00 | -1.42 | 1319.58 | 8060.79 | 12986.35 |
| 9 | Himachal Pradesh | 217.75 | 0.00 | 0.68 | 0.68 | 551.73 | 645.07 | 1196.81 | 6.50 | 0.33 | 0.10 | 6.93 | 0.91 | 0.00 | 1.01 | 0.00 | 0.00 | 40.76 | 1246.42 | 1464.85 |
| 10 | Jharkhand | 198.71 | 0.00 | 2.34 | 2.34 | 336.42 | 566.89 | 903.31 | 24.46 | 4.53 | 0.04 | 29.03 | 4.59 | 0.44 | 33.40 | 0.00 | 0.00 | 23.11 | 993.88 | 1194.93 |
| 11 | Karnataka | 1775.51 | 0.00 | 327.78 | 327.78 | 4198.16 | 4875.94 | 9074.10 | 2768.94 | 119.78 | 1.41 | 2890.13 | 96.96 | 410.03 | 251.28 | -7.24 | 21328.22 | 1330.75 | 35374.24 | 37477.52 |
| 12 | Kerala | 34.88 | 0.00 | 8.57 | 8.57 | 2795.59 | 2433.66 | 5229.26 | 109.40 | 15.17 | 0.23 | 124.81 | 4.74 | 1.00 | 8.96 | 0.00 | 0.00 | 16.37 | 5385.14 | 5428.59 |
| 13 | Madhya Pradesh | 1070.31 | 0.00 | 152.45 | 152.45 | 4000.04 | 4377.96 | 8378.01 | 412.94 | 28.54 | 11.71 | 453.19 | 75.59 | 6.32 | 167.02 | 0.00 | 15867.20 | 2430.23 | 27377.55 | 28600.30 |
| 14 | Maharashtra | 2563.28 | -3.03 | 981.07 | 978.03 | 3283.68 | 3035.88 | 6319.56 | 5446.78 | 560.98 | 3.96 | 6011.72 | 236.98 | 272.26 | 1318.90 | 0.00 | 0.00 | 4686.29 | 18845.73 | 22387.04 |
| 15 | Manipur | 0.47 | 0.00 | 0.00 | 0.00 | 55.45 | 37.43 | 92.88 | 7.76 | 0.01 | 0.00 | 7.77 | 0.00 | 0.00 | 0.27 | 0.00 | 0.00 | 0.53 | 101.45 | 101.92 |
| 16 | Meghalaya | 41.54 | 0.00 | 0.20 | 0.20 | 20.29 | 128.98 | 149.27 | 0.95 | 0.00 | 0.00 | 0.95 | 0.15 | 0.00 | 0.42 | 0.00 | 0.00 | 0.07 | 150.85 | 192.58 |
| 17 | Mizoram | 1.18 | 0.00 | 0.00 | 0.00 | 18.33 | 63.61 | 81.95 | 0.02 | 0.00 | 0.00 | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 81.97 | 83.15 |
| 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 | 711.36 | 0.00 | 8.81 | 8.81 | 1104.32 | 2321.86 | 3426.18 | 132.41 | 232.45 | 0.22 | 365.08 | 22.24 | 5.05 | 131.72 | 0.00 | 0.00 | 42.68 | 3992.96 | 4713.13 |
| 20 | Punjab | 329.98 | 0.00 | 71.38 | 71.38 | 987.35 | 847.44 | 1834.79 | 177.74 | 5.41 | 0.89 | 184.03 | 22.54 | 2.62 | 181.46 | 0.00 | 0.00 | 480.26 | 2705.70 | 3107.06 |
| 21 | Rajasthan | 896.00 | 2.41 | 55.02 | 57.43 | 2700.55 | 3454.68 | 6155.23 | 199.28 | 15.23 | 0.54 | 215.05 | 29.73 | 15.43 | 230.24 | 0.00 | 0.00 | 879.28 | 7524.96 | 8478.40 |
| 22 | Sikkim | 4.45 | 0.00 | 0.00 | 0.00 | 1.49 | 12.37 | 13.86 | 0.64 | 0.00 | 0.00 | 0.64 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 14.60 | 19.05 |
| 23 | Tamil Nadu | 861.86 | 0.00 | 979.45 | 979.45 | 4634.26 | 9060.26 | 13694.52 | 370.44 | 239.40 | 1.83 | 611.68 | 98.46 | 105.23 | 147.08 | 0.00 | 0.00 | 639.08 | 15296.05 | 17137.36 |
| 24 | Telangana | 163.22 | 1252.55 | 123.33 | 1375.88 | 1374.69 | 1618.81 | 2993.50 | 435.10 | 87.30 | 1.51 | 523.92 | 36.51 | 45.48 | 681.48 | 0.00 | 0.00 | 371.69 | 4652.57 | 6191.67 |
| 25 | Tripura | 143.39 | 0.00 | 0.00 | 0.00 | 15.16 | 25.01 | 40.16 | 0.11 | 0.00 | 0.00 | 0.11 | 0.14 | 0.00 | 1.04 | 0.00 | 0.00 | 1.12 | 42.58 | 185.97 |
| 26 | Uttarakhand | 662.05 | 0.00 | 1.50 | 1.50 | 243.38 | 252.84 | 496.22 | 119.07 | 33.22 | 0.44 | 152.73 | 1.56 | 0.83 | 1.42 | 0.00 | 0.00 | 24.27 | 677.03 | 1340.58 |
| 27 | Uttar Pradesh | 4750.09 | 0.00 | 271.19 | 271.19 | 2323.43 | 1636.82 | 3960.25 | 431.70 | 119.20 | 1.88 | 552.78 | 29.09 | 24.72 | 235.22 | 0.00 | 5444.66 | 459.41 | 10706.15 | 15727.43 |
| 28 | West Bengal | 781.16 | 0.00 | 78.38 | 78.38 | 640.82 | 1712.51 | 2353.32 | 4644.63 | 320.14 | 0.49 | 4965.26 | 18.36 | 22.19 | 922.45 | 0.00 | 0.00 | 179.20 | 8460.79 | 9320.32 |
| | **TOTAL (A)** | **23376.65** | **1484.98** | **6367.65** | **7852.64** | **38200.56** | **46723.53** | **84924.09** | **20633.27** | **2350.78** | **32.54** | **23016.59** | **1438.25** | **1413.90** | **6049.78** | **-7.24** | **48644.10** | **15693.79** | **181173.27** | **212402.56** |
| | **UNION TERRITORIES[c]** | | | | | | | | | | | | | | | | | | | |
| 1 | Andaman and Nicobar Islands | 3.28 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.28 |
| 2 | Chandigarh | 0.97 | 0.00 | 78.10 | 78.10 | 249.65 | 176.56 | 426.21 | 88.32 | 48.63 | 0.05 | 137.01 | 12.25 | 3.20 | 93.52 | 0.00 | 0.00 | 229.34 | 901.52 | 980.60 |
| 3 | Dadra and Nagar Haveli | 149.66 | 0.00 | 1.68 | 1.68 | 11.88 | 14.69 | 26.57 | 13.47 | 3.75 | 0.40 | 17.62 | 13.43 | 0.00 | 0.00 | 0.00 | 0.00 | 2.58 | 60.20 | 211.54 |
| 4 | Daman & Diu | 40.81 | 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 | 40.81 |
| 5 | Govt. of NCT of Delhi | 718.27 | -13.73 | 1731.35 | 1717.62 | 2377.94 | 1386.38 | 3764.32 | 4522.53 | 497.20 | 7.22 | 5026.95 | 223.16 | 492.25 | 1500.85 | 0.00 | 0.00 | 4598.61 | 15606.14 | 18042.03 |
| 6 | Jammu & Kashmir | 305.26 | 0.00 | 2.98 | 2.98 | 511.31 | 809.96 | 1321.27 | 9.26 | 0.50 | 0.00 | 9.77 | 5.09 | 0.00 | 5.14 | 0.00 | 0.40 | 357.94 | 1699.61 | 2007.85 |
| 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 9 | Puducherry | 9.97 | 0.00 | 2.51 | 2.51 | 329.45 | 696.38 | 1025.84 | 3.74 | 0.12 | 0.00 | 3.86 | 0.42 | 0.05 | 0.00 | 0.00 | 0.00 | 4.08 | 1034.25 | 1046.74 |
| | **TOTAL (B)** | **1228.23** | **-13.73** | **1816.62** | **1802.89** | **3480.24** | **3083.97** | **6564.21** | **4637.33** | **550.20** | **7.67** | **5195.20** | **254.36** | **495.50** | **1599.52** | **0.00** | **0.40** | **5192.55** | **19301.73** | **22332.84** |
| | | | | | | | | | | | | | | | | | | | | |
| | **Outside India** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** |
| 1 | **TOTAL (C)** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** |
| | | | | | | | | | | | | | | | | | | | | |
| | **Grand Total (A)+(B)+(C)** | **24604.88** | **1471.25** | **8184.28** | **9655.52** | **41680.80** | **49807.50** | **91488.30** | **25270.59** | **2900.99** | **40.21** | **28211.79** | **1692.61** | **1909.40** | **7649.30** | **-7.24** | **48644.50** | **20886.33** | **200475.00** | **234735.40** |

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, 2025)** (Rs. In Lacs)

**Registration No.-106**

| | | | | | | Miscellaneous | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Sl.No. | State / Union Territory | Fire | Marine Hull | Marine Cargo | Total Marine | Motor OD | Motor TP | Total Motor | Health | Personal Accident | Travel Insurance | Total Health | Workmen's Compensation/ Employer's liability | Public/ Product Liability | Engineering | Aviation | Crop Insurance | Other Misc. | Total Miscellaneous | Grand Total |
| | | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter | Upto the quarter |
| | **STATES[c]** | | | | | | | | | | | | | | | | | | | |
| 1 | Andhra Pradesh | 3027.23 | 0.00 | 28.87 | 28.87 | 3256.72 | 3232.33 | 6489.05 | 294.55 | 266.39 | 1.21 | 562.15 | 56.58 | 3.17 | 79.89 | 0.00 | 6005.43 | 292.39 | 13488.67 | 16544.77 |
| 2 | Arunachal Pradesh | 5.50 | 0.00 | 0.17 | 0.17 | 87.10 | 86.61 | 173.71 | 0.43 | 0.00 | 0.00 | 0.43 | 0.00 | 0.00 | 0.08 | 0.00 | 0.00 | 9.79 | 184.01 | 189.68 |
| 3 | Assam | 582.71 | 0.00 | 10.45 | 10.45 | 1942.72 | 3085.85 | 5028.57 | 78.30 | 4.56 | 0.25 | 83.12 | 14.20 | 2.44 | 209.89 | 0.00 | 0.00 | 62.50 | 5400.72 | 5993.88 |
| 4 | Bihar | 231.87 | 0.00 | 3.50 | 3.50 | 616.04 | 1187.84 | 1803.88 | 76.02 | 19.74 | 0.05 | 95.80 | 0.63 | 0.08 | 12.43 | 0.00 | 0.00 | 78.75 | 1991.57 | 2226.94 |
| 5 | Chhattisgarh | 1106.64 | 0.00 | 26.00 | 26.00 | 2291.21 | 2546.15 | 4837.36 | 68.69 | 77.62 | 0.12 | 146.43 | 53.41 | 1.86 | 158.93 | 0.00 | 0.00 | 301.44 | 5499.43 | 6632.07 |
| 6 | Goa | 332.26 | 0.00 | 20.50 | 20.50 | 187.28 | 407.46 | 594.75 | 82.15 | 3.48 | 0.74 | 86.37 | 4.71 | 0.00 | 5.27 | 0.00 | 0.00 | 125.92 | 817.02 | 1169.77 |
| 7 | Gujarat | 14598.48 | 46.76 | 1007.89 | 1054.65 | 5100.95 | 5468.84 | 10569.80 | 6469.52 | 996.61 | 14.87 | 7481.00 | 1263.18 | 310.21 | 2094.43 | 0.00 | 0.00 | 4422.27 | 26140.89 | 41794.02 |
| 8 | Haryana | 7030.99 | 211.31 | 6844.89 | 7056.20 | 5194.23 | 3264.09 | 8458.32 | 9594.54 | 329.87 | 6.58 | 9931.00 | 136.87 | 554.32 | 1664.48 | 0.00 | -1.42 | 2692.40 | 23435.97 | 37523.16 |
| 9 | Himachal Pradesh | 311.26 | 0.00 | 1.43 | 1.43 | 1059.78 | 1151.06 | 2210.84 | 24.71 | 1.22 | 0.11 | 26.03 | 2.90 | 0.00 | 2.03 | 0.00 | 0.00 | 91.47 | 2333.28 | 2645.97 |
| 10 | Jharkhand | 936.86 | 0.00 | 8.98 | 8.98 | 659.05 | 1093.38 | 1752.43 | 45.67 | 8.77 | 0.05 | 54.49 | 9.24 | 0.44 | 69.88 | 0.00 | 0.00 | 39.18 | 1925.65 | 2871.50 |
| 11 | Karnataka | 5414.62 | 0.00 | 890.25 | 890.25 | 8168.80 | 9141.15 | 17309.95 | 4001.06 | 529.14 | 4.00 | 4534.20 | 192.91 | 879.34 | 461.41 | -7.24 | 21328.22 | 3312.31 | 48011.11 | 54315.98 |
| 12 | Kerala | 157.69 | 0.00 | 12.30 | 12.30 | 5167.10 | 4291.19 | 9458.29 | 158.21 | 87.14 | 0.65 | 245.99 | 15.14 | 3.08 | 17.12 | 0.00 | 0.00 | 74.04 | 9813.67 | 9983.67 |
| 13 | Madhya Pradesh | 2452.30 | 0.00 | 346.74 | 346.74 | 8428.98 | 8877.98 | 17306.96 | 693.84 | 58.54 | 22.90 | 775.28 | 221.98 | 17.98 | 291.05 | 0.00 | 15867.37 | 5779.14 | 40259.76 | 43058.79 |
| 14 | Maharashtra | 7132.75 | 8.98 | 2666.25 | 2675.24 | 7159.59 | 6158.14 | 13317.74 | 8335.77 | 884.03 | 10.49 | 9230.29 | 530.14 | 795.00 | 3226.02 | 0.00 | 0.00 | 8847.95 | 35947.14 | 45755.12 |
| 15 | Manipur | 4.23 | 0.00 | 0.00 | 0.00 | 106.52 | 73.94 | 180.46 | 9.62 | 0.02 | 0.00 | 9.64 | 0.00 | 0.00 | 0.27 | 0.00 | 0.00 | 5.10 | 195.46 | 199.69 |
| 16 | Meghalaya | 125.02 | 0.00 | 0.22 | 0.22 | 44.27 | 236.90 | 281.17 | 2.53 | 0.01 | 0.00 | 2.53 | 0.31 | 0.05 | 0.97 | 0.00 | 0.00 | 2.47 | 287.51 | 412.74 |
| 17 | Mizoram | 1.41 | 0.00 | 0.00 | 0.00 | 41.46 | 117.10 | 158.56 | 0.20 | 0.00 | 0.00 | 0.20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.24 | 159.01 | 160.42 |
| 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 | 3614.41 | 0.00 | 41.60 | 41.60 | 2250.19 | 4627.36 | 6877.55 | 260.08 | 288.63 | 1.18 | 549.89 | 41.07 | 6.06 | 235.92 | 0.00 | 0.00 | 140.62 | 7851.10 | 11507.12 |
| 20 | Punjab | 625.47 | 0.00 | 167.84 | 167.84 | 2064.42 | 1575.93 | 3640.35 | 473.89 | 28.75 | 3.69 | 506.32 | 35.64 | 4.26 | 314.60 | 0.00 | 0.00 | 1303.89 | 5805.06 | 6598.37 |
| 21 | Rajasthan | 2212.51 | 2.41 | 158.90 | 161.30 | 5355.77 | 5884.52 | 11240.29 | 391.79 | 34.24 | 1.18 | 427.21 | 76.81 | 24.04 | 411.62 | 0.00 | 0.00 | 1952.63 | 14132.60 | 16506.41 |
| 22 | Sikkim | 24.41 | 0.00 | 0.00 | 0.00 | 7.24 | 29.80 | 37.04 | 1.80 | 0.01 | 0.00 | 1.81 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 38.94 | 63.35 |
| 23 | Tamil Nadu | 3731.51 | 0.00 | 1833.52 | 1833.52 | 9227.11 | 16241.08 | 25468.19 | 1229.78 | 381.96 | 2.91 | 1614.65 | 233.67 | 284.27 | 274.12 | 0.00 | 0.00 | 1577.53 | 29452.44 | 35017.47 |
| 24 | Telangana | 556.07 | 1252.55 | 242.60 | 1495.15 | 2688.50 | 3085.72 | 5774.22 | 716.05 | 126.29 | 3.66 | 846.00 | 92.01 | 250.78 | 1157.44 | 0.00 | 0.00 | 860.19 | 8980.63 | 11031.86 |
| 25 | Tripura | 145.45 | 0.00 | 0.00 | 0.00 | 19.52 | 45.74 | 65.27 | 0.55 | 0.00 | 0.00 | 0.55 | 0.31 | 0.00 | 1.47 | 0.00 | 0.00 | 1.27 | 68.86 | 214.31 |
| 26 | Uttarakhand | 1472.21 | 0.00 | 3.83 | 3.83 | 498.20 | 534.71 | 1032.92 | 146.06 | 49.39 | 1.00 | 196.45 | 2.99 | 1.00 | 3.54 | 0.00 | 0.00 | 62.34 | 1299.25 | 2775.29 |
| 27 | Uttar Pradesh | 7158.95 | 0.00 | 512.18 | 512.18 | 5438.40 | 3476.68 | 8915.08 | 954.26 | 137.85 | 4.44 | 1096.55 | 55.34 | 40.16 | 460.04 | 0.00 | 5501.00 | 1016.58 | 17084.75 | 24755.88 |
| 28 | West Bengal | 1536.90 | 0.00 | 660.88 | 660.88 | 1233.34 | 3080.44 | 4313.78 | 5384.40 | 419.17 | 1.19 | 5804.76 | 44.79 | 43.10 | 1651.36 | 0.00 | 0.00 | 348.65 | 12206.44 | 14404.22 |
| | **TOTAL (A)** | **64529.70** | **1522.02** | **15489.80** | **17011.82** | **78294.50** | **89002.00** | **167296.49** | **39494.46** | **4733.42** | **81.27** | **44309.16** | **3084.83** | **3221.66** | **12804.27** | **-7.24** | **48700.61** | **33401.15** | **312810.93** | **394352.45** |
| | **UNION TERRITORIES[c]** | | | | | | | | | | | | | | | | | | | |
| 1 | Andaman and Nicobar Islands | 3.28 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.28 |
| 2 | Chandigarh | 36.02 | 0.00 | 113.61 | 113.61 | 514.90 | 347.51 | 862.41 | 204.17 | 71.00 | 0.14 | 275.31 | 27.13 | 6.79 | 168.56 | 0.00 | 0.00 | 628.95 | 1969.15 | 2118.77 |
| 3 | Dadra and Nagar Haveli | 229.27 | 0.00 | 1.82 | 1.82 | 40.73 | 35.15 | 75.88 | 27.53 | 5.50 | 0.40 | 33.43 | 34.18 | 0.00 | 0.00 | 0.00 | 0.00 | 7.02 | 150.51 | 381.60 |
| 4 | Daman & Diu | 61.62 | 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 | 61.62 |
| 5 | Govt. of NCT of Delhi | 1399.95 | -13.73 | 3496.93 | 3483.19 | 5572.58 | 2886.29 | 8458.87 | 5954.00 | 1037.06 | 16.79 | 7007.85 | 452.66 | 899.68 | 4919.17 | 0.00 | 0.00 | 7481.17 | 29219.41 | 34102.55 |
| 6 | Jammu & Kashmir | 680.37 | 0.00 | 6.45 | 6.45 | 1105.84 | 1577.74 | 2683.58 | 14.87 | 1.16 | 0.35 | 16.38 | 9.74 | 5.17 | 9.78 | 0.00 | 0.40 | 708.14 | 3433.19 | 4120.01 |
| 7 | Ladakh | 0.87 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.87 |
| 8 | Lakshadweep | 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 |
| 9 | Puducherry | 13.28 | 0.00 | 4.20 | 4.20 | 628.69 | 1237.61 | 1866.30 | 5.76 | 1.12 | 0.00 | 6.89 | 1.12 | 0.09 | 0.28 | 0.00 | 0.00 | 16.14 | 1890.81 | 1908.29 |
| | **TOTAL (B)** | **2424.66** | **-13.73** | **3623.01** | **3609.27** | **7862.75** | **6084.29** | **13947.04** | **6206.33** | **1115.84** | **17.68** | **7339.85** | **524.84** | **911.72** | **5097.78** | **0.00** | **0.40** | **8841.43** | **36663.06** | **42697.00** |
| | | | | | | | | | | | | | | | | | | | | |
| | **Outside India** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** |
| 1 | **TOTAL (C)** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** | **0.00** |
| | | | | | | | | | | | | | | | | | | | | |
| | **Grand Total (A)+(B)+(C)** | **66954.36** | **1508.28** | **19112.81** | **20621.09** | **86157.24** | **95086.29** | **181243.54** | **45700.79** | **5849.27** | **98.95** | **51649.01** | **3609.67** | **4133.38** | **17902.05** | **-7.24** | **48701.01** | **42242.58** | **349473.99** | **437049.45** |

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, 2025**

(Amount in Rs. Lakhs)

| Sl.No. | Line of Business | For the Quarter ended on 30th September, 2025 | | For the corresponding quarter of the previous year ended on 30th September, 2024 | | Upto the Quarter ended on 30th September, 2025 | | Upto the corresponding quarter of the previous year ended on 30th September, 2024 | |
|---|---|---|---|---|---|---|---|---|---|
| | | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies |
| 1 | Fire | 24604.88 | 39931 | 19909.87 | 40069 | 66954.36 | 81978.00 | 55163.98 | 79236 |
| 2 | Marine Cargo | 8184.28 | 11333 | 7398.24 | 9506 | 19112.81 | 22782.00 | 15933.20 | 18890 |
| 3 | Marine Other than Cargo | 1471.25 | 4 | 654.36 | 4 | 1508.28 | 4.00 | 858.05 | 10 |
| 4 | Motor OD | 41680.80 | 725108 | 41288.41 | 727488 | 86157.24 | 1495732.00 | 82752.08 | 1460393 |
| 5 | Motor TP | 49807.50 | 760105 | 47969.52 | 946859 | 95086.29 | 1511929.00 | 92440.71 | 1781418 |
| 6 | Health | 25270.59 | 61665 | 21735.47 | 57286 | 45700.79 | 115544.00 | 43069.81 | 102529 |
| 7 | Personal Accident | 2900.99 | 60004 | 3886.10 | 59457 | 5849.27 | 117147.00 | 6788.66 | 115246 |
| 8 | Travel | 40.21 | 7505 | 41.83 | 4506 | 98.95 | 13633.00 | 122.07 | 17015 |
| 9 | Workmen’s Compensation/ Employer’s liability | 12162.58 | 11689 | 1381.05 | 8134 | 14079.64 | 21746.00 | 2893.16 | 16344 |
| 10 | Public/ Product Liability | 1909.40 | 1955 | 1551.47 | 1761 | 4133.38 | 4372.00 | 3408.35 | 3899 |
| 11 | Engineering | 7649.30 | 6931 | 7348.60 | 5445 | 17902.05 | 13885.00 | 14190.03 | 10597 |
| 12 | Aviation | -7.24 | 0 | 0.00 | 0 | -7.24 | 0.00 | 0.00 | 0 |
| 13 | Crop Insurance | 48644.50 | 127 | 47162.33 | 140 | 48701.01 | 127.00 | 47329.03 | 142 |
| 14 | Other segments ** | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0.00 | 0 |
| 15 | Miscellaneous | 10416.36 | 173732 | 17883.49 | 199861 | 31772.61 | 355918.00 | 38098.65 | 410888 |

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, 2025

| Sl.No. | Channels | For the Quarter ended on 30th September, 2025 | | Upto the Quarter ended on 30th September, 2025 | | For the corresponding quarter of the previous year ended on 30th September, 2024 | | Upto the corresponding quarter of the previous year ended on 30th September, 2024 | |
|---|---|---|---|---|---|---|---|---|---|
| | | No. of Policies | Premium (Rs.Lakhs) | No. of Policies | Premium (Rs.Lakhs) | No. of Policies | Premium (Rs.Lakhs) | No. of Policies | Premium (Rs.Lakhs) |
| 1 | Individual agents | 401768 | 39122 | 817794 | 80468.25 | 458745 | 36011 | 908654 | 73604.50 |
| 2 | Corporate Agents-Banks | 74674 | 1493 | 149058 | 3316.53 | 86879 | 1904 | 165403 | 3632.00 |
| 3 | Corporate Agents -Others | 29111 | 1638 | 47494 | 2838.01 | 12066 | 982 | 21757 | 1781.09 |
| 4 | Brokers | 692290 | 97016 | 1407283 | 206437.94 | 708929 | 85297 | 1399222 | 181717.34 |
| 5 | Micro Agents | 0 | 0 | 0 | 0.00 | 6 | 0 | 9 | 0.16 |
| 6 | Direct Business<br>-Officers/Employees<br>-Online (Through Company Website)<br>-Others | 67488 | 74333 | 140768 | 104313.33 | 96499 | 73664 | 220244 | 105493.10 |
| 7 | Common Service Centres(CSC) | 21129 | 338 | 47959 | 778.53 | 10963 | 172 | 22883 | 355.91 |
| 8 | Insurance Marketing Firm | 1227 | 234 | 2532 | 523.53 | 710 | 128 | 1415 | 278.42 |
| 9 | Point of sales person (Direct) | 202224 | 16233 | 401257 | 29817.82 | 252425 | 15460 | 473922 | 27496.35 |
| 10 | MISP (Direct) | 370177 | 4329 | 740530 | 8554.54 | 433129 | 4591 | 802743 | 8684.65 |
| 11 | Web Aggregators | 1 | 0 | 122 | 0.97 | 165 | 2 | 355 | 4.26 |
| 12 | Referral Arrangements | 0 | 0 | 0 | 0.00 | 0 | 0 | 0 | 0.00 |
| 13 | Other (to be sepcified) | 0 | 0 | 0 | 0.00 | 0 | 0 | 0 | 0.00 |
| | | | | | | | | | |
| | **Total (A)** | **1860089** | **234735.41** | **3754797** | **437049.46** | **2060516** | **218210.73** | **4016607** | **403047.79** |
| 14 | Business outside India (B) | | | | | | | | |
| | **Grand Total (A+B)** | **1860089** | **234735.41** | **3754797** | **437049.46** | **2060516** | **218210.73** | **4016607** | **403047.79** |

**FORM NL-37-CLAIMS DATA**

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

**Upto the quarter ending on September, 2025**

**No. of claims only**

| Sl. No. | Claims Experience | Fire | Marine Cargo | Marine Hull | Total Marine | Motor OD | Motor TP | Total Motor | Health | Personal Accident | Travel | Total Health | Workmen's Compensation/ Employer's liability | Public/ Product Liability | Engineering | Aviation | Crop Insurance | Other segments ** | Miscellaneous | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Claims O/S at the beginning of the period | 1993 | 3075 | 20 | 3095 | 12527 | 48676 | 61203 | 5453 | 1827 | 62 | 7342 | 722 | 150 | 1096 | 1 | 917 | 0 | 8077 | 84596 |
| 2 | Claims reported during the period | 3851 | 18314 | 3 | 18317 | 246009 | 13977 | 259986 | 69403 | 3276 | 47 | 72726 | 1298 | 63 | 1202 | 0 | 405 | 0 | 18012 | 375860 |
| | (a) Booked During the period | 3700 | 18090 | 1 | 18091 | 238191 | 12738 | 250929 | 63695 | 3116 | 47 | 66858 | 1178 | 62 | 1133 | 0 | 400 | 0 | 17682 | 360033 |
| | (b) Reopened during the Period | 151 | 224 | 2 | 226 | 7818 | 1239 | 9057 | 5708 | 160 | 0 | 5868 | 120 | 1 | 69 | 0 | 5 | 0 | 330 | 15827 |
| | (c) Other Adjustment (to be specified) | | | | | | | | | | | | | | | | | | | |
| 3 | Claims Settled during the period | 2150 | 15467 | 5 | 15472 | 224183 | 8877 | 233060 | 54522 | 2364 | 23 | 56909 | 550 | 35 | 1034 | 0 | 201 | 0 | 12711 | 322122 |
| | (a) paid during the period | 2150 | 15467 | 5 | 15472 | 224183 | 8877 | 233060 | 54522 | 2364 | 23 | 56909 | 550 | 35 | 1034 | 0 | 201 | 0 | 12711 | 322122 |
| 4 | Claims Repudiated during the period | 0 | 0 | 0 | 0 | 463 | 0 | 463 | 10910 | 958 | 19 | 11887 | 13 | 0 | 0 | 0 | 0 | 0 | 29 | 12392 |
| | Other Adjustment ( to be specified)<br>(i) Closed Claims | 381 | 2398 | 1 | 2399 | 11075 | 310 | 11385 | 0 | 0 | 0 | 0 | 486 | 20 | 126 | 0 | 42 | 0 | 4416 | 19255 |
| 5 | Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) | 0 | 0 | 0 | 0 | 1 | 34 | 35 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | | 37 |
| 6 | **Claims O/S at End of the period** | 3313 | 3524 | 17 | 3541 | 22815 | 53466 | 76281 | 9424 | 1781 | 67 | 11272 | 971 | 158 | 1138 | 1 | 1079 | 0 | 8933 | 106687 |
| | Less than 3months | 1293 | 1760 | 0 | 1760 | 20029 | 5243 | 25272 | 7967 | 1053 | 18 | 9038 | 557 | 27 | 381 | 0 | 167 | 0 | 3908 | 42403 |
| | 3 months to 6 months | 1006 | 664 | 0 | 664 | 2086 | 5312 | 7398 | 784 | 480 | 4 | 1268 | 289 | 24 | 312 | 0 | 80 | 0 | 1682 | 12723 |
| | 6months to 1 year | 434 | 682 | 0 | 682 | 622 | 9102 | 9724 | 300 | 196 | 2 | 498 | 84 | 28 | 233 | 0 | 156 | 0 | 1694 | 13533 |
| | 1year and above | 580 | 418 | 17 | 435 | 78 | 33809 | 33887 | 373 | 52 | 43 | 468 | 41 | 79 | 212 | 1 | 676 | 0 | 1649 | 38028 |

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

**Upto the quarter ending on September, 2025**
**(Amount in Rs. Lakhs)**

| Sl. No. | Claims Experience | Fire | Marine Cargo | Marine Hull | Total Marine | Motor OD | Motor TP | Total Motor | Health | Personal Accident | Travel | Total Health | Workmen's Compensation/ Employer's liability | Public/ Product Liability | Engineering | Aviation | Crop Insurance | Other segments ** | Miscellaneous | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Claims O/S at the beginning of the period | 128667.25 | 13476.23 | 2382.78 | 15859.00 | 7774.70 | 317344.84 | 325119.54 | 6993.03 | 5295.02 | 202.86 | 12490.91 | 2377.05638 | 14672.19 | 20494.23 | 1945.254 | 73689.40 | 0.00 | 40770.17 | 636085 |
| 2 | Claims reported during the period | 23889.04 | 15378.36 | 76.46 | 15454.82 | 68128.91 | 87955.91 | 156084.82 | 50940.28 | 5630.68 | 230.77 | 56801.73 | 3481.82 | 924.08 | 9595.59 | 0.00 | 115455.40 | 0.00 | 24398.53 | 406085.83 |
| | (a) Booked During the period | 23488.07 | 15111.96 | 76.46 | 15188.43 | 66171.42 | 82754.78 | 148926.20 | 49278.49 | 5232.58 | 230.77 | 54741.84 | 3046.71 | 923.89 | 9363.15 | 0.00 | 115454.73 | 0.00 | 23526.15 | 394659.17 |
| | (b) Reopened during the Period | 400.97 | 266.40 | 0.00 | 266.40 | 1957.49 | 5201.13 | 7158.62 | 1661.79 | 398.10 | 0.00 | 2059.89 | 435.11 | 0.19 | 232.44 | 0.00 | 0.66 | 0.00 | 872.38 | 11426.65 |
| | (c) Other Adjustment (to be specified) | | | | | | | | | | | | | | | | | | | |
| 3 | Claims Settled during the period | 39541.36 | 11328.47 | 448.85 | 11777.31 | 73486.54 | 72619.45 | 146105.99 | 35615.50 | 4560.52 | 62.94 | 40238.95 | 1461.36 | 2699.45 | 4074.94 | -0.26 | 55368.13 | 0.00 | 14455.88 | 315723.10 |
| | (a) paid during the period | 39541.36 | 11328.47 | 448.85 | 11777.31 | 73486.54 | 72619.45 | 146105.99 | 35615.50 | 4560.52 | 62.94 | 40238.95 | 1461.36 | 2699.45 | 4074.94 | -0.26 | 55368.13 | 0.00 | 14455.88 | 315723.10 |
| 4 | Claims Repudiated during the period | 0.00 | 0.00 | 0.00 | 0.00 | 115.91 | 0.00 | 115.91 | 7767.62 | 836.18 | 10.75 | 8614.54 | 26.95 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 163.86 | 8921.26 |
| | Other Adjustment ( to be specified)<br>(i) Closed Claims | 4544.64 | 2373.87 | 76.46 | 2450.33 | 2970.04 | 1927.01 | 4897.04 | 0.00 | 0.00 | 0.00 | 0.00 | 765.18 | 38.52 | 447.86 | 0.00 | 5691.36 | 0.00 | 1379.88 | 20214.81 |
| 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 | 0.01 | 98.27 | 98.28 | 0.00 | 0.00 | 0.00 | 0.00 | 3.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 101.30 |
| 6 | **Claims O/S at End of the period** | 143104.69 | 15153.76 | 2035.31 | 17189.07 | 9585.14 | 346115.89 | 355701.03 | 10193.65 | 4704.45 | 313.38 | 15211.48 | 2996.75 | 12804.53 | 25161.74 | 1945.25 | 32467.13 | 0.00 | 52609.96 | 659191.65 |
| | Less than 3months | 10486.38 | 4211.18 | 0.00 | 4211.18 | 6685.21 | 34520.01 | 41205.22 | 6228.34 | 2037.86 | 144.35 | 8410.55 | 1361.12 | 472.04 | 4425.85 | 0.00 | -5844.28 | 0.00 | 9579.86 | 74307.93 |
| | 3 months to 6 months | 40894.78 | 3917.36 | 0.00 | 3917.36 | 1576.48 | 33131.83 | 34708.31 | 2575.46 | 997.44 | 46.28 | 3619.17 | 889.08 | 906.80 | 4801.71 | 0.00 | 6920.35 | 0.00 | 10706.21 | 107363.77 |
| | 6months to 1 year | 20331.36 | 3482.78 | 0.00 | 3482.78 | 887.22 | 56260.35 | 57147.56 | 514.65 | 698.75 | 59.06 | 1272.47 | 418.01 | 2439.82 | 6615.17 | 0.00 | 23296.68 | 0.00 | 11552.46 | 126556.31 |
| | 1year and above | 71392.17 | 3542.44 | 2035.31 | 5577.75 | 436.23 | 222203.71 | 222639.93 | 875.20 | 970.40 | 63.70 | 1909.29 | 328.54 | 8985.87 | 9319.01 | 1945.25 | 8094.39 | 0.00 | 20771.43 | 350963.64 |

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

PERIODIC DISCLOSURES

FORM NL-39- AGEING OF CLAIMS

FORM NL-39- AGEING OF CLAIMS

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

For the Quarter ending on September, 2025

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)

| Sl.No. | Line of Business | No. of claims paid | | | | | | | Amount of claims paid | | | | | | | Total No. of claims paid | Total amount of claims paid |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | upto 1 month | > 1 month and <=3 months | > 3 months and <= 6 months | > 6 months and <= 1 year | > 1 year and <= 3 years | > 3 years and <= 5 years | > 5 years | upto 1 month | > 1 month and <=3 months | > 3 months and <= 6 months | > 6 months and <= 1 year | > 1 year and <= 3 years | > 3 years and <= 5 years | > 5 years | | |
| 1 | Fire | 186 | 398 | 414 | 187 | 158 | 10 | 14 | 1517.56 | 1004.72 | 1563.14 | 1479.84 | 15910.05 | 589.40 | 568.09 | 1367 | 22632.80 |
| 2 | Marine Cargo | 6194 | 1351 | 418 | 365 | 103 | 12 | 3 | 1740.05 | 1406.95 | 1235.28 | 1138.92 | 486.19 | 1.27 | 2.63 | 8446 | 6011.30 |
| 3 | Marine Other than Cargo | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 95.31 | 0.00 | 0.00 | 0.00 | 27.35 | 0.00 | 6.37 | 3 | 129.02 |
| 4 | Motor OD | 91775 | 14026 | 2853 | 2961 | 4145 | 51 | 73 | 20228.87 | 9617.23 | 4937.07 | 2250.85 | 834.29 | 136.13 | 227.05 | 115884 | 38231.48 |
| 5 | Motor TP | 34 | 136 | 405 | 761 | 1667 | 592 | 954 | 411.20 | 1031.05 | 2949.15 | 5625.63 | 15599.82 | 6493.21 | 7297.07 | 4549 | 39407.13 |
| 6 | Health | 15883 | 6869 | 1750 | 655 | 518 | 37 | 31 | 11838.52 | 4623.78 | 618.51 | 374.70 | 159.96 | 46.18 | 4.89 | 25743 | 17666.54 |
| 7 | Personal Accident | 246 | 451 | 333 | 170 | 66 | 2 | 6 | 204.98 | 655.64 | 832.21 | 549.22 | 208.63 | 1.15 | 16.76 | 1274 | 2468.58 |
| 8 | Travel | 6 | 1 | 1 | 0 | 1 | 0 | 0 | 5.28 | 1.59 | 20.45 | 0.00 | 20.90 | 0.00 | 0.00 | 9 | 48.22 |
| 9 | Workmen's Compensation/ Employer's liability | 8 | 41 | 107 | 100 | 38 | 8 | 9 | 30.09 | 111.97 | 215.82 | 171.57 | 191.92 | 71.04 | 28.47 | 311 | 820.88 |
| 10 | Public/ Product Liability | 1 | 4 | 1 | 3 | 7 | 2 | 0 | -0.58 | 36.06 | 1.52 | 0.16 | 1865.93 | 156.77 | 0.00 | 18 | 2059.86 |
| 11 | Engineering | 62 | 97 | 137 | 140 | 98 | 16 | 5 | 31.88 | 55.91 | 283.08 | 593.21 | 1172.45 | 58.30 | 272.66 | 555 | 2467.47 |
| 12 | Aviation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -0.26 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | -0.26 |
| 13 | Crop Insurance | 20 | 77 | 1 | 5 | 14 | 2 | 0 | 27869.84 | 20149.09 | 215.34 | -594.48 | 405.43 | 200.25 | 0.24 | 119 | 48245.71 |
| 14 | Other segments [a] | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0.00 |
| 15 | Miscellaneous | 2733 | 2228 | 691 | 524 | 298 | 28 | 5 | 1021.95 | 712.50 | 1184.63 | 1197.54 | 3558.22 | 216.66 | 47.98 | 6507 | 7939.47 |

Upto the Quarter ending on September, 2025

(Rs in Lakhs)

| Ageing of Claims (Claims paid) | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Sl.No. | Line of Business | No. of claims paid | | | | | | | Amount of claims paid | | | | | | | Total No. of claims paid | Total amount of claims paid |
| | | upto 1 month | > 1 month and <=3 months | > 3 months and <= 6 months | > 6 months and <= 1 year | > 1 year and <= 3 years | > 3 years and <= 5 years | > 5 years | upto 1 month | > 1 month and <=3 months | > 3 months and <= 6 months | > 6 months and <= 1 year | > 1 year and <= 3 years | > 3 years and <= 5 years | > 5 years | | |
| 1 | Fire | 346 | 567 | 555 | 357 | 270 | 33 | 22 | 1949.81 | 1579.95 | 2794.84 | 3511.70 | 21106.72 | 7880.83 | 717.51 | 2150 | 39541.36 |
| 2 | Marine Cargo | 11371 | 2362 | 834 | 647 | 229 | 17 | 7 | 3030.23 | 2250.99 | 2284.56 | 2484.89 | 1002.46 | 2.91 | 272.44 | 15467 | 11328.47 |
| 3 | Marine Other than Cargo | 0 | 0 | 2 | 0 | 1 | 0 | 2 | 95.31 | 0.00 | 0.00 | 0.00 | 345.91 | 0.00 | 7.63 | 5 | 448.85 |
| 4 | Motor OD | 184363 | 26273 | 5007 | 3708 | 4540 | 124 | 168 | 40272.56 | 17988.46 | 8520.05 | 4086.43 | 1846.02 | 284.41 | 488.61 | 224183 | 73486.54 |
| 5 | Motor TP | 61 | 239 | 694 | 1640 | 3130 | 1183 | 1930 | 699.77 | 1468.16 | 4649.17 | 11465.06 | 28240.24 | 11613.41 | 14483.64 | 8877 | 72619.45 |
| 6 | Health | 34168 | 14058 | 3412 | 1582 | 1201 | 61 | 40 | 23528.21 | 8947.07 | 1552.59 | 1102.24 | 394.24 | 76.20 | 14.95 | 54522 | 35615.50 |
| 7 | Personal Accident | 449 | 802 | 639 | 298 | 114 | 5 | 57 | 461.68 | 1080.98 | 1605.25 | 945.68 | 421.95 | 6.60 | 38.38 | 2364 | 4560.52 |
| 8 | Travel | 15 | 3 | 2 | 0 | 3 | 0 | 0 | 10.64 | 4.74 | 21.28 | 0.00 | 26.27 | 0.00 | 0.00 | 23 | 62.94 |
| 9 | Workmen's Compensation/ Employer's liability | 16 | 87 | 178 | 163 | 81 | 11 | 14 | 32.18 | 150.32 | 326.04 | 419.02 | 378.68 | 90.98 | 64.13 | 550 | 1461.36 |
| 10 | Public/ Product Liability | 2 | 5 | 2 | 6 | 17 | 3 | 0 | -0.53 | 133.75 | 15.67 | 7.58 | 2385.71 | 157.27 | 0.00 | 35 | 2699.45 |
| 11 | Engineering | 162 | 176 | 228 | 250 | 189 | 19 | 10 | 101.75 | 130.91 | 612.19 | 1209.93 | 1635.78 | 109.01 | 275.37 | 1034 | 4074.94 |
| 12 | Aviation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -0.26 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | -0.26 |
| 13 | Crop Insurance | 39 | 127 | 4 | 9 | 20 | 2 | 0 | 32787.83 | 22776.38 | 247.48 | -1217.58 | 524.46 | 249.31 | 0.24 | 201 | 55368.13 |
| 14 | Other segments [(a)] | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0 | 0.00 |
| 15 | Miscellaneous | 4840 | 4947 | 1254 | 990 | 585 | 50 | 45 | 1685.85 | 1428.66 | 2076.85 | 3398.32 | 5473.07 | 287.05 | 106.08 | 12711 | 14455.88 |

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

**Name of the Insurer: IFFCO-TOKIO General Insurance Company Limited** **Date: 30th September, 2025**

| Sl. No. | Office Information | | Number |
|---|---|---|---|
| 1 | No. of offices at the beginning of the year | | 388 |
| 2 | No. of branches approved during the year | | 0 |
| 3 | No. of branches opened during the year | Out of approvals of previous year | 0 |
| 4 | | Out of approvals of this year | 0 |
| 5 | No. of branches closed during the year | | 0 |
| 6 | No of branches at the end of the year | | 0 |
| 7 | No. of branches approved but not opened | | 0 |
| 8 | No. of rural branches | | 1 |
| 9 | No. of urban branches | | 387 |
| 10 | **No. of Directors:-** | | |
| | (a) Independent Director | | 3 |
| | (b) Executive Director ** | | 2 |
| | (c) Non-executive Director | | 8 |
| | (d) Women Director* | | 1 |
| | (e) Whole time Director ** | | 2 |
| 11 | **No. of Employees** | | |
| | (a) On-roll: | | 4809 |
| | (b) Off-roll: | | 1061 |
| | (c) Total | | 5870 |
| 12 | **No. of Insurance Agents and Intermediaries** | | |
| | (a) Individual Agents, | | 13589 |
| | (b) Corporate Agents-Banks | | 51 |
| | (c)Corporate Agents-Others | | 72 |
| | (d) Insurance Brokers | | 722 |
| | (e) Web Aggregators | | 4 |
| | (f) Insurance Marketing Firm | | 78 |
| | (g) Motor Insurance Service Providers (DIRECT) | | 1057 |
| | (h) Point of Sales persons (DIRECT) | | 26750 |
| | (i) Other as allowed by IRDAI (PA, CM, Oth.) | | 876 |

**Note- (*) As on 30-09-2025, the Company had one Woman Director:**
**(i) Mrs. Uma Suresh Prabhu, Independent Director**
**(**) The company had following two Whole Time Directors/ Executive Directors as on 30-09-2025:**
**(i) Mr. Subrata Mondal, MD & CEO**
**(ii) Mr. Tatsuya Fujimoto, Director (Operations)**

### Employees and Insurance Agents and Intermediaries -Movement

| Particulars | Employees | Insurance Agents and Intermediaries |
|---|---|---|
| Number at the beginning of the quarter | 4783 | 44389 |
| Recruitments during the quarter | 258 | 2729 |
| Attrition during the quarter | 232 | 3919 |
| Number at the end of the quarter | 4809 | 43199 |

## PERIODIC DISCLOSURES

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

| Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd. | | | Date: 1st July, 2025 to 30th September, 2025 | |
|---|---|---|---|---|
| **Board of Directors and Key Management Persons** | | | | |
| **Sl. No.** | **Name of person** | **Designation** | **Role /Category** | **Details of change in the period, if any** |
| 1 | Mr. Rakesh Kapur | Chairman | Chairman | No Change |
| 2 | Mr. Kichiichiro Yamamoto | Vice Chairman | Vice Chairman | No Change |
| 3 | Mr. Dileepbhai Sanghani | Director | Non - Executive Director | No Change |
| 4 | Mr. Yogendra Kumar | Director | Non - Executive Director | Cessation w.e.f. 17th September, 2025 |
| 5 | Mr. A.K. Gupta | Director | Non - Executive Director | No Change |
| 6 | Mr. Bhaveshkumar B Radadiya | Director | Non - Executive Director | No Change |
| 7 | Mr. Amar Sinha | Director | Independent Director | No Change |
| 8 | Mrs. Uma Suresh Prabhu | Director | Independent Director | No Change |
| 9 | Mr. Rajesh Ranjan | Director | Independent Director | No Change |
| 10 | Mr. Yoshinari Endo | Director | Non - Executive Director | No Change |
| 11 | Mr. Ko. Shimizu | Director | Non - Executive Director | No Change |
| 12 | Mr. Shinjiro Hamada | Director | Non - Executive Director | Change in Designation w.e.f. 1st August, 2025 |
| 13 | Mr. Subrata Mondal | Managing Director & CEO | Managing Director & CEO | No Change |
| 14 | Mr. Tatsuya Fujimoto | Director (Operations) | Director (Operations) | Change in Designation w.e.f. 1st August, 2025 |
| 15 | Mr. Ramesh Kumar | Sr. Executive Director * | Head-(HR, Admin & CSR) | No Change |
| 16 | Mr. Gunasekhar Boga | Executive Director - Underwritting* | Head (Underwritting) | Cessation w.e.f. 31st August, 2025 |
| 17 | Mrs. Niharika Singh | Executive Director - Marketing* | Head (Marketing) | No Change |
| 18 | Mr. Sanket Gupta | EVP & CFO | Chief Financial Officer | No Change |
| 19 | Mr. Neeraj Kumar Jain | EVP & Head (Claims) * | Head (Claims) | No Change |
| 20 | Mr. Abhishek Sharma | Chief Investment Officer | Chief Investment Officer | No Change |
| 21 | Mr. Amit Jain | EVP, Company Secretary & Chief Compliance Officer | Company Secretary & Chief Compliance Officer | No Change |
| 22 | Mr. Sandeep Gambhir | Financial Advisor & Chief of Internal Audit | Financial Advisor & Chief of Internal Audit | No Change |
| 23 | Dr. Isha Khera | Appointed Actuary | Appointed Actuary | No Change |
| 24 | Mr. Durgesh Nandan Pathak | EVP (IT)* | Head (IT) | No Change |
| 25 | Mr. Pankaj Dhingra | EVP & Head Legal and Motor TP* | Head (Legal & Motor TP) | No Change |
| 26 | Mr. Takahiro Kondo | General Manager | Chief Risk Officer | No Change |
| 27 | Mr. Dai Inoue | EVP & Head Motor Underwriting | Head (Motor Underwriting) | Appointed as KMP w.e.f 17th September, 2025 |
| 28 | Mr. Sanjay Deorari | EVP & Head (Reinsurance and Health Underwriting) | Head (Reinsurance and Health Underwriting) | Appointed as KMP w.e.f 17th September, 2025 |
| 29 | Mr. Mohindra Indolia | VP & Head Commercial Underwriting | Head (Commercial UW) | Appointed as KMP w.e.f 17th September, 2025 |
| 30 | Mr. Rahul Sadhu | VP & Head Product Development | Head (Product Development) | Appointed as KMP w.e.f 17th September, 2025 |
| 31 | Mrs. Preeti Bali | VP & Head Operation and Customer Service | Head (Operation and Customer Service) | Appointed as KMP w.e.f 17th September, 2025 |

**Notes:-**

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

(#) Mr. K.J. Patel has been appointed as Nominee Non-Executive Additional Director of the Company w.e.f. 20th October, 2025.

**PERIODIC DISCLOSURES**

**FORM NL-43-RURAL & SOCIAL OBLIGATIONS**

**Insurer:** **IFFCO-TOKIO General Insurance Co. Ltd.** **Upto the Quarter ending on:** **30th September, 2025**

**(Amount in Rs. Lakhs)**

**Rural & Social Obligations (Quarterly Returns)**

| Sl.No. | Line of Business | Particular | No. of Policies Issued | Premium Collected | Sum Assured |
|---|---|---|---|---|---|
| 1 | FIRE | Rural | 27167 | 13454.64 | 7096253.40 |
| | | Social | | | |
| 2 | MARINE CARGO | Rural | | | |
| | | Social | | | |
| 3 | MARINE OTHER THAN CARGO | Rural | | | |
| | | Social | | | |
| 4 | MOTOR OD | Rural | 830733 | 20972.55 | 2639156 |
| | | Social | | | |
| 5 | MOTOR TP | Rural | 1457554 | 54287.67 | 6926.14 |
| | | Social | | | |
| 6 | HEALTH | Rural | 54559 | 5736.42 | 423578 |
| | | Social | | | |
| 7 | PERSONAL ACCIDENT | Rural | 61630 | 1853.32 | 5632561.34 |
| | | Social | 1 | 31.61 | 75324.43 |
| 8 | TRAVEL | Rural | | | |
| | | Social | | | |
| 9 | Workmen's Compensation/ Employer's liability | Rural | 6562 | 1079.33 | 365157.00 |
| | | Social | 0 | 0.00 | 0.00 |
| 10 | Public/ Product Liability | Rural | | | |
| | | Social | | | |
| 11 | Engineering | Rural | 5985 | 4158.00 | 9148063 |
| | | Social | | | |
| 12 | Aviation | Rural | | | |
| | | Social | | | |
| 13 | Other Segment [a] | Rural | 127 | 48702.43 | 585559.08 |
| | | Social | 112 | 48655.63 | 585289.99 |
| 14 | Miscellaneous | Rural | 155886 | 12612.64 | 6355654.00 |
| | | Social | 25 | 0.04 | 8.40 |
| | **Total** | **Rural** | **2600203** | **162856.99** | **32252908** |
| | | **Social** | **138** | **48687.28** | **660622.82** |

**(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)** | 831,234 |
| **Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs In Lakhs)** | 210,584 |
| **Statement Period : Quarter ending** | Sep-25 |

| | | **(₹ In Lakhs)** |
|---|---|---|
| **Items** | **For the Quarter ended SEPTEMBER 30, 2025** | **Upto the Quarter ended SEPTEMBER 30, 2025** |
| Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L) | 17,315 | 33,313 |
| Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P) | 32,492 | 61,773 |
| Total Gross Direct Motor Third Party Insurance Business (L+P) | 49,807 | 95,086 |
| Total Gross Direct Motor Own damage Insurance Business Premium | 41,681 | 86,157 |
| Total Gross Direct Premium Income | 234,735 | 437,049 |

PERIODIC DISCLOSURES

FORM NL-45-GRIEVANCE DISPOSAL

FORM NL-45-GRIEVANCE DISPOSAL
Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Period: July to September' 2025

## GRIEVANCE DISPOSAL

| Sl No. | Particulars | Opening Balance * | Additions during the quarter (net of duplicate complaints) | Complaints Resolved | | | Complaints Pending at the end of the quarter | Total Complaints registered up to the quarter during the financial year |
|---|---|---|---|---|---|---|---|---|
| | | | | Fully Accepted | Partial Accepted | Rejected | | |
| **1** | **Complaints made by customers** | | | | | | | |
| a) | Proposal Related | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| b) | Claims Related | 117 | 1116 | 331 | 436 | 392 | 74 | 2047 |
| c) | Policy Related | 6 | 107 | 78 | 22 | 6 | 7 | 238 |
| d) | Premium Related | 4 | 11 | 8 | 3 | 2 | 2 | 21 |
| e) | Refund Related | 0 | 4 | 0 | 4 | 0 | 0 | 9 |
| f) | Coverage Related | 4 | 12 | 10 | 2 | 1 | 3 | 24 |
| g) | Cover Note Related | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| h) | Product Related | 1 | 3 | 3 | 0 | 1 | 0 | 6 |
| i) | Others (to be specified):<br>A) Practice under KSN policies<br>B) Policy renewed in a different agent code without taking any consent from the previous intermediary.<br>C) Roadside Assistance Service not provided.<br>D) Request modification in the health policy renewal | 0 | 12 | 2 | 6 | 0 | 4 | 14 |
| | **Total** | **132** | **1265** | **432** | **473** | **402** | **90** | **2359** |

| Sl No. | Particulars | |
|---|---|---|
| **2** | **Total No. of policies during previous year:** | 8,591,176 |
| **3** | **Total No. of claims during previous year:** | 799,784 |
| **4** | **Total No. of policies during current year:** | 3,754,797 |
| **5** | **Total No. of claims during current year:** | 360,033 |
| **6** | **Total No. of Policy Complaints (current year) per 10,000 policies** | **0.63** |
| **7** | **Total No. of Claim Complaints (current year) per 10,000 claims** | **56.86** |

| **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 | **73** | **81%** | **0** | **0%** | **73** | **81%** |
| b) | 15 - 30 days | **14** | **16%** | **0** | **0%** | **14** | **16%** |
| c) | 30 - 90 days | **3** | **3%** | **0** | **0%** | **3** | **3%** |
| d) | 90 days & Beyond | **0** | **0%** | **0** | **0%** | **0** | **0%** |
| | **Total Number of Complaints** | **90** | **100%** | **0** | **0%** | **90** | **100%** |

PERIODIC DISCLOSURES

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

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

Registration Number: 106

**For the Quarter ending: 30-09-2025**

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