									C DISCLOSURES B-RA (UNAUDITED)									
																		(₹ in lakhs
				Fir	re			Ma	rine			Miscel	laneous			Tot	al	
S.No	Particulars	Schedule	For the quarter ended 30th June 2023	For the period ended 30th June 2023	For the quarter ended 30th June 2022	For the period ended 30th June 2022	For the quarter ended 30th June 2023	For the period ended 30th June 2023	For the quarter ended 30th June 2022	For the period ended 30th June 2022	For the quarter ended 30th June 2023	For the period ended 30th June 2023	For the quarter ended 30th June 2022	For the period ended 30th June 2022	For the quarter ended 30th June 2023	For the period ended 30th June 2023	For the quarter ended 30th June 2022	For the period ended 30th June 2022
1	Premiums earned (Net)	NL-4-Premium Schedule	9,401	9,401	8,648	8,648	1,363	1,363	1,426	1,426	1,21,593	1,21,593	90,290	90,290	1,32,356	1,32,356	1,00,364	1,00,364
2	Profit/ Loss on sale/redemption of Investments (Net)		20	20	14	14	2	2	1	1	130	130	79	79	152	152	94	94
3	Interest, Dividend & Rent – Gross (Note 1)		2,711	2,711	2,163	2,163	230	230	146	146	16,706	16,706	11,729	11,729	19,647	19,647	14,038	14,038
4	Others																	
	(a) Other Income																	
	(i) Interest Income on Unclaimed Policyholder		3	3	2	2	0	0	0	0	19	19	13	13	22	22	16	16
	(ii) Miscellaneous Income		1	1	0	0	0	0	0	0	65	65	19		66	66	20	20
	TOTAL (A)		12,137	12,137	10,828	10,828		1,595		1,573		1,38,512		1,02,131	1,52,244	1,52,244	1,14,531	
1	Claims Incurred (Net)	NL-5-Claims Schedule	8,110	8,110	6,373	6,373		2,465	-	1,937	1,08,750	1,08,750		60,706	1,19,325	1,19,325	69,015	
2	Commission (Net)	NL-6-Commission Schedule	(11,431)	(11,431)	(7,437)	(7,437)	431	431	449	449	16,557	16,557	7,106	7,106	5,557	5,557	118	
3	Operating Expenses related to Insurance Business	NL-7-Operating Expense Schedule	2,305	2,305	3,428	3,428	315	315	651	651	20,688	20,688	29,176	29,176	23,308	23,308	33,256	33,256
4	Premium Deficiency		-	-	-	-	-	-		-	-	-	-	-	-	-	-	-
	TOTAL (B)		(1,015)	(1,015)	2,363	2,363		3,210		3,038		1,45,994	96,988	96,988	1,48,189	1,48,189	1,02,389	
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		13,152	13,152	8,464	8,464	(1,615)	(1,615)	(1,465)	(1,465)	(7,482)	(7,482)	5,143	5,143	4,055	4,055	12,142	12,142
	APPROPRIATIONS																	
	Transfer to Shareholders' Account		13,152	13,152	8,464	8,464	(1,615)	(1,615)	(1,465)	(1,465)	(7,482)	(7,482)	5,143	5,143	4,055	4,055	12,142	12,142
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		13,152	13,152	8,464	8,464	(1,615)	(1,615)	(1,465)	(1.465)	(7,482)	(7.482)	5,143	5,143	4,055	4,055	12,142	12,142

TOTAL (C)

Note: Previous period's figures have been regrouped wherever necessary to make them comparable with those of current period.

		F	ire			Mai	rine			Miscella	aneous			To	tal	
Pertaining to Policyholder's funds	For the quarter ended	For the period ended	For the quarter ended	For the period ended	For the quarter ended	For the period ended	For the quarter ended	For the period ended	For the quarter ended	For the period ended	For the quarter ended	For the period ended	For the quarter ended	For the period ended	For the quarter ended	For the period ended
	30th June 2023	30th June 2023	30th June 2022	30th June 2022	30th June 2023	30th June 2023	30th June 2022	30th June 2022	30th June 2023	30th June 2023	30th June 2022	30th June 2022	30th June 2023	30th June 2023	30th June 2022	30th June 2022
Interest, Dividend & Rent	2,615	2,615	2,180	2,180	230	230	150	150	16,697	16,697	12,060	12,060	19,542	19,542	14,390	14,390
Add/Less:-																
Investment Expenses	3	3	3	3	0	0	0	0	19	19	16	16	22	22	19	19
Amortisation of Premium/ Discount on Investments	(2)	(2	(67)	(67)	(0)	(0)	(5)	(5)	(10)	(10)	(373)	(373)	(12)	(12)	(445)	(445
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	95	95	48	48	-	-	-	-	-	-	26	26	95	95	74	74
Interest, Dividend & Rent – Gross*	2,711	2,711	2,163	2,163	230	230	146	146	16,706	16,706	11,729	11,729	19,647	19,647	14,038	14,038
	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_

^{*} Term gross implies inclusive of TDS

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES FORM NL-2-B-PL (UNAUDITED)

S.No	Particulars	Schedule	For the quarter ended 30th June 2023	For the period ended 30th June 2023	For the quarter ended 30th June 2022	For the period ended 30th June 2022
			(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		13,152	13,152	8,464	8,464
	(b) Marine Insurance		(1,615)	(1,615)	(1,465)	(1,465)
	(c) Miscellaneous Insurance		(7,482)	(7,482)	5,143	5,143
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,611	3,611	3,575	3,575
	(b) Profit on sale of investments		3,535	3,535	4,298	4,298
	(c) Loss on sale of investments		(1,219)	(1,219)	(1,374)	(1,374)
	(d) Amortization of Premium / Discount on		7	7	(426)	(426)
_	Investments				(== 7	(:== ; /
3	OTHER INCOME		_	_		
	Miscellaneous Income		3	3	1	1
	Profit / (Loss) on Sale of Assets		11	11	4	4
	Recovery of Bad Debts Written Off		-	-	-	-
4	TOTAL (A)		10,002	10,002	18,219	18,219
4	PROVISIONS (Other than taxation)		294	294	(504)	/504\
	(a) For diminution in the value of investments(b) For doubtful debts				(584)	(584)
	(c) Others		-	-	-	-
5	OTHER EXPENSES		-	-	-	-
3	(a) Expenses other than those related to Insurance		_	-	_	_
	Business					
	(b) Bad debts written off		-	-	-	_
	(c) Interest on subordinated debt					
	(d) CSR Expenditure		185	185	158	158
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	
	(g) Others					
	Director's Fees		15	15	16	16
	Others		109	109	1	1
	TOTAL (B)		604	604	(410)	(410)
	Profit/(Loss) Before Tax		9,398	9,398	18,629	18,629
	Provision for Taxation					
	(a) Current Tax \ Minimum Alternate Tax		2,570	2,570	4,707	4,707
	(b) Deferred tax (Income) / Expense		(263)	(263)	21	21
	(c) Short/(Excess) Provision of earlier years		-	-	-	-
	Profit/(Loss) after tax		7,092	7,092	13,901	13,901
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward		1,50,349	1,50,349	1,31,926	1,31,926
	Balance carried forward to Balance Sheet		1,57,441	1,57,441	1,45,827	1,45,827
	Basic Earnings per share (Not Annualised)		3.28	3.28	6.45	6.45

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-3-B-BS (UNAUDITED)

S.No	Particulars	Schedule	As at 30th June 2023	As at 30th June 2022
			(₹ in lakhs)	(₹ in lakhs
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8-Share Capital Schedule	22,062	21,562
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	NL-10-Reserves and Surplus	3,60,025	2,79,72
4	FAIR VALUE CHANGE ACCOUNT -SHAREHOLDERS		11,105	(3,407
	FAIR VALUE CHANGE ACCOUNT -POLICYHOLDERS		-	•
5	BORROWINGS	NL-11-Borrowings Schedule	-	-
	TOTAL		3,93,192	2,97,89
	APPLICATION OF FUNDS			
1	INVESTMENTS - SHAREHOLDERS	NL-12-Investment Schedule	2,85,669	2,48,46
2	INVESTMENTS - POLICYHOLDERS	NL-12A-Investment Schedule	10,70,564	8,76,79
3	LOANS	NL-13-Loans Schedule	-	
4	FIXED ASSETS	NL-14-Fixed Assets Schedule	25,446	23,46
5	DEFERRED TAX ASSET (Net)		2,429	1,59
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance	12,770	27,18
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,98,074	1,07,79
	Sub-Total (A)		2,10,844	1,34,97
7	DEFERRED TAX LIABILITY (Net)		-	-
8	CURRENT LIABILITIES	NL-17-Current Liabilities	7,94,847	6,59,31
9	PROVISIONS	NL-18-Provisions Schedule	4,06,913	3,28,09
	Sub-Total (B)		12,01,761	9,87,41
	NET CURRENT ASSETS (C) = (A - B)		(9,90,916)	(8,52,43
10	MISCELLANEOUS EXPENDITURE (to the extent not	NL-19-Miscellaneous		
	written off or adjusted)	Expenditure Schedule	-	•
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	
	TOTAL		3,93,192	2,97,89
	Contingent Liabilities		21,023	16,74

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

CONTINGENT LIABILITIES (UNAUDITED)

S.No		Schedule	As at 30th June 2023	As at 30th June 2022
			(₹ in lakhs)	(₹ in lakhs)
1	Partly paid-up investments		82.24	82.24
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
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		15,641	15,129
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - Expenses not recognised to the extent disputed		5,301	1,529
	TOTAL		21,023	16,740

		Fir	re		Ma	rine		Miscella	aneous*	To	tal
				Cargo	Cargo	Others	Others				
S.No	Particulars	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 202
1	Gross Direct Premium	46,566	43,653	2,398	2,529	-	-	1,47,914	1,28,856	1,96,877	1,75,03
2	Add: Premium on reinsurance accepted	362	503	139	317	-	-	126	1,194	626	2,01
3	Less : Premium on reinsurance ceded	33,869	32,829	539	592	-	-	30,847	35,219	65,254	68,64
	Net Written Premium	13,059	11,327	1,997	2,254	-	-	1,17,193	94,831	1,32,249	1,08,41
4	Add: Opening balance of UPR	91,046	83,503	2,351	2,133	-	-	2,93,951	2,15,458	3,87,349	3,01,09
5	Less: Closing balance of UPR	94,705	86,182	2,986	2,960	-	-	2,89,551	2,19,999	3,87,242	3,09,14
	Net Earned Premium	9,401	8,648	1,363	1,426	-	-	1,21,593	90,290	1,32,356	1,00,364

FORM NL-4-PREMIUM SCHEDULE (UNAUDITED)

															Miscellar	neous												(V III lakiis)
	Motor	(OD)	Mot	tor (TP)	Moto	or Total	Workmen's (Compensation	Public	Liability	Engin	neering	Av	iation		al Accident	Health	Insurance	Travel In	surance	Tota	l Health	Weather &	Crop Insurance	C	thers	Total N	/liscellaneous
S.No Particulars		For the quarter ended 30th June 20			For the quarter 2 ended 30th June 2023			For the quarter ended 30th June 2022	For the quarter ended 30th June 2023		For the quarter 22 ended 30th June 2023	For the quarter ended 30th June 202		For the quarter ended 30th June 202	For the quarter 2 ended 30th June 20		For the quarter ended 30th June 202		For the quarter ne 2022 ended 30th June 2023	For the quarter ended 30th June 202	For the quarter 2 ended 30th June 202		For the quarter 2022 ended 30th June 20	For the quarter ended 30th June 2022	For the quarter ended 30th June 202			For the quarter 023 ended 30th June 2022
Gross Direct Premium	21,817	27,1	22,330	0 31,796	5 44,147	58,92	22 160	153	4,509	1,71	0 3,815	1,537	7 -		19,76	7 16,120	57,552	52	40,295 30	88	3 77,349	9 56	,503 14,84	9 6,033	3,08	4 3,9	94 1,47,9	1,28,856
2 Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	107	13	7 18	18	8 -	-	-	-	-		1,039 -	-	-		,039 -	-	-	-		1,194
3 Less : Premium on reinsurance ceded	4,174	7,6	3,51	8 13,358	7,692	21,04	74	70	3,547	1,26	3,170	986	-	3	1,37	3 2,507	2,30)3	2,922 1		3,678	8 5	,433 11,67	1 4,951	1,01	5 1,4	70 30,8	35,219
Net Written Premium	17,643	19,4	0 18,812	2 18,439	36,455	37,87	86	83	1,069	58	5 664	570	0 -		18,39	4 13,613	55,249	.9	38,412 29	8	73,672	2 52,	109 3,17	9 1,081	2,06	9 2,5	24 1,17,1	93 94,831
4 Add: Opening balance of UPR	35,689	49,3	37,14	8 48,707	72,837	98,01	157	119	1,079	1,01	5 2,083	1,824	4 (0	0)	49,51	7 33,961	1,53,115	.5	68,416 15	28	2,02,648	8 1,02	,406 6,62	9 4,881	8,52	0 7,2	00 2,93,9	2,15,458
5 Less: Closing balance of UPR	36,281	46,9	38,17	2 46,753	74,453	93,73	163	138	1,475	1,13	5 2,271	1,905	5 (0	0)	47,44	8 33,716	1,56,765	55	81,953 18	4:	2,04,231	1 1,15	,711 22	9 621	6,72	8 6,7	51 2,89,5	2,19,999
Net Earned Premium	17,050	21,70	0 17,788	8 20,393	34,838	42,15	3 80	64	672	460	6 475	488	8 (0	0)	20,46	3 13,858	51,600	0	24,876 25	7	72,088	8 38,	804 9,57	5,341	3,86	2,9	74 1,21,5	90,290
	-		-	-	-	-		-	-	-		-	-	-		-	-	-		-	-	•	-	-			-	

											(₹ in lakhs
		Fi	re		Ma	rine		Miscella	aneous*	To	tal
				Cargo	Cargo	Others	Others				
S.No	Particulars	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022
1	Gross Direct Premium	46,566	43,653	2,398	2,529	-	-	1,47,914	1,28,856	1,96,877	1,75,038
2	Add: Premium on reinsurance accepted	362	503	139	317	-	-	126	1,194	626	2,013
3	Less : Premium on reinsurance ceded	33,869	32,829	539	592	-	-	30,847	35,219	65,254	68,641
	Net Written Premium	13,059	11,327	1,997	2,254	-	-	1,17,193	94,831	1,32,249	1,08,411
4	Add: Opening balance of UPR	91,046	83,503	2,351	2,133	-	-	2,93,951	2,15,458	3,87,349	3,01,094
5	Less: Closing balance of UPR	94,705	86,182	2,986	2,960	-	-	2,89,551	2,19,999	3,87,242	3,09,141
	Net Earned Premium	9,401	8,648	1,363	1,426	-	-	1,21,593	90,290	1,32,356	1,00,364
		(0)	(0)	(0)	(0)	-	-	0	0	0	(0)

	(0)	(0	(0) (0)	-	-	0	0	(0 (0	0)																	(₹ in lakhs)
															Miscella	aneous												
	Moto	or (OD)	Mote	or (TP)	Motor Tot	otal	Workmen's Co	ompensation	Public	Liability	Engi	neering	Avia	ation	Perso	nal Accident	Hea	alth Insurance	Travel	l Insurance	Total	Health	Weather 8	Crop Insurance	Oth	ners	Total Miscel	laneous
	For the period ended For	r the period ended	For the period ended	For the period ended	For the period ended	d For the period ended	For the period end	ded For the period ende	ed For the period e	ended For the period ender	For the period ende	ed For the period ended	For the period ended	For the period en	ded For the period end	ed For the period ended	For the period ended	For the period ended	For the period ended Fo	or the period ended								
S.No Particulars	30th June 2023	30th June 2022				30th June 2022	30th June 2023	30th June 2022	30th June 2023		30th June 2023			30th June 2022								30th June 202			30th June 2023	30th June 2022		30th June 2022
1 Gross Direct Premium	21,817	27,126	22,330	31,796	44,147	58,922	160	153	4,509	9 1,710	3,815	1,537	-	3	19,7	767 16,12	.0 57	7,552 40,295	3	30 88	77,349	56,	.503 14,8	6,033	3,084	3,994	1,47,914	1,28,856
2 Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	107	7 137	7 18	18	-	-	-			- 1,039	-	-	-	1,	.039	-	-	-	126	1,194
3 Less : Premium on reinsurance ceded	4,174	7,687	3,518	13,358	7,692	21,044	74	70	3,547	7 1,262	3,170	986	-	3	1,3	373 2,50	7	2,303 2,922	2	1 4	3,678	5	,433 11,6	71 4,951	1,015	1,470	30,847	35,219
Net Written Premium	17,643	19,440	18,812	18,439	36,455	37,878	86	83	1,069	585	664	570	-	(18,3	394 13,61	3 55	5,249 38,412	. 2	29 84	73,672	52,	109 3,1	9 1,081	2,069	2,524	1,17,193	94,831
4 Add: Opening balance of UPR	35,689	49,306	37,148	48,707	72,837	98,013	157	119	1,079	9 1,015	2,083	3 1,824	(0)	() 49,5	517 33,96	1,53	3,115 68,416	5 1	15 28	2,02,648	1,02	,406 6,6	29 4,881	8,520	7,200	2,93,951	2,15,458
5 Less: Closing balance of UPR	36,281	46,986	38,172	46,753	74,453	93,738	163	138	1,475	5 1,135	5 2,271	1,905	(0)	(47,4	448 33,71	6 1,56	6,765 81,953	1	18 42	2,04,231	1,15	,711 2	29 621	6,728	6,751	2,89,551	2,19,999
Net Earned Premium	17,050	21,760	17,788	20,393	34,838	42,153	80	64	672	2 466	475	488	(0)	(20,4	13,85	8 51	1,600 24,876	2	25 71	72,088	38,	804 9,5	78 5,341	3,861	2,974	1,21,593	90,290

				PERIODIC FORM NL-5 - CLAIM	C DISCLOSURES S SCHEDULE (UNAU)	DITED)					
											(₹ in lakhs
		Fi	re		Ma	rine		Miscella	aneous*	To	tal
				Cargo	Cargo	Others	Others				
S.No	Particulars	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022
	Claims Paid										
1	Direct claims	5,595	4,877	1,171	915	-	-	1,22,637	1,14,754	1,29,402	1,20,546
2	Add: Re-insurance accepted to direct claims	0	0	16	58	-	-	0	0	16	58
3	Less : Re-insurance Ceded to claims paid	3,272	3,020	72	90	-	-	51,768	63,758	55,112	66,868
	Net Claim Paid	2,323	1,858	1,114	882	-	-	70,869	50,996	74,306	53,736
4	Add: Claims Outstanding at the end of the year(net of reinsurance)	36,179	29,661	9,103	5,702	-	-	5,32,838	4,08,169	5,78,121	4,43,533
5	Less: Claims Outstanding at the beginning of the year	30,392	25,146	7,752	4,647	-	-	4,94,957	3,98,460	5,33,102	4,28,253
	Total Claims Incurred	8,110	6,373	2,465	1,937	-	-	1,08,750	60,706	1,19,325	69,015
6	Estimates of IBNR and IBNER at the end of the period (net)	13,073	8,567	5,517	2,177	-	-	3,47,342	2,68,001	3,65,932	2,78,745
7	Estimates of IBNR and IBNER at the beginning of the period (net)	12,369	7,928	4,488	1,890	-	-	3,29,815	2,73,029	3,46,672	2,82,847

																												(₹ in lakhs)
	200	tor (OD)	NA.	otor (TD)	Met	or Total	Manken on la C	Compensation	Public L	iabilitu	Frain	a a wine a	Aviat	tion	Miscellane		Llaalih	Insurance	Traval	Linguisance	Tob	al Health	Weather & C	ron Incuronce	Ott	hers	Total Misc	alleneous
	IMIO	tor (OD)	IVI	otor (TP)	IVIOL	or Total	workmen's C	ompensation	Public L	аршцу	Engine	eering	Avial	uon	Personal	Accident	пеанп	insurance	Travei	l Insurance	100	аі пеаіті	weather & Ci	rop insurance	Oti	ners	TOTAL IVIISCO	ananeous
S.No Particulars	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					
	ended 30th June 20	23 ended 30th June 20	22 ended 30th June 20	23 ended 30th June 20	22 ended 30th June 202	23 ended 30th June 2022	ended 30th June 2023	ended 30th June 202	22 ended 30th June 2023	ended 30th June 2022	ended 30th June 2023	ended 30th June 20	022 ended 30th June 2023	ended 30th June 2022	ended 30th June 2023	ended 30th June 2022	ended 30th June 202	3 ended 30th June 20	22 ended 30th June 202	ended 30th June 20	22 ended 30th June 20	23 ended 30th June 2022	ended 30th June 2023	ended 30th June 2022	ended 30th June 2023	ended 30th June 2022	ended 30th June 2023	ended 30th June 2022
Claims Paid																												4
1 Direct claims	18,3	70 23,53	7 36,4	50,63	54,80	3 74,152	21	2	7 41	35	189	2		-	7,652	8,069	43,021	27,19	1	4	50,67	76 35,280	16,381	4,737	525	321	1,22,637	1,14,754
2 Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	0	0	-		0 -	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
3 Less : Re-insurance Ceded to claims paid	5,59	7,67	0 29,1	14 43,3	34,71	0 51,025	15	1	6 34	30	70		58 -	-	1,861	2,266	2,677	6,84	0	0	1 4,53	9,106	12,410	3,534	(10)	(10	51,768	63,758
Net Claim Paid	12,77	74 15,86	7 7,3	19 7,20	20,09	3 23,127	6	1	1 6	6	120	1	-	-	5,791	5,804	40,344	20,35	1	3	19 46,13	39 26,174	3,970	1,204	535	331	70,869	50,996
4 Add: Claims Outstanding at the end of the year(net of reins	surance) 23,13	38 22,99	1 3,05,8	12 2,54,59	3,28,95	0 2,77,584	433	34	3 3,313	1,662	2,268	1,7	37 0	2	64,982	48,409	48,401	29,30	8 14	42 2	1,13,52	77,989	77,100	43,254	7,249	5,600	5,32,838	4,08,169
5 Less: Claims Outstanding at the beginning of the year	23,2	11 20,09	6 2,95,2	2,40,4	3,18,47	7 2,60,515	374	28	7 2,727	1,551	1,486	1,6	06 0	2	59,160	47,417	34,934	30,61	7 13	30 1	94,22	78,186	71,337	51,115	6,332	5,197	4,94,957	3,98,460
Total Claims Incurred	12,70	18,76	2 17,8	55 21,43	30,560	6 40,196	65	6	593	116	901	2	74 -	0	11,613	6,796	53,81	19,04	2 1	16 1	39 65,44	40 25,977	9,733	(6,657	1,452	733	1,08,750	60,706
6 Estimates of IBNR and IBNER at the end of the period (net)	12,10	9,64	4 1,85,4	1,60,8	1,97,53	1,70,502	307	24	7 2,571	1,237	1,123	6	25 0	2	37,304	32,792	29,246	17,68	6 12	26 1	25 66,67	76 50,603	73,835	40,469	5,298	4,317	3,47,342	2,68,001
7 Estimates of IBNR and IBNER at the beginning of the period	(net) 11,92	9,83	3 1,81,6	39 1,51,7	1,93,61	8 1,61,584	319	22	4 2,176	961	840	5	96 0	2	38,234	34,476	22,994	21,36	2 11	18 1	61,34	55,974	66,965	49,475	4,552	4,214	3,29,815	2,73,029

											(₹ in lakhs
		Fi	re		Mai	rine		Miscella	aneous*	To	tal
				Cargo	Cargo	Others	Others				
S.No	Particulars	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022
	Claims Paid										
1	Direct claims	5,595	4,877	1,171	915	-	-	1,22,637	1,14,754	1,29,402	1,20,546
2	Add : Re-insurance accepted to direct claims	0	0	16	58	-	-	0	0	16	58
3	Less : Re-insurance Ceded to claims paid	3,272	3,020	72	90	-	-	51,768	63,758	55,112	66,868
	Net Claim Paid	2,323	1,858	1,114	882	-	-	70,869	50,996	74,306	53,736
4	Add: Claims Outstanding at the end of the year(net of reinsurance)	36,179	29,661	9,103	5,702	-	-	5,32,838	4,08,169	5,78,121	4,43,533
5	Less: Claims Outstanding at the beginning of the year	30,392	25,146	7,752	4,647	-	-	4,94,957	3,98,460	5,33,102	4,28,253
	Total Claims Incurred	8,110	6,373	2,465	1,937	-	-	1,08,750	60,706	1,19,325	69,015
6	Estimates of IBNR and IBNER at the end of the period (net)	13,073	8,567	5,517	2,177	-	-	3,47,342	2,68,001	3,65,932	2,78,745
7	Estimates of IBNR and IBNER at the beginning of the period (net)	12,369	7,928	4,488	1,890	-	-	3,29,815	2,73,029	3,46,672	2,82,847
	·	-	-	-	-	-	-	-	(0)	-	(0)

															Miscellane	eous												
	Motor (O	DD)	Mo	tor (TP)	Mo	tor Total	Workmen's C	Compensation	Public	Liability	Engi	neering	Av	viation	Persona	l Accident	Health I	Insurance	Travel I	nsurance	Total	Health	Weather & C	rop Insurance	Oth	ers	Total Misce	llaneous
S.No Particulars	For the period ended 30th June 2023	r the period ended 30th June 2022	For the period ende 30th June 2023					For the period ende 30th June 2022								For the period ended 30th June 2022	For the period ended 30th June 2023		For the period ended 30th June 2023	For the period ender 30th June 2022		For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022		For the period ended 30th June 2022		or the period ended 30th June 2022
Claims Paid																												
1 Direct claims	18,370	23,537	36,43	3 50,6	15 54,80	74,152	21	2	7 4	. З	189	9	201 -	-	7,652	8,069	43,021	27,191	4	20	0 50,676	35,280	16,381	4,737	525	321	1,22,637	1,14,754
2 Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-)	0 -		0 -	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
3 Less : Re-insurance Ceded to claims paid	5,596	7,670	29,11	4 43,3	55 34,72	51,025	15	1	.6 3	1 3	30 70	0	58 -	-	1,861	2,266	2,677	6,840	0		1 4,538	9,106	12,410	3,534	(10)	(10)	51,768	63,758
Net Claim Paid	12,774	15,867	7,31	9 7,2	61 20,09	23,127	6	1	1	5	6 120	0	143 -	-	5,791	5,804	40,344	20,351	3	19	9 46,139	26,174	3,970	1,204	535	331	70,869	50,996
4 Add: Claims Outstanding at the end of the year(net of reinsurance)	23,138	22,991	3,05,81	2 2,54,5	92 3,28,95	50 2,77,584	433	34	3 3,31	1,66	52 2,268	8	1,737	0 2	64,982	48,409	48,401	29,308	142	27:	2 1,13,525	77,989	77,100	43,254	7,249	5,600	5,32,838	4,08,169
5 Less: Claims Outstanding at the beginning of the year	23,211	20,096	2,95,26	6 2,40,4	19 3,18,47	2,60,515	374	28	7 2,72	7 1,55	1,486	6	1,606	0 2	59,160	47,417	7 34,934	30,617	130	157	94,224	78,186	71,337	51,115	6,332	5,197	4,94,957	3,98,460
Total Claims Incurred	12,701	18,762	17,86	5 21,4	33 30,56	66 40,196	65	6	57 593	11	.6 901	L	274	. (11,613	6,796	53,811	19,042	16	139	65,440	25,977	9,733	(6,657)	1,452	733	1,08,750	60,706
6 Estimates of IBNR and IBNER at the end of the period (net)	12,109	9,644	1,85,42	2 1,60,8	58 1,97,53	1,70,502	307	24	7 2,57	1,23	1,123	3	625	0 2	37,304	32,792	29,246	17,686	126	12:	5 66,676	50,603	73,835	40,469	5,298	4,317	3,47,342	2,68,001
7 Estimates of IBNR and IBNER at the beginning of the period (net)	11,928	9.833	1.81.68	9 1.51.7	51 1,93,63	1,61,584	319	22	4 2.17	96	51 840	0	596	0 2	38,234	34,476	22,994	21,362	118	130	6 61,346	55,974	66,965	49,475	4,552	4.214	3,29,815	2.73.029

			FOF	RM NL-6-COMMISSIO	N SCHEDULE (AUDITE	ED)				
	Fir	·o		Mai	·ino		Miscella	**************************************	Tot	(₹ in lakhs
	FII	e	Cargo	Cargo	Others	Others	IVIISCEIIA	aneous	100	di
Particulars	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022					For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022
Commission paid										
Direct	4,398	4,140	302	343	-	-	14,655	11,152	19,355	15,635
Rewards	2,009	747	134	103	-	-	6,624	1,814	8,767	2,663
Distribution fees	-	-	-	-	-	-	0	0	0	C
Gross Commission	6,407	4,886	436	445	-	-	21,279	12,966	28,122	18,298
Add: Re-insurance Accepted	53	64	15	28	-	-	14	80	82	171
Less: Commission on Re-insurance Ceded	17,891	12,388	20	24	-	-	4,736	5,939	22,647	18,351
Net Commission	(11,431)	(7,437)	431	449	-	-	16,557	7,106	5,557	118
Break-up of Commission (Gross)										
Individual Agents	357	430	44	84	-	-	1,475	642	1,875	1,156
Corporate Agents-Banks/FII/HFC	2,361	1,606	1	1	-	-	6,728	5,047	9,090	6,653
Corporate Agents-Others	1	1	-	-	-	-	71	115	72	116
Insurance Brokers	3,684	2,845	391	361	-	-	11,638	6,847	15,713	10,053
Direct Business - Onlinec	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	0	0	0	C
Web Aggregators	0	-	-	-	-	-	1	10	1	10
Insurance Marketing Firm	3	5	1	-	-	-	10	1	13	6
Common Service Centers	-	-	-	-	-	-	274	38	274	38
Micro Agents	-	-	-	-	-	-	0	0	0	C
Point of Sales (Direct)	0	0	-	(0)	-	-	1,083	266	1,083	266
Others	-	-	-	-	-	-	-	-	-	-
Total	6,407	4,886	436	445	-	-	21,279	12,966	28,122	18,298

PERIODIC DISCLOSURES

Total	6,407	4,886		436	- 445	-	21,27	9 12,966	28,122	18,298																		
															Miscellane	ous*												(₹ in lakhs)
	Moto	or (OD)		Motor (TP)	Mot	or Total	Workmen's	Compensation	Public	Liability	Engi	neering	Aviatio	n		l Accident	Health In	nsurance	Travel Insurance	ce	Total Hea	alth	Weather & Crop	p Insurance	Othe	rs	Total Miscellar	eous
Particulars	For the quarter ended	For the quarter ended	For the quarter e	nded For the quarter e	ded For the quarter ende	ed For the quarter ended	d For the quarter ende	od For the quarter ended	d For the quarter ende	d For the quarter ended	For the quarter ende	d For the quarter ended	For the quarter ended For	the quarter ended Fo					or the quarter ended For the 30th June 2023 30t				For the quarter ended Fo	or the quarter ended	For the quarter ended For	or the quarter ended Fo	r the quarter ended For t 30th June 2023 3	
Commission paid																												
Direct	3,215	3,913	2	2,104	407 5,31	9 4,319) 1	6 14	215	183	242	2 105	-	0	2,185	1,671	1 6,266	4,358	0	6	8,451	6,035	44	2	369	493	14,655	11,152
Rewards	2,810	1,164	:	1,812	105 4,62	2 1,269	9 1	2 4	217	54	145	5 31	-	0	410	5	5 1,103	370	0	2	1,513	377	13	1	102	78	6,624	1,814
Distribution fees	0	0		0	0	0 0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Gross Commission	6,025	5,077		3,916	512 9,94	1 5,588	3 2	7 18	432	237	386	136	-	0	2,595	1,676	7,369	4,728	0	8	9,964	6,412	57	2	472	571	21,279	12,966
Add: Re-insurance Accepted	-	-		-		-	-	-	1:	. 20	3	3	-	-	-	-	-	57	-	-	-	57	-	-	-	-	14	80
Less: Commission on Re-insurance Ceded	906	1,571		907	683 1,81	3,253	3	1 21	943	382	559	9 185	-	0	65	1,372	2 501	217	0	1	566	1,590	616	163	218	346	4,736	5,939
Net Commission	5,119	3,506		3,009 (1	171) 8,12	8 2,335	·	6 (3	(500	(125)	(170	(47)	-	0	2,529	304	4 6,868	4,568	0	8	9,398	4,879	(559)	(160)	254	226	16,557	7,106
Break-up of Commission (Gross)																												
Individual Agents	190	176		377	43 56	8 219) 1	1 8	3	5 4	25	5 20	-	-	8	5	5 836	368	0	0	844	373	-	-	21	17	1,475	642
Corporate Agents-Banks/FII/HFC	202	128		247	19 45	0 147	7	3 2	2	1	5	3 2	-	-	2,552	1,652	3,419	3,013	0	0	5,971	4,665	-	-	300	231	6,728	5,047
Corporate Agents-Others	1	7		8	9	9 16	-	-	-	-	(-	-	-	C	1	1 60	96	-	-	60	98	-	-	1	1	71	115
Insurance Brokers	5,416	4,601	-	2,318	346 7,73	4,948	3	3 8	424	232	358	8 115	-	0	30	16	6 2,872	1,200	0	8	2,901	1,224	57	2	150	318	11,638	6,847
Direct Business - Onlinec	-	-		-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	0	0		0	0	0 0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Web Aggregators	1	5		0	1	1 6	5	0	-	0	-	-	-	-	-	-	0	4	-	-	0	4	-	-	-	-	1	10
Insurance Marketing Firm	1	0		5	0	6 0)	0	(0	(0	-	-	C	(0	0) 3	0	-	-	3	0	-	-	0	0	10	1
Common Service Centers	42	13		218	12 26	0 26	-	-	-	-	-	-	-	-	2	2	2 11	10	-	-	14	12	-	-	-	-	274	38
Micro Agents	-	-		-		-	-	-	-	-	-	-	-	-	-	C	0 0	0	-								0	0
Point of Sales (Direct)	171	146		743	80 91	3 226	-	-	-	-	-	(0)	-	-	2		0 168	36	-	(0)	170	36	-	-	-	4	1,083	266
Others	-	-		-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	6,025	5,077		3,916	512 9,94	1 5,588	3 2	7 18	432	237	386	136	-	0	2,595	1,676	7,369	4,728	0	8	9,964	6,412	57	2	472	571	21,279	12,966

				PERIODIC DI	SCLOSURES					(₹ in lak
			FORI	M NL-6-COMMISSION		TED)				
	Fi	re		Ma	rine		Miscella	aneous*	To	tal
			Cargo	Cargo	Others	Others				
Particulars	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period end 30th June 2022
Commission paid										
Direct	4,398	4,140	302	343	-	-	14,655	11,152	19,355	15,6
Rewards	2,009	747	134	103	-	-	6,624	1,814	8,767	2,6
Distribution fees	-	-	-	-	-	-	0	0	0	
Gross Commission	6,407	4,886	436	445	-	-	21,279	12,966	28,122	18,2
Add: Re-insurance Accepted	53	64	15	28	-	-	14	80	82	1
Less: Commission on Re-insurance Ceded	17,891	12,388	20	24	-	-	4,736	5,939	22,647	18,3
Net Commission	(11,431)	(7,437)	431	449	-	-	16,557	7,106	5,557	1
Break-up of Commission (Gross)										
Individual Agents	357	430	44	84	-	-	1,433	642	1,833	1,1
Corporate Agents-Banks/FII/HFC	2,361	1,606	1	1	-	-	6,721	5,047	9,083	6,6
Corporate Agents-Others	1	1	-	-	-	-	113	115	114	1
Insurance Brokers	3,684	2,845	391	361	-	-	10,849	6,847	14,925	10,0
Direct Business - Onlinec	-	-	-	-	-	-	0	-	0	-
MISP (Direct)	-	-	-	-	-	-	796	0	796	
Web Aggregators	0	-	-	-	-	-	1	10	1	
Insurance Marketing Firm	3	5	1	-	-	-	9	1	13	
Common Service Centers	-	-	-	-	-	-	274	38	274	
Micro Agents	-	-	-	-	-	-	0	0	0	
Point of Sales (Direct)	0	0	-	(0)	-	-	1,083	266	1,083	2
Others	-	-	-	-	-	-	-	-	-	
Total	6,407	4,886	436	445	-	-	21,279	12,966	28,122	18,2

																Miscellaneous*											(₹ in lakhs)
	Motor (OD)		Motor (T	·P)	Motor	Total	Workmen's	Compensation	Public Lia	bility	Engine	ering	Avi	ation	Personal Acc	dent	Health Ins	surance	Travel Insurance	Total I	Health	Weather & Crop Insu	rance	Others	Tr	otal Miscellaneous
Particulars	For the period ended For	or the period er	nded For the period	ended For		e period ended	For the period ended	For the period ended	For the period ended For	or the period ended F	or the period ended	For the period ended F	or the period ended For			For the period ended For 30th June 2023				For the period ended For the period ended 30th June 2023 30th June 202			d For the period ended For the	period ended			d ended For the period ended 2023 30th June 2022
nmission paid																											
ect	3,215	3	3,913	2,104	407	5,319	4,319	16	14	215	183	242	105	-	0	2,185	1,671	6,266	4,358	0	6 8,451	6,03	35 44	2	369	493	14,655 11,152
vards	2,810	-	1,164	1,812	105	4,622	1,269	12	4	217	54	145	31	-	0	410	5	1,103	370	0	2 1,513	37	77 13	1	102	78	6,624 1,814
tribution fees	0		0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	0 0
oss Commission	6,025	5	5,077	3,916	512	9,941	5,588	27	18	432	237	386	136	-	0	2,595	1,676	7,369	4,728	0	8 9,964	6,41	.2 57	2	472	571	21,279 12,966
d: Re-insurance Accepted	-		-	-	-	-	-	-	-	11	20	3	3	-	-	-	-	-	57	-		5		-	-	-	14 80
s: Commission on Re-insurance Ceded	906	-	1,571	907	1,683	1,813	3,253	21	21	943	382	559	185	-	0	65	1,372	501	217	0	1 566	1,58	616	163	218	346	4,736 5,939
t Commission	5,119	\$	3,506	3,009	(1,171)	8,128	2,335	6	(3)	(500)	(125	(170)	(47)	-	0	2,529	304	6,868	4,569	0	8 9,398	4,88	(559)	(160)	254	226	16,557 7,106
eak-up of Commission (Gross)																											
ndividual Agents	190		176	377	43	568	219	-	8	-	4	-	20	-	-	8	5	836	368	0	0 844	37		-	21	17	1,433 642
Corporate Agents-Banks/FII/HFC	202		128	247	19	450	147	-	2	-	1	-	2	-	-	2,552	1,652	3,419	3,013	0	0 5,971	4,66	-	-	300	231	6,721 5,047
Corporate Agents-Others	1		7	8	9	9	16	11	-	6	-	25	-	-	-	0	1	60	96	-	- 60	9	- 8	-	1	1	113 115
nsurance Brokers	5,416	4	4,601	2,318	346	7,734	4,948	3	8	1	232	3	115	-	0	30	16	2,872	1,200	0	8 2,901	1,22	24 57	2	150	318	10,849 6,847
Direct Business - Onlinec	-		-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-		-	-	-	-	-	0 -
IISP (Direct)	0		0	0	0	0	0	13	-	424	-	358	-	-	-	-	-	-	-	-		-	-	-	-	-	796 0
Veb Aggregators	1		5	0	1	1	6	-	0	-	0	-	-	-	-	-	-	0	4	-	- 0		-	-	-	-	1 10
nsurance Marketing Firm	1		0	5	0	6	0	-	0	-	0	-	0	-	-	0	(0)	3	0	-	- 3		0 -	-	0	0	9 1
ommon Service Centers	42		13	218	12	260	26	0	-	-	-	-	-	-	-	2	2	11	10	-	- 14	1		-	-	-	274 38
icro Agents	-		-	-	-	-	-	0	-	0	-	0	-	-	-	-	0	0	0	-	- 0		0 -	-	-	0	0 0
int of Sales (Direct)	171		146	743	80	913	226	-	-	-	-	-	(0)	-	-	2	0	168	36	-	(0) 170	3	-	-	-	4	1,083 266
/thers	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	
rtal	6,025	ı	5.077	3,916	512	9.941	5,588	27	18	432	237	386	136	<u>.</u>	0	2,595	1.676	7.369	4,728	0	8 9.964	6,41	.2 57	2	472	571	21,279 12,966

					PERATING EXPENSES		,				(₹ in lakh
		Fir	·e		Mai	rine		Miscella	neous*	Tot	· ·
				Cargo	Cargo	Others	Others				
S.No	Particulars	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022
1	Employees' remuneration & welfare benefits	1,109	1,324	146	251	-	-	10,121	10,990	11,376	12,565
2	Travel, conveyance and vehicle running expenses	80	79	12	16	-	-	850	670	942	765
3	Training expenses	8	4	1	1	-	-	85	30	94	34
4	Rents, rates & taxes	72	69	11	14	-	-	642	576	724	659
5	Repairs	69	74	11	15	-	-	627	620	707	709
6	Printing & stationery	42	45	6		-	-	531	535	578	589
7	Communication	87	81	13	16	-	-	782	684	882	781
	Legal & professional charges	141	204	21	40	-	-	1,409	1,814	1,571	2,058
9	Auditors' fees, expenses etc										
	(a) as auditor	3	3	0	1	-	-	27	29	31	33
	(b) as adviser or in any other capacity, in respect of										
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	0	0	0	0	-	-	3	3	4	4
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-
	Advertisement and publicity	33	745	5	148	-	-	299	6,235	337	7,127
11	Interest & Bank Charges	43	38	7	8	-	-	388	319	438	365
12	Others			_	_						
	Electricity	18	25	3	5	-	-	159	212	180	243
	Exchange (Gain) / Loss	0	-	0	-	-	-	0	-	1	-
	Information Technology	216	260	33	52	-	-	1,967	2,193	2,216	2,505
	Insurance premium	2	2		0	-	-	17	16	19	18
	Coinsurance administration charges	114	127	5	8	-	-	133	1,188	252	1,323
	Other Miscellaneous Expenses	3	92	0	18	-	-	12	790	15	900
	GST Expenses	23	15		3	-	-	302	157	329	176
	Crop & Weather Related Expenses	-	-	-	-	-	-	155	96	155	96
	Royalty	53	48	8	10	-	-	480	401	541	458
13	Depreciation	189	193	29	38	-	-	1,697	1,619	1,916	1,851
	TOTAL	2,305	3,428	315	651	-	-	20,688	29,176	23,308	33,256

PERIODIC DISCLOSURES

																5.63 II .													(₹ in lakh
			/a=)		/ N				_				_			Miscella						_							
		Moto	r (OD)	Moto	or (TP)	Motor To	otal	Workmen's Co	ompensation	Public L	iability	Engin	eering	A	viation	Persona	l Accident	Health In	nsurance	Travel I	nsurance	Tota	l Health	Weather &	Crop Insurance	Ot	hers	Total Miscel	Ilaneous
.No	Particulars	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022		For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023		For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022	For the quarter ended 30th June 2023	For the quarter ended 30th June 2022		For the quarter ended 30th June 2022
Employees' remun	neration & welfare benefits	1,273	2,391	1,542	2,102	2,814	4,493	6	9	98	100	50	6	-	-	1,360	1,568	5,119	4,328	3	10	6,48	1 5,905	404	4 129	267	291	10,121	10,99
	ce and vehicle running expenses	118	141	120	134	238	275	1	1	7	4	4		4 -	_	113	95	402	266	5 0	1	1 51	5 361	4:	1 7	44	18	850	6-
Training expenses		12	6	12	6	23	12	0	0	1	0	0		0 -	-	12	4	44	12	2 0	C	5	5 16		3 0	2	1	85	•
Rents, rates & taxe		97	118	103	112	200	230	0	1	6	4	4		-	-	101	83	303	233	3 0	1	1 40	3 317	18	8 7	11	15	642	5-
Repairs		95	127	102	121	198	248	0	1	6	4	4		4 -	-	99	89	292	251	0	1	1 39	2 341	. 12	2 7	16	17	627	6^
Printing & statione	ery	52	77	53	70	106	147	0	0	3	2	2		2 -	-	122	119	251	248	3 0	1	1 37	3 368	10	0 4	. 37	10	531	51
Communication		120	143	125	133	245	276	1	1	7	4	4		4 -	-	122	97	368	275	0	1	1 49	373	22	2 8	14	18	782	6′
Legal & profession	nal charges	232	420	196	325	428	744	1	1	13	10	7	1	-	-	203	240	564	691	. 0	2	76	933	12!	5 19	68	96	1,409	1,8
Auditors' fees, exp																												-	-
(a) as auditor		4	6	4	6	8	11	0	0	0	0	0		-	-	4	4	13	12	2 0	C) 1	7 16	:	1 0	0	1	27	
(b) as adviser or in	n any other capacity, in respect of																											-	-
(i) Taxation matter	rs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
(ii) Insurance matte	ters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<u>, </u>	
(iii) Management s	services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<u>, </u>	
(c) in any oth	her capacity	0	1	1	1	1	1	-	-	0	0	0		0 -	-	1	0	2	1	0	C	0	2 2	(0	0	0	3	
(d) out of poo	ocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	<u> </u>	
Advertisement and	d publicity	45	1,278	47	1,212	92	2,490	0	5	3	38	2	3	7 -	-	46	895	140	2,525	0	6	5 18	3,426		71	. 8	166	299	6,2
Interest & Bank Ch	Charges	58	65	62	62	121	127	0	0	4	2	2		-	-	61	46	183	129	0	C	24	4 175	1:	1 4	. 7	8	388	3
Others																													-
Electricity		25	44	25	41	51	85	0	0	1	1	1		1 -	-	25	30	74	86	0	C	9	9 117	4	4 2	3	6	159	2
Exchange (Gain) ,		0	-	0	-	0	-	-	-	-	-	-	-	-	-	0	-	0	-	0	-		-	(-	0	-	0	
Information Tech	hnology	292	454	312	424	604	878	1	2	18	13	11	1	-	-	305	313	933	890	0	2	2 1,23	1,204	6:	1 25	34	58	1,967	2,1
Insurance premiu		3	3	3	3	5	6	0	0	0	0	0		0 -	-	3	2	8	6	0	C) 1	1 9	(0	0	0	17	
	ministration charges	(0)	16	(3)	1,087	(3)	1,103	0	0	4	5	22		-	0	0	0	110	63	0	C	0 11	0 64	-	-	0	12	133	1,:
Other Miscellane	eous Expenses	5	157	4	150	9	307	0	1	0	5	0		-	-	4	110	17	311	0	1	1 2	1 422	3	3 30	(21)	20	12	
GST Expenses		32	26	33	25	65	51	0	0	2	1	1		1 -	-	33	18	105	54	0	C	13	73	90	28	5	3	302	
Crop & Weather F	Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15!	5 96	-	-	155	
Royalty		72	82	77	78	149	160	0	0	4	2	3		-	-	75	58	226	162	2 0	C	30	2 220	13	3 5	8	11	480	4
Depreciation		256	332	272	315	528	647	1	1	15	10	10	1	0 -	-	266	232	800	656	0	1	1,06		40	6 18	30	43	1,697	1,6
TOTAL		2,790	5,887	3,091	6,405	5,881	12,292	13	24	192	207	127	166	-	0	2,953	4,005	9,954	11,202	5	25	12,91	15,231	1,027	7 461	535	796	20,688	29,17

					PERIODIC DISCLO						
				FORM NL-7-0	PERATING EXPENSES	SCHEDULE (UNAUDI	TED)				(7.1.1.1.1
											(₹ in lakhs
		Fi	ire		Ma	rine		Miscella	neous*	То	tal
				Cargo	Cargo	Others	Others				
S.No	Particulars	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022	For the period ended 30th June 2023	For the period ended 30th June 2022
1	Employees' remuneration & welfare benefits	1,109	1,324	146	251	-	-	10,121	10,990	11,376	12,565
2	Travel, conveyance and vehicle running expenses	80	79	12	16	-	-	850	670		765
3	Training expenses	8	4	1	1	-	-	85	30		34
4	Rents, rates & taxes	72	69		14	-	-	642	576		659
	Repairs	69	74			-	-	627	620		709
	Printing & stationery	42	45			-	-	531	535		589
	Communication	87	81	13		-	-	782	684	882	781
	Legal & professional charges	141	204	21	40	-	-	1,409	1,814	1,571	2,058
9	Auditors' fees, expenses etc (a) as auditor	3	3	0	1	-	<u>-</u>	27	29	31	33
	(b) as adviser or in any other capacity, in respect of	3	3					27		31	
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	0	0	0	0	-	-	3	3	4	4
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	33	745			-	-	299	6,235		7,127
11	Interest & Bank Charges	43	38	7	8	-	-	388	319	438	365
12	Others										
	Electricity	18				-	-	159	212	180	243
	Exchange (Gain) / Loss	0		0		-	-	0	-	1	-
	Information Technology	216			52	-	-	1,967	2,193	2,216	2,505
	Insurance premium	2				-	-	17	16		18
	Coinsurance administration charges	114	127				-	133	1,188		1,323
	Other Miscellaneous Expenses	3				-	-	12	790		900
	GST Expenses	23	15	4	3	-	-	302	157		176
	Crop & Weather Related Expenses	-	-	-	-	-	-	155	96		
	Royalty	53					-	480	401	541	458
13	Depreciation	189				-	-	1,697	1,619		
	TOTAL	2,305	3,428	315	651	•	-	20,688	29,176	23,308	33,256

															N	liscellaneous													(`in lak
	Motor (OD)		Motor (TP)		Motor	r Total	Workman	s Compensation	D	ublic Liability		Engineering	Δνί	ation		ersonal Accider	nt	Health Ins	SUITANCA	Travel In	SUPANCA	Total	l Health	Weather &	Crop Insurance	O+	hers	Total Miscelland	eous .
	Wiotoi (OD)		Wiotor (TP)		IVIOLOI	i Total	Workinen	s compensation		donc Liability		Linginicerinig	AVI			ersonal Accider		rieaitii iiis	isui ance	Traveriii	isurance	Total	i nearth	Weather &	crop insurance		ileis	Total Wilstelland	.ous
o Particulars	For the period ended For the period en 30th June 2023 30th June 202											iod ended For the period end e 2023 30th June 2022							For the period ended 30th June 2022						For the period endo			the period ended For the 30th June 2023	
Employees' remuneration & welfare benefits	1,273	2,391	1.542	2.102	2,814	4,4	93	6	9	98	100	50	63 -		-	1,360	1,568	5.119	4,328	3	10	0 6,481	1 5.9	05 40	4 1	29 267	291	10,121	10
Travel, conveyance and vehicle running expenses		-,		_,	=,==:	.,.										_,	=,5 5 5	5,225	1,5 = 5	-		5,10							
Travel, conveyance and venicle raining expenses	118	141	120	134	238	2	75	1	1	7	4	4	4		_	113	95	402	266	0	1	1 515	5 3	61 4	1	7 44	18	850	
Training expenses	12	6	12	6	23	_	12	0	0	1	0	0	0 -		-	12	4	44	12	0	(0 56	5	16	3	0 2	1	85	
Rents, rates & taxes	97	118	103	112	200	2	30	0	1	6	4	4	3 -		-	101	83	303	233	0		1 403	3 3	17 1	3	7 11	15	642	
Repairs	95	127	102	121	198	2	48	0	1	6	4	4	4 -		-	99	89	292	251	0	1	1 392	2 3	41 1	2	7 16	17	627	
Printing & stationery	52	77	53	70	106	1	47	0	0	3	2	2	2 -		-	122	119	251	248	0	1	1 373	3 3	68 1)	4 37	10	531	
Communication	120	143	125	133	245	2	76	1	1	7	4	4	4 -		-	122	97	368	275	0	1	1 490) 3	73 2	2	8 14	18	782	
Legal & professional charges	232	420	196	325	428	7	44	1	1	13	10	7	10 -		-	203	240	564	691	0		2 768	3 9	33 12	5	9 68	96	1.409	
Auditors' fees, expenses etc		.=0		323	120			_	_									501	002								33	_,	
(a) as auditor	4	6	4	6	8		11	0	0	0	0	0	0 -		-	4	4	13	12	0	(0 17	7	16	1	0 0	1	27	
(b) as adviser or in any other capacity, in respect of	of																												
(i) Taxation matters	-	-	-	-	-	-	-		-	-	-		-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-		-	-	-		-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-		-	-	-		-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	0	1	1	1	1		1 -		-	0	0	0	0 -		-	1	0	2	1	0	(0 2	2	2)	0 0	0	3	
(d) out of pocket expenses	-	-	-	-	-	-	-		-	-	-		-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Advertisement and publicity	45 1	1,278	47	1,212	92	2,4	90	0	5	3	38	2	37 -		-	46	895	140	2,525	0	(6 186	3,4	26	3	71 8	166	299	
Interest & Bank Charges	58	65	62	62	121	1	27	0	0	4	2	2	2 -		-	61	46	183	129	0	(0 244	4 1	75 1	1	4 7	8	388	
Others	-	-	-	-	-	-	-		-	-	-		-		-	-	-							-	-	-	-	-	
Electricity	25	44	25	41	51		85	0	0	1	1	1	1 -		-	25	30	74	86	0	(0 99	9 1	17	4	2 3	6	159	
Exchange (Gain) / Loss	0	-	0	-	0	-	-		-	-	-		-		-	0	-	0	-	0	-	C	-		-	0	-	0	
Information Technology	292	454	312	424	604	8	78	1	2	18	13	11	- 13		-	305	313	933	890	0	2	2 1,238	3 1,2	04 6	1	25 34	58	1,967	
Insurance premium	3	3	3	3	5		6	0	0	0	0	0	0 -		-	3	2	8	6	0	(0 11	1	9)	0 0	0	17	
Coinsurance administration charges	(0)	16	(3)	1,087	(3)	1,1	03	0	0	4	5	22	3 -		0	0	0	110	63	0	(0 110)		-	0	12	133	
Other Miscellaneous Expenses	5	157	4	150	9	3	07	0	1	0	5	0	5 -		-	4	110	17	311	0	1	1 21	1 4	22	3	30 (21) 20	12	
GST Expenses	32	26	33	25	65		51	0	0	2	1	1	1 -		-	33	18	105	54	0	(0 138	3	73 9)	28 5	3	302	
Crop & Weather Related Expenses		-	-	-	-	-	-		-	-	-		-		-	-	-	-	-	-	-	-	-	15	5	-	-	155	
Royalty	72	82	77	78	149	1	60	0	0	4	2	3	2 -		-	75	58	226	162	0	(0 302	2 2	20 1	3	5 8	11	480	
Depreciation	256	332	272	315	528	6	47	1	1	15	10	10	10 -		-	266	232	800	656	0	1	1 1,067	7 8	90 4	5	.8 30	43	1,697	
TOTAL	2 790 5	887	3 091	6 405	5 881	12 20	· ·	12	24	102	207	127 1	66 -	•	0	2 953	4 005	9 954	11 202		25	12 913	15.2	21 1.02	,	4 525	706	20.688	

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE (UNAUDITED)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		(₹ in lakhs)	(₹ in lakhs)
1	Authorised Capital	2,00,000	2,00,000
	Equity Shares of Rs. 10 each		
2	Issued Capital	22,062	21,562
	Equity Shares of Rs. 10 each		
3	Subscribed Capital	22,062	21,562
	Equity Shares of Rs. 10 each		
4	Called-up Capital	22,062	21,562
	Equity Shares of Rs. 10 each		
	Less: Calls unpaid	-	-
	Add: Equity Shares forfeited (Amount originally paid up)	-	-
	Less: Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	TOTAL	22,062	21,562

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE(As certified by the management) (UNAUDITED)

Shareholder	As at 30th	June 2023	As at 30th	June 2022
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian: State Bank of India (Holding Company)	15,43,70,248	69.97%	15,08,50,000	69.96%
Indian: Napean Opportunities LLP	3,53,06,681	16.00%	3,45,01,550	16.00%
Investors				
Foreign: Other shareholder	2,56,01,317	11.60%	2,50,88,450	11.64%
Indian: PI Opportunities Fund-I	51,78,081	2.35%	50,60,000	2.35%
Indian: Other shareholder	1,59,880	0.07%	1,16,720	0.05%
TOTAL	22,06,16,207	100.00%	21,56,16,720	100.00%

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHREHOLDING PATTERN OF SBI GENERAL INSURANCE COMPANY LIMITED AS AT QUARTER ENDED 30TH JUNE 2023

SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pled otherwise e	-	Shares unde Period	r Lock in
	(II) Promoters & Promoters Group		(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
	Indian Promoters								
l) 	Individuals/HUF (Names of major shareholders):	5	50	0	0	0	0	0	0
ii)	Bodies Corporate: (i) State Bank of India (ii) Napean Opportunities LLP (iii) NA	1	154370198 35306681	69.97 16.00	15437.02 3530.67	0	0 0	0 34501550	0 15.64
iii)	Financial Institutions/ Banks	-	0	0	О	0	О	0	0
iv)	Central Government/ State Government(s) / President of India	-	0	0	0	0	0	0	0
v)	Persons acting in concert (Please specify)	-	0	0	0	О	О	0	0
vi)	Any other (Please specify)	-	0	0	0	0	0	0	О
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Any other (Please specify)	-	0	0	0	0	О	0	0
В.	Non Promoters								
B.1	Public Shareholders								
i) ii) iii) iv) v) vi)	Institutions Mutual Funds Foreign Portfolio Investors Financial Institutions/Banks Insurance Companies FII belonging to Foreign promoter FII belonging to Foreign Promoter of Indian Promoter	- - - -	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
vii) viii)	Provident Fund/Pension Fund Alternative Investment Fund i) PI Opportunties Fund - I ii) 360 One Special Opportunities Fund - Series	- 1 1	0 5178081 268071	0 2.35 0.12	0 517.81 26.81	0 0 0	0 0 0	5060000 0	0 2.29 0
	10* iii) 360 One Large Value Fund - Series 2* iv) 360 One Large Value Fund - Series 4* v) 360 One Large Value Fund - Series 11* vi) 360 One Large Value Fund - Series 12* vii) 360 One Special Opportunities Fund - Series	1 1 1 1	39930 59894 59894 79859 2236025	0.02 0.03 0.03 0.04 1.01	3.99 5.99 5.99 7.99 223.60	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
ix)	9* viii) Avendus Future Leaders Fund I** xi) Avendus Future Leaders Fund II** Any other (Please specify)	1 1 0	367347 459457 0	0.17 0.21 0	36.73 45.95 0	0 0 0	0 0 0	0 0 0	0 0 0
1.2)	Central Government/ State Government(s)/ President of India	-	0	0	0	0	0	0	0
1.3) i) ii)	Non-Institutions Individual share capital upto Rs. 2 Lacs Indivudal share capital in excess of Rs. 2 Lacs	8 1	68920 33000	0.03 0.01	6.89 3.30	0 0	0 0	0 0	0 0
iii) iv)	NBFCs registered with RBI Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repartriable	- - -	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0
	- Bodies Corporate	-	0	0	0	0	0	0	0
v)	- IEPF Any other (Please Specify)- Foreign Body Corporate	-	22020840	0.00	2202.00	0	0	0	0
D C	Honey Wheat Investment Limited]	22030840	9.99	2203.08	U	U	U	U
2.1) 2.2)	Non Public Shareholders Custodian/DR Holder Employee Benefit Trust	-	0	0	0	0	0	0	0
2.3)	Any other (Please specify)	20	200040007	400	0		0.000	20504555	47.000
	Total	30	220616207	100	22062	0	0.000	39561550	17.932

Foot Notes:

- (i) All holdings, above 1% of the paid up equity, have to be separately disclosed
- (ii) Indian Promoters As defined under Regulation 2(1)(h) of the Insurance Regualtory and Development Authority (Registration of Indian Insurance Companies)
- Regulations, 2022.

 (iii) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" Category.

 * All the 360 One Special Opportunities Fund Series & 360 One Large Value Fund Series entities are treated as Foreign Owned or Control Companies
- * Avendus Future Leaders Fund I and Avendus Future Leaders Fund II are treated as foreign holding in terms of IRDAI (Registration of Indian Insurance Companies) Regulations, 2022
- ** The name of IIFL entities has changed as under:

Old Name	New Name
IIFL Large Value Fund – Series 11	360 ONE Large Value Fund – Series 11
IIFL Large Value Fund – Series 12	360 ONE Large Value Fund – Series 12
IIFL Large Value Fund – Series 2	360 ONE Large Value Fund – Series 2
IIFL Large Value Fund – Series 4	360 ONE Large Value Fund – Series 4
IIFL Special Opportunities Fund - Series 10	360 ONE Special Opportunities Fund - Series 10
IIFL Special Opportunities Fund - Series 9	360 ONE Special Opportunities Fund - Series 9

PART B:

Name of the Indian Promoter / Indian Investor: State Bank of India (Please repeat the tabulation in case of more than one Indian Promoter / Indian Investor)

SI. No.	Category		No. of shares held		-		Shares pledged or otherwise encumbered		Shares under Lock in Period	
			(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100	
Α	Promoters & Promoters Group									
A.1	Indian Promoters									
i)	Individuals/HUF (Names of major shareholders):	-	0	0	0	0	0	0	0	
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0	
iii)	Financial Institutions/ Banks	-	0	0	0	0	0	0	0	
	Central Government/ State Government(s) / President of India	1	5079775288	57.49	50797.75	0	0	0	0	
v)	Persons acting in concert (Please specify)	-	0	0	0	0	О	0	0	
vi)	Any other (Please specify)	-	0	0	0	0	О	0	0	
A.2	Foreign Promoters									
i)	Individuals (Name of major shareholders):	-	0	0	0	0	0	0	0	
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0	
iii)	Any other (Please specify)	-	0	0	0	0	0	0	0	
	Non Promoters									
	Public Shareholders									
i) ii) iii) iv) v) vii) viii) ix)	Institutions Mutual Funds Foreign Portfolio Investors Category I Foreign Portfolio Investors Category II Financial Institutions/Banks Insurance Companies FII belonging to Foreign promoter FII belonging to Foreign promoter of Indian Promoter (e) Provident Fund/Pension Fund Alternative Investment Fund Any other (Please specify) i) Venture Capital Funds ii) Other Financial Institutions Central Government/ President of India State Government Shareholding by Companies or Bodies Corporate where Central/State Government is a promoter	70 859 159 62 41 0 0 3 71 8 0 0	1108420063 863829924 52138559 2568219 926204749 0 0 132007270 25781815 8563 0 0 0 2878145	12.55 9.78 0.59 0.03 10.48 0 0 1.49 0.29 0 0	11084.20 8638.30 521.39 25.68 9262.05 0 0 1320.07 257.82 0.09 0 0 0 28.78		0 0 0 0 0 0 0 0			
i) ii) iii)	Non-Institutions Individual share capital upto Rs. 2 Lacs Individual share capital in excess of Rs. 2 Lacs NBFCs registered with RBI Others: - Trusts - Non Resident Indian	2884722 29 25 190 38979	544164981 15767550 112436 3774222 24093146	6.16 0.18 0.00 0.04 0.27	5441.65 157.68 1.12 37.74 240.93	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	
	Clearing MembersNon Resident Indian Non RepartriableBodies CorporateIEPF	40 0 6961 0	449883 0 49989080 0	0.01 0 0.57	4.50 0 499.89 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	
	Any other (Please Specify) i) Overseas Corporate Bodies ii) Foreign Nationals iii) FPI (Category - III) iv) Foreign Company v) Unclaimed or Suspense or Escrow Account vi) Resident HUFs vii) Associate Companies/ Subsidiaries viii) Directors and their relatives (excluding independent directors and nominee directors) ix) Key Managerial Personnel	5 7 6 3 1 16270 1 9	4086 2029 11169 92292 250846 6316098 6130 5910	0.00 0.00 0.00 0.00 0.00 0.07 0.00 0.00	0.04 0.02 0.11 0.92 2.51 63.16 0.06 0.06	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
2.1) 2.2)	Non Public Shareholders Custodian/DR Holder Employee Benefit Trust Any other (Please specify)	1 - -	85831320 0 0	0 0 0	858.31 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
- /	, , , , , , , , , , , , , , , , , , , ,							1		

Foot Notes:

- 1 At A.1 and A.2 or Part B above, the names of Individuals and bodies corporate must be specifically and separately mentioned
- 2 Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regualtory and Development Authority (Registeration of Indian Insurance Companies) Regulation, 2000.
- 3 Details of Indian Investors (excluding employees holding under ESOP) have to be provided where the Insurance Company is unlisted.
 4 Details of Indian Investors, singly and jointly holding more than 1%, have to be provided where the Insurance Company is listed.
- # Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture Partner / Foreign Investor of the Indian Insurance Company
- \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / Foreign investor of the Indian insurance Company.

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PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		(₹ in lakhs)	(₹ in lakhs)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,02,585	1,33,901
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	1,57,441	1,45,827
	TOTAL	3,60,025	2,79,728

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PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		(₹ in lakhs)	(₹ in lakhs)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES FORM NL-12 & 12A -INVESTMENT SCHEDULE (UNAUDITED)

		NL	-12	NL -	12A		
		Shareh	olders	Policyh	olders	Total	
S.No	Particulars Particulars	As at 30th June 2023	As at 30th June 2022	As at 30th June 2023	As at 30th June 2022	As at 30th June 2023	As at 30th June 2022
		(₹ in lakhs)	(₹ in lakhs				
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	39,569	1,07,201	3,07,136	2,82,607	3,46,705	3,89,808
2	Other Approved Securities	7,300	9,006	1,65,318	1,25,080	1,72,618	1,34,086
3	Other Investments						
	(a) Shares						
	(aa) Equity	67,033	52,095	-	-	67,033	52,095
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	22,560	9,599	2,02,941	1,11,696	2,25,501	1,21,294
	(e) Other Securities (to be specified)	,,,,,,	7,222	7- 7-	, ,,,,,,	, ,,,,,	, , -
	i) Fixed Deposits	_	-	-	-	-	-
	ii) ETF - Exchange Traded Funds	_	_	-	_	-	
	iii) AIF - Alternative Investment Funds	_	_	-	_	_	_
	(f) Subsidiaries	_	-	-	_	_	_
	(g) Investment Properties-Real Estate	5,858		<u>-</u>		5,858	
1	Investments in Infrastructure and Housing		-		2 47 470		2 02 700
4		1,03,422	55,239	3,19,243	2,47,470	4,22,665	3,02,708
5	Other than Approved Investments	18,206	12,763	7,484	7,459	25,691	20,221
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including	-	358	96	-	96	358
	Treasury Bills						
2	Other Approved Securities	1,464	-	19,895	2,825	21,358	2,825
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	19,500	1,500	10,500	46,888	30,000	48,388
	(e) Other Securities (to be specified)	13,300	2,300	10,500	10,000	30,000	10,000
	i) Fixed Deposits	_	199	-	_	_	199
	ii) Certificate of Deposits	_	-	-	4,851	_	4,851
	iii) Commercial Papers	_	-	-	4,031	_	4,033
	iv) ETF - Exchange Traded Funds		-		-	-	
		-		-			-
	iv) AIF - Alternative Investment Funds (f) Subsidiaries	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	- 27 200	-	- 27.200	-
4	(h) Reverse Repo in Government securities	-	-	27,399	-	27,399	-
4	Investments in Infrastructure and Housing	-	-	9,553	22,435	9,553	22,435
5	Other than Approved Investments GRAND TOTAL	756	511	1,000	25,484	1,756	25,995
	UNAND TOTAL	2,85,669	2,48,469	10,70,564	8,76,796	13,56,233	11,25,265

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments								
Particulars	Shareh	Shareholders		Policyholders		tal		
ratticulais	As at 30th June 2023	As at 30th June 2022	As at 30th June 2023	As at 30th June 2022	As at 30th June 2023	As at 30th June 2022		
	(₹ in lakhs)							
Long Term Investments								
Book Value	1,69,807	1,81,359	10,02,122	7,74,312	11,71,929	9,55,670		
Market Value	1,67,922	1,77,703	9,97,148	7,58,213	11,65,070	9,35,916		
Short Term Investments								
Book Value	21,745	2,557	68,442	1,02,477	90,187	1,05,033		
Market Value	21,471	2,581	68,399	1,02,453	89,870	1,05,034		

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PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 30th June 2023	As at 30th June 202
		(₹ in lakhs)	(₹ in lakl
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	<u>-</u>	
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	
	(b) Banks and Financial Institutions	-	
	(c) Subsidiaries	-	
	(d) Industrial Undertakings	-	
	(e) 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	-	

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PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE (UNAUDITED)

(₹ in lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions during the Period ended	Deductions/ adjustments during the Period ended	As at 30th June 2023	Up to Last	For the period ended	On Sales/ Adjustments	As at 30th June 2023	As at 30th June 2023	As at 30th June 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	40,894	1,247	-	42,141	32,541	1,270	-	33,811	8,331	8,072
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	5,787	164	2	5,949	4,474	144	2	4,616	1,333	1,003
Buildings	10,495	-	-	10,495	269	44	-	312	10,183	10,297
Furniture & Fittings	2,002	40	15	2,027	1,580	73	14	1,638	389	495
Information Technology Equipment	13,935	58	209	13,784	12,218	281	209	12,290	1,494	1,766
Vehicles	22	-	-	22	22	-	-	22	-	-
Office Equipment	3,300	67	22	3,345	2,480	104	22	2,562	783	887
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	76,435	1,577	249	77,763	53,583	1,916	248	55,251	22,513	22,519
Work in progress	2,833	1,093	992	2,933	-	-	-	-	2,933	946
Grand Total	79,268	2,669	1,241	80,696	53,583	1,916	248	55,251	25,446	23,465
Previous period	69,118	2,741	86	71,774	46,528	1,851	70	48,309	23,465	

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PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE (UNAUDITED)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		(₹in lakhs)	(₹in lakhs)
1	Cash (including cheques, drafts and stamps)	603	986
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	31	30
	(b) Current Accounts	12,136	26,172
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	12,770	27,188
	Balances with non-scheduled banks included in 2 and 3 above	-	-

^{*} Cheques on hand amount to Rs. 383.39 (Lakhs) Previous Year: Rs. 803.69 (Lakhs)

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PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		(₹in lakhs)	(₹in lakhs)
	ADVANCES		,
1	Reserve deposits with ceding companies	-	
2	Application money for investments	16,700	-
3	Prepayments	2,526	1,711
4	Advances to Directors/Officers	-	
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	55	3,851
6	Security Deposits	1,186	1,282
7	Others		
	(a) Advances to Vendors and other parties	2,914	3,039
	(b) Statutory Deposit towards filing Appeal	1,869	820
	(c) Advances to Employees	13	18
	TOTAL (A)	25,262	10,721
	OTHER ASSETS		
1	Income accrued on investments	31,095	25,666
2	Outstanding Premiums	1,15,050	45,809
	Less : Provision for doubtful debts receivable	(2,992)	(629
3	Agents' Balances	29	30
4	Foreign Agencies Balances	-	
5	Due from other entities carrying on insurance business (including reinsurers)	19,156	12,710
6	Due from subsidiaries/ holding	-	
7	Deposit with Reserve Bank of India	-	
8	Investments held for Unclaimed Amount of Policyholders	1,200	1,29
	Add: Investment income accrued on unclaimed amount	58	108
9	Others		
	(a) Income Accrued on Deposits with Bank	6	49
	(b) GST - Asset (net)	3,795	8,936
	(c) Contracts for Sale of Securities	5,415	2,58
	(d) Margin money against Equity trades	-	50:
	TOTAL (B)	1,72,812	97,069
	TOTAL (A+B)	1,98,074	1,07,790

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PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE (UNAUDITED)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022	
		(₹in lakhs)	(₹in lakhs)	
1	Agents' Balances	20,337	9,162	
2	Balances due to other insurance companies	1,05,928	1,13,554	
3	Deposits held on re-insurance ceded	-	-	
4	Premiums received in advance			
	(a) For Long term policies	52,434	41,914	
	(b) for Other Policies	1,717	11,399	
5	Unallocated Premium	15,063	14,739	
6	Sundry creditors	4,481	8,574	
7	Due to subsidiaries/ holding company	2,066	1,747	
8	Claims Outstanding	5,78,121	4,43,533	
9	Due to Officers/ Directors	-	-	
10	Unclaimed amount of policy holders	554	896	
11	Interest accrued on unclaimed amount	64	84	
12	Statutory Dues	1,455	1,402	
13	GST - Liability (net)	-	-	
14	Others			
	(a) Contracts For Purchase of Securities	10,820	6,267	
	(b) Security Deposit From Others	14	13	
	(c) Salary Payable	1,793	6,038	
	TOTAL	7,94,847	6,59,319	

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PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE (UNAUDITED)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		(₹ in lakhs)	(₹ in lakhs)
1	Reserve for Unexpired Risk	3,87,242	3,09,141
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,394	3,716
4	For proposed dividends	-	-
5	For dividend distribution tax	-	-
6	For Deferred Tax Liabilities	-	-
7	Employee Benefits		
	i) For Gratuity	987	865
	ii) For Leave Entitlement	898	786
	iii) For Long Term Performance pay	488	-
8	Others - Provision of Expenses	15,904	13,587
	TOTAL	4,06,913	3,28,095

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PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE (UNAUDITED)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		(₹ in lakhs)	(₹ in lakhs)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-

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PERIODIC DISCLOSURES

FORM NL-20 - ANALYTICAL RATIOS (UNAUDITED)

	Analytical Ratios f	or Non-Life companies As	s at 30th June 2023		
S.No.	Particular	For the quarter ended 30th June 2023	For the period ended 30th June 2023	For the quarter ended 30th June 2022	For the period ended 30th June 2022
1	Gross Premium Growth Rate	12.48%	12.48%	50.33%	50.33%
2	Gross Premium to Networth Ratio	0.52	0.52	0.58	0.58
3	Growth rate of Net Worth	26.82%	26.82%	7.15%	7.15%
4	Net Retention Ratio	66.96%	66.96%	61.23%	61.23%
5	Net Commission Ratio	4.20%	4.20%	0.11%	0.11%
6	Expense of Management to Gross Direct Premium Ratio	26.12%	26.12%	29.45%	29.45%
7	Expense of Management to Net Written Premium	21.83%	21.83%	30.78%	30.78%
8	Net Incurred Claims to Net Earned premium	90.15%	90.15%	68.76%	68.76%
9	Claims paid to claims provisions	36.47%	36.47%	13.16%	13.16%
10	Combined ratio	111.98%	111.98%	99.55%	99.55%
11	Investment income ratio	1.87%	1.87%	1.85%	1.85%
12	Technical Reserves to Net Premium Ratio	7.30	7.30	6.94	6.94
13	Underwriting Balance Ratio	(0.12)	(0.12)	(0.02)	(0.02)
14	Operating Profit Ratio	3.06%	3.06%	12.10%	12.10%
15	Liquid Assets to Liabilities Ratio	0.10	0.10	0.15	0.15
16	Net Earning Ratio	5.36%	5.36%	12.82%	12.82%
17	Return on Net Worth Ratio	1.86%	1.86%	4.61%	4.61%
18	Available Solvency Margin to Required Solvency Margin Ratio	2.03	2.03	1.94	1.94
19	NPA Ratio				
	Gross NPA Ratio	N.A.	N.A.	N.A.	N.A.
	Net NPA Ratio	N.A.	N.A.	N.A.	N.A.
20	Debt Equity Ratio	N.A.	N.A.	N.A.	N.A.
21	Debt Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.
22	Interest Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.
23	Earnings per share	3.28	3.28	6.45	6.45
24	Book value per share	173.19	173.19	139.73	139.73

PERIODIC DISCLOSURES SEGMENT REPORTING UPTO THE QUARTER ENDED 30th June 2023

Expense of Expense of Technical Gross Direct Net Incurred Segments Claims paid to Net Retention | Net Commission | Management to | Management to **Underwriting** Upto the quarter ended on 30th June | Premium Growth **Claims to Net Combined Ratio** | Reserves to net balance ratio Ratio Ratio **Gross Direct Net Written** claims provisions 2023 Rate **Earned Premium** premium ratio Premium Ratio **Premium Ratio** Fire 6.7% 27.8% -87.5% 18.7% **Current Period** -69.9% 86.3% 9.5% 16.4% 10.02 1.11 33.6% 25.7% -65.7% 19.0% -35.4% 73.7% 5.9% 38.3% 10.23 0.73 **Previous Period** Marine Cargo 78.7% 21.6% 31.3% 37.3% 180.9% 17.0% 218.2% 6.05 -1.36 **Current Period** -5.2% 45.9% 79.2% 19.9% 43.4% 48.8% 135.8% 12.8% 184.7% 3.84 -1.13 **Previous Period** Marine Hull 0.00 **Current Period** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.00 **Previous Period** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.00 0.00 Total Marine **Current Period** -5.2% 78.7% 21.6% 31.3% 37.3% 180.9% 17.0% 218.2% 6.05 -1.36 **Previous Period** 45.9% 79.2% 19.9% 43.4% 48.8% 135.8% 12.8% 184.7% 3.84 -1.13 Motor OD 80.9% 29.0% 109.0% **Current Period** -19.6% 40.4% 44.8% 74.5% 119.3% 3.37 -0.21 47.6% 71.7% 18.0% 40.4% 48.3% 86.2% 41.2% 134.5% 3.60 -0.29 **Previous Period** Motor TP -29.8% 84.2% 16.0% 32.4% 100.4% 6.2% 132.9% 18.29 -0.35 **Current Period** 31.4% **Previous Period** 62.7% 58.0% -6.4% 21.8% 28.4% 105.1% 5.6% 133.5% 16.34 -0.31 **Total Motor Current Period** -25.1% 82.6% 22.3% 35.8% 38.4% 87.7% 15.5% 126.2% 11.07 -0.28 55.4% 64.3% 6.2% 30.3% 38.6% 95.4% 9.3% 134.0% 9.80 -0.30 **Previous Period** WC/ Employer's liability 53.8% 7.3% 22.7% 4.2% 25.3% 81.5% 10.8% 104.2% 6.93 -0.06 **Current Period** 44.8% 54.1% -3.4% 27.2% 25.1% 104.2% 12.6% 129.3% -0.37 **Previous Period** 5.79 Public/ Product Liability **Current Period** 163.7% 23.2% -46.8% 13.8% -28.8% 88.2% 1.0% 59.3% 4.48 0.58 10.9% 31.7% -21.3% 26.0% 14.1% 24.9% 0.9% 39.0% 4.78 0.57 **Previous Period** Engineering 148.2% 17.3% -25.6% -6.6% 12.6% -0.81 **Current Period** 13.4% 189.7% 183.2% 6.84 15.9% 36.6% -8.2% 19.6% 21.0% 56.2% 8.2% 77.2% 6.39 0.19 **Previous Period** Aviation **Current Period** -100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 1.00 **Previous Period** 17.7% 0.7% 2300.0% 17.3% 2450.0% 121.3% 0.0% 2571.3% 82.70 -29.93 Personal Accident **Current Period** 22.6% 93.1% 13.8% 28.1% 29.8% 56.8% 27.6% 86.6% 6.11 0.16 80.7% **Previous Period** 62.2% 84.4% 2.2% 35.2% 31.6% 49.0% 35.5% 6.03 0.20 Health 42.8% 12.4% 30.4% 301.8% 3.71 -0.37 **Current Period** 96.0% 30.1% 104.3% 134.7% 66.5% 92.9% 11.9% 39.5% 41.1% 76.5% 36.1% 117.6% 2.90 -0.40 **Previous Period** Travel Insurance 0.5% 18.6% 18.5% **Current Period** -65.7% 96.0% 63.7% 0.0% 82.2% 5.56 0.15 **Previous Period** -1.43 837.6% 96.0% 8.5% 37.3% 37.7% 197.6% 0.0% 235.3% 2.09 Total Health **Current Period** 36.9% 95.2% 12.8% 29.6% 30.3% 90.8% 127.1% 121.1% 4.31 -0.22 **Previous Period** 65.4% 90.6% 9.4% 38.3% 38.6% 66.9% 36.0% 105.5% 3.72 -0.19 Crop Insurance **Current Period** 146.1% 21.4% -17.6% 7.3% 14.7% 101.6% 90.8% 116.3% 24.33 -0.07 2.19 **Previous Period** 123.2% -14.8% 7.7% 27.8% -124.6% 23.9% -96.9% 40.58 17.9% Others 0.42 **Current Period** -22.8% 67.1% 12.3% 32.7% 38.1% 37.6% 29.3% 6.76 75.7% **Previous Period** -6.8% 63.2% 8.9% 34.2% 40.5% 24.7% 5.5% 65.1% 4.89 0.41 Total Miscellaneous **Current Period** 14.8% 79.2% 14.1% 28.4% 31.8% 89.4% 39.8% 121.2% 7.02 -0.20 **Previous Period** 57.1% 72.9% 7.5% 32.7% 38.3% 67.2% 14.2% 105.5% 6.62 -0.07 Total

Current Period

Previous Period

12.5%

50.3%

67.0%

61.2%

4.2%

0.1%

26.1%

29.5%

21.8%

30.8%

90.2%

68.8%

36.5%

13.2%

112.0%

99.5%

7.30

6.94

-0.12

-0.02

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES FORM NL-21 - RELATED PARTY

PART A

			PART A				(₹in Lakhs)
Nature of Relationship with the Compa	ny Name of the Related Party	Categories	Description of Transactions / Categories	For the quarter ended	For the period ended	For the quarter ended	For the period ended
Holding Company	State Bank of India		Premium Received	30th Jun 2023 366	30th Jun 2023 366	30th Jun 2022 (158)	30th Jun 2022 (158)
Troiding Company	State Balik of Illula	Income	Interest Income on Bonds	- 300	-	(128)	(128)
			Interest Income on Term Deposits_I	0	0	0	0
		Expense	Other Income Commission expense	7,072	7,072	6,113	6,113
		Expense	Bank Charges_E	13	13	8	8
			Claims Expense	0	0	-	-
			SBI Officers Deputation Cost_E Other Expenses	32	32 0	64	64 2
			Misc Expenses	-	-	-	-
			Expenses Reimbursement_E Premises Rent	7 11		(1) 11	(1 11
			Dividend Paid	-		- 11	-
			Royalty Expense	541	541	458	458
Shareholder Fellow Subsidiaries	Napean Opportunities LLP SBI DFHI Ltd.	Income	Dividend Paid Premium Received	-	_	<u> </u>	- 4
i enow substatuties	SELECTION ECC.	Expense	Claims Expense	-	-	-	-
	SBI Global Factors Ltd.	Income	Premium Received	-	_	0	0
		Expense	Claims Expense Premises Rent	-	<u> </u>	-	-
	SBICAP Securities Ltd	Income	Premium Received	6	6	7	7
		Expense	Brokerage Expense Claims Expense	0	0	-	-
			Commission expense	37	37	97	97
			Other Expenses	-	-	-	-
	SBI Capital Markets Ltd.	Income Expense	Premium Received Claims Expense	1 0	1	125	125
Fellow Subsidiaries		Lxperise	Other Expenses	-	-	-	-
	SBI Mutual Fund Trustee Company Private Limited		Premium Received	-	-		-
	SBI SG Global Securities Services Pvt Ltd	Expense	Premium Received Claims Expense	1	1	2	2
	SBI Cards and Payment Services Pvt Ltd	Income	Premium Received	-	_	231	231
			Interest Income on Debenture	469	469	284	284
	SBI Cards and Payment Services Pvt Ltd SBI Cards and Payment Services Pvt Ltd	Income	Dividend Income Card Payments	23	23	1 18	1 18
	SBI Cards and Payment Services Pvt Ltd	Expense	Commission expense	1	1	1	1
	SBI Cards and Payment Services Pvt Ltd	Expense	Claims Expense	-	-	- 11	-
	SBI Funds Management Pvt. Ltd.	Income	Premium Received Claims Expense	42	42 0	11	11
	SBI Life Insurance Company Limited		Premium Received	0	0	1	1
		Income	Dividend Income	-		1	1
	SBI Life Insurance Company Limited	Income	Sale of Assets Other Income	-	-	-	-
		Expense	Premium Paid	68	68	152	152
			Premises Rent	-	-	1	1
			Expenses Reimbursement_E Claims Expense	(0)	(0)	(8)	(8
	SBI Life Insurance Company Limited	Expense	Other Expenses	-	-	-	
	SBI CAP Ventures Ltd	Income	Premium received	_	_	0	0
		Expense	Commission expense Claims Expense	-	-	-	
	SBICAP Trustee Company Ltd		Premium received	-	-	14	14
			Commission expense	-	-	-	_
	SBICAP (Singapore) Ltd.		Claims Expense Commission expense	-	_	-	-
	SBI Payment Services Pvt. Ltd.	Income	Premium Received	-	-	2	
	C - Edge Technologies Ltd	Expense	IT Support charges	30	30	24	24
	SBI Foundation	Income	Premium Received Commission expense	-	-	3	3
	SBI Foundation	Expense	CSR Expenses_E	-		53	53
	SBI Infra Management Solutions Pvt ltd	Income	Premium Received	-	_	-	_
Accesints Fatitus	Coursebara Crossis Book	Expense	Commission expense	-	-	-	-
Associate Entity	Saurashtra Gramin Bank	Income Expense	Premium received Commission expense	34	34	30	30
		Expense	Claims expense	_	_	-	
	Minaran Dural Dard		Other Expenses	-	_	-	-
	Mizoram Rural Bank	Income	Premium received Commission expense	10	10	2	2 9
			Claims Expense	1	1	-	-
	Meghalaya Rural Bank	Income	Premium received	-	-	54	54
		Expense Expense	Commission expense Claims Expense	4	4	3	
	Ellaquai Dehati Bank		Premium Received	_	_	_	_
	Ellaquai Dehati Bank		Commission expense	8	8	4	4
	Madhyanchal Gramin Bank	Income Expense	Premium Received Commission expense	- 24	24	23	23
		Expense	Claims Expense	-	-	-	-
	Nagaland Rural Bank	Income	Premium Received	-	-	1	1
	Jharkand Gramin Bank (erstwhile VGB)	Expense	Premium Received Commission expense	- 45		- 59	
	Jharkand Gramin Bank (erstwhile VGB)	Expense	Claims Expense	- 45		-	
	Rajasthan Marudhara Gramin Bank	Income	Premium Received	-	-	-	-
		Expense Expense	Commission expense Claims Expense	79	79 -	70	
	Rajasthan Marudhara Gramin Bank	Expense	Other Expenses	1	1	0	0
	Telangana Grameena Bank	Income	Premium Received	-		-	-
		Expense	Commission expense Other Expenses	55	55 -	45	45
			Claims Expense	-	-		_
	Arunachal Pradesh Rural Bank	Income	Premium Received	-	-	-	-
	Arunachal Pradesh Rural Bank	Expense	Commission expense Claims Expense	2 -	2	3	3
	Andhra Pradesh Grameena Vikas Bank	Income	Premium Received	-		0	0
	Andhra Pradesh Grameena Vikas Bank		Commission expense	131	131	84	84
			Claims Expense Other Expenses			-	_
	Chhattisgarh Rajya Gramin Bank	Income	Premium Received	-	-	1	1
		Expense	Commission expense	82	82	68	68
	Chhattisgarh Rajya Gramin Bank Utkal Grameen Bank	Incomo	Claims Expense Premium Received	-	-	-	-
	Otkai Giailleeli Dalik	Income Expense	Commission expense	3	3	- 4	
			Other Expenses	-	-	-	-
	Uttarakhand Gramin Bank	Income	Premium Received	-	- 17	- 12	-
		Expense Expense	Commission expense Claims Expense	17	17 	12	12
		Expense	Other Expenses	0	0	1	1
			Interest Income on Debenture	-	_	-	
	Yes Bank Ltd	Income	Premium Received	- 1		- 0	
	Yes Bank Ltd Yes Bank Ltd		Other Expenses			0	
		Expense Expense	Other Expenses Commission expense	(0)	(0)	- ·	i
	Yes Bank Ltd THE CLEARING CORPORATION OF INDIA LTD	Expense Expense Expense	Commission expense Other Expenses		(0)	0	(
	Yes Bank Ltd THE CLEARING CORPORATION OF INDIA LTD THE CLEARING CORPORATION OF INDIA LTD	Expense Expense	Commission expense Other Expenses Premium Received	(0) 0 -		0 -	-
Managing Director & CFO	Yes Bank Ltd THE CLEARING CORPORATION OF INDIA LTD THE CLEARING CORPORATION OF INDIA LTD THE MALAYALA MANORAMA COMPANY LTD	Expense Expense Expense Income	Commission expense Other Expenses Premium Received Premium Received	(0)			- - -
Managing Director & CEO	Yes Bank Ltd THE CLEARING CORPORATION OF INDIA LTD THE CLEARING CORPORATION OF INDIA LTD	Expense Expense Expense	Commission expense Other Expenses Premium Received Premium Received SBI Officers Deputation Cost_E Premium Received	(0) 0 - -	0 - -	- -	- - - -
Managing Director & CEO	Yes Bank Ltd THE CLEARING CORPORATION OF INDIA LTD THE CLEARING CORPORATION OF INDIA LTD THE MALAYALA MANORAMA COMPANY LTD Shri Kishore Kumar Poludasu	Expense Expense Income Expense	Commission expense Other Expenses Premium Received Premium Received SBI Officers Deputation Cost_E Premium Received Sale of Assets	(0) 0 - - 8 8 -	0 - -	- - - - -	- - - -
Managing Director & CEO	Yes Bank Ltd THE CLEARING CORPORATION OF INDIA LTD THE CLEARING CORPORATION OF INDIA LTD THE MALAYALA MANORAMA COMPANY LTD Shri Kishore Kumar Poludasu	Expense Expense Income Expense Income	Commission expense Other Expenses Premium Received Premium Received SBI Officers Deputation Cost_E Premium Received Sale of Assets Driver Salary Recovery	(0) 0 - - 8 - - -	0 - -	- - - - - -	- - - - -
Managing Director & CEO	Yes Bank Ltd THE CLEARING CORPORATION OF INDIA LTD THE CLEARING CORPORATION OF INDIA LTD THE MALAYALA MANORAMA COMPANY LTD Shri Kishore Kumar Poludasu	Expense Expense Income Expense	Commission expense Other Expenses Premium Received Premium Received SBI Officers Deputation Cost_E Premium Received Sale of Assets	(0) 0 - - 8 8 -	0 - -	- - - - -	0 - - - - - 21
Managing Director & CEO Whole time Director	Yes Bank Ltd THE CLEARING CORPORATION OF INDIA LTD THE CLEARING CORPORATION OF INDIA LTD THE MALAYALA MANORAMA COMPANY LTD Shri Kishore Kumar Poludasu Shri P C Kandpal	Expense Expense Income Expense Income Expense	Commission expense Other Expenses Premium Received Premium Received SBI Officers Deputation Cost_E Premium Received Sale of Assets Driver Salary Recovery SBI Officers Deputation Cost_E	(0) 0 - - 8 - - - -	0 - -	0 - - - - - - 21	0 - - - - - 21

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PART B (₹in Lakhs) **Expenses recognised** up to the quarter end Whether Secured? **Balance under** Amount of Outstanding during the year in Whether Nature of **Details of any Provision for doubtful** If so, **Balances including** respect of bad or debts relating to the Nature of Relationship with the Company Name of the Related Party Payable / **Description of Transactions / Categories** consideration to be **Guarantees given** Commitments (Rs. in dobutful debts due Receivable provided at the time of or received outstanding balance from the related Lakhs) settlement receivable (Rs. in Lakhs) party in Lakhs) Asset Term Deposits Redeemed/Matured **Holding Company** State Bank of India No No Nil Term Deposits Placed (Balance) 31 No No Nil Interest Income on Term Deposits_A No No Nil No No Nil Investment Redeemed No No Nil Interest Income on Bond (Receivable) Ni No No Nil Ni Investment held (Bond) No 11,076 No Nil Ni Current Accounts No No Nil Rent recovery Ni Asset purchased No No Nil Ni nvestment Purchased No No Nil Ni No No Nil Ni Security Deposit Advance Given No No Nil Ni Advance Royalty 2,014 No No Nil Nil No No Nil Sale of Asset Nil Nil Liability Premium Received in Advance No No Nil Commission Payable 1,972 No No Nil Nil No No Nil Nil Claims Payable No No Nil Bank Charges_L Nil 73 No No Nil SBI Officers Deputation Cost_L Nil Expenses Reimbursement_L 4 No No Nil Nil 13 Other Expenses Payable No No Nil Nil Rent Payable No No Nil Nil Amount Contributed towards Capital including No No Nil Ni Share Premium Amount Contributed towards Capital including No Nil No Share Premium (Balance) CD Balance 339 No Nil No Nil No No Nil Nil **Customer Float** Amount Contributed towards Capital including No No Nil Nil Liability 48,967 **Holding Company** State Bank of India Share Premium Shareholder Napean Opportunities LLP Amount Contributed towards Capital including S 11,199 No No Nil Nil Amount Contributed towards Capital including No No Nil Nil Honey Wheat Investment Share Premium 6,988 Amount Contributed towards Capital including No No Nil Ni PI Opportunities Fund I Share Premium 1,643 Amount Contributed towards Capital including No Nil No Ni Share Premium Avendus Future Leaders Fund II 146 SBI DFHI Ltd. No Nil Fellow Subsidiaries Asset Investment Purchased No Nil Fellow Subsidiaries SBI DFHI Ltd. Asset Investment Redeemed No No Nil Nil Liability No No Nil Nil Claims payable SBI Global Factors Ltd. No No Nil Asset Rent recovery Nil No Liability Premium Received in Advance No Nil Nil SBICAP Securities Ltd No Liability Brokerage Payable No Nil Nil Claims Payable No No Nil Nil No No Nil Nil Commission Payable Other Expenses payable No Nil SBI Capital Markets Ltd. 25,028 No Nil Asset Investment Purchased No Liability No No Nil Claims Payable Premium Received in Advance No No Nil SBI Mutual Fund Trustee Company Private Limited nvestment Purchased No No Nil No No nvestment Redeemed No No Nil Nil MF Holding iability SBI SG Global Securities Services Pvt Ltd Claims payable No No Nil Liability SBI Cards and Payment Services Pvt Ltd Prepaid Expenses 53 No No Nil Ni 20,000 SBI Cards and Payment Services Pvt Ltd Asset nvestment Purchased No No Nil Ni SBI Cards and Payment Services Pvt Ltd Asset nvestment Redeemed No No Nil Nil Equity Holdings No No Nil Nil Debenture Holdings 15,000 No No Nil Nil No No Nil Interest Income on Debenture (Receivable) 1,071 Nil Nil Liability Card Payable No No Nil No No Nil Nil Commission payable 1 No No Nil Nil Premium Received in Advance No No Nil Nil Claims payable SBI Funds Management Pvt. Ltd. Claims payable No No Nil Nil SBI Life Insurance Company Limited Premium Deposit/Prepaid Expenses 226 No No Nil Asset Nil No SBI Life Insurance Company Limited Asset Investment Purchased No Nil Nil **Equity Holdings** No No Nil Nil Investment Redeemed 4,993 No No Nil Nil Liability No No Nil Rent Payable No Nil Expenses Reimbursement_L 0 No Nil Nil C - Edge Technologies Ltd Claims Payable No No Nil IT Support charges Payable 115 No No Nil Nil No No Nil SBI Foundation Premium Received in Advance Nil No No Nil CSR Expenses_L Nil 80 Asset CSR Advance Given No No Nil Ni Saurashtra Gramin Bank No No Nil Associate Entity Claims Payable Ni Liability Other Expenses Payable No No Nil Ni Commission payable 14 No No Nil Ni Mizoram Rural Bank Commission payable 33 No No Nil Ni Mizoram Rural Bank Claims Payable No No Nil Nil Meghalaya Rural Bank 12 No No Nil Nil Commission payable No Nil Ellaquai Dehati Bank Premium Received in Advance No Nil Commission payable 10 No No Nil Nil Madhyanchal Gramin Bank 23 No No Nil Nil Commission payable Madhyanchal Gramin Bank No No Nil Nil Claims Payable No Premium Received in Advance No Nil Nil -Nagaland Rural Bank No No Nil Premium Received in Advance Nil Jharkand Gramin Bank (erstwhile VGB) Premium Received in Advance No No Nil Nil Jharkand Gramin Bank (erstwhile VGB) Commission payable 45 No No Nil Nil Claims Payable No No Nil Rajasthan Marudhara Gramin Bank 31 No No Nil Commission payable Premium Received in Advance No No Nil No Nil Claims Payable No 0 No No Nil Other Expenses Payable Nil Liability 55 No No Nil Telangana Grameena Bank Ni Commission payable No Nil No Ni Claims Payable Liability Other Expenses Payable No No Nil Nil No Arunachal Pradesh Rural Bank 12 No Nil Ni Commission payable Liability No Arunachal Pradesh Rural Bank Claims Payable No Nil Ni 86 Andhra Pradesh Grameena Vikas Bank Commission payable No No Nil Ni Liability Other Expenses Payable No No Nil Nil Claims Payable No No Nil Nil Asset Current Accounts 18 No No Nil Nil No No Nil Premium Received in Advance Nil Claims Payable No No Nil Nil 54 Liability Commission payable No No Nil Nil No No Nil Nil Utkal Grameen Bank Premium Received in Advance No Liability Other Expenses Payable No Nil Nil -Liability No No Nil Nil Commission payable 4 Liability No Uttarakhand Gramin Bank Premium Received in Advance No Nil -Nil Liability Other Expenses Payable No No Nil Nil Uttarakhand Gramin Bank Liability Commission payable 25 No No Nil Nil Liability Claims Payable No No Nil Nil Interest Income on Debenture (Receivable) Yes Bank Ltd Asset No No Nil Nil Yes Bank Ltd No No Nil Asset nvestment Redeemed Nil Asset Investment Purchased 1,296 No No Nil No No Nil Nil **Debenture Holdings** 12 No No Nil Current Accounts Nil Liability No Nil Other Expenses payable No Nil No (0)No Nil Nil Commission payable Managing Director & CEO Shri Kishore Kumar Poludasu SBI Officers Deputation Cost L 35 No No Nil Nil Whole time Director Liability Salary and Allowances payable Shri Anandprasad Pejawar 10 No No Nil

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

STATEMENT OF ADMISSIBLE ASSETS AS AT 30th June 2023

Item No.	Particulars Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,85,669	2,85,669
	Policyholders as per NL-12 A of BS	10,70,564	-	10,70,564
(A)	Total Investments as per BS	10,70,564	2,85,669	13,56,233
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	25,446	25,446
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2,584	2,584
	Current Assets:			
(E)	Cash & Bank Balances as per BS	12,770	-	12,770
(F)	Advances and Other assets as per BS	1,63,230	34,844	1,98,074
(G)	Total Current Assets as per BS(E)+(F)	1,76,001	34,844	2,10,844
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	4,473	1,871	6,344
(1)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	11,105	11,105
(K)	Total Assets as per BS (excl. current liabilities and provisions)(A)+(C)+(G)+(I)	12,46,565	3,45,958	15,92,523
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	4,473	15,560	20,033
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)(K)-(L)	12,42,092	3,30,399	15,72,490

				(₹ in Lakhs)
Item No.	Particulars Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
	Inadmissible Fixed assets	-	2,584	2,584
	(a) Intangible Assets	-	862	862
	(b) Leasehold Improvement	-	1,333	1,333
	(c) Furniture and Fixture	-	389	389
	Inadmissible current assets	4,473	1,871	6,344
	(a) Agent and intermediaries balance - Domestic	24	-	24
	(b) Coinsurance receivable	1,426	-	1,426
	(c) Reinsurance Facultative Loss recovery -Foreign Reins / Broker	81	-	81
	(d) Reinsurance Facultative Loss recovery -Indian Reinsurance	13	-	13
	(e) Due from Central Govt Insurance - Crop Insurance	19	-	19
	(f) Due from State Govt. Insurance - Crop Insu	-	-	-
	(g) Tax unutilised credit	1,618	-	1,618
	(h) Investment for backing Unclaimed amount of PH	1,258	-	1,258
	(i) Fixed deposit lein against BG	31	-	31
	(j) Margin money for Equity trades	-	-	-
	(k) Interest accrued on FD placed against NSCCL Margin	4	2	ϵ
	(I) Deposit towards Appeals	-	1,869	1,869
	(m) Share application money pending allotment	-	-	-

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PERIODIC DISCLOSURES

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

		As at 30th Ju	ne 2023	As at 30th June 2022		
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve	
а	Unearned Premium Reserve (UPR)	7,23,150	3,87,242	6,45,422	3,09,141	
b	Premium Deficiency Reserve (PDR)	-	-	-	-	
С	Unexpired Risk Reserve (UPR)(a)+(b)	7,23,150	3,87,242	6,45,422	3,09,141	
d	Outstanding Claim Reserve (other than IBNR reserve)	3,09,867	2,12,188	2,60,738	1,64,787	
е	IBNR Reserve	7,10,935	3,65,932	4,99,779	2,78,745	
f	Total Reserves for Technical Liabilities(c)+(d)+(e)	17,43,953	9,65,362	14,05,940	7,52,674	

PERIODIC DISCLOSURES

FORM NL-25 - SOLVENCY MARGIN (TABLE IA) (UNAUDITED)

		Pre	emium	Clai	m			
S. No.	Description	Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	1,67,273	46,522	48,062	20,993	16,727	7,209	16,727
	Marine	8,750	6,860	10,952	9,780	1,372	2,934	2,934
2	Marine Cargo	8,750	6,860	10,952	9,780	1,372	2,934	2,934
3	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous	2,95,579	1,58,408	2,42,067	1,48,550	43,658	54,264	56,490
4	Motor	2,56,292	1,40,441	2,27,893	1,40,656	38,444	51,276	51,276
5	Engineering	9,672	2,293	4,525	1,576	967	679	967
6	Aviation	(12)	(0)	(204)	(0)	-	-	-
7	Liabilities	9,912	3,022	4,567	2,048	1,487	1,028	1,487
8	Others	19,716	12,653	5,285	4,272	2,760	1,282	2,760
9	Health Insurance	3,50,920	3,25,095	2,17,455	1,89,740	65,019	56,922	65,019
10	Crop Insurance	2,86,773	61,579	2,78,086	65,735	28,677	41,713	41,713
	Total	11,09,295	5,98,464	7,96,622	4,34,799	1,55,453	1,63,042	1,82,883

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-26 - SOLVENCY MARGIN (TABLE IB) (UNAUDITED)

Item	Description	Amount
(1)	(2)	(4)
1	Policyholder's FUNDS	
	Available Assets in Policyholders' Funds (as per Form IRDAI-GI-TA)	12,42,092
	Deduct:	
2	Current Liabilities as per BS	11,73,210
3	Provisions as per BS	-
4	Other Liabilities	-
5	Excess in Policyholders' Funds (1-2-3-4)	68,882
	Shareholder's Funds	
6	Available Assets	3,30,399
	Deduct:	
7	Other Liabilities	27,933
8	Excess in Shareholders' Funds (6-7)	3,02,466
9	Total Available Solvency Margin [ASM] (5+8)	3,71,348
10	Total Required Solvency Margin [RSM]	1,82,883
11	Solvency Ratio (Total ASM/Total RSM)	2.03

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: SBI General Insurance Company Ltd.

Date: 06-07-2023

	Li	ist below the prod	lucts and/or add-ons introduced during the period			
Sr No	Name of Product /Add On	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of allotment of UIN
1	Trade Credit Insurance Policy	144	IRDAN144CP0235V01202223 - < 5Cr	Miscellaneous	19(i)	28-Apr-23
2	Trade Credit Insurance - Bank Policy	144	IRDAN144CP0234V01202223 - < 5 Cr	Miscellaneous	19(i)	20-May-23
3	Trade Credit Insurance - Project Risk Policy	144	IRDAN144CP0236V01202223 - < 5 Cr	Miscellaneous	19(i)	20-May-23
4	Tech Suraksha	144	IRDAN144CP0233V01202223	Liability	19(i)	09-May-23
5	Health Edge Insurance	144	SBIHLIP23173V012223	Individual Health	19(i)	09-May-23
6	HospiCash Flexi Insurance	144	SBIHLIP23181V012223	Group Health	19(i)	15-Jun-23
7	Go Smart – Flexi Cover - Private Car Insurance Policy - Package	144	IRDAN144RP0005V03201112/A0015V01202223	Motor	19(i)	17-Mar-23
8	Go Smart – Flexi Cover - Bundled Private Car Insurance Policy	144	IRDAN144RP0006V02201819/A0016V01202223	Motor	19(i)	17-Mar-23
9	Go Smart – Flexi Cover - Stand-Alone Motor Damage Cover for Private Car	144	IRDAN144RP0001V01201920/A0017V01202223	Motor	19(i)	17-Mar-23
10	Suraksha Pro D&O Insurance	144	IRDAN144CP0001V01202324	Liability	19(i)	28-Apr-23
11	Saral Bharat Sookshma Udyam Suraksha	144	IRDAN144RP0028V01202324	Fire	19(i)	20-May-23
12	Saral Bharat Laghu Udyam Suraksha	144	IRDAN144RP0029V01202324	Fire	19(i)	20-May-23
13	SBI General Surety Bond Bima (Conditional)	144	IRDAN144RP0001V01202324	Miscellaneous	19(i)	09-May-23

IRDAN144RP0002V01202324

19(i)

Miscellaneous

09-May-23

144

14 SBI General Surety Bond Bima (Un Conditional)

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

PART - A

Name of the Insurer: SBI General Insurance Company Ltd.

Registration Number: 144
Statement as on: 30th June 2023

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

(Business within India) (Rs. in Lakhs)

Periodicity of Submission: Quarterly

ction I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	2,85,669
	Investments (Policyholders)	8A	10,70,564
2	Loans	9	C
3	Fixed Assets	10	25,446
4	Current Assets		
	a. Cash & Bank Balance	11	12,770
	b. Advances & Other Assets	12	1,98,074
5	Current Liabilities		
	a. Current Liabilities	13	7,94,847
	b. Provisions	14	4,06,913
	c. Misc. Exp not Written Off	15	C
	d. Debit Balance of P&L A/c		C
	Application of Funds as per Balance Sheet (A)		3,90,762
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	C
2	Fixed Assets (if any)	10	25,446
3	Cash & Bank Balance (if any)	11	12,770
4	Advances & Other Assets (if any)	12	1,98,074
5	Current Liabilities	13	7,94,847
6	Provisions	14	4,06,913
7	Misc. Exp not Written Off	15	C
8	Investments held outside India		C
9	Debit Balance of P&L A/c		
	Total (B)		-9,65,471

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value	%	FVC	Total	Market
	-		Balance	FRSM ⁺		(SH + PH)	Actual	Amount		Value
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	(h)
1	Central Govt. Securities	Not less than 20%	0	39,569	3,07,232	3,46,801	25.85	0	3,46,801	3,40,989
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	0	48,333	4,92,444	5,40,777	40.32	0	5,40,777	5,34,302
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		3,680	96,746	3,28,796	4,29,222	31.73	2,996	4,32,218	4,32,46
	2. Other Investments		0	0	0	0	0.00	0	0	(
	b. Approved Investments	Not exceeding 55%	15,737	1,10,745	2,40,840	3,67,322	26.21	5,169	3,72,491	3,71,400
	c. Other Investments		1,575	14,950	8,484	25,010	1.75	2,437	27,447	27,190
	Investment Assets	100%	20,993	2,70,774	10,70,564	13,62,331	100.00	10,602	13,72,933	13,65,364

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: SBI General Insurance Company Ltd.

Registration Number: 144
Statement as on: 30th June 2023
Statement of Accretion of Assets

(Business within India)
Periodicity of Submission: Quarterly

(Rs. Lakhs)

No	Category of Investments	COI	Opening Balance	% to	Net	% to Total	TOTAL	% to Total
				Opening	Accretion	Accrual		
				Balance	for the Otr.			
			(A)		(B)		(A+B)	
1	Central Govt. Securities		3,46,731	26.50	70	0.13	<i>3,46,801</i>	25.46
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		5,39,971	41.27	806	1.49	5,40,777	39.69
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		1,39,338	10.65	10,502	19.47	1,49,840	11.00
	2. Other Investments		0	0.00	0	0.00	0	0.00
	b. Infrastructure Investments							
	1. Approved Investments		2,48,549	19.00	30,834	57.15	2,79,382	20.51
	2. Other Investments		0	0.00	0	0.00	0	0.00
	c. Approved Investments		3,58,982	27.44	8,340	15.46	3,67,322	26.96
	d. Other Investments (not exceeding 15%)		21,540	1.65	3,470	6.43	25,010	1.84
	Total		13,08,379	100.0	53,953	100.00	13,62,331	100.00

Note:

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: SBI General Insurance Co. Ltd.

Date: 30th June 2023

							(Amount in Rs. Lakhs	5)
	<u> </u>	MADIE	Detail Regarding do	ebt securities		D a la	W-I	
			T VALUE				Value	1
	As at 30th June 2023	as % of total for this class	As at 30th June 2022	as % of total for this class		as % of total for this class	As at 30th June 2022	as % of total for this class
Break down by credit rating								
AAA rated	6,50,986	51.87	4,67,385	44.90	6,51,203	51.60	4,72,539	44.55
AA or better	89,656				90,979			
Rated below AA but above A	1,004				1,000		-	
Rated below A but above B	978		-	0.00	1,023		3 (0.00
Any other (Please specify)					·			
(i) Sovereign	4,74,961	37.85	4,78,953	46.01	4,80,949	38.11	4,92,267	46.41
(ii) Mutual Funds	0	0.00			0	0.00	25,477	2.40
(iii) Alternative Investment Funds	4,098	0.33			3,972	0.31	4,072	0.38
(iv) Fixed Deposits	0	0.00	•		0	0.00	-	
(v) Reverse Repo in Government securities	27,399	2.18		0.00	27,399	2.17		0.00
(vi) Units of REITs	5,858		, (0.00	5,591	0.44	C	0.00
Total (A)	12,54,940	100.00	10,40,950	100.00	12,62,116	100.00	10,60,704	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	61,715	4.92	79,040	7.59	62,007	4.91	. 79,056	7.45
more than 1 year and upto 3years	1,90,152	15.15	1,88,451	18.10	1,93,964	15.37	1,91,254	18.03
More than 3years and up to 7years	6,37,424	50.79	5,81,863	55.90	6,39,966	50.71	5,92,996	55.91
More than 7 years and up to 10 years	2,39,450	19.08	1,25,816	12.09	2,40,845	19.08	1,30,354	12.29
above 10 years	88,844	7.08	36,012	3.46	88,372	7.00	37,495	3.53
Any other (Please specify)								
(i) Mutual Funds	0	0.00	25,484	2.45	0	0.00	25,477	2.40
(ii) Alternative Investment Funds	4,098	0.33	4,284	0.41	3,972	0.31	. 4,072	0.38
(iii) Reverse Repo in Government securities	27,399	2.18	(0.00	27,399	2.17	' C	0.00
(iv) Units of REITs	5,858	0.47	' (0.00	5,591	0.44	· C	0.00
Total (B)	12,54,940	100.00	10,40,950	100.00	12,62,116	100.00	10,60,704	100.00
Breakdown by type of the issuer								
a. Central Government	3,45,932	27.57	3,83,610	36.85	3,51,701	27.87	3,95,067	37.25
b. State Government	1,29,030		, ,		1,29,249			
c. Corporate Securities	7,42,624		•	+	7,44,205		·	+
Any other (Please specify)	,,72,027	35.10	3,32,030	51.11	,, 17,203	30.90	3,30,000	30.79
(i) Mutual Funds	0	0.00	25,484	2.45		0.00	25,477	2.40
(ii) Alternative Investment Funds	4,098		•	+	3,972		-	
(iii) Fixed Deposits	7,090		•		2,8/2		-	
(iv) Reverse Repo in Government securities	27.222	0.00			07.200	0.00		
(v) Units of REITs	27,399			0.00	27,399			0.00
(v) Office of ALT15	5,858	0.47		0.00	5,591	0.44	·	0.00
Total (C)	12,54,940	100.00	10,40,950	100.00	12,62,116	100.00	10,60,704	100.00

Note

- (a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
- (b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
- (c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: SBI General Insurance Company Ltd.

Registration No: 144

Date: 30th June 2023
Name of the Fund GENERAL INSURANCE

								(Amount in Rs. Lakhs)					
NO	PARTICULARS	Bonds / D	ebentures	Lo	ans	Other Debt	instruments	All Othe	er Assets	TOTAL			
		YTD (As on	Prev. FY (As on	YTD (As on	Prev. FY (As on	YTD (As on	Prev. FY (As on	YTD (As on	Prev. FY (As on	YTD (As on	Prev. FY (As on		
		date)	31 Mar 2023)	date)	31 Mar 2023)	date)	31 Mar 2023)	date)	31 Mar 2023)	date)	31 Mar 2023)		
1	Investments Assets	6,84,377	6,01,234	(0	16,700	92,754	6,61,254	6,14,391	13,62,331	. 13,08,379		
2	Gross NPA	0	0	(0	0		0 0		C	0		
3	% of Gross NPA on Investment Assets (2/1)	0	0	(0	C	0	0 0	0	0	0		
4	Provision made on NPA	0	0	(0	С	0	0	0	С	0		
5	Provision as a % of NPA (4/2)	0	0	(0	C	0	0	0	C	0		
6	Provision on Standard Assets	0	0	(0	C	0	0	0	C	0		
7	Net Investment Assets (1-4)	6,84,377	6,01,234	(0	16,700	92,754	6,61,254	6,14,391	13,62,331	. 13,08,379		
8	Net NPA (2-4)	0	0	(0	C	0	0	0	C	0		
9	% of Net NPA to Net Investment Assets (8/7)	0	0	(0	C	0	0	0	C	0		
10	Write off made during the period	0	0	(0	C	0	0	0	C	0		

Note:

- a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- b) Total Investment Assets should reconcile with figures shown in other relevant forms
- c) Gross NPA is investments classified as NPA, before any provisions
- d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- e) Net Investment assets is net of 'provisions'
- f) Net NPA is gross NPAs less provisions
- g) Write off as approved by the Board
- f) Investment Regulations, as amended from time to time, to be referred

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

Registrati Statemen	he Insurer: SBI General Insurance Company Ltd. on Number: 144 t as on: 30th June 2023			Name of t	he Fund: GENEF	RAL INSURANCE									
	Statement of Investment and Income on Investment Periodicity of Submission: Quarterly No. Category of Investment Category							Year to Date (current year)				(Amount in Rs. Lakhs) Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	
1	A Central Government Securities														
3	A1 Central Government Bonds A2 Special Deposits	CGSB	3,65,185	6,070	0.00		3,65,185	6,070	0 1.66 0.00	0.00	3,33,458	5,852	0.00	0.00	
4 5	A3 Deposit under Sec 7 of Insurance Act, 1938 A4 Treasury Bills	CDSS CTRB	0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
	B Government Securities / Other Approved Securities	CCCI	0	0	0.00	0.00	0	0	0.00	0.00	0		0.00	0.00	
8	B1 Central Government Guaranteed Loans/ Special/ Non-SLR Bonds B2 State Government Bonds/ Development Loans	CGSL SGGB	1,19,033	2,175	1.83		1,19,033	2,175	0.00	1.37	80,456	1,433	1.78	1.33	
9	B3 State Government Guaranteed Loans B4 Other Approved Securities (excluding Infrastructure Investments)	SGGL SGOA	75,240	0 1,406	0.00 1.87	0.00	75,240	1,406	0.00	0.00 1.40	0 49,374	902	0.00 1.83	0.00 1.37	
11	B5 Guaranteed Equity C Housing and Loans to State Govt for housing and fire fighting	SGGE	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	
13	equipment C1 Loans to State Govt. for Housing	HLSH	0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
15	C2 Loans to State Govt. for Fire Fighting Equipments C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB	HLSF HTLH	0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
16 17	C4 Commercial Papers - NHB/Institutions accredited by NHB C5 Housing - Securitised Assets (Approved Investment)	HTLN HMBS	0	0	0.00		0	0	0.00	0.00	2,468	11	0.44	0.33	
18	C6 Bonds/ Debentures/ CPs/ Loans - Promotor Group C7 Bonds/Debentures issued by HUDCO	HDPG HTHD	9,680	0	0.00		9,680	194	0.00	0.00	8,048	0 165	0.00	0.00	
20	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	1,42,626	2,644	1.85	1.39	1,42,626	2,644	1.85	1.39	1,22,006		1.78	1.33	
	C9 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.		0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
22	C10 Bonds/Debentures issued by HUDCO C11 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HFDN	0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
	C12 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	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	
	C18 Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	
26	D Infrastructure Investments D1 Infrastructure - Other Approved Securities	ISAS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	
28	D2 Infrastructure - PSU - Equity shares - Quoted D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITPE ITCE	4,723 5,590	271 29	5.73 0.51		4,723 5,590	271 29		4.29 0.38	2,158 2,731			3.95 1.78	
30	D4 Infrastructure - PSU - Equity Shares - Unquoted D5 Infrastructure - Equity and Equity Related Instruments (Promoter	IENQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	
32	Group) D6 Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEUQ IEPG	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	
33	D7 Infrastructure - Securitised Assets (Approved) D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promoter Group	IESA IDPG	0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
35 36	D9 Infrastructure - PSU - Debentures/ Bonds D10 Infrastructure - PSU - CPs	IPTD IPCP	1,87,296 9,981	3,537	1.89		1,87,296 9,981	3,537		0.30	1,68,768		1.47 0.37	1.10	
37	D11 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	58,152	1,009	1.74	1.30	58,152	1,009	1.74	1.30	28,119	421	1.50	1.12	
38	D12 Infrastructure - Other Corporate Securities - CPs D42 Infrastructure Debt Instruments of InvITs	ICCP IDIT	7,466	148	0.00 1.99		7,466	148	0.00	0.00 1.49	4,847 0	19	0.39	0.30	
40	D13 Long Term Bank Bonds Approved Investment - Infrastructure D14 Infrastructure - PSU - Debentures/ Bonds	ILBI IPFD	8,479	155	1.83		8,479	155	5 1.83 0 0.00	0.00	8,476	155	1.83	0.00	
42	D15 Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	
43	D16 Infrastructure/Debentures /Bonds /CPs /loans C42 Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	IODS	0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
45	D20 Infrastructure - Equity (including unlisted) E Approved Investment Subject To Exposure Norms	IOEQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	
47	E1 PSU - (Approved Investment)-Equity Shares quoted E2 Corporate Securities (Approved Investment) -Equity Shares	EAEQ EACE	4,909 52,001	741 1,098	15.09 2.11		4,909 52,001	741 1,098		11.29	2,327 56,684		-3.87 3.34	-2.90 2.50	
49	(ordinary)-Quoted E3 PSU-(Approved Investments) -Equity Shares -quoted	ETPE	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	
50	E4 Corporate Securities (Approved Investment) -Equity Shares -Quoted E5 Corporate Securities (Approved Investment) -Equity Unquoted	ETCE EENQ	0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
52 53	E6 PSU - Equity Shares - Unquoted E7 Equity Shares - Companies incorporated outside India (invested prior	EEUQ EFES	0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
54	to IRDA Regulations) E8 Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	0	0	0.00		0	0	0.00	0.00	262		0.00	0.00	
55	D43 Debt Instruments of REITs E9 Corporate Securities - Bonds - Taxable	EDRT EPBT	10,864	307			10,864	307		1.40	5,000 8,530		1.76	1.32	
57 58	D40 Units of Real Estate Investment Trust (REITs) E10 Corporate Securities - Bonds - Tax free	ERIT EPBF	2,973 0	16	0.55		2,973 0	16	0.55	0.41	0	0	0.00	0.00	
59 60	E11 Corporate Securities (Approved Investment) -Pref Shares E12 Corporate Securities (Approved Investment) -Investment in	EPNQ ECIS	0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
	Subsidiaries E13 Corporate Securities (Approved Investment) - Debentures	ECOS	1,66,853	2,895			1,66,853	2,895			1,37,082	2,222		1.21	
63	E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans - Promoter Group E15 Corporate Securities (Approved Investment) - Derivative	EDPG ECDI	24,449	442	0.00		24,449	442	1.81	0.00	15,000	284	0.00	0.00	
64 65	Instruments D35 Debt Capital Instruments (DCI-Basel III) E16 Investment Properties - Immovable	EDCI EINP	12,500	262	2.09		12,500	262	2.09	1.57 0.00	2,500	45	1.79	0.00	
66	E17 Loans - Policy Loans	ELPL	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	
68	E18 Loans Secured Loans -Mortgage of Property in India (term Loan) E19 Loans Secured Loans -Mortgage of Property outside India (term Loan)	ELMI ELMO	0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
69 70	E20 Deposits - Deposit with scheduled banks E21 Deposits - CDs with Scheduled Banks	ECDB EDCD	17,445 21,189	58 380			17,445 21,189	58 380	0.00	0.25 1.34	2,996 7,425		0.73 1.11	0.54	
71 72	E22 Deposits - Money at call and short notice with banks /Repo E23 CCIL (Approved Investement) - CBLO	ECMR ECBO	30,077	491	1.63		30,077	491	1.63	1.22	3,750	1	0.02	0.01	
73	E24 Commercial Papers issued by all India Financial Institutions rated very strong or more	ECCP	9,792	83	0.85	0.63	9,792	83	0.85	0.63	10,277		0.47	0.35	
74 75	E25 Application Money E26 Deposit with Primary Dealers duly recognised by RBI	ECAM EDPD	9,801	0	0.00		9,801	0	0.00	0.00	18,542 0	0	0.00	0.00	
77	E27 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks E28 Perpetual Debt Instruments of Tier I and II Capital issued by Non-	EUPD EPPD	0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
78	PSU Banks D 42 Debt ETFs - "Approved Investments" E29 Perpetual Non-Cum. P.Shares and Redeemable Cumulative	EDTF EUPS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	
	P.Shares of Tier 1 and 2 Capital issued by PSU Banks		0	0			0	0			0	0		0.00	
80	E30 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of Tier 1 and 2 Capital issued by Non-PSU Banks E31 Foreign Debt Securities (Invested prior to IRDA Regulations)	EPPS EFDS	0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
82	E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	0	0	0.00	0.00	0	0	0.00	0.00	20,419		0.56	0.42	
83 84	E33 Mutual Funds - (under Insurer's Promoter Group) F Other than Approved Securities	EMPG	0	0	0.00	0.00	0	0	0.00	0.00	10,005	34	0.34	0.25	
85 86	F1 Other than Approved Investments -Bonds -PSU- Taxable F2 Other than Approved Investments -Bonds -PSU- Tax free	OBPT OBPF	0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
87	F3 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	11,290	486	4.31	3.22	11,290	486	5 4.31	3.22	9,906	,	15.49	11.59	
88 89	F4 Equity Shares (incl. Equity related Instruments) - Promoter Group F5 Other than Approved Investments - Debentures	OEPG OLDB	6,460	124	0.00 1.92		6,460	124	0.00	0.00	168 6,457		0.00 1.92	0.00	
90	F6 Debentures/ Bonds/ CPs/ Loans etc Promoter Group F7 Commercial Papers	ODPG OACP	0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
92	F8 Other than Approved Investments -Pref Shares	OPSH	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	
93	F9 Other than Approved Investments -Venture fund F10 Other than Approved Investments -Short Trem Loans (Unsecured Deposits)	OVNF	0	0	0.00		0	0	0.00	0.00	0	0	0.00	0.00	
95 96	F11 Other than Approved Investments - Term Loans (without charge) F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OTLW OMGS	0	0	0.00		0	0	0.00	0.00	0 15,518	129	0.00	0.00	
97	F13 Mutual Funds - (under Insurer's Promoter Group)	OMPG	0	0	0.00	0.00	0	0	0.00	0.00	9,836		0.52	0.39	
98	F14 Derivative Instruments F15 Securitised Assets (underlying assets Housing Loan/ Infrastructure assets)	OCDI OPSA	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	
100	F16 Equity Shares (PSU & Unlisted) E19 Passively Managed Equity ETF (Non Promoter Group)	OEPU OETF	0	0	0.00		0	0	0.00	0.00	2,069	57	2.74 0.00	2.05 0.00	
102	F17 Investment properties - Immovable	OIPI	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	
103	E26 Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9) E20 Passively Managed Equity ETF (Promoter Group)	ORAE	0	0	0.00		0	0	0.00	0.00	2,504	0	0.00	0.06	
105 106	E12 SEBI approved Alternate Investment Fund (Category II) E25 Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	OAFB ORAD	3,254 2,024	29 45			3,254 2,024	29 45	0.89	0.67 1.67	3,286 1,000		1.45 2.33	1.09	
107	Regulation 4 to 9) E11 SEBI approved Alternate Investment Fund (Category I)	OAFA	832	28	3.38	2.53	832	28	3.38	2.53	683	18	2.65	1.99	
		I	I									1			

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time 1 Based on daily simple Average of Investments

2 Yield netted for Tax 3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown 4 FORM shall be prepared in respect of each fund.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account 6 Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number: 144

Statement as on: 30th June 2023 Name of Fund: GENERAL INSURANCE

Statement of Down Graded Investments Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs) No Name of the Security COI **Rating Agency** Original Current Date of last Remarks **Amount** Date of **Purchase Grade** Grade **Downgrade** During the Quarter 1 NA B. As on Date ² 1,022.56 23/10/2020 23/02/2023 8.80% NMDC STEEL 28 AUG 2025 STEPUP ON DOWNGRADE TO AA+ ORAD INDIA RATING INDAAA INDA-NA (EARLIER 7.30%) 8.83% IDFC FIRST BANK 15 JAN 2025 **ECOS** 1,000.00 01/10/2015 ICRA LAAA LAA+ 23/05/2023 NA

1,000.00

12/11/2014

ICRA

LAA

07/08/2019

NA

LAA-

Note:

1 Provide details of Down Graded Investments during the Quarter.

9.35% Tata Motors Ltd Unsecured NCD Mat 10 NOV 2023

2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

ORAD

- **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

FORM NL-33	REINSURANCE/RETROCESSION RISK CONCENTRATION	l		
Insurer:	SBI General Insurance Company Ltd	Date:	30.07.2023	
Registration No.	IRDA Reg. No. 144 dated 15/12/2009]		
	For the period April 2023 - June 2023]	(Amount in Rs. Lakhs)	

		Reinsurance Risk C	oncentration			
S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium cede	ed to reinsurers (Upto	the Quarter)	Premium ceded to reinsurers / Total
		- I omidurere	Proportional	Non-Proportional	Facultative	reinsurance premium ceded (%)
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	9	13,568.57	116.23	27.48	21.01%
3	No. of Reinsurers with rating A but less than AA	92	8,324.69	1,012.10	740.12	15.44%
4	No. of Reinsurers with rating BBB but less than A	1	-	-	-4.61	-0.01%
5	No. of Reinsurers with rating less than BBB	1	14.99	0.00	-	0.02%
	Total (A)	103	21,908.25	1,128.34	762.99	36.47%
	With In India					
1	Indian Insurance Companies	17	-	-	3,431.51	5.26%
2	FRBs	8	18,169.80	2,615.78	949.94	33.31%
3	GIC Re	1	14,637.51	1,240.87	409.26	24.96%
4	Other (to be Specified)	-	-	-	-	0.00%
	Total (B)	26	32,807.31	3,856.65	4,790.71	63.53%
	Grand Total (C)= (A)+(B)	129	54,715.56	4,984.99	5,553.70	100.00%

Note:-

⁽a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms.

⁽b) Figures are to be provided upto the quarter 30th June 2023

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

																										Miscella	neous												(Amount in Rs. Lakhs)					
SI.No.	State / Union Territory	Fire		Marin	ne Hull	Ма	arine Car	rgo	Total Ma	<u>larine</u>	Мо	tor OD		Moto	r TP	<u>Tot</u>	al Motor		Heal	lth	Perso	onal Acciden	nt Tra	avel Insuranc	ce	Total Heal		Compe	•	Public/ I Liab	Product oility	Engine	ering	Aviati	ion	Crop I	nsurance		Other segments (b)		Total Misce	<u>ellaneous</u>	1	Γotal
			pto the	For the Quarter	Upto ti		•		For the Quarter	Upto the quarter	For the Quarter	Upto t		For the Quarter	Upto the quarter	For the Quarter			or the quarter	Upto the quarter	For the			the Upto			pto the	Employer For the Quarter	r <u>'s liability</u> Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter		Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter		For the Quarter	Upto the quarter	For the Quarter	Upto th quarte
	STATES ^c	-		_	-											_																									-	<u> </u>	_	
1	Andhra Pradesh	2,889.39	2,889.39	0.00	(0.00 4	4.23	44.23	44.23	44.23	3 527.	02 5	27.02	702.83	702.83	1,229.	85 1,2	29.85	1,721.44	1,721.4	4 1,370	0.35 1,37	370.35	1.77	1.77 3,	.093.57	3,093.57	3.96	3.96	1.44	1.44	71.87	71.87	0.00	0.00	13,461.24	4 13,461.2	114.7	/2	114.72	17,976.65	17,976.65	20,910.2	27 20,91
2	Arunachal Pradesh	50.63	50.63	0.00	(0.00	0.00	0.00	0.00	0.00	0 237.	53 2	37.63	167.56	167.56	405.	19 40	05.19	86.92	86.9	12 7	7.58	7.58	0.00	0.00	94.49	94.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	7.8	88	7.88	507.57	507.57	558.1	19 55
3	Assam	492.12	492.12	0.00	(0.00	3.69	3.69	3.69	3.69	9 686.	16 6	86.46	1,284.70	1,284.70	1,971.	16 1,9	71.16	1,306.59	1,306.5	9 383	3.03 38	883.03	0.05	0.05 1,	,689.67	1,689.67	0.57	0.57	7 0.90	0.90	13.57	13.57	0.00	0.00	134.10	0 134.1	39.2	20	39.20	3,849.17	3,849.17	4,344.9	97 4,34
4	Bihar	781.18	781.18	0.00	(0.00	8.98	8.98	8.98	8.98	8 456.	50 4	56.50	330.31	330.31	. 786.	81 78	86.81	1,274.61	1,274.6	1,072	2.32 1,07	72.32	0.08	0.08 2,	347.01	2,347.01	0.21	0.21	0.79	0.79	51.51	51.51	0.00	0.00	0.00	0.0	89.9	12	89.92	3,276.26	3,276.26	4,066.4	4,06
5	Chhattisgarh	1,479.02	1,479.02	0.00	(0.00	3.52	3.52	3.52	3.52	2 311.	20 3	11.20	719.94	719.94	1,031.	14 1,03	31.14	555.68	555.6	8 945	5.21 9	945.21	0.26	0.26 1,	501.15	1,501.15	1.17	1.17	7 1.42	1.42	23.27	23.27	0.00	0.00	0.00	0.0	33.1	4	33.14	2,591.30	2,591.30	4,073.8	34 4,07
6	Goa	94.28	94.28	0.00	(0.00 20	0.62	20.62	20.62	20.62	2 140.	31 1	40.31	138.33	138.33	278.	64 2	78.64	81.83	81.8	3 31	1.17	31.17	0.12	0.12	113.13	113.13	0.94	0.94	0.74	0.74	0.72	0.72	0.00	0.00	0.00	0.0	3.0	00	3.00	397.17	397.17	512.0	07 51
7	Gujarat	5,606.01	5,606.01	0.00	(0.00 250	0.59	250.59	250.59	250.59	9 730.	52 7	30.52	583.86	583.86	1,314.	38 1,3	14.38	3,494.44	3,494.4	4 1,071	1.36 1,07	71.36	1.85	1.85 4,	567.65	4,567.65	49.43	49.43	75.90	75.90	371.60	371.60	0.00	0.00	0.00	0.0	233.4	8	233.48	6,612.44	6,612.4	12,469.0	04 12,46
8	Haryana	1,582.29	1,582.29	0.00	(0.00 219	9.48	219.48	219.48	219.48	8 852.	36 8	52.86	710.80	710.80	1,563.	66 1,50	63.66	2,767.23	2,767.2	3 70	0.93	70.93	0.58	0.58 2,	838.74	2,838.74	10.73	10.73	122.62	122.62	89.21	89.21	0.00	0.00	0.00	0.0	177.6	66	177.66	4,802.62	4,802.62	6,604.3	39 6,60
9	Himachal Pradesh	574.75	574.75	0.00	(0.00 3	1.88	31.88	31.88	31.88	8 341.	75 3	41.75	502.70	502.70	844.	44 84	44.44	178.35	178.3	5 124	4.87 12	24.87	0.08	0.08	303.30	303.30	2.08	2.08	5.78	5.78	3.20	3.20	0.00	0.00	2.15	5 2.1	5 29.5	3	29.53	1,190.49	1,190.49	1,797.1	13 1,79
10	Jharkhand	354.76	354.76	0.00	(0.00	2.07	2.07	2.07	2.0	7 619.	56 6	19.66	458.02	458.02	1,077.	68 1,0	77.68	778.80	778.8	30 751	1.72 7	751.72	0.06	0.06 1,	530.59	1,530.59	1.82	1.82	2 1.20	1.20	121.58	121.58	0.00	0.00	0.00	0.0	55.1	.6	55.16	2,788.02	2,788.02	3,144.8	3,14
11	Karnataka	2,809.06	2,809.06	0.00	(0.00 133	3.16	133.16	133.16	133.10	6 1,932.	28 1,9	32.28	2,454.41	2,454.41	4,386.	69 4,38	86.69	6,100.01	6,100.0	1 646	6.16 64	546.16	2.22	2.22 6,	748.39	6,748.39	7.41	7.41	203.78	203.78	142.89	142.89	0.00	0.00	0.00	0.0	220.7	73	220.73	11,709.90	11,709.90	14,652.1	12 14,65
12	Kerala	1,234.62	1,234.62	0.00	(0.00	5.83	5.83	5.83	5.83	3 1,034.	97 1,0	34.97	850.86	850.86	1,885.	83 1,88	85.83	2,082.56	2,082.5	6 560	0.39 50	60.39	1.63	1.63 2,	644.58	2,644.58	2.32	2.32	18.05	18.05	12.44	12.44	0.00	0.00	0.00	0.0	52.5	34	52.54	4,615.76	4,615.76	5,856.2	22 5,85
13	Madhya Pradesh	1,301.42	1,301.42	0.00	(0.00 163	3.77	163.77	163.77	163.7	7 1,037.	52 1,0	37.52	962.49	962.49	2,000.	01 2,00	00.01	1,559.68	1,559.6	696	6.31 69	596.31	0.93	0.93 2,	256.92	2,256.92	6.20	6.20	5.18	5.18	72.31	72.31	0.00	0.00	0.00	0.0	124.2	1	124.21	4,464.84	4,464.84	5,930.0	03 5,93
14	Maharashtra	7,892.67	7,892.67	0.00	(0.00 50	7.33	507.33	507.33	507.33	3 2,479.	91 2,4	79.91	1,697.46	1,697.46	4,177.	37 4,1	77.37 1	17,576.38	17,576.3	8 1,397	7.99 1,39	397.99	5.85	5.85 18,	,980.22	18,980.22	23.79	23.79	3,564.58	3,564.58	497.07	497.07	0.00	0.00	0.3	5 0.3	5 383.2	29	383.29	27,626.66	27,626.66	36,026.6	36,02
15	Manipur	47.65	47.65	0.00	(0.00	0.03	0.03	0.03	0.03	3 73.	24	73.24	47.74	47.74	120.	98 12	20.98	24.27	24.2	7 9	9.14	9.14	0.00	0.00	33.40	33.40	0.00	0.00	0.00	0.00	0.43	0.43	0.00	0.00	0.00	0.0	5.2	7	5.27	160.08	160.08	207.7	77 20
16	Meghalaya	67.43	67.43	0.00	(0.00	9.67	9.67	9.67	9.67	7 114.	11 1	14.11	113.54	113.54	227.	65 2	27.65	138.61	138.6	51 26	6.43	26.43	0.05	0.05	165.09	165.09	0.00	0.00	0.00	0.00	0.19	0.19	0.00	0.00	0.00	0.0	0 10.0	05	10.05	402.98	402.98	480.0	08 48
17	Mizoram	94.96	94.96	0.00	(0.00	0.00	0.00	0.00	0.00	0 25.	02	25.02	49.95	49.95	74.	97	74.97	75.09	75.0	9 172	2.74 17	72.74	0.23	0.23	248.06	248.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0 66.4	4	66.44	389.47	389.47	484.4	43 48
18	Nagaland	21.46	21.46	0.00	(0.00	0.00	0.00	0.00	0.00	0 67.	50	67.60	75.07	75.07	142.	67 1	42.67	92.91	92.9	1 13	3.01	13.01	0.00	0.00	105.92	105.92	0.00	0.00	0.00	0.00	0.81	0.81	0.00	0.00	0.00	0.0	2.2	20	2.20	251.60	251.60	273.0	06 2
19	Odisha	1,740.25	1,740.25	0.00	(0.00	8.68	18.68	18.68	18.68	8 733.	30 7	33.30	1,280.70	1,280.70	2,014.	00 2,0	14.00	1,489.88	1,489.8	8 302	2.70 30	302.70	0.42	0.42 1,	793.00	1,793.00	1.35	1.35	3.99	3.99	350.98	350.98	0.00	0.00	0.00	0.0	112.3	22	112.32	4,275.65	4,275.65	6,034.5	57 6,0
20	Punjab	1,246.65	1,246.65	0.00	(0.00 120	6.67	126.67	126.67	126.67	7 819.	49 8	19.49	988.69	988.69	1,808.	18 1,80	08.18	897.28	897.2	8 316	6.42 3:	316.42	3.50	3.50 1,	.217.20	1,217.20	3.95	3.95	34.66	34.66	1,301.27	1,301.27	0.00	0.00	0.00	0.0	234.9	3	234.93	4,600.18	4,600.18	5,973.4	19 5,9
21	Rajasthan	1,739.47	1,739.47	0.00	(0.00 43	3.45	43.45	43.45	43.45	5 772.	18 7	72.18	496.04	496.04	1,268.	22 1,20	68.22	1,157.93	1,157.9	3 1,852	2.31 1,85	352.31	0.52	0.52 3,	.010.76	3,010.76	2.78	2.78	31.10	31.10	37.52	37.52	0.00	0.00	1,172.29	9 1,172.2	9 130.3		130.37	5,653.03	5,653.03		
22	Sikkim	60.95	60.95	0.00	(0.00	3.16	3.16	3.16	3.10	6 42.	45	42.45	36.91	36.91	. 79.	36	79.36	24.59	24.5	9 1	1.15	1.15	0.00	0.00	25.75	25.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0 1.6	57	1.67	106.77	106.77	170.8	
23	Tamil Nadu	3,750.12	3,750.12	0.00	(0.00 16	5.83	165.83	165.83	165.83	3 2,155.	23 2,1	55.23	3,155.27	3,155.27	5,310.	50 5,3	10.50	2,909.95	2,909.9	996	6.48 99	996.48	2.67	2.67 3,	909.11	3,909.11	10.58	10.58	3 173.48	173.48	222.58	222.58	0.00	0.00	0.00	0.0	226.5		226.57	9,852.82	9,852.82		
24	Telangana Telangana	3,229.66	3,229.66	0.00	(0.00 11:	1.77	111.77	111.77		7 717.	30 7	17.80	752.18					2,946.64			7.66 2,97		0.26	0.26 5,		5,924.57	10.13	10.13	36.41	36.41	163.74	163.74	0.00	0.00	0.00	0.0	133.7	77	133.77	7,738.60	7,738.60		
25	Tripura	65.74	65.74	0.00	(0.00	0.00	0.00	0.00	0.00	0 37.	52	37.62	125.75	125.75	163.	37 10	63.37	173.30	173.3	50 50	0.48	50.48	0.03		223.81	223.81		0.14	1 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	7.5	59	7.59	394.91	394.9		56 4
26	Uttarakhand	627.58	627.58	0.00	(0.00 17	7.54	17.54	17.54	17.5	4 407.	52 4	07.52	311.60	311.60	719.	13 7	19.13	450.09	450.0	9 278	8.70 27	278.70	0.77	0.77	729.56	729.56	0.18	0.18	3 0.72	0.72	4.52	4.52	0.00	0.00	81.03	3 81.0	3 39.0		39.07	1,574.20	1,574.20	2,219.3	32 2,21
27	Uttar Pradesh	3,044.94	3,044.94	0.00	(0.00 188	8.79	188.79	188.79	188.79	9 2,648.	52 2,6	48.62	1,751.74	1,751.74	4,400.	36 4,4	00.36	3,662.68	3,662.6	8 2,264	4.60 2,26	264.60	2.51	2.51 5,	,929.79	5,929.79	5.07	5.07	7 88.47	88.47	119.69	119.69	0.00	0.00	0.00	0.0	286.4	6	286.46	10,829.83	10,829.83		
28	West Bengal	2,389.69	2,389.69	0.00	(0.00 93	3.96	93.96	93.96	93.96	6 623.	25 6	23.25	675.42	675.42		67 1,29		2,370.58	2,370.5	8 686	6.64 68	586.64	1.82	1.82 3,	,059.04	3,059.04	2.59	2.59	31.20	31.20	52.23	52.23	0.00	0.00	-2.03	3 -2.0	3 183.2	9	183.29	4,624.99	4,624.99		
	TOTAL (A)	45,268.75	15,268.75	0.00	0	0.00 2,174	1.69 2,	,174.69	2,174.69	2,174.69	20,626.0	20,62	26.04 2	1,424.86	21,424.86	42,050.	90 42,05	0.90 55	5,978.35	55,978.3	5 19,077	7.84 19,07	77.84	28.27 2	8.27 75,0	084.46 7	5,084.46	147.43	147.43	4,402.41	4,402.41	3,725.17	3,725.17	0.00	0.00	14,849.12	2 14,849.1	2 3,004.4	6 3,0	004.46 1	,43,263.95	1,43,263.95	1,90,707.3	9 1,90,70
	UNION TERRITORIES ^c																																											
1	Andaman and Nicobar Islands	29.25	29.25	0.00	(0.00	0.00	0.00	0.00	0.00	0 1.	38	1.88	2.77	2.77	4.	65	4.65	37.01	37.0	1 26	6.34	26.34	0.09	0.09	63.45	63.45	0.00	0.00	0.65	0.65	0.19	0.19	0.00	0.00	0.00	0.0	2.7	1	2.71	71.64	71.64	100.8	39 10
2	Chandigarh	46.75	46.75	0.00	(0.00 13	3.61	13.61	13.61	13.6	1 153.	59 1	53.59	74.23	74.23	227.	82 2	27.82	77.82	77.8	2 273	3.26 27	273.26	0.58	0.58	351.66	351.66	0.89	0.89	3.83	3.83	0.01	0.01	0.00	0.00	0.00	0.0	1.2	14	1.24	585.47	585.47	645.8	32 64
3	Dadra and Nagar Haveli	167.36	167.36	0.00	(0.00 17	7.05	17.05	17.05	17.0	5 7.	78	7.78	4.25	4.25	12.	03	12.03	26.62	26.6	52 (0.49	0.49	0.00	0.00	27.11	27.11	5.36	5.36	15.34	15.34	2.70	2.70	0.00	0.00	0.00	0.0	0.6	50	0.60	63.14	63.14	247.5	55 24
4	Daman & Diu	3.88	3.88	0.00	(0.00	1.53	1.53	1.53	1.53	3 0.	18	0.18	0.33	0.33	0.	52	0.52	7.46	7.4	6 (0.00	0.00	0.05	0.05	7.51	7.51	0.05	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.0	9	0.09	8.17	8.17	13.5	59 1
5	Govt. of NCT of Delhi	795.33	795.33	0.00	(0.00 184	4.59	184.59	184.59	184.59	9 484.	75 4	84.75	317.74	317.74	802.	49 80	02.49	1,254.85	1,254.8	335	5.94 33	335.94	0.73	0.73 1,	.591.51	1,591.51	3.84	3.84	79.65	79.65	87.31	87.31	0.00	0.00	0.00	0.0	56.7	1	56.71	2,621.51	2,621.5	3,601.4	43 3,60
6	Jammu & Kashmir	167.40	167.40	0.00	(0.00	5.45	5.45	5.45	5.4	5 372.	72 3	72.72	396.89	396.89	769.	62 70	69.62	139.11	139.1	1 49	9.39	49.39	0.25	0.25	188.76	188.76	1.99	1.99	0.71	0.71	0.00	0.00	0.00	0.00	0.00	0.0	0 14.4	9	14.49	975.56	975.56	1,148.4	1,14
7	Ladakh	6.89	6.89	0.00	(0.00	0.40	0.40	0.40	0.40	0 13.	13	13.13	7.45	7.45	20.	57	20.57	10.74	10.7	'4 2	2.04	2.04	0.00	0.00	12.78	12.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.9	1	0.91	34.27	34.2	41.5	
8	Lakshadweep	0.84	0.84	0.00	(0.00	0.00	0.00	0.00	0.00	0 0.	14	0.14	1.78	1.78	1.	92	1.92	1.81	1.8	31 (0.04	0.04	0.00	0.00	1.85	1.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.0	00	0.00	3.77	3.77	4.6	51
9	Puducherry	79.59	79.59	0.00	(0.00	0.22	0.22	0.22	0.22	2 157.	15 1	57.15	99.56	99.56	256.	71 2	56.71	18.36	18.3	6 1	1.68	1.68	0.17	0.17	20.22	20.22	0.27	0.27	6.25	6.25	0.00	0.00	0.00	0.00	0.00	0.0	2.6	57	2.67	286.12	286.12	365.9	94 36
	TOTAL (B)	1,297.29	1,297.29	0.00	0	0.00 222	2.84	222.84	222.84	222.84	4 1,191.3	32 1,19	91.32	905.01	905.01	2,096.	33 2,09	6.33	1,573.79	1,573.7	9 689	0.19 68	89.19	1.87	1.87 2,2	264.86	2,264.86	12.40	12.40	106.43	106.43	90.22	90.22	0.00	0.00	0.00	0.0	79.4	3	79.43	4,649.67			9 6,16
	Outside India	0	0	0		0	0	0	0	(0	0	0	0	0		0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	0	0	0	(0
1	TOTAL (C)	0	0	0		0	0	0	0	(0	0	0	0	0		0	0	0	-	0	0	0	0	0	0	0	0	0	0	O	0	0	0	0	(0		0	0	0	(0
	Grand Total (A)+(B)+(C)	46,566	46,566				398	2,398	2,398	2,398	8 21,81	7 2	L,817	22,330	22,330	44,1	47	,147	57,552	57,55	2 19,7	767 40	9,767		20 7	77,349	77,349	450	159.83	4,509	4,509	3,815	3,815			14,849	1404	3,08		3,084	1,47,914	1,47,914	1,96,87	7 1,96

(a) The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NL forms

(d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

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

(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement

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

Name of the Insurer: SBI General Insurance Company Limited

								(Amount in Rs. L	akhs)
Sl.No.	Line of Business	For the	e Quarter	For the corr quarter of the		upto the	quarter	Up to the corr quarter of the p	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	46,566.04	1,07,272	43,653.28	1,25,072	46,566.04	1,07,272	43,653.28	1,25,072
2	Marine Cargo	2,397.53	2,247	2,529.22	2,179	2,397.53	2,247	2,529.22	2,179
3	Marine Other than Cargo	0.00	0	0.00	0	0.00	0	0.00	(
4	Motor OD	21,817.36	3,35,388	27,125.93	5,65,983	21,817.36	3,35,388	27,125.93	5,65,983
5	Motor TP	22,329.87	1,10,030	31,796.52	1,00,782	22,329.87	1,10,030	31,796.52	1,00,782
6	Health	57,552.14	1,53,117	40,295.05	1,51,473	57,552.14	1,53,117	40,295.05	1,51,473
7	Personal Accident	19,767.04	1,23,067	16,119.99	1,13,466	19,767.04	1,23,067	16,119.99	1,13,466
8	Travel	30.13	489	87.90	3,229	30.13	489	87.90	3,229
9	Workmen's Compensation/ Employer's liability	159.83	691	153.42	677	159.83	691	153.42	677
10	Public/ Product Liability	4,508.84	1,171	1,709.85	1,026	4,508.84	1,171	1,709.85	1,026
11	Engineering	3,815.39	1,064	1,537.39	1,151	3,815.39	1,064	1,537.39	1,151
12	Aviation	0.00	0	2.93	0	0.00	0	2.93	(
13	Crop Insurance	14,849.12	9,30,570	6,032.73	1,96,840	14,849.12	9,30,570	6,032.73	1,96,840
14	Other segments (Credit Guarantee)	657.16	23	735.85	31	657.16	23	735.85	31
15	Miscellaneous	2,426.72	2,11,355	3,258.06	1,60,169	2,426.72	2,11,355	3,258.06	1,60,169

⁽a) Premium stands for amount of gross direct premium written in India

Date:

Jun-23

⁽b) The line of business which are not applicable for any company should be filled up with NA.

⁽c) Figure '0' in those fields will imply no business in the segment.

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

⁽e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: SBI General Insurance Company Limited

Upto the Quarter For the corresponding quarter of Up to the corresponding quarter of SI.No. Channels For the Quarter the previous year the previous year **No. of Policies** Premium No. of Policies Premium No. of Policies **No. of Policies** Premium Premium (Rs.Lakhs) (Rs.Lakhs) (Rs.Lakhs) (Rs.Lakhs) 52,166 9,144 52,166 Individual agents 90,474 13,228 90,474 13,228 9,144 5,22,407 61,010 5,22,407 61,010 4,95,621 54,132 4,95,621 54,132 Corporate Agents-Banks 17,739 17,739 17,024 2,467 17,024 2,467 1,288 1,288 Corporate Agents -Others 90,683 87,706 3,43,020 3,43,020 6,09,707 87,706 6,09,707 90,683 4 Brokers 51 51 39 Micro Agents Direct Business: -Officers/Employees 7,056 7,056 6,530 550 6,530 -Online (Through Company Website) 589 589 550 9,39,134 9,39,134 14,718 -Others (Other than Through Company Website) 29,095 29,095 1,46,196 14,718 1,46,196 56,325 56,325 708 Common Service Centres(CSC) 55,684 55,684 920 920 708 56 290 290 56 113 43 113 43 Insurance Marketing Firm 5,479 -12 -12 35,406 5,479 35,406 Point of sales person (Direct) 13 143 MISP (Direct) 143 13 79 3,449 11 3,449 79 Web Aggregators 12 Referral Arrangements 13 Other (to be sepcified) 19,76,484 1,96,877 19,76,484 1,96,877 14,22,078 1,75,038 14,22,078 1,75,038 Total (A) Business outside India (B)

19,76,484

1,96,877

14,22,078

Note:

Grand Total (A+B)

19,76,484

1,96,877.18

Date:

14,22,078

1,75,038

1,75,038

Jun-23

⁽a). Premium means amount of premium received from business acquired by the source

⁽b). No of Policies stand for no. of policies sold

⁽c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

FORM NL-37-CLAIMS DATA

Name of the Insurer: SBI General Insurance Company Limited - DIRECT

For the quarter ending __Q1 FY 2023-24 No. of claims only

																			No. of claims only	<u>L</u>
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	719	146	0	146	8567	12592	21159	13168	2433	15	15616	24	27	58	0	16415	21	230	54415
2	Claims reported during the period	1540	700	0	700	60763	2141	62904	78123	1968	24	80115	77	429	285	0	8263	16	1235	155564
	(a) Booked During the period	1463	670	0	670	60427	2060	62487	76519	1613	15	78147	72	416	262	0	8089	10	1123	152739
	(b) Reopened during the Period	77	30	0	30	336	81	417	1604	355	9	1968	5	13	23	0	174	6	112	2825
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	714	411	0	411	55835	1179	57014	64588	696	6	65290	11	24	130	0	8524	4	811	132933
	(a) paid during the period (b) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Claims Repudiated during the period	259	36	0	36	850	0	850	1578	57	0	1635	4	0	16	0	0	0	128	2932
	Other Adjustment (to be specified)	196	121	0	121	3334	206	3540	8176	451	16	8643	32	56	83	0	189	14	179	13049
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	1090	278	0	278	9311	13348	22659	16949	3197	17	20163	54	376	114	0	15965	19	347	61065
	Less than 3months	501	202	0	202	7476	2020	9496	14857	1573	7	16437	37	355	97	0	1603	9	204	28941
	3 months to 6 months	32	14	0	14	612	1958	2570	596	758	3	1357	3	5	7	0	2494	5	5	6492
	6months to 1 year	38	29	0	29	348	2608	2956	251	317	4	572	0	11	5	0	3227	2	11	6851
	1year and above	519	33	0	33	875	6762	7637	1245	549	3	1797	14	5	5	0	8641	3	127	18781

Name of the Insurer: SBI General Insurance Company Limited - DIRECT

For the quarter ending __Q1 FY 2023-24 (Amount in Rs. Lakhs)

																		(Amount in Re	<u>s. Lakhs) </u>	
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	23644	1674	0	1674	14021	137621	151642	11419	26176	12	37607	99	1599	1122	0	19311	930.30681	859	238489
2	Claims reported during the period	12528	1064	0	1064	19026	24889	43914	45444	19113	11	64568	167	642	1270	0	19126	128.60156	974	144383
	(a) Booked During the period	11901	1019	0	1019	18920	23947	42867	44511	15666	7	60183	156	623	1167	0	18723	80.375975	886	137607
	(b) Reopened during the Period	626	46	0	46	105	942	1047	933	3448	4	4385	11	19	102	0	403	48.225585	88	6776
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	3826	595	0	595	16724	8819	25542	38367	7622	4	45993	21	40	137	0	16381	-42.65888	554	93046
	(a) paid during the period (b) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Claims Repudiated during the period	1331.952	103.1224	0	103	566.4699	0	566	520.5198	447.9794104	0	968	1	0	24	0	0	0	60	3181
	Other Adjustment (to be specified)	1007.964	346.6059	0	346.6059	2221.895	6479.236	8701.131	2696.939	3544.538844	3.411319	6244.889415	10.79046222	124.2799945	123.6363393	0	7687.491405	707.63154	84.29939639	24912.90927
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	30006	1694	0	1694	13535	147211	160746	15279	33675	16	48969	232	2078	2107	0	14369	393.93571	1135	261731
	Less than 3months	10485	710	0	710	6388	19375	25763	12499	15568	6	28072	162	534	1071	0	1030	113.65945	491	68431
	3 months to 6 months	4672	158	0	158	1305	18896	20201	1165	7947	4	9115	18	302	251	0	1572	129.43812	160	36578
	6months to 1 year	4368	562	0	562	952	29036	29988	435	3689	5	4128	0	555	599	0	4159	144.19114	70	44573
	1year and above	10482	264	0	264	4890	79904	84794	1180	6472	2	7654	53	687	187	0	7608	6.647	415	112149

FORM NL-37-CLAIMS DATA

Name of the Insurer: SBI General Insurance Company Limited - CO-INS

For the quarter ending __Q1 FY 2023-24

			T	T ====	T	T	T		T	1 - 1		T		1	<u> </u>				No. of claims only	·
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Tot
1	Claims O/S at the beginning of the period	1524	958	0	958	1377	2411	3788	536	586	0	1122	15	89	266	4	0	0	139	790
2	Claims reported during the period	651	6831	0	6831	5116	468	5584	62747	266	0	63013	0	29	161	0	0	0	96	763
	(a) Booked During the period	615	6541	0	6541	0	0	0	62720	246	0	62966	0	21	105	0	0	0	88	703
	(b) Reopened during the Period	36	290	0	290	5116	468	5584	27	20	0	47	0	8	56	0	0	0	8	60
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(
3	Claims Settled during the period	436	6090	0	6090	4281	1979	6260	61814	86	0	61900	0	2	136	0	0	0	51	74
	(a) paid during the period (b) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(
	Other Adjustment (to be specified)	59	701	0	701	701	60	761	402	85	0	487	1	0	48	0	0	0	59	21
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(
6	Claims O/S at End of the period	1680	998	0	998	1511	840	2351	1067	681	0	1748	14	116	243	4	0	0	125	72
	Less than 3months	330	457	0	457	1231	268	1499	743	205	0	948	0	21	77	0	0	0	51	33
	3 months to 6 months	234	396	0	396	256	274	530	287	254	0	541	4	45	108	0	0	0	39	1
	6months to 1 year	293	63	0	63	23	289	312	37	32	0	69	4	29	29	1	0	0	12	8
	1year and above	823	82	0	82	1	9	10	0	190	0	190	6	21	29	3	0	0	23	1

Notes:-

Name of the Insurer: SBI General Insurance Company Limited -CO-INS

For the quarter ending __Q1 FY 2023-24 (Amount in Rs. Lakhs)

																		(Amount in Re	s. Lakns)	
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	29545	1643	0	1643	1833	10232	12065	678	481	0	1159	1	303	1306	3	0	0	1342	47366
2	Claims reported during the period	7350	921	0	921	1571	21094	22665	6118	139	0	6257	0	28	280	0	0	0	32	37533
-	(a) Booked During the period	6943	881	0	881	0	0	0	6115	129	0	6244	0	21	182	0	0	0	30	14301
	(b) Reopened during the Period	406	39	0	39	1571	21094	22665	3	10	0	13	0	8	97	0	0	0	3	23232
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	1769	575	0	575	1647	27614	29261	3157	30	0	3187	0	1	52	0	0	0	14	34860
	(a) paid during the period (b) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment (to be specified)	3199.896	91.82181	0	91.82181	991.0266	165.2924	1156.319	184.366	24.8607756	0	209.2267476	0.1	0	46.9070381	0	0	0	9.8400467	4714.110811
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	31925	1896	0	1896	766	3546	4312	3454	566	0	4020	1	330	1486	3	0	0	1350	45325
	Less than 3months	6339	235	0	235	419	1268	1687	2367	109	0	2476	0	23	150	0	0	0	24	10934
	3 months to 6 months	4603	262	0	262	255	1009	1263	821	167	0	987	1	22	1082	0	0	0	538	8759
	6months to 1 year	5681	201	0	201	92	1064	1157	267	50	0	317	0	26	50	0	0	0	21	7453
	1year and above	15303	1198	0	1198	0	205	205	0	240	0	240	0	259	204	3	0	0	767	18179

FORM NL-37-CLAIMS DATA

Name of the Insurer: SBI General Insurance Company Limited - DIRECT

Upto the quarter ending __Q1 FY 2023-24

SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	719	146	0	146	8567	12592	21159	13168	2433	15	15616	24	27	58	0	16415	21	230	54415
2	Claims reported during the period	1540	700	0	700	60763	2141	62904	78123	1968	24	80115	77	429	285	0	8263	16	1235	155564
	(a) Booked During the period	1463	670	0	670	60427	2060	62487	76519	1613	15	78147	72	416	262	0	8089	10	1123	152739
	(b) Reopened during the Period	77	30	0	30	336	81	417	1604	355	9	1968	5	13	23	0	174	6	112	2825
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	714	411	0	411	55835	1179	57014	64588	696	6	65290	11	24	130	0	8524	4	811	132933
	(a) paid during the period (b) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Claims Repudiated during the period	259	36	0	36	850	0	850	1578	57	0	1635	4	0	16	0	0	0	128	2932
	Other Adjustment (to be specified)	196	121	0	121	3334	206	3540	8176	451	16	8643	32	56	83	0	189	14	179	13049
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	1090	278	0	278	9311	13348	22659	16949	3197	17	20163	54	376	114	0	15965	19	347	61065
	Less than 3months	501	202	0	202	7476	2020	9496	14857	1573	7	16437	37	355	97	0	1603	9	204	28941
	3 months to 6 months	32	14	0	14	612	1958	2570	596	758	3	1357	3	5	7	0	2494	5	5	6492
	6months to 1 year	38	29	0	29	348	2608	2956	251	317	4	572	0	11	5	0	3227	2	11	6851
	1year and above	519	33	0	33	875	6762	7637	1245	549	3	1797	14	5	5	0	8641	3	127	18781

Upto the quarter ending __Q1 FY 2023-24 (Amount in Rs. Lakhs) Name of the Insurer: SBI General Insurance Company Limited - DIRECT

																		(Amount in Rs.		
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	23644	1674	0	1674	14021	137621	151642	11419	26176	12	37607	99	1599	1122	0	19311	930.30681	859	238489
2	Claims reported during the period	12528	1064	0	1064	19026	24889	43914	45444	19113	11	64568	167	642	1270	0	19126	128.60156	974	144383
	(a) Booked During the period	11901	1019	0	1019	18920	23947	42867	44511	15666	7	60183	156	623	1167	0	18723	80.375975	886	137607
	(b) Reopened during the Period	626	46	0	46	105	942	1047	933	3448	4	4385	11	19	102	0	403	48.225585	88	6776
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	3826	595	0	595	16724	8819	25542	38367	7622	4	45993	21	40	137	0	16381	-42.65888	554	93046
	(a) paid during the period (b) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Claims Repudiated during the period	1331.952307	103.1224296	0	103	566.4698922	0	566	520.5198311	447.9794104	0	968	1	0	24	0	0	0	60	3181
	Other Adjustment (to be specified)	1007.963908	346.605944	0	346.605944	2221.894848	6479.23643	8701.131278	2696.939252	3544.538844	3.411319	6244.889415	10.79046222	124.2799945	123.6363393	0	7687.491405	707.63154	84.29939639	24912.90927
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	30006	1694	0	1694	13535	147211	160746	15279	33675	16	48969	232	2078	2107	0	14369	393.93571	1135	261731
	Less than 3months	10485	710	0	710	6388	19375	25763	12499	15568	6	28072	162	534	1071	0	1030	113.65945	491	68431
	3 months to 6 months	4672	158	0	158	1305	18896	20201	1165	7947	4	9115	18	302	251	0	1572	129.43812	160	36578
	6months to 1 year	4368	562	0	562	952	29036	29988	435	3689	5	4128	0	555	599	0	4159	144.19114	70	44573
	1year and above	10482	264	0	264	4890	79904	84794	1180	6472	2	7654	53	687	187	0	7608	6.647	415	112149

FORM NL-37-CLAIMS DATA

Name of the Insurer: SBI General Insurance Company Limited - CO-INS

Upto the quarter ending __Q1 FY 2023-24

<u> </u>				T	I =		T :	T=				T=		I=			Ta .		No. of claims only	
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Tota
1	Claims O/S at the beginning of the period	1524	958	0	958	1377	2411	3788	536	586	0	1122	15	89	266	4	0	0	139	790
2	Claims reported during the period	651	6831	0	6831	5116	468	5584	62747	266	0	63013	0	29	161	0	0	0	96	76
	(a) Booked During the period	615	6541	0	6541	0	0	0	62720	246	0	62966	0	21	105	0	0	0	88	70
	(b) Reopened during the Period	36	290	0	290	5116	468	5584	27	20	0	47	0	8	56	0	0	0	8	60
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	Claims Settled during the period	436	6090	0	6090	4281	1979	6260	61814	86	0	61900	0	2	136	0	0	0	51	74
	(a) paid during the period (b) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other Adjustment (to be specified)	59	701	0	701	701	60	761	402	85	0	487	1	0	48	0	0	0	59	2
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	Claims O/S at End of the period	1680	998	0	998	1511	840	2351	1067	681	0	1748	14	116	243	4	0	0	125	72
	Less than 3months	330	457	0	457	1231	268	1499	743	205	0	948	0	21	77	0	0	0	51	3
	3 months to 6 months	234	396	0	396	256	274	530	287	254	0	541	4	45	108	0	0	0	39	1
	6months to 1 year	293	63	0	63	23	289	312	37	32	0	69	4	29	29	1	0	0	12	
	1year and above	823	82	0	82	1	9	10	0	190	0	190	6	21	29	3	0	0	23	1

Notes:-

Upto the quarter ending __Q1 FY 2023-24 (Amount in Rs. Lakhs) Name of the Insurer: SBI General Insurance Company Limited -CO-INS

																		(Amount in Rs.	Lakiisj	
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	29545	1643	0	1643	1833	10232	12065	678	481	0	1159	1	303	1306	3	0	0	1342	47366
2	Claims reported during the period	7350	921	0	921	1571	21094	22665	6118	139	0	6257	0	28	280	0	0	0	32	37533
	(a) Booked During the period	6943	881	0	881	0	0	0	6115	129	0	6244	0	21	182	0	0	0	30	14301
	(b) Reopened during the Period	406	39	0	39	1571	21094	22665	3	10	0	13	0	8	97	0	0	0	3	23232
	(c) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	1769	575	0	575	1647	27614	29261	3157	30	0	3187	0	1	52	0	0	0	14	34860
	(a) paid during the period (b) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Claims Repudiated during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Adjustment (to be specified)	3199.896188	91.8218143	0	91.8218143	991.0266198	165.2923571	1156.318977	184.365972	24.8607756	0	209.2267476	0.1	0	46.9070381	0	0	0	9.8400467	4714.110811
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period	31925	1896	0	1896	766	3546	4312	3454	566	0	4020	1	330	1486	3	0	0	1350	45325
	Less than 3months	6339	235	0	235	419	1268	1687	2367	109	0	2476	0	23	150	0	0	0	24	10934
	3 months to 6 months	4603	262	0	262	255	1009	1263	821	167	0	987	1	22	1082	0	0	0	538	8759
	6months to 1 year	5681	201	0	201	92	1064	1157	267	50	0	317	0	26	50	0	0	0	21	7453
	1year and above	15303	1198	0	1198	0	205	205	0	240	0	240	0	259	204	3	0	0	767	18179

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: SBI General Insurance Company Limited - DIRECT

For the Quarter ending on____ Q1 FY 2023-24 (Amount in Rs. Lakhs)

							Ageing of Claims (Claims paid)									
SI.No.	Line of Business				No. of claims paid						Am	nount of claims p	oaid			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	552	91	29	28	5	2	7	958	790	836	950	135	104	53	714	3826
2	Marine Cargo	312	65	15	11	8	0	0	153	177	121	68	75	0	0	411	595
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	49582	5051	791	348	56	1	6	10175	3893	1699	686	134	1	135	55835	16724
5	Motor TP	3	62	266	410	289	69	80	11	266	1517	2880	2385	836	924	1179	8819
6	Health	55231	8142	817	279	112	6	1	30489	6900	679	179	102	13	4	64588	38367
7	Personal Accident	12	48	301	258	60	4	13	91	492	3471	2730	698	31	109	696	7622
8	Travel	1	2	2	1	0	0	0	0	3	1	0	0	0	0	6	4
9	Workmen's Compensation/ Employer's liability	3	6	1	1	0	0	0	2	3	16	0	0	0	0	11	21
10	Public/ Product Liability	6	17	1	0	0	0	0	5	20	9	0	6	0	0	24	40
11	Engineering	91	25	7	4	3	0	0	65	36	16	9	11	0	0	130	137
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	6578	1573	37	127	183	26	0	12575	3329	117	171	143	45	0	8524	16381
14	Other segments (a)	0	0	2	0	2	0	0	0	0	4	-37	-9	-1	0	4	-43
15	Miscellaneous	665	97	26	21	0	0	2	377	74	29	72	0	0	2	811	554

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

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: SBI General Insurance Company Limited - DIRECT

Upto the Quarter ending on Q1 FY 2023-24 (Rs in Lakhs)

							Ageing of Claims (Claims paid)									
SI.No.	Line of Business				No. of claims paid						Am	nount of claims p	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	552	91	29	28	5	2	7	958	790	836	950	135	104	53	714	3826
2	Marine Cargo	312	65	15	11	8	0	0	153	177	121	68	75	0	0	411	595
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	49582	5051	791	348	56	1	6	10175	3893	1699	686	134	1	135	55835	16724
5	Motor TP	3	62	266	410	289	69	80	11	266	1517	2880	2385	836	924	1179	8819
6	Health	55231	8142	817	279	112	6	1	30489	6900	679	179	102	13	4	64588	38367
7	Personal Accident	12	48	301	258	60	4	13	91	492	3471	2730	698	31	109	696	7622
8	Travel	1	2	2	1	0	0	0	0	3	1	0	0	0	0	6	4
9	Workmen's Compensation/ Employer's liability	3	6	1	1	0	0	0	2	3	16	0	0	0	0	11	21
10	Public/ Product Liability	6	17	1	0	0	0	0	5	20	9	0	6	0	0	24	40
11	Engineering	91	25	7	4	3	0	0	65	36	16	9	11	0	0	130	137
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	6578	1573	37	127	183	26	0	12575	3329	117	171	143	45	0	8524	16381
14	Other segments (a)	0	0	2	0	2	0	0	0	0	4	-37	-9	-1	0	4	-43
	Miscellaneous	665	97	26	21	0	0	2	377	74	29	72	0	0	2	811	554

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

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: SBI General Insurance Company Limited - CO-INS

For the Quarter ending on____ Q1 FY 2023-24 (Amount in Rs. Lakhs)

							Ageing of Claims (Claims paid)									
SI.No.	Line of Business				No. of claims paid						Am	ount of claims p	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	277	66	22	35	33	3	0	109	441	460	154	530	75	0	436	1769
2	Marine Cargo	5769	184	63	52	22	0	0	371	63	52	66	24	0	0	6090	575
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	3206	803	183	59	30	0	0	221	366	398	481	181	0	0	4281	1647
5	Motor TP	3	86	349	795	746	0	0	20	1060	4842	11732	9960	0	0	1979	27614
6	Health	61810	4	0	0	0	0	0	3158	0	0	0	-1	0	0	61814	3157
7	Personal Accident	38	21	12	11	4	0	0	8	12	7	4	-2	0	0	86	30
8	Travel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Public/ Product Liability	0	0	0	2	0	0	0	0	0	0	1	0	0	0	2	1
11	Engineering	22	13	14	52	34	1	0	13	1	6	10	22	2	0	136	52
	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Other segments ^(a)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Miscellaneous	32	11	3	4	1	0	0	1	0	0	6	8	0	0	51	14

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

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: SBI General Insurance Company Limited- CO-INS

Upto the Quarter ending on____ Q1 FY 2023-24 (Rs in Lakhs)

							Ageing of Claims (Claims paid)									
SI.No.	Line of Business				No. of claims paid						Am	nount of claims p	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	277	66	22	35	33	3	0	109	441	460	154	530	75	0	436	1769
2	Marine Cargo	5769	184	63	52	22	0	0	371	63	52	66	24	0	0	6090	575
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	3206	803	183	59	30	0	0	221	366	398	481	181	0	0	4281	1647
5	Motor TP	3	86	349	795	746	0	0	20	1060	4842	11732	9960	0	0	1979	27614
6	Health	61810	4	0	0	0	0	0	3158	0	0	0	-1	0	0	61814	3157
7	Personal Accident	38	21	12	11	4	0	0	8	12	7	4	-2	0	0	86	30
8	Travel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Workmen's Compensation/ Employer's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Public/ Product Liability	0	0	0	2	0	0	0	0	0	0	1	0	0	0	2	1
11	Engineering	22	13	14	52	34	1	0	13	1	6	10	22	2	0	136	52
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Other segments (a)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Miscellaneous	32	11	3	4	1	0	0	1	0	0	6	8	0	0	51	14

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

FORM NL-41 OFFICES INFORMATION

As at: June 30, 2023

Name of the Insurer: SBI General Insurance Company Limited

Date: 09.08.2023

SI. No.		Office Information	Number
1	No. of offices at the beginning of t	he year	139
2	No. of branches approved during	the year	0
3	No. of branches opened during	Out of approvals of previous year	0
4	the year	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 y	vear ear	139*
7	No. of branches approved but not	opened	0
8	No. of rural branches		1
9	No. of urban branches		138**
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		(a) 2 (b) 1 (c) 2 (d) 1 (e) 1
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total		(a) 6496 (b) 845 (c) 7341
12	No. of Insurance Agents and Inter (a) Individual Agents, (b) Corporate Agents-Banks (c)Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Provid (h) Point of Sales persons (DIREC (i) Other as allowed by IRDAI (To (1) Micro-Insurance Agent (2) Micro- Insurance Entity	ders (DIRECT) CT)	(a) 16669 (b) 34 (c) 33 (d) 530 (e) 17 (f) 27 (g) 0 (h) 17027 (i) 0 (1) 4 (2) 24

^{*} It does not include Regional Offices

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees*					Insurance Agents	and Intermediarie	es			
		Individual Agents	POSP (Direct)	Micro Insurance Entity	Micro Insurance Agent	Motor Insurance Service Providers	Corporate Agents-Banks	Corporate Agents- Others	Insurance Brokers	Web Aggregators	Insurance Marketing Firm
Number at the beginning of the quarter	6494	16267	16673	23	4	0	34	32	510	15	17
Recruitments during the quarter	430	448	1443	1	0	0	1	3	20	2	12
Attrition during the quarter	428	46	1089	0	0	0	1	2	0	0	2
Number at the end of the quarter	6496	16669	17027	24	4	0	34	33	530	17	27

^{*} Count mentioned is for Onroll

^{**}It includes semi-urban and metro branches as well

Name of the Insurer: SBI Gneneral Insurance Company Limited

Date: 30.06.2023

Sl. No.	Name of person	Designation	Role/ Category	Details of change in the period, if any	
1	Shri Dinesh Kumar Khara	Chairman, Non Executive Director	Chairman, Non Executive Director		
2	Shri Swaminathan J.	Non Executive Director	Non Executive Director	Resigned w.e.f. 26th June 2023	
3	Dr. Ashima Goyal	Independent Director	Independent Director		
4	Shri T.K. Kurein	Non Executive Director	Non Executive Director		
5	Shri S.C. Srinivasan	Independent Director	Independent Director		
9	Shri Pravin Hari Kutumbe	Independent Director	Independent Director		
7	Shri Kishore Kumar Poludasu	Managing Director & CEO	Managing Director & CEO		
8	Shri Anandprasad Pejawar	Whole - Time Director	Whole - Time Director		
			Key Persons	The second secon	
-	Shri Kishore Kumar Poludasu	Managing Director & CEO	Managing Director & CEO		
2	Shri Anandprasad Pejawar	Whole - Time Director	Whole - Time Director		
3	Shri Rikhil Shah	Chief Financial Officer	Chief Financial Officer		
4	Shri Gunjan Ranjan	Chief Audit Officer	Chief Audit Officer		
5	Shri Rajapur Subbaramaiah Ramesh Chief Ethics Officer	Chief Ethics Officer	Chief Ethics Officer	Appointment w.e.f 20th April 2023	
9	Shri Pradeep Kumar Manshani	Chief Investment Officer	Chief Investment Officer		
7	Shri Pushkar Deodhar	Appointed Actuary	Appointed Actuary		
8	Shri Shatrughan Singh	Company Secretart & Compliance Officer	Company Secretart & Compliance Officer		
6	Shri Akash Jha	Head - Legal	Head - Legal		
10	Shri Sameer Chhabra	Head - Strategy and performace Planning	Head - Strategy and performace Planning		
111	Shri Saurabh Shyam	Head - Human Resources and L&D	Head - Human Resources and L&D		
12	Shri Neil Albert Vaz	Chief Risk Officer	Chief Risk Officer		
13	Shri Sukesh Ananda Shetty	Chief Operating Officer	Chief Operating Officer	Appointment w.e.f 23rd May 2023	
14	Shri Pankaj Kumar Pandey	Chief Information Officer	Chief Information Officer	Appointment w.e.f 23rd May 2023	
15	Shri Subramanyam Brahmajosula	Chief Technical Officer	Chief Technical Officer	Appointment w.e.f23rd May 2023	

reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

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



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

Insurer: SBI General Insurance Company Limited Upto the Quarter ending on Jun-23

(Amount in Rs. Lakhs)

SI.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	48,415	17,260	1,35,42,496
		Social	0	0	C
2	MARINE CARGO	Rural	0	0	0
		Social	0	0	0
3	MARINE OTHER THAN CARGO	Rural	0	0	C
		Social	0	0	0
4	MOTOR OD	Rural	1,86,187	10,635	49,40,454
		Social	0	0	0
5	MOTOR TP	Rural	64,871	13,285	1,82,199
		Social	0	0	0
6	HEALTH	Rural	73,600	15,536	9,81,758
		Social	0	0	0
7	PERSONAL ACCIDENT	Rural	52,799	4,728	95,54,083
		Social	0	0	0
8	TRAVEL	Rural	103	6	21,857
		Social	0	0	0
9	Workmen's Compensation/ Employer's liability	Rural	205	40	14,424
		Social	0	0	0
10	Public/ Product Liability	Rural	231	71	1,19,642
		Social	0	0	0
11	Engineering	Rural	273	1,984	7,22,914
		Social	0	0	0
12	Aviation	Rural	0	0	0
		Social	0	0	0
13	Other Segment (Crop & Credit Guarantee)	Rural	1	4	298
		Social	0	0	0
14	Miscellaneous	Rural	1,40,566	1,401	36,27,976
		Social	0	0	0
	Total	Rural	5,67,251	64,949.93	3,37,08,099.21
		Social	0	0.00	0.00

Notes:

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

⁽b) Premium Collected means gross direct written premium

⁽c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

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

(i) Name of the Insurer: SBI General Insurance Company Limited

(ii) Registration No. 144 and Date of Registration with the IRDAI: Dec 2009

(iii) Gross Direct Premium Income during immediate preceding FY: 2023-24 1,08,28,39,57,858

(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 2023-24 17,09,30,49,761

(v) Obligation of the Insurer to be met in a financial year FY.2023-24 18,65,77,19,539

Statement Period: Quarter ending

June 2023 (Q1-2023-2024)

Items	(Amount in	Rs. Lakhs)
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	2,805.87	2,805.87
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	19,524.00	19,524.00
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	22,329.87	22,329.87
Total Gross Direct Motor Own damage Insurance Business Premium	21,817.36	21,817.36
Total Gross Direct Premium Income	1,96,877.18	1,96,877.18

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: SBI General Insurance

Date: 01-Aug-23

		GRIE	VANCE DISPOSAL					
SI No.	. Particulars	Opening Balance *	Additions during the	Coi	mplaints Resolved		Complaints Pending at the	Total Complaints registered up to the
			quarter (net of duplicate complaints)	Fully Accepted	Partial Accepted	Rejected	end of the quarter	quarter during the financial year
1	Complaints made by customers							
a)	Proposal Related	0	3	2	0	1	0	3
b)	Claims Related	5	381	113	0	259	14	381
c)	Policy Related	1	204	149	0	50	6	204
d)	Premium Related	0	1	0	0	1	0	1
e)	Refund Related	0	15	12	0	3	0	15
f)	Coverage Related	0	2	0	0	2	0	2
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	1	14	11	0	4	0	14
i)	Others (to be specified)	2	77	42	0	33	4	77
,	Total	9	697	329	0	353	24	697
2 3 4 5 6	Total No. of policies during previous year: Total No. of claims during previous year: Total No. of policies during current year: Total No. of claims during current year: Total No. of Policy Complaints (current year) per 10,000 policies (current year): Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	3,75,13,526 6,43,939 53,87,872 1,55,564 0.59	(including COIs) (including COIs) (316 Policy related complaints (381 claim related complaints		ŕ			
8	Duration wise Pending Status	Complaints ma	Percentage to Pending complaints	Complaints mad	e by Intermediaries Percentage to Pending complaints	Number	Total Percentage to Pending complaints	
	Up to 15 days	24	100%	0	0	0	100%	
) 15 - 30 days	0	0	0	0	0	0	4
) 30 - 90 days	0	0	0	0	0	0	1
d)	90 days & Beyond	0	0	0	0	0	0	1
	IT at al Niversham of Campulainta	0.4	1 4					1

Total Number of Complaints

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

(b) Complaints reported should be net of duplicate complaints

(c) No. of policies should be new policies (both individual and group) net of cancellations

24

(d) Claims should be no. of claims reported during the period

(e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: <u>SBI General Insurance Company Limited</u>
Period of Reporting: <u>Q1FY24</u>

Date: 19.07.2023 Meeting Date	Investee Company Name	Types of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain	Reason supporting the vote decision
2-04-2023	AMARA RAJA BATTERIES LTD	NCM	Management	Approve scheme of arrangement between Amara Raja Batteries Limited (ARBL) and Mangal Industries Limited (MIL)	FOR	AGAINST	Given that ARBL is the sole customer of MIL and also the EBITDA Margins for MIL are negotiated and not market-driven the valuation should have been done at a discount to the peers and not pegged to it.
20-04-2023	KOTAK MAHINDRA BANK LTD	POSTAL BALLOT	Management	Approve issuance of unsecured, redeemable, non-convertible debentures / bonds / other debt securities on a private placement basis for an amount not exceeding Rs 70.0 bn for FY24	FOR	FOR	Debt raised is within the overall borrowing limits of Rs. 600.0 bn. and the capital adequacy ratio of the bank stood at 19.66% as of Q3FY23.
20-04-2023	KOTAK MAHINDRA BANK LTD	POSTAL BALLOT	Management	Appoint Uday S. Kotak (DIN: 00007467) as Non-Executive Non-Independent Director for five years, not liable to retire by rotation, upon his ceasing to be the Managing Director & CEO on 31 December 2023	FOR	FOR	Following the change in RBI regulations with respect to CEO tenures, Uday Kotak can no longer continue as MD and CEO after his tenure ends. Hence, the bank proposes to appoint him as non-executive non-independent director from then onwards for a period of five Years.
20-04-2023	KOTAK MAHINDRA BANK LTD	POSTAL BALLOT	Management	Approve material related party transactions with Uday Suresh Kotak for FY24	FOR	FOR	These transactions are over and above the remuneration paid by the bank to Uday Kotak, which has been approved by the shareholders and the Reserve Bank of India. The transactions are in the ordinary course of business of the bank and on an arm's length basis.
20-04-2023	KOTAK MAHINDRA BANK LTD	POSTAL BALLOT	Management	Approve material related party transactions with Infina Finance Pvt. Ltd for FY24	FOR	FOR	Infina is an associate company to which bank provides services and takes deposits from. The transactions are in the ordinary course of business.
28-04-2023	AXIS BANK LTD	POSTAL BALLOT	Management	Appoint CH S. S. Mallikarjunarao as Independent Director for four years from 1 February 2023 till 31 January 2027	FOR	FOR	CH S. S. Mallikarjunarao, 61, retired as MD & CEO of Punjab National Bank in January 2022. He is also former MD & CEO of Allahabad Bank former Executive Director of Syndicate Bank and has also worked at Oriental Bank of Commerce. His appointment is compliant with regulations.
28-04-2023	AXIS BANK LTD	POSTAL BALLOT	Management	Approve amendment in Articles of Association as regards cancellation of nomination rights of SUUTI	FOR	FOR	Over the years, due to various rounds of capital raising by the bank and due to sale of shares of the bank by SUUTI from time to time, the shareholding of SUUTI as on 24 March 2023 has reduced to 0.02%. Since then, SUUTI has withdrawn its nominee director on the board of the bank, surrendered its right to appoint one nominee director on the board and made a request to exit from "promoter" category to "public" category.
)2-05-2023	RELIANCE INDUSTRIES LTD	NCM	Management	Approve scheme of arrangement for demerger of Reliance Industries Limited's (RIL) financial services business into Reliance Strategic Investments Limited (RSIL)	FOR	FOR	The proposed demerger will help RIL unlock the value of its financial services business, which carries a separate risk profile
1-06-2023	HDFC BANK LTD	POSTAL BALLOT	Management	Appoint Kaizad Bharucha (DIN: 02490648) as Deputy Managing Director for three years from 19 April 202 and fix his remuneration	3 FOR	FOR	Kaizad Bharucha is an experienced banker with over 35 years of work experience. He has been a part of HDFC Bank since 1995. His renumeration is commensurate to size and nature of business and is also comparable to peers.
1-06-2023	HDFC BANK LTD	POSTAL BALLOT	Management	Appoint Bhavesh Zaveri (DIN: 01550468) as Executive Director for three years from 19 April 2023 and fix his remuneration	FOR	FOR	Bhavesh Zaveri is currently serving as the Group Head for Operations, Cash Management, and ATM Product at HDFC Bank. With over 36 years of experience, he has led critical functions such as Operations, Cash Management, and Technology at the bank.
5-06-2023	KANSAI NEROLAC PAINT LTD	POSTAL BALLOT	Management	Approve increase in authorised share capital to Rs. 850.0 mn from Rs. 665.0 mn	FOR	FOR	The company is planning to make a bonus issue. Therefore, the company seeks approval to increase the authorized share capital.
5-06-2023	KANSAI NEROLAC PAINT LTD	POSTAL BALLOT	Management	Approve consequent alteration to Clause V (Capital Clause) of Memorandum of Association (MoA)	FOR	FOR	As a result of the increase in authorised share capital, the company proposes to alter Clause V (Capital Clause) of the Memorandum of Association (MoA). The amended MoA will reflect the proposed authorized share capital of Rs. 850.0 mn divided into 850.0 mn equity shares of face value Re. 1.0 each.
5-06-2023	KANSAI NEROLAC PAINT LTD	POSTAL BALLOT	Management	Approve consequent alteration to Article 3 (Authorised Capital) of Article of Association (AoA)	FOR	FOR	As a result of the increase in authorised share capital, the company proposes to alter Capital Clause of the Articles of Association (AoA). The amended AoA will reflect the proposed authorized share capital of Rs. 850.0 mn divided into 850.0 mn equity shares of face value Re. 1.0 each.
5-06-2023	KANSAI NEROLAC PAINT LTD	POSTAL BALLOT	Management	Approve issue of bonus shares in the ratio of one bonus share for every two held (ratio of 1:2)	FOR	FOR	The bonus issue will increase the company's paid up share capital from Rs. 538.9 mn to Rs. 808.4 mn. The bonus issue is expected to improve stock liquidity and expand the retail shareholder base.
21-06-2023	LARSEN & TOUBRO LTD	POSTAL BALLOT	Management	Appoint Jyoti Sagar (DIN: 00060455) as Independent Director from 10 May 2023 till 18 March 2028	FOR	FOR	Public sources indicate that J. Sagar Associates has advised Mindtree Limited on the merger with Larson & Toubro Infotech. However, we understand from public sources that J. Sagar is no longer associated with J. Sagar Associates in an active capacity. Hence, we support his appointment.
21-06-2023	LARSEN & TOUBRO LTD	POSTAL BALLOT	Management	Appoint Rajnish Kumar (DIN: 05328267) as Independent Director for five years from 10 May 2023 till 9 Ma 2028.	y FOR	FOR	His appointment is in line with statutory requirements.
21-06-2023	LARSEN & TOUBRO LTD	POSTAL BALLOT	Management	Approve material related party transactions aggregating upto Rs. 20.5 bn or USD 250.0 mn, whichever is higher, with Larsen Toubro Arabia LLC, a 75% subsidiary, till 30 September 2027	FOR	FOR	The support extended to Larsen Toubro Arabia LLC will enable them to bid on and execute contracts in foreign countries. The transactions proposed are largely operational in nature, in the ordinary course of business and at arm's length.
22-06-2023	VOLTAS LTD	AGM	Management	Adoption of standalone financial statements for the year ended 31 March 2023	FOR	FOR	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
22-06-2023	VOLTAS LTD	AGM	Management	Adoption of consolidated financial statements for the year ended 31 March 2023	FOR	FOR	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
22-06-2023	VOLTAS LTD	AGM	Management	To declare a final dividend of Rs. 4.25 per share on face value Re. 1.0 for FY23	FOR	FOR	The dividend payout ratio is 10.0% of the standalone PAT of Rs. 14.1 bn. It includes a one-time gain of Rs. 9.8 bn with respect to the sale of certain businesses for a cash consideration. However, if the PAT is considered without the one-time gain the dividend payout ratio is 32.6% in FY23. As per the company's dividend distribution policy the company shall maintain a payout ratio between 25% and 45% of the standalone PAT.
22-06-2023	VOLTAS LTD	AGM	Management	Reappoint Noel Tata (DIN: 00024713), as Non-Executive Non-Independent Director liable to retire by rotation	FOR	FOR	His appointment is in line with statutory requirements.
22-06-2023	VOLTAS LTD	AGM	Management	Reappoint Saurabh Agrawal (DIN: 02144558), as Non-Executive Non-Independent Director liable to retire by rotation	FOR	FOR	He has attended 5 out of 7 (71%) board meetings held in FY23 and 18 out of 20 (90%) of the board meetings held during his tenure since January 2021. We expect directors to take their responsibilities seriously and attend all board meetings. We have a threshold of 75% attendance over a three-year period.
22-06-2023	VOLTAS LTD	AGM	Management	Ratify remuneration of Rs. 0.70 mn to Sagar & Associates as cost auditors for FY24	FOR	FOR	The total remuneration proposed to be paid to the cost auditors in FY24 is reasonable compared to the size and scale of the company's operations.
26-06-2023	KANSAI NEROLAC PAINT LTD	AGM	Management	Adoption of financial statements for the year ended 31 March 2023	FOR	FOR	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
26-06-2023	KANSAI NEROLAC PAINT LTD	AGM	Management	Approve final dividend of Rs. 2.7 per equity share of face value of Re. 1.0 per share for FY23	FOR	FOR	The total dividend outflow will aggregate to Rs. 1.5 bn. The payout ratio is 29.9% of the standalone PAT.
26-06-2023	KANSAI NEROLAC PAINT LTD	AGM	Management	Reappoint Hitoshi Nishibayashi (DIN: 03169150) as Non-Executive Non-Independent Director, liable to retire by rotation.	FOR	FOR	His appointment is in line with the statutory requirements.
26-06-2023	KANSAI NEROLAC PAINT LTD	AGM	Management	Ratify remuneration of Rs. 300,000 to D.C Dave & Co., as cost auditor for FY24	FOR	FOR	The total remuneration proposed to be paid to the cost auditors in FY24 is reasonable compared to the size and scale of operations.
26-06-2023	KANSAI NEROLAC PAINT LTD	AGM	Management	Appoint Pravin Digambar Chaudhari (DIN: 02171823) as Non-Executive Non-Independent Director from 20 June 2023, liable to retire by rotation	6 FOR	FOR	His appointment is in line with statutory requirements.
26-06-2023	HINDUSTAN UNILEVER LTD	AGM	Management	Adoption of standalone and consolidated financial statements for the year ended 31 March 2023	FOR	FOR	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
26-06-2023	HINDUSTAN UNILEVER LTD	AGM	Management	Ratify interim dividend of Rs. 17.0 per share and declare final dividend of Rs. 22.0 per share of face value Re. 1.0 each for FY23	FOR	FOR	The total dividend outflow dividend tax for FY23 is Rs. 91.6 bn. The dividend pay-out ratio for FY23 is 92.0%.

Meeting Date	Investee Company Name	Types of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstair	Reason supporting the vote decision n)
26-06-2023	HINDUSTAN UNILEVER LTD	AGM	Management	Reappoint Dev Bajpai (DIN: 00050516) as Director, liable to retire by rotation	FOR	FOR	His reappointment is in line with statutory requirements.
26-06-2023	HINDUSTAN UNILEVER LTD	AGM	Management	Reappoint Ritesh Tiwari (DIN: 05349994) as Director, liable to retire by rotation	FOR	FOR	His appointment is in line with statutory requirements.
26-06-2023	HINDUSTAN UNILEVER LTD	AGM	Management	Appoint Ranjay Gulati (DIN: 10053369) as Independent Director for five years from 1 April 2023	FOR	FOR	His appointment is in line with statutory requirements.
26-06-2023	HINDUSTAN UNILEVER LTD	AGM	Management	Appoint Rohit Jawa (DIN: 10063590) as Whole-time Director, not liable to retire by rotation, from 1 April 2023 to 26 June 2023	FOR	FOR	His appointment is in line with statutory requirements.
26-06-2023	HINDUSTAN UNILEVER LTD	AGM	Management	Appoint Rohit Jawa (DIN: 10063590) as a Managing Director and Chief Executive Officer, not liable to retire by rotation, for five years from 27 June 2023	FOR	FOR	We raise concern that Rohit Jawa is not liable to retire by rotation, and that he will get board permanency if continues in a non-executive capacity following the end of his term as Managing Director: even so, we recognize that this risk is mitigated by the presence of a 61.9% controlling shareholder, who will weigh in on Rohit Jawa's continuing directorship.
26-06-2023	HINDUSTAN UNILEVER LTD	AGM	Management	Approve related party transactions not exceeding Rs 20.0 bn annually with Unilever Europe Business Centre BV (UEBC), a fellow subsidiary, from FY24 to FY28	FOR	FOR	We recognize that costs are legitimate since the arrangement enables HUL to optimise cost of operations by leveraging Unilever's scale and expertise. Further, the incremental impact to the financial profile due to fees for central services is limited.
26-06-2023	HINDUSTAN UNILEVER LTD	AGM	Management	Ratification of remuneration of Rs 1.4 mn for RA & Co. as cost auditors for FY24	FOR	FOR	The total remuneration proposed to be paid to the cost auditors in FY24 is reasonable compared to the size and scale of the company's operations.
28-06-2023	INFOSYS LTD	AGM	Management	Adoption of standalone and consolidated financial statements for the year ended 31 March 2023	FOR	FOR	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
28-06-2023	INFOSYS LTD	AGM	Management	Approve final dividend of Rs. 17.5 per equity share of face value of Rs. 5.0 for FY23	FOR	FOR	The total dividend outflow for FY23, at Rs. 34.0 per share (includes interim dividend of Rs. 16.5 per share) is Rs. 142.0 bn and the dividend payout ratio is 61.0% of post-tax profits. In addition, Infosys undertook a buyback of equity shares through which it distributed an additional Rs. 93.0 bn to shareholders.
28-06-2023	INFOSYS LTD	AGM	Management	Reappoint Salil Parekh as Director	FOR	FOR	Salil Parekh, 58, is CEO and Managing Director and has been on the board since 2 January 2018. He retired by rotation and his reappointment is as per statutory requirements. During FY23, he attended seven of eight (87.5%) board meetings that were held.
28-06-2023	INFOSYS LTD	AGM	Management	Appoint Helene Auriol Potier as Independent Director for three years from 26 May 2023	FOR	FOR	Helene Auriol Potier 60, Former CEO Microsoft Singapore and MD Artificial Intelligence Europe, is well versed in digital technologies and the telecommunications industry. Her appointment is in line with all statutory requirements.
28-06-2023	INFOSYS LTD	AGM	Management	Reappoint Bobby Parikh as Independent Director for five years from 15 July 2023	FOR	FOR	Bobby Parikh, 59, Managing Partner, Bobby Parikh Associates, has been on the board since July 2020. He attended all eight board meetings held in FY23. His reappointment is in line with the statutory requirements.
29-06-2023	Tata Consultancy Services Ltd.	AGM	Management	Adoption of standalone and consolidated financial statements for the year ended 31 March 2023	FOR	FOR	We have relied upon the auditors' report, which has not raised concerns on the financial statements. Based on the auditors' report, which is unqualified, the financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
29-06-2023	Tata Consultancy Services Ltd.	AGM	Management	To confirm payment of interim dividends aggregating to Rs. 24.0, a special dividend of Rs 67.0 per share and declare final dividend of Rs. 24.0 per equity share (face value Re.1) for FY23	FOR	FOR	The total dividend for FY23 aggregates to Rs. 115.0 per share, with a total outflow of Rs. 420.8 bn. The dividend payout ratio for the year is 107.6% of the standalone PAT. The company has a practice of returning 80% to 100% of the free cash flow to shareholders through dividends and buybacks.
29-06-2023	Tata Consultancy Services Ltd.	AGM	Management	Reappoint Ms. Aarthi Subramanian (DIN: 07121802) as Non-Executive Non-Independent Director, liable to retire by rotation	FOR	FOR	Ms. Aarthi Subramanian, 55, is the Group Chief Digital Officer, Tata Sons Pvt Ltd. She was first appointed on the board in March 2015. She has attended all the board meetings (6 out of 6) held in FY23. She is liable to retire by rotation and her reappointment is in line with statutory requirements.
29-06-2023	Tata Consultancy Services Ltd.	AGM	Management	Appoint K Krithivasan (DIN: 10106739) as Director from 1 June 2023, not liable to retire by rotation	FOR	FOR	K Krithivasan, 58, has been with the company for over three decades and was the Global Head of Banking, Financial Services, and Insurance (BFSI) Business Group. He holds a Bachelor's Degree in Mechanical Engineering from the University of Madras and a Master's Degree in Industrial and Management Engineering from IIT Kanpur. His appointment is in line with statutory requirements. We raise concern that K Krithivasan is not liable to retire by rotation, and that he will get board permanency if he continues in a non-executive capacity following the end of his term as Managing Director & CEO: even so, we recognize that this risk is mitigated by the presence of a 72.3% controlling shareholder, who will weigh in on K Krithivasan's continuing directorship.
29-06-2023	Tata Consultancy Services Ltd.	AGM	Management	Appoint K Krithivasan (DIN: 10106739) as Managing Director and CEO, for five years, from 1 June 2023, and fix his remuneration	FOR	FOR	K Krithivasan, 58, has been with the company for over three decades and was the Global Head of Banking, Financial Services, and Insurance (BFSI) Business Group. His proposed remuneration is estimated in the range of Rs. 274.6 mn – Rs. 291.9 mn which is in line with peers and commensurate with the overall size of the company. Further, he is a professional, whose skills carry market value. Even so, the remuneration structure is open-ended with no disclosures on the amount of commission to be paid, which has been left to the discretion of the board and the NRC. We expect the company to cap the absolute amount of commission payable and also disclose the performance metrics that will determine his variable pay. Further, the company must disclose K Krithivasan's FY23 remuneration. Unlike most IT companies, TCS does not have a stock option scheme.
29-06-2023	Tata Consultancy Services Ltd.	AGM	Management	Approve related party transactions with Tata Sons Private Ltd and/or its subsidiaries, joint ventures and associate companies, Tejas Networks Limited and/or its subsidiaries, Tata Motors Limited, Jaguar Land Rover Limited and/or its subsidiaries and other subsidiaries of the company (other than wholly owned subsidiaries)	FOR	FOR	The transactions to be entered into with holding company, Tata Sons Pvt Ltd (Tata Sons) and/or its subsidiaries will be upto 4.4% of the consolidated turnover and upto 2.2% with joint ventures and associate companies of Tata Sons, upto Rs 150.0 bn with Tejas Networks (a subsidiary of Tata Sons) and upto Rs 50.0 bn with Tata Motors Ltd (an associate of Tata Sons Pvt Ltd), Jaguar Land Rover Ltd (a subsidiary of Tata Motors Ltd) and/or its subsidiaries and upto 2.2% of consolidated turnover with the subsidiaries of the company. The nature of transactions includes availing and rendering of IT services/ITeS/ consulting service(s), reimbursement of expenses, purchase/sale/exchange/transfer/ lease of business asset(s) and/or equipment and unsecured Interest-free mobilization advance for procurement of equipment, on the back of similar unsecured interest-free mobilization advance received from the end-customer. The proposed transactions are operational in nature, in the ordinary course of business and at arm's length price. The notice mentions a contract duration of five years (and twelve years in the case of Tejas Networks) for the transactions. However, the company has clarified that annual approval will be sought for the RPTs. While we support the resolution, the company should have sought separate approvals for each group (Tata Motors and Tata Sons) instead of proposing a single resolution for all.
30-06-2023	POLYCAB INDIA LTD	AGM	Management	Adoption of standalone financial statements for the year ended 31 March 2023	FOR	FOR	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
30-06-2023	POLYCAB INDIA LTD	AGM	Management	Adoption of consolidated financial statements for the year ended 31 March 2023	FOR	FOR	The financial statements are in accordance with generally accepted accounting policies and Indian Accounting Standards (IND-AS).
30-06-2023	POLYCAB INDIA LTD	AGM	Management	Declare final dividend of Rs. 20.0 per equity share (face value of Rs. 10.0) for FY23	FOR	FOR	The total dividend outflow for FY23 is ~Rs. 3.0 bn and the dividend payout ratio is 23.6% of standalone PAT.
30-06-2023	POLYCAB INDIA LTD	AGM	Management	Reappoint Bharat A. Jaisinghani (DIN: 00742995) as Director, liable to retire by rotation	FOR	FOR	His reappointment is in line with statutory requirements.
30-06-2023	POLYCAB INDIA LTD	AGM	Management	Ratify remuneration of Rs. 1,200,000 to R. Nanabhoy & Co. as cost auditors for FY24	FOR	FOR	The total remuneration proposed is reasonable compared to the size and scale of the company's operations.
30-06-2023	POLYCAB INDIA LTD	AGM	Management	Reappoint T. P. Ostwal (DIN: 00821268) as Independent Director for five years from 20 September 2023		FOR	His reappointment is in line with statutory requirements.
30-06-2023	POLYCAB INDIA LTD	AGM	Management	Reappoint R. S. Sharma (DIN: 00013208) as Independent Director for two years from 20 September 2023	FOR	FOR	His reappointment is in line with statutory requirements. We also considered the vote of SES but note that the total board remuneration/net profit of the company is below the peer companies and Nifty Mid Cap Benchmark companies as per the SES report data. Therefore, we recommend a 'For' Vote.
30-06-2023	POLYCAB INDIA LTD	AGM	Management	Appoint Bhaskar Sharma (DIN: 02871367) as Independent Director for three years from 12 May 2023	FOR	FOR	His appointment as an Independent Director is in line with statutory requirements.