

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

(₹ in lakhs)

Note 1

* Term gross implies inclusive of TDS

SBI General Insurance Company Limited
Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES						
FORM NL-2-B-PL (UNAUDITED)						
						(₹ in lakhs)
S.No	Particulars	Schedule	For the quarter ended 30th September 2024	For the period ended 30th September 2024	For the quarter ended 30th September 2023	For the period ended 30th September 2023
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		10,612	17,486	7,831	20,984
	(b) Marine Insurance		(788)	(1,502)	(1,678)	(3,293)
	(c) Miscellaneous Insurance		(444)	(5,733)	(15,957)	(23,440)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,354	6,633	4,062	7,673
	(b) Profit on sale of investments		21,878	43,764	5,120	8,655
	(c) Loss on sale of investments		-2,295	(2,639)	-604	(1,823)
	(d) Amortization of Premium / Discount on Investments		-40	239	-83	-76
3	OTHER INCOME					
	Miscellaneous Income		2	3	15	18
	Profit / (Loss) on Sale of Assets		4	6	21	32
	Recovery of Bad Debts Written Off		20	20	-	-
	TOTAL (A)		32,303	58,277	(1,273)	8,730
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	(503)	(209)
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		63	76	-	-
	(c) Interest on Non Convertible Debenture		1,470	2,923	-	-
	(d) CSR Expenditure		171	289	185	371
	(e) Contribution to Policyholders' A/c		-	-	-	-
	(f) Others		-	-	-	-
	Expenses on Non Convertible Debenture		-	-	-	-
	Investment Write Off		-	-	-	-
	Director's Fees		15	35	17	33
	Others		1	7	5	114
	TOTAL (B)		1,720	3,330	(296)	309
	Profit/(Loss) Before Tax		30,583	54,947	(977)	8,421
	Provision for Taxation					
	(a) Current Tax \ Minimum Alternate Tax		7,443	13,573	(570)	1,999
	(b) Deferred tax (Income) / Expense		237	194	241	(22)
	(c) Short/(Excess) Provision of earlier years		(188)	(188)	458	458
	Profit/(Loss) after tax		23,091	41,368	(1,106)	5,986
	Appropriations					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	(e) Transfer to Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ (loss) brought forward		1,91,910	1,73,633	1,57,441	1,50,349
	Balance carried forward to Balance Sheet		2,15,001	2,15,001	1,56,335	1,56,335
	Basic Earnings per share (Not Annualised)		10.33	18.51	(0.50)	2.75
	Diluted Earnings per share (Not Annualised)		10.33	18.50	(0.50)	2.73

SBI General Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-3-B-BS (AUDITED)

			(₹ in lakhs)
Particulars	Schedule Ref.	As at 30th September 2024	As at 30th September 2023
Sources of Funds			
Share Capital	NL-8-Share Capital Schedule	22,372	22,136
Share Application Money Pending Allotment		-	-
Reserves And Surplus	NL-10-Reserves and Surplus	4,35,345	3,63,001
Fair Value Change Account -Shareholders		56,101	16,890
Fair Value Change Account -Policyholders		-	-
Borrowings	NL-11-Borrowings Schedule	70,000	-
TOTAL		5,83,818	4,02,027
Application of Funds			
Investments - Shareholders	NL-12-Investment Schedule	5,00,321	3,77,488
Investments - Policyholders	NL-12A-Investment Schedule	14,82,962	10,81,691
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	27,711	25,645
Deferred Tax Asset (Net)		1,640	2,188
Current Assets			
Cash and Bank Balances	NL-15-Cash and bank balance	8,220	27,713
Advances and Other Assets	NL-16-Advances and Other	2,37,940	1,98,929
Sub-Total (A)		2,46,160	2,26,642
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17-Current Liabilities	11,38,832	8,59,175
Provisions	NL-18-Provisions Schedule	5,36,144	4,52,452
Sub-Total (B)		16,74,976	13,11,627
Net Current Assets (C) = (A - B)		(14,28,816)	(10,84,985)
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		5,83,818	4,02,027
Contingent Liabilities		20,961	21,676

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES**CONTINGENT LIABILITIES (Unaudited)**

				(₹ in lakhs)
S.No		Schedule	As at 30th September 2024	As at 30th September 2023
1	Partly paid-up investments		-	82
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 in respect of Income Tax/Service Tax/GST		15,660	16,293
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - Expenses not recognised to the extent disputed		5,301	5,301
TOTAL			20,961	21,676

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PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE (UNAUDITED)

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PERIODIC DISCLOSURES										
FORM NL-5 - CLAIMS SCHEDULE (UNAUDITED)										
(₹ in lakhs)										
Fire			Marine		Miscellaneous*				Total	
Particulars	Cargo		Others							
	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023
Claims Paid (Direct)	29,362	17,372	3,128	2,471	-	-	3,08,233	3,28,284	3,40,723	3,48,127
Add : Re-insurance accepted to direct claims	0	0	44	64	-	-	5,519	0	5,563	64
Less : Re-insurance Ceded to claims paid	19,068	9,642	149	131	-	-	99,169	1,48,004	1,18,386	1,57,778
Net Claim Paid	10,294	7,730	3,023	2,404	-	-	2,14,583	1,80,280	2,27,900	1,90,414
Add : Claims Outstanding at the end of the year	49,389	36,817	12,990	10,994	-	-	7,58,895	5,73,374	8,21,273	6,21,185
Less : Claims Outstanding at the beginning of the year	45,870	30,392	12,354	7,752	-	-	6,23,630	4,94,957	6,81,854	5,33,102
Total Claims Incurred	13,813	14,155	3,659	5,646	-	-	3,49,847	2,58,696	3,67,319	2,78,497
Claims Paid (Direct)										
-In India	29,362	17,372	3,128	2,471	-	-	3,08,233	3,28,284	3,40,723	3,48,127
-Outside India	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	18,876	12,784	8,680	6,418	-	-	5,11,323	3,18,831	5,38,880	3,38,033
Estimates of IBNR and IBNER at the beginning of the period (net)	14,660	12,369	8,076	4,488	-	-	4,14,560	3,01,202	4,37,295	3,18,059

	Miscellaneous													
	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation	
Particulars	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023
Claims Paid (Direct)	63,139	35,064	64,595	44,777	1,27,734	79,842	211	103	1,808	434	858	882	-	-
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	0	0	0	0	-	-
Less : Re-insurance Ceded to claims paid	12,343	9,787	50,212	30,940	62,555	40,727	92	51	1,334	385	495	426	-	-
Net Claim Paid	50,796	25,277	14,383	13,838	65,179	39,115	119	53	474	49	363	455	-	-
Add : Claims Outstanding at the end of the year	39,405	23,061	4,18,216	3,16,547	4,57,621	3,39,608	1,038	483	4,335	3,767	4,038	2,832	1	0
Less : Claims Outstanding at the beginning of the year	28,945	23,211	3,52,499	2,95,266	3,81,443	3,18,477	726	374	3,638	2,727	3,450	1,486	1	0
Total Claims Incurred	61,257	25,128	80,100	35,119	1,41,357	60,246	431	162	1,171	1,089	951	1,801	0	(0)
Claims Paid (Direct)														
-In India	63,139	35,064	64,595	44,777	1,27,734	79,842	211	103	1,808	434	858	882	-	-
-Outside India	-	-												
Estimates of IBNR and IBNER at the end of the period (net)	17,487	12,052	2,49,648	1,85,046	2,67,134	1,97,098	756	371	3,125	2,894	1,964	1,423	1	36,849
Estimates of IBNR and IBNER at the beginning of the period (net)	14,818	11,928	2,10,063	1,81,689	2,24,880	1,93,618	548	319	2,902	2,176	1,553	840	1	38,234

	Miscellaneous													
	Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023
Claims Paid (Direct)	12,533	25,727	1,22,629	95,129	22	6	1,35,184	1,20,863	40,055	1,25,008	2,384	1,153	3,08,233	3,28,284
Add : Re-insurance accepted to direct claims	-	-	5,519	-	-	-	5,519	-	-	-	-	-	5,519	0
Less : Re-insurance Ceded to claims paid	2,006	5,950	6,253	4,569	1	0	8,259	10,519	26,109	95,900	324	(3)	99,169	1,48,004
Net Claim Paid	10,527	19,777	1,21,895	90,560	22	6	1,32,444	1,10,344	13,946	29,108	2,060	1,156	2,14,583	1,80,280
Add : Claims Outstanding at the end of the year	83,353	63,488	67,604	63,272	211	161	1,51,169	1,26,921	1,30,228	92,116	10,465	7,647	7,58,895	5,73,374
Less : Claims Outstanding at the beginning of the year	70,718	59,160	62,818	34,935	189	129	1,33,726	94,224	93,982	71,337	6,664	6,332	6,23,630	4,94,957
Total Claims Incurred	23,162	24,106	1,26,681	1,18,897	44	38	1,49,886	1,43,041	50,192	49,887	5,861	2,471	3,49,848	2,58,696
Claims Paid (Direct)														
-In India	12,533	25,727	1,22,629	95,129	22	6	1,35,184	1,20,863	40,055	1,25,008	2,384	1,153	3,08,233	3,28,284
-Outside India														
Estimates of IBNR and IBNER at the end of the period (net)	59,593	36,849	44,734	37,278	104	136	1,04,431	74,263	1,26,588	136	7,323	5,797	5,11,323	3,18,831
Estimates of IBNR and IBNER at the beginning of the period (net)	46,907	38,234	42,512	22,994	156	118	89,575	61,346	89,795	118	5,305	4,552	4,14,560	3,01,202

SCHEDULE-2-CLAIMS SCHEDULE (Unaudited)										
Registration No.:144 dated 15th December 2009										
(₹ in lakhs)										
Fire			Marine		Miscellaneous*				Total	
			Cargo		Others					
Particulars	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023
Claims Paid (Direct)	15,493	11,777	1,848	1,301	-	-	1,23,231	2,05,648	1,40,572	2,18,726
Add : Re-insurance accepted to direct claims	-	-	20	48	-	-	-	-	20	48
Less : Re-insurance Ceded to claims paid	9,618	6,370	97	59	-	-	19,749	96,238	29,464	1,02,667
Net Claim Paid	5,875	5,407	1,771	1,290	-	-	1,03,482	1,09,410	1,11,128	1,16,107
Add : Claims Outstanding at the end of the year	49,389	36,817	12,990	10,994	-	-	7,58,894	5,73,374	8,21,273	6,21,185
Less : Claims Outstanding at the beginning of the year	46,920	36,179	12,527	9,103	-	-	6,73,764	5,32,838	7,33,211	5,78,120
Total Claims Incurred	8,344	6,045	2,234	3,181	-	-	1,88,612	1,49,946	1,99,190	1,59,172
Claims Paid (Direct)										
-In India	15,493	11,777	1,848	1,301	-	-	1,23,231	2,05,648	1,40,572	2,18,726
-Outside India	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	18,876	12,784	8,680	6,418	-	-	5,11,323	3,18,831	5,38,879	3,38,033
Estimates of IBNR and IBNER at the beginning of the period (net)	14,660	12,369	8,076	4,488	-	-	4,43,685	3,10,936	4,66,421	3,27,793

	Miscellaneous													
	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation	
Particulars	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023
Claims Paid (Direct)	34,545	16,694	8,524	8,344	43,069	25,038	106	82	737	393	412	693	-	-
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	6,009	4,191	1,612	1,826	7,621	6,017	47	36	388	351	224	356	-	-
Net Claim Paid	28,536	12,503	6,912	6,518	35,448	19,021	59	46	349	42	188	337	-	-
Add : Claims Outstanding at the end of the year	39,405	23,061	4,18,216	3,16,547	4,57,621	3,39,608	1,038	483	4,335	3,767	4,038	2,832	1	-
Less : Claims Outstanding at the beginning of the year	36,767	23,138	3,83,845	3,05,812	4,20,612	3,28,950	848	433	3,941	3,313	3,540	2,268	1	-
Total Claims Incurred	31,174	12,426	41,283	17,253	72,457	29,679	249	96	743	496	686	901	-	-
Claims Paid (Direct)														
-In India	34,545	16,694	8,524	8,344	43,069	25,038	106	82	737	393	412	693	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	17,487	12,052	2,49,648	1,85,046	2,67,135	1,97,098	756	371	3,125	2,894	1,964	1,423	1	36,849
Estimates of IBNR and IBNER at the beginning of the period (net)	15,572	12,109	2,33,654	1,85,422	2,49,226	1,97,531	604	307	3,287	2,571	1,634	1,123	1	37,304

	Miscellaneous													
	Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023
Claims Paid (Direct)	4,772	18,075	62,599	52,108	5	2	67,376	70,185	10,195	1,08,627	1,336	628	1,23,231	2,05,648
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	784	4,089	3,825	1,892	-	-	4,609	5,981	6,719	83,490	141	7	19,749	96,238
Net Claim Paid	3,988	13,986	58,774	50,216	5	2	62,767	64,204	3,476	25,137	1,195	621	1,03,482	1,09,410
Add : Claims Outstanding at the end of the year	83,353	63,488	67,604	63,272	211	161	1,51,168	1,26,921	1,30,228	92,116	10,465	7,647	7,58,894	5,73,374
Less : Claims Outstanding at the beginning of the year	77,642	64,982	66,795	48,401	300	142	1,44,737	1,13,525	90,938	77,100	9,147	7,249	6,73,764	5,32,838
Total Claims Incurred	9,699	12,492	59,583	65,087	(84)	21	69,198	77,600	42,766	40,153	2,513	1,019	1,88,612	1,49,946
-In India														
-Outside India	4,772	18,075	62,599	52,108	5	2	67,376	70,185	10,195	1,08,627	1,336	628	1,23,231	2,05,648
Estimates of IBNR and IBNER at the end of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	59,593	36,849	44,734	37,278	104	136	1,04,431	74,263	1,26,588	136	7,323	5,797	5,11,323	3,18,831
Estimates of IBNR and IBNER at the beginning of the period (net)	49,520	37,304	44,743	29,246	91	126	94,354	66,676	87,198	126	7,381	5,298	4,43,685	3,10,936

PERIODIC DISCLOSURES											
FORM NL-G-COMMISSION SCHEDULE (UNAUDITED)											
	Fire		Marine		Others		Miscellaneous*		Total		
Particulars	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2023
Gross Commission	10,915	11,702	917	755	-	-	82,739	51,240	94,571	63,697	
Add: Commission on Re-insurance Accepted	122	129	45	24	-	-	23	250	59	484	
Less: Commission on Re-insurance Ceded	20,530	25,516	44	34	-	-	41,760	13,500	62,334	39,051	
Net Commission	(9,493)	(13,685)	918	745	-	-	41,402	37,989	32,827	25,050	
Channel wise break-up of Commission (Gross)											
Individual Agents	704	676	108	104	-	-	4,417	3,184	5,229	3,864	
Corporate Agents-Banks/FII/HFC	4,723	5,394	3	2	-	-	14,895	16,578	19,621	21,974	
Corporate Agents-Others	1	2	(0)	-	-	-	1,133	932	1,134	934	
Insurance Brokers	5,483	5,626	806	647	-	-	55,411	26,904	61,700	33,177	
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	
MISP (Direct)	-	-	-	-	-	-	28	0	28	0	
Web Aggregators	(0)	0	-	(0)	-	-	(0)	(12)	(12)	(12)	
Insurance Marketing Firm	4	4	1	2	-	-	220	64	225	70	
Common Service Centers	0	-	-	-	-	-	229	682	229	682	
Micro Agents	-	-	-	-	-	-	(0)	0	(0)	0	
Point of Sales (Direct)	0	0	(0)	-	-	-	6,405	2,908	6,405	2,908	
Others	-	-	-	-	-	-	-	-	-	-	
Total	10,915	11,702	917	755	-	-	82,738	51,240	94,571	63,697	
Commission (Excluding Reinsurance)											
Business written :											
In India	10,915	11,702	917	755	-	-	82,739	51,240	94,571	63,697	
Outside India	-	-	-	-	-	-	-	-	-	-	

	Miscellaneous*													
	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation	
Particulars	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023
Gross Commission	33,099	17,518	26,298	10,483	59,397	28,001	92	67	758	711	964	696	0	(1)
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	16	16	7	5	-	-
Less: Commission on Re-insurance Ceded	4,042	2,230	4,967	2,905	9,009	4,235	33	48	757	1,323	1,614	1,033	0	-
Net Commission	29,057	15,288	21,331	8,478	50,388	23,766	59	20	38	(596)	(643)	(331)	0	(1)
Channel wise break-up of Commission (Gross)														
Individual Agents	658	499	2,069	1,142	2,727	1,641	49	34	25	16	99	60	-	-
Corporate Agents-Banks/FII/HFC	440	476	197	419	637	696	6	4	6	3	12	6	-	-
Corporate Agents-Others	36	5	143	17	179	21	0	0	0	-	(0)	0	-	-
Insurance Brokers	30,853	15,063	18,306	6,162	49,159	22,125	37	27	729	693	853	630	0	(1)
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	7	0	21	0	28	0	-	21	-	-	-	-	-	-
Web Aggregators	(0)	(9)	0	(2)	0	(12)	-	0	-	(0)	-	-	-	-
Insurance Marketing Firm	24	8	181	50	205	58	0	0	(0)	0	0	0	-	-
Common Service Centers	90	93	125	566	215	659	-	-	0	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	991	484	5,256	2,130	6,247	2,614	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	33,099	17,518	26,298	10,483	59,397	28,001	92	67	758	711	964	696	0	(1)
Commission (Excluding Reinsurance)														
Business written :														
In India	33,099	17,518	26,298	10,483	59,397	28,001	92	67	758	711	964	696	0	(1)
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Miscellaneous*													
	Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023
Gross Commission	6,233	6,624	13,763	13,662	12	0	20,007	20,286	72	35	1,449	1,443	82,739	51,240
Add: Commission on Re-insurance Accepted	-	0	398	229	-	-	398	229	-	-	-	-	423	250
Less: Commission on Re-insurance Ceded	12,693	117	12,362	1,061	0	0	24,875	1,176	4,061	4,905	1,421	779	41,700	13,500
Net Commission	(6,359)	6,507	1,879	12,830	11	0	(4,470)	19,337	(3,990)	(4,870)	19	664	41,402	37,989
Individual Agents														
Individual Agents	17	16	1,454	1,382	1	0	1,472	1,399	-	-	46	34	4,417	3,184
Corporate Agents-Banks/FII/HFC	6,098	6,538	7,405	8,440	0	0	13,563	14,978	-	-	673	690	14,895	16,578
Corporate Agents-Others	25	15	928	694	-	-	953	909	-	-	1	2	1,133	932
Insurance Brokers	89	44	3,733	2,634	10	0	3,832	2,679	72	35	729	716	55,411	26,904
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	28	0
Web Aggregators	(0)	0	-	(0)	-	-	0	(0)	-	-	-	0	(0)	(12)
Insurance Marketing Firm	(0)	0	15	6	-	-	15	6	-	-	0	0	220	64
Common Service Centers	3	5	12	18	-	-	14	23	-	-	-	-	229	682
Micro Agents	(0)	-	(0)	0	-	-	(0)	0	-	-	-	-	(0)	0
Point of Sales (Direct)	3	5	155	288	0	0	157	294	-	(0)	0	6,405	2,908	
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	6,233	6,624	13,763	13,662	12	1	20,007	20,286	72	35	1,449	1,443	82,739	51,240
Commission (Excluding Reinsurance)														
Business written :														
In India	6,233	6,624	13,763	13,662	12	0	20,007	20,286	72	35	1,449	1,443	82,739	51,240
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SBI General Insurance Company Limited (₹ in lakhs)										
	Fire		Marine		Miscellaneous*		Total			
Particulars	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023
Gross Commission	4,429	5,295	396	319	-	-	45,359	29,961	50,184	35,575
Add: Re-insurance Accepted	71	76	21	9	-	-	21	236	113	321
Less: Commission on Re-insurance Ceded	11,619	7,625	19	14	-	-	25,122	8,765	36,760	16,404
Net Commission	(7,119)	(2,254)	398	314	-	-	20,258	21,432	13,537	19,492
Channel wise break-up of Commission (Gross)										
Individual Agents	256	319	44	60	-	-	2,244	1,708	2,544	2,087
Corporate Agents-Banks/FII/HFC	2,595	3,032	1	1	-	-	8,868	9,852	11,464	12,885
Corporate Agents-Others	-	1	-	-	-	-	671	863	671	864
Insurance Brokers	1,578	1,942	351	257	-	-	29,666	15,265	31,595	17,464
Direct Business - Online	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	28	-	28	-
Web Aggregators	-	-	-	-	-	-	-	(12)	-	(12)
Insurance Marketing Firm	-	1	-	1	-	-	117	55	117	57
Common Service Centers	-	-	-	-	-	-	146	409	146	409
Micro Agents	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	3,619	1,821	3,619	1,821
Others	-	-	-	-	-	-	-	-	-	-
Total	4,429	5,295	396	319	-	-	45,359	29,961	50,184	35,575

	Miscellaneous*													
	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation	
Particulars	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023
Gross Commission	16,563	11,493	15,452	6,567	32,015	18,060	50	40	405	279	558	310	1	(1)
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	17	5	4	2	-	-
Less: Commission on Re-insurance Ceded	1,497	1,324	2,206	1,098	3,703	2,422	18	27	502	380	963	474	-	-
Net Commission	15,066	10,169	13,246	5,469	28,312	15,638	32	13	(80)	(96)	(401)	(162)	1	(1)
Break-up of Commission (Gross)														
Individual Agents	329	309	1,082	765	1,411	1,074	26	23	11	9	61	35	-	-
Corporate Agents-Banks/FII/HFC	240	274	116	172	356	446	4	3	1	2	8	3	-	-
Corporate Agents-Others	25	4	99	9	124	13	-	-	-	-	-	-	-	-
Insurance Brokers	15,352	10,546	10,945	3,844	26,297	14,390	20	14	393	268	489	272	1	(1)
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	7	-	21	-	28	-	-	-	-	-	-	-	-	-
Web Aggregators	-	(10)	-	(2)	-	(12)	-	-	-	-	-	-	-	-
Insurance Marketing Firm	13	7	100	45	113	52	-	-	-	-	-	-	-	-
Common Service Centers	54	51	81	348	135	399	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	543	312	3,008	1,386	3,551	1,698	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	16,563	11,493	15,452	6,567	32,015	18,060	50	40	405	279	558	310	1	(1)

	Miscellaneous*													
	Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023
Gross Commission	3,554	4,029	7,918	6,293	5	-	11,477	10,322	-	(22)	853	973	45,359	29,961
Add: Re-insurance Accepted	-	-	-	229	-	-	-	229	-	-	-	-	21	236
Less: Commission on Re-insurance Ceded	7,309	52	7,705	560	-	-	15,014	612	3,723	4,289	1,199	561	25,122	8,765
Net Commission	(3,755)	3,977	213	5,962	5	-	(3,537)	9,939	(3,723)	(4,311)	(346)	412	20,259	21,432
Break-up of Commission (Gross)														
Individual Agents	7	8	708	546	-	-	715	554	-	-	20	13	2,244	1,708
Corporate Agents-Banks/FII/HFC	3,498	3,986	4,666	5,021	-	-	8,164	9,007	-	-	335	391	8,868	9,852
Corporate Agents-Others	20	15	526	834	-	-	546	849	-	-	1	1	671	863
Insurance Brokers	26	14	1,938	(238)	5	-	1,969	(224)	-	(22)	497	568	29,666	15,265
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	28	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	(12)
Insurance Marketing Firm	-	-	4	3	-	-	4	3	-	-	-	-	117	55
Common Service Centers	2	3	9	7	-	-	11	10	-	-	-	-	146	409
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	1	3	67	120	-	-	68	123	-	-	-	-	3,619	1,821
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	3,554	4,029	7,918	6,293	5	-	11,477	10,322	-	(22)	853	973	45,359	29,961

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES											
FORM NL-7-OPERATING EXPENSES SCHEDULE (UNAUDITED)											
		Fire		Marine		Miscellaneous*				Total	
		Cargo		Others							
S.No	Particulars	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023	For the period ended 30th September 2024	For the period ended 30th September 2023
1	Employees' remuneration & welfare benefits	2,552	1,820	297	219	-	-	29,563	22,971	32,412	25,011
2	Travel, conveyance and vehicle running expenses	146	131	19	18	-	-	1,907	2,004	2,072	2,154
3	Training expenses	17	16	2	2	-	-	193	233	212	251
4	Rents, rates & taxes	145	110	18	16	-	-	1,672	1,419	1,836	1,544
5	Repairs	89	92	11	13	-	-	1,027	1,261	1,127	1,366
6	Printing & stationery	49	77	5	9	-	-	984	1,278	1,038	1,365
7	Communication	92	121	11	17	-	-	1,083	1,574	1,186	1,712
8	Legal & professional charges	299	216	37	30	-	-	4,786	3,276	5,122	3,521
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	5	5	1	1	-	-	62	63	69	68
	(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	1	1	0	0	-	-	16	7	18	8
	(d) out of pocket expenses	0	-	0	-	-	-	0	-	0	-
10	Advertisement and publicity	53	23	7	3	-	-	619	296	678	322
11	Interest & Bank Charges	133	70	17	10	-	-	1,532	899	1,682	979
12	Royalty	100	77	13	11	-	-	1,147	995	1,259	1,083
13	Depreciation	363	282	46	40	-	-	4,174	3,634	4,582	3,955
14	Others	-	-	-	-	-	-	-	-	-	-
	Electricity	50	38	6	5	-	-	574	494	630	537
	Exchange (Gain) / Loss	(0)	0	(0)	0	-	-	(0)	0	(0)	1
	Information Technology	552	412	69	58	-	-	6,423	5,407	7,044	5,877
	Insurance premium	3	3	0	0	-	-	31	40	34	44
	Coinurance administration charges	195	217	19	12	-	-	176	181	390	410
	Other Miscellaneous Expenses	228	43	29	5	-	-	2,885	525	3,141	573
	GST Expenses	87	96	11	13	-	-	1,236	1,355	1,335	1,465
	Crop & Weather Related Expenses	-	-	-	-	-	-	2,185	2,033	2,185	2,033
TOTAL		5,159	3,849	618	484	-	-	62,274	49,946	68,051	54,279

(₹ in lakhs)

Miscellaneous															
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation	
S.No	Particulars	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023
1	Employees' remuneration & welfare benefits	4,548	3,038	6,026	3,146	10,574	6,183	26	11	131	118	131	78	0	-
2	Travel, conveyance and vehicle running expenses	290	266	379	259	669	525	2	1	8	10	8	6	0	-
3	Training expenses	33	32	42	33	75	65	0	0	1	1	1	1	0	-
4	Rents, rates & taxes	286	204	366	204	652	408	2	1	9	7	8	5	0	-
5	Repairs	175	173	225	175	400	348	1	1	5	6	5	4	0	-
6	Printing & stationery	92	129	103	124	195	253	0	1	2	4	2	3	0	-
7	Communication	187	234	231	224	418	458	1	1	5	8	5	6	0	-
8	Legal & professional charges	846	492	718	388	1,564	879	3	2	17	16	15	9	0	-
9	Auditors' fees, expenses etc														
	(a) as auditor	11	9	14	9	24	18	0	0	0	0	0	0	0	-
	(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	3	1	3	1	6	2	0	0	0	0	0	0	0	-
	(d) out of pocket expenses	0	-	0	-	0	-	0	-	0	-	0	-	0	-
10	Advertisement and publicity	104	42	132	42	236	84	1	0	3	1	3	1	0	-
11	Interest & Bank Charges	262	129	336	129	597	259	2	1	8	5	7	3	0	-
12	Royalty	196	143	251	143	447	286	1	1	6	5	5	4	0	-
13	Depreciation	713	523	914	523	1,627	1,046	4	2	22	18	19	13	0	-
14	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Electricity	98	73	126	71	224	144	1	0	3	2	3	2	0	-
	Exchange (Gain) / Loss	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	-
	Information Technology	1,085	757	1,392	766	2,477	1,522	6	3	33	27	29	19	0	-
	Insurance premium	5	6	7	6	12	12	0	0	0	0	0	0	0	-
	Coinurance administration charges	(0)	(1)	(0)	(6)	(0)	(7)	0	0	12	10	32	30	0	-
	Other Miscellaneous Expenses	454	72	575	71	1,029	143	3	0	14	2	12	2	0	-
	GST Expenses	171	178	218	177	389	355	1	1	5	6	5	4	0	-
	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		9,558	6,500	12,058	6,486	21,616	12,986	54	25	284	247	289	192	0	-

(₹ in lakhs)

Miscellaneous															
		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023	For the Period ended 30th June 2024	For the Period ended 30th June 2023
1	Employees' remuneration & welfare benefits	2,248	2,863	10,309	8,985	5	4	12,562	11,851	5,256	4,133	883	597	29,563	22,971
2	Travel, conveyance and vehicle running expenses														
		140	240	636	726	0	0	777	967	358	400	86	95	1,907	2,004
3	Training expenses	16	30	61	88	0	0	77	119	36	41	3	6	193	233
4	Rents, rates & taxes	142	206	521	488	0	0	664	695	310	278	29	24	1,672	1,419
5	Repairs	87	174	320	416	0	0	407	590	190	292	18	20	1,027	1,261
6	Printing & stationery	238	312	449	520	0	0	687	832	87	169	11	16	984	1,278
7	Communication	89	225	347	543	0	0	437	769	197	305	20	27	1,083	1,574
8	Legal & professional charges	305	393	1,121	951	1	0	1,427	1,345	1,394	795	366	229	4,786	3,276
9	Auditors' fees, expenses etc														
	(a) as auditor	5	9	19	22	0	0	25	31	12	12	1	1	62	63
	(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	1	1	5	3	0	0	6	4	3	1	1	0	16	7
	(d) out of pocket expenses	0	-	0	-	0	-	0	-	0	-	0	-	0	-
10	Advertisement and publicity	51	42	192	103	0	0	243	146	112	58	21	5	619	296
11	Interest & Bank Charges	130	131	478	310	0	0	608	441	284	176	27	15	1,532	899
12	Royalty	97	145	358	342	0	0	455	487	212	195	20	17	1,147	995
13	Depreciation	354	529	1,302	1,251	1	1	1,656	1,780	773	713	73	61	4,174	3,634
14	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Electricity	49	72	179	169	0	0	228	241	106	96	10	8	574	494
	Exchange (Gain) / Loss	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0
	Information Technology	539	774	2,031	1,895	1	1	2,571	2,670	1,196	1,076	110	89	6,423	5,407
	Insurance premium	3	6	10	14	0	0	12	20	6	8	1	1	31	40
	Coinurance administration charges	2	1	122	140	-	0	124	142	-	-	8	6	176	181
	Other Miscellaneous Expenses	222	71	988	183	0	0	1,210	254	543	103	74	20	2,885	525
	GST Expenses	84	179	331	434	0	0	416	614	402	352	19	23	1,236	1,355
	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	2,185	2,033	-	-	2,185	2,033
TOTAL		4,803	6,405	19,779	17,583	10	8	24,592	23,996	13,660	11,237	1,778	1,263	62,274	49,946

SCHEDULE-4-OPERATING EXPENSES SCHEDULE (Unaudited)

(₹ in lakhs)

		Fire		Marine		Others		Miscellaneous*		Total	
				Cargo							
S.No	Particulars	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023
1	Employees’ remuneration & welfare benefits	1,167	711	88	73	-	-	15,298	12,851	16,553	13,635
2	Travel, conveyance and vehicle running expenses	68	51	5	6	-	-	987	1,153	1,060	1,210
3	Training expenses	5	8	-	1	-	-	68	146	73	155
4	Rents, rates & taxes	68	38	5	5	-	-	872	774	945	817
5	Repairs	41	23	3	2	-	-	532	635	576	660
6	Printing & stationery	21	35	1	3	-	-	518	748	540	786
7	Communication	27	34	-	4	-	-	404	791	431	829
8	Legal & professional charges	132	75	10	9	-	-	2,498	1,866	2,640	1,950
9	Auditors' fees, expenses etc	-	-	-	-	-	-				
	(a) as auditor	2	2	1	1	-	-	31	36	34	39
	(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	1	1	-	-	-	-	13	3	14	4
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	34	(10)	4	(2)	-	-	409	(4)	447	(16)
11	Interest & Bank Charges	63	27	5	3	-	-	810	512	878	542
12	Royalty	45	24	4	3	-	-	582	517	631	544
13	Depreciation	172	93	14	11	-	-	2,202	1,939	2,388	2,043
14	Others										
	Electricity	25	19	2	2	-	-	317	335	344	356
	Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-
	Information Technology	250	195	19	27	-	-	3,253	3,441	3,522	3,663
	Insurance premium	2	1	-	-	-	-	19	24	21	25
	Coinsurance administration charges	39	103	9	7	-	-	55	47	103	157
	Other Miscellaneous Expenses	112	40	10	5	-	-	1,597	512	1,719	557
	GST Expenses	57	73	6	10	-	-	813	1,053	876	1,136
	Crop & Weather Related Expenses	-	-	-	-	-	-	1,957	1,880	1,957	1,880
TOTAL		2,331	1,543	186	170	-	-	33,235	29,259	35,752	30,972

SCHEDULE-4-OPERATING EXPENSES (Unaudited)

(₹ in lakhs)

Miscellaneous															
Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation			
S.No	Particulars	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023
1	Employees' remuneration & welfare benefits	1,990	1,765	2,692	1,604	4,682	3,369	12	5	44	20	49	28	-	-
2	Travel, conveyance and vehicle running expenses	119	148	173	139	292	287	1	-	2	3	3	2	-	-
3	Training expenses	7	20	11	21	18	41	-	-	-	-	-	1	-	-
4	Rents, rates & taxes	119	107	166	101	285	208	1	1	3	1	3	1	-	-
5	Repairs	72	78	102	73	174	151	-	1	2	-	2	-	-	-
6	Printing & stationery	33	77	39	71	72	148	-	1	-	1	-	1	-	-
7	Communication	44	114	64	99	108	213	-	-	-	1	1	2	-	-
8	Legal & professional charges	352	260	310	192	662	452	1	1	6	3	5	2	-	-
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	5	5	6	5	11	10	-	-	-	-	-	-	-	-
	(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	2	1	2	-	4	1	-	-	-	-	-	-	-	-
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	63	(2)	83	(5)	146	(7)	1	-	2	(2)	2	(1)	-	-
11	Interest & Bank Charges	111	71	155	67	266	138	1	1	3	1	3	1	-	-
12	Royalty	78	71	110	66	188	137	-	1	2	1	2	1	-	-
13	Depreciation	301	267	422	251	723	518	2	1	8	3	7	3	-	-
14	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Electricity	44	48	62	46	106	94	1	-	1	1	1	1	-	-
	Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Information Technology	434	465	613	454	1,047	919	3	2	11	9	10	8	-	-
	Insurance premium	2	3	4	3	6	6	-	-	-	-	-	-	-	-
	Coinsurance administration charges	-	(1)	-	(3)	-	(4)	-	-	8	6	14	8	-	-
	Other Miscellaneous Expenses	201	67	277	67	478	134	2	-	6	2	5	2	-	-
	GST Expenses	107	146	142	144	249	290	1	1	3	4	3	3	-	-
	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		4,084	3,710	5,433	3,395	9,517	7,105	26	15	101	54	110	63	-	-

SCHEDULE-4-OPERATING EXPENSES (Unaudited)

(₹ in lakhs)

Miscellaneous															
		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023	For the quarter ended 30th September 2024	For the quarter ended 30th September 2023
1	Employees’ remuneration & welfare benefits	1,094	1,503	4,689	3,866	2	1	5,785	5,370	4,343	3,729	383	330	15,298	12,851
2	Travel, conveyance and vehicle running expenses	69	127	283	324	-	-	352	451	294	359	43	51	987	1,153
3	Training expenses	5	18	15	44	-	-	20	62	30	38	-	4	68	146
4	Rents, rates & taxes	71	105	229	185	-	-	300	290	270	260	10	13	872	774
5	Repairs	43	75	140	124	-	-	183	199	165	280	6	4	532	635
6	Printing & stationery	129	190	239	269	-	-	368	459	74	159	4	(21)	518	748
7	Communication	30	103	99	175	-	-	129	278	162	284	4	13	404	791
8	Legal & professional charges	145	190	495	387	1	-	641	577	992	670	191	161	2,498	1,866
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	5	8	9	-	-	10	14	10	11	-	1	31	36
	(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	1	-	4	1	-	-	5	1	3	1	1	-	13	3
	(d) out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	33	(4)	117	(37)	-	-	150	(41)	102	50	6	(3)	409	(4)
11	Interest & Bank Charges	65	70	214	127	-	-	279	197	248	166	10	8	810	512
12	Royalty	47	70	152	116	-	-	199	186	184	182	7	9	582	517
13	Depreciation	178	263	582	451	-	1	760	715	675	668	27	31	2,202	1,939
14	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Electricity	26	47	85	95	-	-	111	142	93	92	4	5	317	335
	Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Information Technology	261	469	848	962	-	1	1,109	1,432	1,036	1,016	37	55	3,253	3,441
	Insurance premium	2	3	5	6	-	-	7	9	5	8	1	1	19	24
	Coinsurance administration charges	1	1	28	30	-	-	29	31	-	-	4	6	55	47
	Other Miscellaneous Expenses	116	67	502	166	-	-	618	233	458	100	30	41	1,597	512
	GST Expenses	57	146	203	329	-	-	260	475	286	262	11	18	813	1,053
	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	1,957	1,880	-	-	1,957	1,880
TOTAL		2,375	3,448	8,937	7,629	3	3	11,315	11,080	11,387	10,215	779	727	33,235	29,259

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE (UNAUDITED)

(₹ in lakhs)

S.No	Particulars	As at 30th September 2024	As at 30th September 2023
1	Authorised Capital	2,00,000	2,00,000
	Equity Shares of Rs. 10 each		
2	Issued Capital	22,372	22,136
	Equity Shares of Rs. 10 each		
3	Subscribed Capital	22,372	22,136
	Equity Shares of Rs. 10 each		
4	Called-up Capital	22,372	22,136
	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		22,372	22,136

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

Shareholder	As at 30th September 2024		As at 30th September 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian: State Bank of India	15,43,70,248	69.00%	15,43,70,248	69.74%
Indian: Napean Opportunities LLP	3,53,06,681	15.78%	3,53,06,681	15.95%
Investors				
Indian: PI Opportunities Fund-I	51,78,081	2.31%	51,78,081	2.34%
Foreign: Other shareholder	2,56,01,317	11.44%	2,56,01,317	11.57%
Others				
Indian	32,67,314	1.46%	9,03,220	0.41%
Foreign	-	0.00%	-	0.00%
TOTAL	22,37,23,641	100.00%	22,13,59,547	100.00%

DETAILS OF EQUITY HOLDING OF INSURERS**PART A:****PARTICULARS OF THE SHAREHOLDING PATTERN OF SBI GENERAL INSURANCE COMPANY LIMITED
AS AT QUARTER ENDED 30TH SEPTEMBER 2024**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = $\frac{(VI)}{(III/III)*100}$	Number of shares (VIII)	As a percentage of Total Shares held (IX) = $\frac{(VIII/III)*100}{(III/III)*100}$
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF	5	50	0	0	0	0	0	0.0000
ii)	Bodies Corporate:								
	(i) State Bank of India	1	154370198	69.00	15437.02	0	0	0	0
	(ii) Napean Opportunities LLP	1	35306681	15.78	3530.67	0	0	34501550	15.42
iii)	Financial Institutions/ Banks	-	0	0	0	0	0	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	0	0	0	0
vi)	Any other (Please specify)	-	0	0	0	0	0	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
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	0	0	0	0	0	0	0
ii)	Foreign Portfolio Investors	-	0	0	0	0	0	0	0
iii)	Financial Institutions/Banks	-	0	0	0	0	0	0	0
iv)	Insurance Companies	-	0	0	0	0	0	0	0
v)	FII belonging to Foreign promoter	-	0	0	0	0	0	0	0
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	0	0	0	0	0	0	0
vii)	Provident Fund/Pension Fund	-	0	0	0	0	0	0	0
viii)	Alternative Investment Fund								
	i) PI Opportunities Fund - I	1	5178081	2.31	517.81	0	0	5060000	2.26
	ii) 360 One Special Opportunities Fund - Series 10*	1	268071	0.12	26.81	0	0	0	0
	iii) 360 One Large Value Fund - Series 2*	1	39930	0.02	3.99	0	0	0	0
	iv) 360 One Large Value Fund - Series 4*	1	58894	0.03	5.99	0	0	0	0
	v) 360 One Large Value Fund - Series 11*	1	58894	0.03	5.99	0	0	0	0
	vi) 360 One Large Value Fund - Series 12*	1	79859	0.04	7.99	0	0	0	0
	vii) 360 One Special Opportunities Fund - Series 9*	1	2236025	1.00	223.60	0	0	0	0
	viii) Avendus Future Leaders Fund I**	1	367347	0.16	36.73	0	0	0	0
	ix) Avendus Future Leaders Fund II**	1	459457	0.21	45.95	0	0	0	0
	Any other (Please specify)	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)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	76	652677	0.29	65.27	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs	23	968556	0.43	96.86	0	0	0	0
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts	1	40000	0.02	4.00	0	0	0	0
	- Non Resident Indian	3	30773	0.01	3.08	0	0	0	0
	- Clearing Members	-	0	0	0	0	0	0	0
	- Non Resident Indian Non Repatriable	5	48000	0.02	4.80	0	0	0	0
	- Bodies Corporate	23	1508308	0.67	150.83	725615	0.3243	0	0
	- IEPF	-	0	0	0	0	0	0	0
	- HUF	4	19000	0.01	1.90	0	0	0	0
v)	Any other (Please Specify)- Foreign Corporate Bodies								
	Honey Wheat Investment Limited	1	22030840	9.85	2203.084	0	0	0	0
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	0	0	0	0	0	0	0
2.2)	Employee Benefit Trust	-	0	0	0	0	0	0	0
2.3)	Any other (Please specify)	-	0	0	0	0	0	0	0
	Total	152	223723641	100	22372	725615	0.3243	39561550	17.68

Foot Notes:

- (i) All holdings, above 1% of the paid up equity, have to be separately disclosed
- (ii) Indian Promoters - As defined under Regulation 3(1)(h) of the IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024
- (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 investor in terms of IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024

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

PART B:

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF	-	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
iv)	Central Government/ State Government(s) / President of India	1	5079775288	57.51	50797.75	0	0	0	0
v)	Persons acting in concert (Please specify)	-	0	0	0	0	0	0	0
vi)	Any other (Please specify)	-	0	0	0	0	0	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
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	72	1012040970	11.46	10120.41	0	0	0	0
ii)	Venture Capital Funds	0	0	0.00	0.00	0	0	0	0
iii)	Foreign Portfolio Investors Category I	886	894595416	10.13	8945.95	0	0	0	0
iv)	Foreign Portfolio Investors Category II	65	50789049	0.57	507.89	0	0	0	0
v)	Financial Institutions/Banks	54	725968	0.01	7.26	0	0	0	0
vi)	Insurance Companies	43	939604500	10.64	9396.05	0	0	0	0
vii)	FII belonging to Foreign promoter	0	0	0.00	0.00	0	0	0	0
viii)	FII belonging to Foreign promoter of Indian Promoter (e)	0	0	0.00	0.00	0	0	0	0
ix)	Provident Fund/Pension Fund	1	117995936	1.34	1179.96	0	0	0	0
x)	Alternate Investment Fund	80	44287016	0.50	442.87	0	0	0	0
xi)	Other Financial Institutions	3	1280538	0.01	12.81	0	0	0	0
xii)	Other Institutions Foreign	89	962420	0.01	9.62	0	0	0	0
xiii)	Sovereign Health Funds	2	11847656	0.13	118.48	0	0	0	0
1.2)	Central Government/ President of India	1	26000	0.00	0.26	0	0	0	0
	State Government	1	1219580	0.01	12.20	0	0	0	0
	Shareholding by Companies or Bodies Corporate where Central/State Government is a promoter	10	221672	0.00	2.22	0	0	0	0
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	3692602	573088919	6.49	5730.89	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs	34	16215507	0.18	162.16	0	0	0	0
iii)	NBFCs registered with RBI	31	151839	0.00	1.52	0	0	0	0
iv)	Others:								
	- Trusts	224	3020287	0.03	30.20	0	0	0	0
	- Non Resident Indian (NRI)	49652	26413269	0.30	264.13	0	0	0	0
	- Clearing Members	39	42113	0.00	0.42	0	0	0	0
	- Non Resident Indian Non Repatriable	0	0	0.00	0.00	0	0	0	0
	- Bodies Corporate	8555	47456871	0.54	474.57	0	0	0	0
	- IEPF	0	0	0.00	0.00	0	0	0	0
v)	Any other (Please Specify)								
	i) Overseas Corporate Bodies	0	0	0.00	0.00	0	0	0	0
	ii) Foreign Nationals	8	4069	0.00	0.04	0	0	0	0
	iii) FPI (Category - III)	0	0	0.00	0.00	0	0	0	0
	iv) Foreign Company	5	95292	0.00	0.95	0	0	0	0
	v) Unclaimed or Suspense or Escrow Account	1	562514	0.01	5.63	0	0	0	0
	vi) Resident HUFs	39043	10574280	0.12	105.74	0	0	0	0
	vii) Associate Companies/ Subsidiaries	1	35	0.00	0.00	0	0	0	0
	viii) Directors and their relatives (excluding independent directors and nominee directors)	6	4590	0.00	0.05	0	0	0	0
	ix) Key Managerial Personnel	2	1210	0.00	0.01	0	0	0	0
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	1	91617230	0	916.17	0	0	0	0
2.2)	Employee Benefit Trust	-	0	0	0	0	0	0	0
2.3)	Any other (Please specify)	-	0	0	0	0	0	0	0
	Total	3791512	8924620034	100	89246	0	0	0	0

Foot Notes:

- At A.1 and A.2 or Part B above, the names of Individuals and bodies corporate must be specifically and separately mentioned
 - Insurers are required to highlight the categories which fall within the purview of Regulation 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024.
 - Details of Indian Investors (excluding employees holding under ESOP) have to be provided where the Insurance Company is unlisted.
 - 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.

SBI General Insurance Company Limited

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PERIODIC DISCLOSURES

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

(₹ in lakhs)

S.No	Particulars	As at 30th September 2024	As at 30th September 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,19,644	2,06,666
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves	-	-
	Debenture Redemption Reserve	700	-
8	Balance of Profit in Profit & Loss Account	2,15,001	1,56,335
TOTAL		4,35,345	3,63,001

SBI General Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE (UNAUDITED)

(₹ in lakhs)

S.No	Particulars	As at 30th September 2024	As at 30th September 2023
1	Non- Convertible Debentures	70,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
TOTAL		70,000	-

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

(₹ in lakhs)

S.No	Particulars	NL-8		NL-8A		Total	
		Shareholders		Policyholders			
		As at 30th September 2024	As at 30th September 2023	As at 30th September 2024	As at 30th September 2023	As at 30th September 2024	As at 30th September 2023
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,01,142	50,773	6,28,759	4,98,249	7,29,901	5,49,022
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	2,69,517	1,10,831	-	-	2,69,517	1,10,831
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	22,544	3,21,180	2,57,975	3,21,180	2,80,519
	(e) Other Securities	-	-	-	-	-	-
	i) Fixed Deposits	-	-	-	-	-	-
	ii) ETF - Exchange Traded Funds	-	-	-	-	-	-
	iii) AIF - Alternative Investment Funds	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	21,589	11,260	-	-	21,589	11,260
4	Investments in Infrastructure and Housing	30,585	1,14,732	4,03,170	2,68,798	4,33,755	3,83,530
5	Other than Approved Investments	74,729	15,211	6,465	7,481	81,193	22,692
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	1,464	1,408	14,064	1,408	15,528
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	2,522	19,500	30,754	11,000	33,276	30,500
	(e) Other Securities	-	-	-	-	-	-
	i) Fixed Deposits	-	29,525	-	-	-	29,525
	ii) Certificate of Deposits	-	-	-	-	-	-
	iii) Commercial Papers	-	-	-	-	-	-
	iv) ETF - Exchange Traded Funds	-	-	-	-	-	-
	iv) AIF - Alternative Investment Funds	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
	(h) Reverse Repo in Government securities	-	-	26,598	7,499	26,598	7,499
4	Investments in Infrastructure and Housing	1	1,007	63,618	16,625	63,619	17,632
5	Other than Approved Investments	238	641	1,010	-	1,248	641
	GRAND TOTAL	5,00,321	3,77,488	14,82,962	10,81,691	19,83,283	14,59,178

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

Particulars	Shareholders		Policyholders		Total	
	As at 30th September 2024	As at 30th September 2023	As at 30th September 2024	As at 30th September 2023	As at 30th September 2024	As at 30th September 2023
	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
Long Term Investments--						
Book Value	1,39,036	1,79,021	13,59,573	10,32,503	14,98,609	12,11,524
Market Value	1,46,277	1,77,329	13,76,281	10,24,033	15,22,558	12,01,361
Short Term Investments--						
Book Value	2,814	52,160	1,23,389	49,188	1,26,202	1,01,348
Market Value	2,733	51,922	1,22,538	49,111	1,25,271	1,01,033

SBI General Insurance Company Limited

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PERIODIC DISCLOSURES**FORM NL-13-LOANS SCHEDULE (UNAUDITED)**

(₹ in lakhs)

S.No	Particulars	As at 30th September 2024	As at 30th September 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loan against policies		
	(f) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

SBI General Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE (UNAUDITED)

(₹ in lakhs)

Particulars	Cost/ Gross Block				Depreciation			Net Block	
	Opening	Additions	Deductions	As at 30th September 2024	Up to Last	For the period ended	On Sales/ Adjustments	As at 30th September 2024	As at 30th September 2024
Goodwill	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Intangibles (Software)	49,406	4,684	-	54,090	38,086	3,274	-	41,359	12,731
	(40,894)	(3,031)	-	(43,925)	(32,541)	(2,712)	-	(35,253)	(8,672)
Land-Freehold	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Leasehold Improvements	6,569	65	25	6,608	4,992	277	25	5,243	1,365
	(5,787)	(171)	(2)	(5,956)	(4,474)	(265)	(2)	(4,737)	(1,219)
Buildings	10,495	34	-	10,530	444	88	-	532	9,998
	(10,495)	-	-	(10,495)	(269)	(88)	-	(356)	(10,139)
Furniture & Fittings	2,152	61	20	2,194	1,822	98	20	1,901	293
	(2,002)	(67)	(22)	(2,046)	(1,580)	(122)	(21)	(1,680)	(366)
Information Technology Equipment	14,417	939	32	15,324	12,661	650	31	13,280	2,044
	(13,935)	(239)	(653)	(13,521)	(12,218)	(567)	(652)	(12,132)	(1,389)
Vehicles	22	-	-	22	22	-	-	22	(0)
	(22)	-	-	(22)	(22)	-	-	(22)	0
Office Equipment	3,646	104	34	3,716	2,924	196	33	3,088	628
	(3,300)	(105)	(36)	(3,368)	(2,480)	(203)	(36)	(2,646)	(722)
Others	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
TOTAL	86,707	5,886	111	92,482	60,951	4,582	109	65,424	27,058
	(76,435)	(3,613)	(714)	(79,333)	(53,583)	(3,955)	(712)	(56,826)	(22,508)
Work in progress	1,435	858	1,640	654	-	-	-	-	654
	(2,833)	(1,452)	(1,148)	(3,137)	-	-	-	-	(3,137)
Grand Total	88,142	6,744	1,750	93,136	60,951	4,582	109	65,424	27,711
	(79,268)	(5,064)	(1,862)	(82,470)	(53,583)	(3,955)	(712)	(56,826)	(25,645)

(Figures in bracket pertains to Previous Year)

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

(₹ in lakhs)

S.No	Particulars	As at 30th September 2024	As at 30th September 2023
1	Cash (including cheques, drafts and stamps)	733	619
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	25	31
	(b) Current Accounts	7,462	27,063
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	8,220	27,713
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash and Bank Balances		
	In India	8,220	27,713
	Outside India	-	-

* Cheques on hand amount to Rs. 297Lakhs (Previous Period : Rs. 357 Lakhs)

SBI General Insurance Company Limited

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PERIODIC DISCLOSURES

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

			(₹ in lakhs)
S.No	Particulars	As at 30th September 2024	As at 30th September 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	5,539	5,351
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	750	1,767
6	Goods & Service tax credit	-	-
7	Security Deposits	1,729	1,188
8	Others		
	(a) Advances to Vendors and other parties	1,323	673
	(b) Statutory Deposit towards filing Appeal	2,584	2,328
	(c) Advances to Employees	79	71
	TOTAL (A)	12,004	11,378
	OTHER ASSETS		
1	Income accrued on investments	39,927	32,801
2	Outstanding Premiums	1,65,698	1,27,703
	Less : Provision for doubtful debts receivable	(2,946)	(2,992)
3	Agents' Balances	81	38
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	22,099	14,631
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,000	1,200
8	Investment income accrued on unclaimed amount of Policyholders	72	78
9	Others		
	(a) Income Accrued on Deposits with Bank	5	19
	(b) Contracts for Sale of Securities	-	14,073
	(c) Other	-	-
	TOTAL (B)	2,25,935	1,87,551
	TOTAL (A+B)	2,37,940	1,98,929

SBI General Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE (UNAUDITED)

(₹ in lakhs)

S.No	Particulars	As at 30th September 2024	As at 30th September 2023
1	Agents' Balances	23,477	28,765
2	Balances due to other insurance companies	1,42,612	1,07,295
3	Deposits held on re-insurance ceded	40,909	-
4	Premiums received in advance		
	(a) For Long term policies(Note 1)	69,201	56,821
	(b) for Other Policies	2,684	2,562
5	Unallocated Premium	19,973	25,405
6	Sundry creditors	5,494	5,646
7	Due to subsidiaries/ holding company	1,660	2,434
8	Claims Outstanding	8,21,274	6,21,185
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of policy holders	366	533
11	Interest accrued on unclaimed amount	79	63
12	Goods and Service Tax - Liability (Net)	240	2,778
13	Interest Payable on Debentures	3,497	-
14	Others		
	(a) Contracts For Purchase of Securities	-	-
	(b) Security Deposit From Others	13	13
	(c) Salary Payable	4,035	3,127
	(d) Statutory Dues	3,318	2,549
TOTAL		11,38,832	8,59,175

Note:

- 1 Long term policies are policies with more than one year tenure
- 2 Details of unclaimed amounts and Investment Income to be submitted as below

Details of unclaimed amounts and Investment Income thereon (Amount in Rs. Lakhs)		
Particulars	As at 30th September 2024	As at 30th September 2023
Opening Balance	501	553
Add: Amount transferred to unclaimed amount	24	377
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders	-	-
Add: Investment Income	7	6
Less: Amount paid during the year	80	339
Less: Transferred to SCWF	7	5
Closing Balance of Unclaimed Amount	445	592

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PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE (UNAUDITED)

			(₹ in lakhs)
S.No	Particulars	As at 30th September 2024	As at 30th September 2023
1	Reserve for Unearned Premium Reserve	5,13,441	4,39,636
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	7,288	-
4	For Employee Benefits		
	i) For Gratuity	574	1,230
	ii) For Leave Entitlement	1,097	944
	iii) For Long Term Performance pay	434	455
5	Others - Provision of Expenses	13,310	10,187
TOTAL		5,36,144	4,52,452

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PERIODIC DISCLOSURES

FORM NL-19-MISCELLANEOUS EXPENDITURE SCHEDULE (UNAUDITED)

			(₹ in lakhs)
S.No	Particulars	As at 30th September 2024	As at 30th September 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
Total		-	-

SBI General Insurance Company Limited

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PERIODIC DISCLOSURES

FORM NL-20 - ANALYTICAL RATIOS (UNAUDITED)

Analytical Ratios for Non-Life companies as at 30th September 2024

S.No.	Particular	For the quarter ended 30th September 2024	For the period ended 30th September 2024	For the quarter ended 30th September 2023	For the period ended 30th September 2023
1	Gross Premium Growth Rate	7.02%	15.73%	15.00%	14.11%
2	Gross Premium to Networth Ratio	0.87	1.44	0.97	1.48
3	Growth rate of Net Worth	18.85%	18.85%	28.83%	28.83%
4	Net Retention Ratio	59.85%	61.17%	61.61%	63.45%
5	Net Commission Ratio	5.67%	8.05%	8.40%	6.87%
6	Expense of Management to Gross Direct Premium Ratio	21.57%	24.69%	17.88%	20.73%
7	Expense of Management to Net Written Premium	20.63%	24.74%	21.74%	21.77%
8	Net Incurred Claims to Net Earned premium	86.03%	86.10%	88.57%	89.24%
9	Claims paid to claims provisions	19.41%	19.41%	9.28%	23.49%
10	Combined ratio	106.67%	110.84%	110.31%	111.01%
11	Investment income ratio	2.64%	5.42%	2.06%	3.93%
12	Technical Reserves to Net Premium Ratio	5.59	3.27	4.57	2.91
13	Underwriting Balance Ratio	(0.07)	(0.10)	(0.17)	(0.15)
14	Operating Profit Ratio	4.05%	2.40%	(5.46%)	(1.84%)
15	Liquid Assets to Liabilities Ratio	0.09	0.09	0.12	0.12
16	Net Earning Ratio	9.67%	10.15%	(0.48%)	1.64%
17	Return on Net Worth Ratio	5.04%	9.04%	(0.29%)	1.55%
18	Available Solvency Margin to Required Solvency Margin Ratio	2.26	2.26	1.98	1.98
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	10.33	18.51	(0.50)	2.75
24	Book value per share	204.59	204.59	173.99	173.99

PERIODIC DISCLOSURES										
SEGMENT REPORTING UPTO THE PERIOD ENDED 30TH SEPTEMBER 2024										
Segments Upto the quarter ended on 30th June 2024	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
Fire										
Current Period	2.3%	35.0%	-29.4%	18.0%	62.0%	67.4%	18.2%	129.4%	5.01	0.54
Previous Period	11.4%	28.8%	-52.7%	17.4%	-37.9%	70.5%	15.6%	32.6%	5.15	0.78
Marine Cargo										
Current Period	21.1%	69.5%	22.6%	27.9%	37.9%	119.1%	16.7%	157.0%	4.43	-0.69
Previous Period	0.0%	76.9%	20.3%	27.3%	33.6%	182.1%	19.1%	215.7%	3.80	-1.22
Marine Hull										
Current Period	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.00	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	21.1%	69.5%	22.6%	27.9%	37.9%	119.1%	16.7%	157.0%	4.43	-0.69
Previous Period	0.0%	76.9%	20.3%	27.3%	33.6%	182.1%	19.1%	215.7%	3.80	-1.22
Motor OD										
Current Period	47.8%	72.8%	45.8%	48.9%	67.2%	81.6%	55.7%	148.8%	1.76	-0.33
Previous Period	13.8%	81.7%	31.7%	40.7%	45.2%	71.9%	45.5%	117.2%	1.49	-0.34
Motor TP										
Current Period	91.1%	74.6%	26.2%	35.2%	47.1%	89.4%	9.0%	136.5%	6.28	-0.27
Previous Period	-7.4%	84.5%	17.6%	29.7%	31.0%	94.8%	11.3%	125.8%	7.57	-0.35
Total Motor										
Current Period	69.1%	73.8%	34.8%	41.3%	55.9%	85.8%	13.2%	141.8%	4.30	-0.30
Previous Period	2.3%	83.0%	24.7%	35.3%	38.1%	83.7%	14.4%	121.8%	4.53	-0.35
WC/ Employer's liability										
Current Period	36.5%	75.4%	15.7%	29.1%	38.6%	166.6%	37.5%	205.2%	3.62	-1.10
Previous Period	14.4%	54.0%	10.1%	25.2%	22.6%	97.7%	29.9%	120.4%	3.40	-0.25
Public/ Product Liability										
Current Period	-28.4%	42.4%	2.0%	23.6%	54.3%	120.6%	44.0%	174.8%	3.29	-0.54
Previous Period	117.8%	26.7%	-35.4%	15.5%	-20.7%	77.0%	3.4%	56.3%	3.04	0.48
Engineering										
Current Period	19.8%	20.3%	-37.9%	15.1%	73.8%	61.0%	6.2%	134.9%	4.09	0.62
Previous Period	80.8%	17.4%	-27.3%	12.8%	-11.5%	201.1%	29.4%	189.6%	4.31	-0.86
Aviation										
Current Period	19.8%	0.6%	0.0%	0.0%	0.0%	84.2%	0.0%	84.2%	21.15	-7.75
Previous Period	-100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.00	-74.97
Personal Accident										
Current Period	8.2%	55.7%	-20.2%	19.5%	35.0%	48.8%	37.8%	83.8%	4.12	0.55
Previous Period	19.8%	93.2%	13.4%	24.9%	26.5%	56.4%	68.8%	82.9%	2.44	0.13
Health										
Current Period	7.6%	87.8%	1.6%	26.8%	29.0%	101.5%	44.4%	130.5%	1.95	-0.19
Previous Period	30.3%	95.8%	11.1%	26.8%	26.4%	107.8%	50.3%	134.2%	1.92	-0.35
Travel Insurance										
Current Period	141.7%	96.0%	16.0%	29.6%	30.8%	62.8%	56.2%	93.7%	3.22	0.07
Previous Period	-69.0%	96.0%	0.7%	16.0%	15.9%	73.3%	0.0%	89.2%	3.52	0.12
Total Health										
Current Period	7.8%	78.1%	-3.0%	24.5%	30.3%	87.0%	40.9%	117.2%	2.42	0.01
Previous Period	26.7%	95.0%	11.8%	26.2%	26.4%	93.5%	62.1%	119.9%	2.08	-0.22
Crop Insurance										
Current Period	-5.3%	43.1%	-5.8%	8.6%	20.0%	89.9%	33.3%	109.8%	2.10	-0.07
Previous Period	10.3%	39.0%	-7.4%	6.7%	9.7%	93.8%	35.3%	103.5%	1.69	-0.06
Others										
Current Period	26.9%	59.1%	0.3%	29.6%	50.0%	78.9%	30.3%	129.0%	2.92	0.04
Previous Period	9.8%	65.5%	11.8%	31.4%	34.2%	30.1%	11.1%	64.3%	2.41	0.46
Total Miscellaneous										
Current Period	18.2%	65.3%	11.1%	25.8%	39.0%	86.8%	19.6%	125.8%	3.11	-0.13
Previous Period	14.8%	69.8%	11.3%	21.3%	26.3%	89.5%	24.4%	115.8%	2.73	-0.20
Total										
Current Period	15.7%	61.2%	8.1%	24.7%	24.7%	86.1%	19.4%	110.8%	3.27	-0.10
Previous Period	14.1%	63.5%	6.9%	20.7%	21.8%	89.2%	23.5%	111.0%	2.91	-0.15