

S.No.	Form No	Description	Applicability		
			General & Health Insurers	Indian Reinsurer	Branches of Foreign Reinsurer in India
1	NL-1-B-RA	Revenue Account	YES	YES	YES
2	NL-2-B-PL	Profit and Loss Account	YES	YES	YES
3	NL-3-B-BS	Balance Sheet	YES	YES	NO
4	NL-4-PREMIUM SCHEDULE	Premium	YES	YES	YES
5	NL-5-CLAIMS SCHEDULE	Claims Incurred	YES	YES	YES
6	NL-6-COMMISSION SCHEDULE	Commission	YES	YES	YES
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses	YES	YES	YES
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital	YES	YES	NO
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding	YES	YES	NO
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	Pattern of Shareholding-Annexure A	YES	YES	NO
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus	YES	YES	YES
11	NL-11-BORROWING SCHEDULE	Borrowings	YES	YES	YES
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	Investment	YES	YES	YES
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)				
	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND		YES	YES	YES
13	NL-13-LOANS SCHEDULE	Loans	YES	YES	YES
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets	YES	YES	YES
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance	YES	YES	YES
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets	YES	YES	YES
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities	YES	YES	YES
18	NL-18-PROVISIONS SCHEDULE	Provisions	YES	YES	YES
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure	YES	YES	YES
20	NL-20-ANALYTICAL RATIOS SCHEDULE	Analytical Ratios	YES	YES	YES
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	Related Party Transactions	YES	YES	YES
22	NL-23 - SOLVENCY MARGIN - GI-TA	Statement of Admissible Assets	YES	YES	YES
23	NL-24 - SOLVENCY MARGIN - GI-TR	Statement of Liabilities	YES	YES	YES
24	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	Required Solvency Margin	YES	YES	YES
25	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	Solvency Margin	YES	YES	YES
26	NL-27-PRODUCT INFORMATION	Product Information	YES	NO	NO
27	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	Investment assets and Accretion of Assets	YES	YES	YES
28	NL-29-DEBT SECURITIES	Debt Securities	YES	YES	YES
29	NL-30-NON PERFORMING ASSETS	Non performing assets	YES	YES	YES
30	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	Investment and Investment Income	YES	YES	YES
31	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	Down graded investment, Investment Rating and Infra investment rating	YES	YES	YES
32	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	Reinsurance Risk Concentration	YES	YES	YES
33	NL-34-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business (A)	YES	NO	NO
	NL-34-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business (B)	YES	NO	NO
34	NL-35-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of	YES	NO	NO
35	NL-36-CHANNEL WISE PREMIUM	Business channels	YES	NO	NO
36	NL-37-CLAIMS DATA	Claims Data	YES	NO	NO
37	NL-39-AGEING OF CLAIMS	Ageing of Claims	YES	NO	NO
38	NL-40-UNDERWRITING PERFORMANCE	Segmental Underwriting Performance	YES	YES	YES
39	NL-41-OFFICE INFORMATION	Office Information	YES	YES	YES
40	NL-42-KEY MANAGEMENT PERSONS	Board of Directors & Management Person	YES	YES	YES
41	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations	YES	NO	NO
42	NL-44 MOTOR THIRD PARTY OBLIGATION	Motor Third Party Obligation	YES	NO	NO
43	NL-45-GRIEVANCE DISPOSAL	Grievance Disposal	YES	NO	NO
44	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	Voting Activity disclosure under Stewardship Code	YES	YES	YES

FORM NL-1-B-RA

Name of the Insurer: Shriram General Insurance Company Limited
Registration No. 137 and Date of Registration with the IRDAI - May 08, 2008
REVENUE ACCOUNT FOR THE PERIOD ENDED ON 31st December 2024
(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2023	Up to the quarter December, 2023
1	Premiums earned (Net)	NL-4	841	3,141	783	2,544	25	62	7	24	88,007	2,32,894	60,932	1,70,120	88,874	2,36,097	61,723	1,72,688
2	Profit/ Loss on sale/redemption of Investments		32	(165)	1	3	1	-7	0	0	-226	(6,111)	46	101	(193)	(6,283)	47	105
3	Interest, Dividend & Rent – Gross Note 1		492	2,097	491	1,643	11	61	7	40	19,643	56,148	17,145	50,000	20,145	58,307	17,643	51,683
4	Other: (a) Other Income (to be specified)																	
	(i) Co-Insurance Administration Income		-3	(25)	(6)	(24)	-0	-1	(0)	(0)	0	(4)	(0)	(6)	(3)	(30)	(6)	(30)
	(ii) Misc. Income		0	0	0	273	-	-	-	-	19	45	12	66	19	45	12	339
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management (ii) Others (please specify)		-	-	-	-	-	-	-	-	-4,077	4,491	3,827	9,938	(4,077)	4,491	3,827	9,938
	TOTAL (A)		1,362	5,048	1,270	4,440	37	115	14	64	1,03,365	2,87,464	81,961	2,30,220	1,04,764	2,92,627	83,245	2,34,724
6	Claims Incurred (Net)	NL-5	497	1,828	527	1,317	23	36	1	14.37	60,509	1,60,555	35,698	1,08,429	61,029	1,62,419	36,226	1,09,760
7	Commission	NL-6	183	775	273	933	5	26	3	17.93	21,961	54,796	18,532	45,561	22,150	55,596	18,809	46,511
8	Operating Expenses related to Insurance Business	NL-7	221	1,053	264	796	4	18	4	16.03	9,133	27,463	9,816	26,818	9,357	28,534	10,085	27,630
9	Premium Deficiency																	
	TOTAL (B)		902	3,655	1,065	3,045	32	80	8	48.33	91,603	2,42,814	64,047	1,80,808	92,537	2,46,549	65,119	1,83,901
10	Operating Profit/(Loss) C= (A - B)		459	1,393	205	1,395	5	35	6	15.77	11,763	44,650	17,914	49,412	12,227	46,078	18,125	50,823
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		459	1,393	205	1,395	5	35	6	16	11,763	44,650	17,914	49,412	12,227	46,078	18,125	50,823
	Transfer to Catastrophe Reserve																	
	Transfer to Other Reserves (to be specified)																	
	TOTAL (C)		459	1,393	205	1,395	5	35	6	16	11,763	44,650	17,914	49,412	12,227	46,078	18,125	50,823

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2023	Up to the quarter December, 2023
Interest, Dividend & Rent	298	1,521	490	1,639	11	61	7	40	19,706	56,184	17,125	49,893	20,015	57,766	17,622	51,572
Add/Less:-			-	-			-	-			-	-	-	-	-	-
Investment Expenses			-	-			-	-			-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	-2	-2	0	4	-0	-0	-0	0	-75	-69	20	108	-78	-71	21	111
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	195	578			-	-			12	33			208	611		
Interest, Dividend & Rent – Gross*	492	2,097	491	1,643	11	61	7	40	19,643	56,148	17,145	50,000	20,145	58,307	17,643	51,683

* Term gross implies inclusive of TDS

FORM NL-2-B-PL**Name of the Insurer: Shriram General Insurance Company Limited****Registration No. 137 and Date of Registration with the IRDAI- May 08,2008****PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 31st December 2024****(Amount in Rs. Lakhs)**

	Particulars	Schedule Ref. Form No.	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2023	Up to the quarter December, 2023
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		459	1,393	205	1,395
	(b) Marine Insurance		5	35	6	16
	(c) Miscellaneous Insurance		11,763	44,650	17,914	49,412
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,657	5,099	1,569	4,733
	(b) Profit on sale of investments		108	6,353	34	124
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(38)	(147)	(42)	(145)
3	OTHER INCOME (To be specified)		-	-	-	-
	(a) Interest on Income Tax Refund		-	-	-	-
	TOTAL (A)		13,954	57,383	19,687	55,535
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments					
	(b) For doubtful debts		(0)	(63)	(7)	1
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES		-	-	-	-
	(a) Expenses other than those related to Insurance Business		67	231	79	136
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		330	991	357	1,074
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		(4,077)	4,491	3,827	9,938
	(ii) Others (please specify)					
	(g) Others (Please specify)		-	-	-	-
	(i) (Profit)/Loss on Sale/Write off of Fixed Assets (Net)		0	2	(0)	0
	TOTAL (B)		(3,680)	5,653	4,256	11,150
6	Profit/(Loss) Before Tax		17,634	51,730	15,431	44,386
7	Provision for Taxation		4,536	13,199	3,776	11,017
8	Profit / (Loss) after tax		13,097	38,532	11,655	33,368
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		9,071	20,923	14,090	18,935
	(b) Final dividend paid		-	3,372	(6,876)	3,804
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		2,41,326	2,31,115	2,22,592	2,16,403
	Balance carried forward to Balance Sheet		2,45,352	2,45,352	2,27,033	2,27,033

FORM NL-3-B-BS**Name of the Insurer: Shriram General Insurance Company Limited****Registration No. 137 and Date of Registration with the IRDAI -May 08,2008****BALANCE SHEET AS AT 31st December 2024****(Amount in Rs. Lakhs)**

Particulars	Schedule Ref. Form No.	As at 31.12.2024	As At 31.12.2023
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	25,916	25,916
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	2,45,372	2,27,053
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		6,345	5,747
-Policyholders' Funds			
BORROWINGS	NL-11	-	-
TOTAL		2,77,634	2,58,716
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	2,00,592	1,49,332
INVESTMENTS-Policyholders	NL-12A	10,99,796	10,41,790
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	5,296	5,666
DEFERRED TAX ASSET (Net)		5,711	5,019
CURRENT ASSETS			
Cash and Bank Balances	NL-15	8,471	6,593
Advances and Other Assets	NL-16	72,111	44,809
Sub-Total (A)		80,582	51,402
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	9,15,636	8,41,858
PROVISIONS	NL-18	1,98,707	1,52,635
Sub-Total (B)		11,14,343	9,94,493
NET CURRENT ASSETS (C) = (A - B)		(10,33,762)	(9,43,091)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		2,77,634	2,58,716

CONTINGENT LIABILITIES

Particulars	As at 31.12.2024	As At 31.12.2023
1. Partly paid-up investments	Nil	Nil
2. Claims, other than against policies, not acknowledged as debts by the company	Nil	Nil
3. Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
4. Guarantees given by or on behalf of the Company	Nil	Nil
5. Statutory demands/ liabilities in dispute, not provided for	1,735	4,036
6. Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
7. Others (to be specified)		
TOTAL	1,735	4,036

(Amount in Rs. Lakhs)																																											
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total				
	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023							
	1,827	6,990	68	281	-	-	68	281	22,086	55,641	76,718	1,09,247	98,814	2,44,689	61	208	3,870	9,254	0	1	3,931	9,264	184	501	79	218	546	1,734	-	-	-	-	-	623	1,652	1,04,159	2,58,157	1,06,054		2,45,428			
Gross Direct Premium	353	1,277	-	4	-	-	4	-	-	-	-	-	-	-	19,205	19,205	-	-	-	-	19,205	19,205	-	-	-	-	21	104	-	-	-	-	-	-	-	-	0	19,228	19,308	15,581	20,490		
Add: Premium on reinsurance accepted ⁽²⁾	1,078	5,188	49	207	-	-	49	207	883	2,405	3,174	8,581	4,059	11,947	27	111	964	1,867	(9)	0	991	1,878	7	24	8	124	347	1,344	-	-	-	-	-	-	254	901	5,665	15,418	6,792	20,812			
Less: Premium on reinsurance ceded ⁽³⁾	1,102	2,981	20	78	-	-	20	78	21,212	53,176	73,583	1,02,465	96,793	2,33,642	19,239	19,352	2,006	7,287	0	1	22,140	26,580	138	477	71	94	223	494	-	-	-	-	-	-	-	389	750	1,17,721	2,62,947	1,18,843	2,45,196		
Net Written Premium	9,158	9,300	53	31	-	-	53	31	38,124	34,867	1,15,807	1,16,118	1,36,111	1,36,118	130	166	4,462	4,741	0	0	4,370	4,395	233	233	77	97	433	538	-	-	-	-	-	-	-	497	538	1,58,020	1,56,482	1,65,331	1,66,883		
Add: Opening balance of UPR	9,619	9,619	-	-	-	-	-	-	49	39,469	49,744	1,09,818	1,36,318	1,36,318	1,69,816	9,254	9,274	5,018	5,018	0	0	14,393	14,393	250	250	105	105	458	458	-	-	-	-	-	-	-	-	612	612	1,85,673	1,85,673	1,95,101	1,95,101
Less: Closing balance of UPR	-	-	-	-	-	-	-	-	25	62	16,817	47,744	58,231	1,06,264	75,006	2,14,008	9,995	10,092	2,328	7,010	0	1	12,323	17,302	199	460	43	86	177	565	-	-	-	-	-	-	254	673	88,007	2,32,894	88,874	2,36,097	
Net Earned Premium	841	3,141	25	62	-	-	25	62	16,817	47,744	58,231	1,06,264	75,006	2,14,008	9,995	10,092	2,328	7,010	0	1	12,323	17,302	199	460	43	86	177	565	-	-	-	-	-	-	-	-	-	-	-	-			
Gross Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
- In India	1,827	6,990	68	281	-	-	68	281	22,086	55,641	76,718	1,09,247	98,814	2,44,689	61	208	3,870	9,254	0	1	3,931	9,264	184	501	79	218	546	1,734	-	-	-	-	-	-	-	623	1,652	1,04,159	2,58,157	1,06,054	2,45,428		
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				

	(Amount in Rs. Lakhs)								Miscellaneous Motor OD						Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	
Gross Direct Premium	2,432	6,865	39	166	-	-	39	166	17,482	43,796	60,473	1,32,650	77,955	1,86,446	61	208	3,367	9,172	0	0	3,429	9,372	154	389	60	154	502	1,384	-	-	-	-	-	-	436	1,202	82,525	2,08,947	84,996	2,15,980	
Add: Premium on reinsurance accepted ⁽²⁾	(9)	836	-	3	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Less: Premium on reinsurance ceded ⁽³⁾	1,468	4,416	32	140	-	-	32	140	783	1,959	2,899	7,154	3,673	9,113	39	80	1,087	2,341	0	0	1,237	2,450	7	17	36	96	234	912	-	-	-	-	-	-	223	595	5,381	13,163	6,880	17,549	
Net Written Premium	964	3,455	7	31	-	-	7	31	16,699	41,837	57,582	1,45,496	74,282	1,87,333	22	111	2,270	6,831	0	0	2,302	6,942	147	372	24	58	198	458	-	-	-	-	-	-	-	203	606	77,145	1,95,849	78,116	1,99,335
Add: Opening balance of UPR	-	7,948	-	15	-	-	-	15	-	22,776	-	88,125	-	1,10,001	-	188	-	2,849	-	-	-	3,037	-	180	-	26	-	471	-	-	-	-	-	-	-	-	409	-	1,15,024	-	1,22,888
Less: Closing balance of UPR	181	6,759	(1)	22	-	-	(1)	22	4,086	30,170	11,817	1,04,747	15,913	1,34,917	(15)	189	250	4,583	0	0	235	4,761	31	219	2	32	30	416	-	-	-	-	-	-	12	418	16,213	1,40,793	16,394	1,49,335	
Net Earned Premium	783	2,544	7	24	-	-	7	24	12,003	34,943	46,765	1,28,674	56,368	1,63,317	47	130	2,021	5,097	0	0	2,068	5,228	116	334	21	52	168	593	-	-	-	-	-	-	191	597	60,032	1,76,130	61,723	1,72,688	
Gross Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
- In India	2,432	6,865	39	166	-	-	39	166	17,482	43,796	60,473	1,32,650	77,955	1,86,446	61	208	3,367	9,172	0	0	3,429	9,372	154	389	60	154	502	1,384	-	-	-	-	-	-	436	1,202	82,525	2,08,947	84,996	2,15,980	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

Particulars			(Amount in Rs. Lakhs)																																								
FIRE		Marine Cargo		Marine Hull		Miscellaneous Motor Car				Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (1)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total				
For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024				
Claims Paid (Direct)	562	1,667	9	24	-	-	9	24	11,588	31,927	31,927	76,314	43,366	1,01,873	2	9	914	2,474	-	-	917	2,483	41	107	-	0	77	310	-	-	0	0	-	-	210	884	49,641	1,08,488	46,161	1,07,348			
Add: Re-insurance accepted to direct claims	(13)	(5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(2)	(5)	-	-	-	-	-	-	-	-	(5)	(5)	-	(2)			
Less: Re-insurance Ceded to claims paid	265	1,158	7	17	-	-	7	17	471	1,361	1,361	3,545	2,135	4,946	2	3	528	1,348	-	-	541	1,352	2	5	-	0	9	123	-	-	0	0	-	-	40	286	2,727	6,812	3,000	7,088			
Net Claims Paid	284	508	2	6	-	-	2	6	11,098	20,266	20,266	36,344	40,262	96,927	1	6	386	1,131	39	603	-	-	39	607	-	0	68	185	-	-	0	0	-	-	170	498	41,612	98,395	42,171	98,559			
Less Claims Outstanding at the end of the year	2,736	3,756	38	93	-	-	38	93	17,877	17,877	17,877	7,18,841	7,68,841	8,64,720	6,64,720	16,380	16,380	1,545	1,545	0	0	15,330	15,330	488	488	186	186	781	-	-	1	1	-	-	1,712	1,712	8,26,209	8,26,149	8,26,149	8,26,149			
Less Claims Outstanding at the beginning of the year	3,463	2,407	38	29	-	-	38	29	17,212	15,267	15,267	7,41,941	7,68,073	7,78,008	115	174	4,480	3,977	0	0	5,004	4,111	488	481	78	52	868	805	-	-	2	2	-	-	1,088	1,188	8,06,731	7,43,419	8,10,758	7,46,054			
Net Discounted Claims	467	1,628	23	35	-	-	23	35	11,763	30,868	30,868	36,140	1,14,173	49,609	1,47,039	10,196	16,177	522	2,159	(5)	0	10,712	12,170	39	158	36	54	(1)	121	-	-	(15)	(1)	-	-	(188)	835	60,559	1,06,155	51,639	1,02,418		
Claims Paid (Indirect)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
On India	562	1,667	9	24	-	-	9	24	11,588	31,927	31,927	76,314	43,366	1,01,873	2	9	914	2,474	-	-	917	2,483	41	107	-	0	77	310	-	-	-	-	-	-	210	884	49,641	1,08,488	46,161	1,07,348			
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Estimation of SBIIR and SBIIR at the end of the year	1,653	1,655	31	32	-	-	32	32	2,624	2,624	2,624	4,38,008	4,38,008	4,38,008	1,088	1,088	4,460	4,460	0	0	4,358	4,358	483	483	73	73	278	278	-	-	-	-	-	-	-	-	440	440	4,39,273	4,39,273	4,40,860	4,40,860	
Estimation of SBIIR and SBIIR at the beginning of the year	1,731	1,149	25	11	-	-	25	11	1,954	2,774	2,774	4,25,514	4,18,962	4,27,868	4,31,886	112	112	4,269	3,317	0	0	4,321	3,441	472	480	56	43	285	279	-	-	-	-	-	-	-	-	405	373	4,31,668	4,36,361	4,35,161	4,27,421

Particulars	(Amount in Rs. Lakhs)																																											
	FIRE		Marine Cargo		Marine Hull		Zed Insurance				Miscellaneous		Motor TP		Zed Insurance		Health		Personal Accident		Travel Insurance		Zed Insurance		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (2)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total		
	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023		
Claims Paid (Direct)	912	4,762	2	12	-	-	2	12	7,736	23,178	22,688	68,622	35,456	90,861	4	3	562	1,468	-	-	563	1,469	52	107	-	-	62	127	-	-	-	-	-	-	-	-	192	452	26,329	94,169	32,140	96,944		
Add: Re-insurance accepted to direct claims	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
Less: Re-insurance Ceded to claims paid	525	3,994	2	10	-	-	2	10	124	869	1,762	6,011	2,889	4,584	0	1	228	646	-	-	229	647	2	5	-	-	21	128	-	-	-	-	-	-	-	24	94	2,366	5,693	2,881	5,882			
Net Claims Paid	387	769	0	2	-	-	0	2	7,614	22,309	20,926	62,611	32,567	86,277	4	2	334	822	51	823	-	-	331	823	50	102	-	42	105	-	-	-	-	-	-	-	-	168	258	22,663	88,381	29,259	89,266	
Less Claims Outstanding at the end of the year	149	1,551	0	17	-	-	0	17	1,135	15,483	(156)	7,47,068	869	7,47,089	(15)	188	761	3,933	(55)	0	746	4,114	(185)	885	3	78	111	628	-	-	-	-	-	-	-	-	18	1,108	1,735	7,71,262	1,678	7,74,880		
Less Claims Outstanding at the beginning of the year	-	1,963	-	26	-	-	-	26	-	13,512	-	7,32,418	-	7,46,140	-	240	-	1,833	-	1	-	2,077	-	876	-	68	-	774	-	-	-	-	-	2	-	-	-	1,272	-	7,34,241	-	7,34,181		
Net Discounted Claims	127	1,117	1	14	-	-	1	14	6,479	24,671	26,386	79,091	34,298	1,49,188	(5)	(167)	1,065	2,092	(55)	(55)	1,080	2,088	36	46	3	12	153	258	-	-	-	-	-	-	(55)	-	187	488	26,488	1,06,429	26,238	1,06,767		
Claims Paid (Indirect)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
On India	912	4,762	2	12	-	-	2	12	7,736	23,178	22,688	68,622	35,456	90,861	4	3	562	1,468	-	-	563	1,469	52	107	-	-	62	127	-	-	-	-	-	-	-	-	192	452	26,329	94,169	32,140	96,944		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Estimation of SBIIR and SBIIR at the end of the year	1,891	1,894	18	18	-	-	18	18	1,817	1,817	4,12,284	4,12,284	4,12,801	4,12,801	161	161	3,176	3,176	0	0	3,138	3,138	597	597	68	68	385	385	-	-	-	-	-	-	-	-	-	-	470	470	4,16,758	4,16,758	4,16,675	4,16,675
Estimation of SBIIR and SBIIR at the beginning of the year	1,933	1,931	19	16	-	-	19	16	1,980	1,875	4,07,116	3,94,771	4,08,761	3,96,044	176	242	2,469	1,261	1	1	2,247	1,694	587	571	82	96	407	406	-	-	-	-	-	-	-	-	-	-	475	463	4,12,029	3,96,044	4,14,951	4,01,680

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023		
Commission & Remuneration	314	1,323	11	50	-	-	11	50	4,801	12,911	18,536	45,620	23,137	16,130	2	7	546	1,318	-	0	544	1,301	29	88	10	30	99	136	-	-	-	-	-	-	99	286	24,122	60,034	24,447	61,960
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Distribution Fees	-	-	-	-	-	-	-	-	36	155	71	166	168	261	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	168	261	168	261
Gross Commission	314	1,323	11	50	-	-	11	50	4,837	13,026	18,608	45,785	23,444	16,411	2	7	546	1,318	-	0	544	1,301	29	88	10	30	99	136	-	-	-	-	-	-	99	286	24,229	60,075	24,554	62,247
Add: Commission on Re-insurance	57	183	-	0	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	4	16	200	
Less: Commission on Re-insurance	187	731	6	24	-	-	6	24	531	1,485	1,431	4,028	1,962	5,713	12	52	145	280	0	0	157	333	1	3	1	6	88	300	-	-	-	-	-	-	63	53	2,772	6,095	2,464	6,851
Net Commission	184	775	5	26	-	-	5	26	4,306	11,541	17,176	41,757	21,482	10,698	(10)	(46)	401	1,038	(10)	0	387	968	28	85	9	24	11	59	-	-	-	-	-	36	228	24,064	54,796	22,150	58,066	
Break-up of the amounts offered/ received for various business to be disclosed as per details indicated below:																																								
Individual Agents	12	45	3	8	-	-	3	8	249	945	1,157	2,921	1,407	3,566	1	4	5	12	-	-	6	17	12	34	7	19	19	74	-	-	-	-	-	-	18	59	1,468	3,768	1,494	3,821
Corporate Agents Bank/PLP/RC	55	266	-	0	-	-	-	0	3	9	0	3	9	0	3	15	0	1	4	11	-	4	12	0	1	0	0	0	1	-	-	-	-	-	-	24	72	31	101	
Corporate Agents Others	41	119	-	-	-	-	-	-	1,534	3,384	2,115	5,013	3,659	9,086	0	0	434	1,071	-	-	434	1,071	5	8	0	0	2	10	-	-	-	-	-	-	25	37	4,115	10,212	4,156	10,331
Insurance Brokers	285	843	8	42	-	-	8	42	489	1,194	2,473	5,838	2,963	6,942	0	1	82	156	-	0	83	157	13	45	3	18	77	261	-	-	-	-	-	-	42	114	3,188	7,518	3,393	8,502
Direct Business - Other ⁽²⁾	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0	0	0	
HSP (Direct)	-	-	-	-	-	-	-	-	36	115	71	166	168	261	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	108	281	108	281	
Web Aggregators	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	
Insurance Marketing Firm	-	-	-	-	-	-	-	-	0	1	0	6	1	7	-	-	0	-	0	-	-	0	-	0	-	-	-	-	-	-	-	-	-	-	0	7	1	7	1	7
Common Service Centres	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Home Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Board of Sales (Direct)	1	10	-	-	-	-	-	-	2,520	7,168	12,760	31,746	15,305	36,914	-	0	21	68	-	-	21	68	-	-	-	-	-	-	-	-	-	-	-	1	4	15,327	38,985	15,327	38,996	
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	314	1,323	11	50	-	-	11	50	4,837	13,026	18,608	45,785	23,444	16,411	2	7	546	1,318	-	0	544	1,301	29	88	10	30	99	136	-	-	-	-	-	-	99	286	24,229	60,075	24,554	62,247
Commission and Rewards on Re-insurance																																								
Includes	314	1,323	11	50	-	-	11	50	4,837	13,026	18,608	45,785	23,444	16,411	2	7	546	1,318	-	0	544	1,301	29	88	10	30	99	136	-	-	-	-	-	-	99	286	24,229	60,075	24,554	62,247
Outside India																																								

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (3)		Other Miscellaneous segment		Total Miscellaneous		Grand Total		Grand Total	
	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023	For the Quarter December, 2023	Up to the quarter December, 2023
Commission & Remuneration	167	1,089	4	15	-	-	4	15	6,734	11,567	13,707	37,364	17,095	43,531	3	8	505	1,430	-	0	502	1,430	11	31	5	71	98	164	-	-	-	-	-	-	-	66	170	18,982	46,656	18,982	46,656	
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Distribution fees	-	-	-	-	-	-	-	-	367	521	72	309	384	760	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	367	521	384	760		
Gross Commission	167	1,089	4	15	-	-	4	15	6,734	11,567	13,707	37,364	17,095	43,531	3	8	505	1,430	-	0	502	1,430	11	31	5	71	98	164	-	-	-	-	-	-	-	66	170	18,982	46,656	18,982	46,656	
Add: Commission on Reinsurance	0	117	-	0	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Less: Commission on Reinsurance	93	273	2	7	-	-	2	7	105	263	121	305	236	568	0	23	126	255	0	0	133	276	1	2	0	1	65	190	-	-	-	-	-	-	-	25	65	400	1,104	545	1,384	
Net Commission	74	923	2	8	-	-	2	8	6,629	11,304	13,586	37,059	16,859	42,963	3	(15)	379	1,175	(10)	0	369	1,154	10	29	5	70	33	64	-	-	-	-	-	-	41	105	18,582	45,552	18,807	46,511		
Break-up of the amounts offered/ received for various business to be disclosed as per details indicated below:																																										
Individual Agents	13	41	3	8	-	-	3	8	364	992	992	2,963	1,496	3,655	1	4	5	12	-	-	4	11	10	30	8	18	19	74	-	-	-	-	-	-	15	47	1,328	3,827	1,343	3,886		
Corporate Agents Bank/PLP/RC	30	116	0	0	-	-	0	0	1,103	2,827	1,103	2,861	2,205	5,821	0	1	6	16	-	-	359	1,065	0	1	0	0	0	0	-	-	-	-	-	-	16	36	1,676	4,577	-	-		
Corporate Agents Others	36	88	0	0	-	-	0	0	1,267	2,877	1,267	2,961	2,405	5,801	0	0	380	1,060	-	-	390	1,060	0	0	0	0	0	0	-	-	-	-	-	-	0	0	2,844	7,880	-	-		
Insurance Broker	138	853	0	108	-	-	0	108	6,004	5,008	5,008	6,004	5,008	5,001	0	17	16	45	-	-	17	45	11	47	10	47	11	47	-	-	-	-	-	-	-	11	47	1,111	3,111	-	-	
Sub-Business - Other	287	572	-	77	209	284	289	572	77	209	284	289	572	77	209	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
HOE/ Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
PAW Association	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Insurance Brokers/ Ins	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Corporate Agents/ Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Other Ins. Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Branch of Subs. Agent/ Other Ins. to be specified	0	14	-	-	-	-	-	-	1,137	2,736	8,966	37,775	17,131	79,890	-	0	18	58	-	-	18	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Ins. to be specified	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	167	1,089	4	15	-	-	4	15	4,931	12,136	13,544	37,573	16,875	44,711	3	8	505	1,430	-	0	502	1,430	11	31	5	71	98	164	-	-	-	-	-	-	66	170	18,982	46,656	18,982	46,656		
Commission and Rewards on (Excluding Reinsurance) Business written	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Underwrites	1	1,665	4	15	-	-	4	15	4,931	12,136	13,544	37,573	16,875	44,711	3	8	505	1,430	-	0	502	1,430	11	31	5	71	98	164	-	-	-	-	-	-	-	66	170	18,982	46,656	18,982	47,765	
Other Ins. to be specified	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Particulars	FDR		Marine Cargo		Marine Hull		Total Marine		Miscellaneous Motor GD		Motor TP		Total Health		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation / Employee's Liability		Public / Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2024	Up to the quarter December, 2024		
1 Employee remuneration & welfare benefits	134	514	1	6	-	-	1	6	893	2,761	3,121	6,017	10,614	11,876	3	11	196	603	0	0	199	634	5	18	3	8	11	40	-	-	-	-	14	46	1,246	12,605	6,363	13,125		
2 Travel, conveyance and vehicle running	22	101	0	0	-	-	0	0	124	383	434	1,300	558	1,683	0	0	2	7	(0)	0	2	7	1	2	0	1	2	6	-	-	-	-	0	0	563	1,790	585	1,802		
3 Training expenses	1	2	0	0	-	-	0	0	3	10	11	34	14	44	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0	13	44	15	47			
4 Firms, rates & taxes	11	47	0	1	-	-	0	1	62	240	288	844	371	1,093	0	1	18	57	0	0	18	57	0	0	0	0	0	0	-	-	-	-	0	0	263	1,168	403	1,286		
5 Repairs	6	22	0	0	-	-	0	0	43	115	130	391	193	556	0	0	9	26	0	0	10	36	0	1	0	0	1	2	-	-	-	-	1	2	204	537	210	559		
6 Printing & stationery	1	1	0	0	-	-	0	0	7	24	25	83	32	108	0	0	10	36	(0)	0	10	37	0	0	0	0	0	0	-	-	-	-	0	1	43	146	44	151		
7 Communication expenses	6	25	0	0	-	-	0	0	64	196	222	632	286	817	0	0	2	7	0	0	2	7	0	1	0	0	1	2	-	-	-	-	0	1	289	808	296	854		
8 Legal & professional charges	6	32	0	1	-	-	0	1	67	252	288	857	391	1,109	0	1	41	(0)	0	16	42	1	2	0	1	2	0	-	-	-	-	2	7	412	1,176	419	1,201			
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(a) as auditor	0	1	0	0	-	-	0	0	2	4	7	14	9	18	0	0	0	1	0	0	0	0	1	0	0	0	0	-	-	-	-	0	0	10	18	10	19			
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(c) Taxation matters	(0)	0	(0)	0	-	-	(0)	0	(0)	1	(2)	3	(2)	4	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	-	-	-	-	(0)	0	(2)	4	(2)	4				
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(e) Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(f) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(g) Tax Audit	0	0	0	0	-	-	0	0	1	1	3	3	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0	4	4	4	5			
(h) Certification	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			
(i) Cost of public expense	0	0	0	0	-	-	0	0	0	1	2	3	2	4	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0	2	4	2	4			
10 Advertisement and publicity	(3)	20	(0)	1	-	-	(0)	1	23	228	48	775	111	1,063	(0)	1	5	38	(0)	0	5	38	(0)	2	0	1	(0)	7	-	-	-	-	-	0	7	117	1,058	114	1,688	
11 Interest & Bank Charges	7	20	0	1	-	-	0	1	90	228	313	773	463	1,063	0	1	16	37	0	0	16	38	1	2	0	1	2	7	-	-	-	-	3	7	424	1,058	421	1,686		
12 Depreciation	2	13	0	1	-	-	0	1	34	102	120	346	155	448	0	0	6	17	(0)	0	6	17	0	1	0	0	1	3	-	-	-	-	1	3	143	472	165	486		
13 Travel/Trade Fair/Lease/fees/charges	13	68	0	3	-	-	0	3	183	542	641	1,842	824	2,344	0	2	33	69	(0)	0	33	61	1	5	1	2	4	17	-	-	-	-	9	16	488	2,538	482	2,587		
14 Business Development and Sales Promotion	6	58	0	0	-	-	0	0	34	202	192	688	246	890	0	0	1	4	(0)	0	1	4	0	1	0	1	1	3	-	-	-	-	0	0	248	899	256	953		
15 Information Technology Expenses	10	73	1	3	-	-	1	3	201	578	702	1,965	903	2,544	1	2	36	97	0	0	36	97	1	5	1	2	6	18	-	-	-	-	6	17	912	2,684	967	2,799		
16 Goods and Services Tax (GST)	5	8	0	0	-	-	0	0	44	63	151	215	195	279	0	0	7	10	0	0	8	11	0	1	0	0	1	2	-	-	-	-	1	2	206	293	211	302		
17 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(i) Electricity Expenses	2	11	0	0	-	-	0	0	17	60	59	204	76	264	0	0	4	13	(0)	0	4	14	0	0	0	0	0	1	-	-	-	-	0	1	86	289	82	291		
(ii) Office Expenses	0	0	0	0	-	-	0	0	0	0	0	1	2	1	3	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0	0	1	3	1	3		
(iii) Technical Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iv) Postage & Courier	0	1	0	0	-	-	0	0	5	12	16	40	20	62	0	0	1	2	0	0	1	2	0	0	0	0	0	-	-	-	-	0	0	22	36	22	56			
(v) Miscellaneous Expenses	5	18	0	0	-	-	0	0	16	48	(39)	(346)	(24)	(297)	0	1	60	208	0	0	61	208	0	1	0	0	1	2	-	-	-	-	4	10	(136)	(76)	(142)	(56)		
TOTAL	221	1,053	4	18	-	-	4	18	1,074	5,991	6,609	16,846	8,562	25,837	6	22	455	1,291	(0)	0	461	1,312	12	44	6	20	31	122	-	-	-	-	40	127	9,133	27,463	9,357	28,534		
Includs	221	1,053	4	18	-	-	4	18	1,074	5,991	6,609	16,846	8,562	25,837	6	22	455	1,291	(0)	0	461	1,312	12	44	6	20	31	122	-	-	-	-	40	127	9,133	27,463	9,357	28,534		
Exclude Note																																								

Notes:
(a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
(b) Separate disclosure to be made for reinsurance/claims which constitutes more than 10 percent of the total gross direct premium.
(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of service availed and not to be shown as "Outsourcing Expenses"

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation / Employer's Liability		Public / Product Liability		Engineering		Aviation		Crop Insurance		Other segments (1)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023	For the quarter December, 2023	Up to the quarter December, 2023
1 Employees' remuneration & welfare benefits	100	324	2	6	-	-	2	6	108	2,462	1,664	6,581	1,822	11,043	3	10	182	522	0	0	185	532	4	13	1	4	12	35	-	-	-	-	12	37	4,037	11,655	4,130	11,595		
2 Travel, conveyance and vehicle running	27	61	0	0	-	-	0	0	181	362	1,333	859	1,715	0	0	3	7	0	0	3	7	1	2	0	1	2	5	-	-	-	-	-	-	0	0	615	1,730	842	1,791	
3 Training expenses	0	2	0	0	-	-	0	0	4	17	15	59	19	76	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	19	77	20	80	
4 Rents, rates & taxes	9	29	0	1	-	-	0	1	78	221	268	775	245	990	0	1	16	47	0	0	17	48	0	1	0	0	1	3	-	-	-	-	-	1	3	365	1,046	374	1,076	
5 Repairs	3	14	0	0	-	-	0	0	29	106	99	371	127	478	0	0	0	13	0	0	6	23	0	1	0	0	0	2	-	-	-	-	-	0	2	135	504	138	518	
6 Printing & stationery	2	19	0	1	-	-	0	1	25	145	86	505	111	650	0	3	25	109	0	0	25	202	0	1	0	0	0	1	-	-	-	-	-	1	7	137	860	140	860	
7 Communication expenses	4	12	0	0	-	-	0	0	52	139	180	486	232	625	0	0	2	4	0	0	2	5	0	0	0	0	0	1	-	-	-	-	-	-	0	1	235	632	239	644
8 Legal & professional charges	10	33	0	1	-	-	0	1	76	210	262	731	338	941	0	1	14	44	0	0	15	45	1	2	0	1	2	7	-	-	-	-	-	2	6	358	1,051	368	1,035	
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(a) as auditor	0	0	0	0	-	-	0	0	1	3	3	10	4	12	0	0	0	0	0	0	0	1	0	0	0	0	0	0	-	-	-	-	-	0	0	4	13	5	14	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(i) Transition matters	0	0	0	0	-	-	0	0	1	2	2	6	3	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	3	9	3	9
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(d) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(i) Tax Audit	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	
(ii) Certification	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	1	1	1	
(iii) rest of pocket expenses	0	0	0	0	-	-	0	0	0	1	1	2	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	3	1	3
10 Advertisement and publicity	4	43	(5)	1	-	-	(5)	1	45	232	154	948	202	1,235	0	1	7	17	0	0	7	36	0	2	0	1	1	9	-	-	-	-	-	1	7	250	1,292	212	1,341	
11 Interest & Bank Charges	10	30	0	1	-	-	0	1	71	191	254	667	327	859	0	1	14	48	0	0	14	41	1	2	0	1	2	6	-	-	-	-	-	2	5	246	913	255	944	
12 Depreciation	4	13	0	0	-	-	0	0	29	82	100	287	128	349	0	0	5	17	0	0	6	18	0	1	0	0	1	3	-	-	-	-	-	1	2	136	393	140	406	
13 Brand/Trade Mark usage fee/charges	23	72	0	2	-	-	0	2	167	460	576	1,603	745	2,093	1	2	32	96	0	0	32	96	1	4	1	2	9	15	-	-	-	-	-	4	13	788	2,195	811	2,469	
14 Business Development and Sales Promotions Expenses	39	41	0	0	-	-	0	0	243	299	949	992	1,087	1,161	0	0	4	4	0	0	4	5	1	1	0	0	3	4	-	-	-	-	-	-	0	0	1,097	1,171	1,135	1,213
15 Information Technology Expenses	20	75	0	2	-	-	0	2	188	479	581	1,668	749	2,147	1	2	30	100	0	0	32	102	1	4	1	2	5	15	-	-	-	-	-	4	13	790	2,283	815	2,360	
16 Goods and Services Tax (GST)	1	3	0	0	-	-	0	0	7	17	26	58	52	76	0	0	3	4	0	0	1	4	0	0	0	0	0	1	-	-	-	-	-	-	0	0	34	80	35	81
17 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(i) Electricity Expenses	2	7	0	0	-	-	0	0	56	56	54	197	69	253	0	0	3	12	0	0	3	12	0	0	0	0	0	1	-	-	-	-	-	0	1	73	267	75	275	
(ii) Office Expenses	0	0	0	0	-	-	0	0	0	2	2	6	2	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	2	8	2	8
(iii) Technical Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iv) Postage & Courier	0	1	0	0	-	-	0	0	3	9	11	31	14	39	0	0	1	2	0	0	1	2	0	0	0	0	0	0	-	-	-	-	-	0	0	15	42	15	43	
(v) Miscellaneous Expenses	2	16	0	0	-	-	0	0	17	44	121	307	138	352	0	0	69	263	0	0	70	264	0	1	0	0	0	2	-	-	-	-	-	6	9	215	627	217	643	
TOTAL	264	766	4	16	-	-	4	16	2,075	5,559	7,231	19,529	9,305	25,088	6	23	438	1,443	0	0	424	1,496	12	36	4	12	36	108	-	-	-	-	-	35	107	9,816	26,818	10,085	27,630	
Inside India	264	766	4	16	-	-	4	16	2,075	5,559	7,231	19,529	9,305	25,088	6	23	438	1,443	0	0	424	1,496	12	36	4	12	36	108	-	-	-	-	-	35	107	9,816	26,818	10,085	27,630	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes:

(1) Items of expenses in excess of one percent of the total premium (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

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

(3) Expenses paid for various subcontracting activities/emergencies are to be booked under relevant line item on the basis of nature of service availed and not to be shown as "Outsourcing Expenses".

FORM NL-8-SHARE CAPITAL SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at 31.12.2024	As At 31.12.2023
1	Authorised Capital		
	700100000 Equity Shares of Rs 10 each	70,010	70,010
	Preference Shares of Rs..... each	-	-
2	Issued Capital	-	-
	259162750 Equity Shares of Rs. 10 each	25,916	25,916
	Preference Shares of Rs..... each	-	-
3	Subscribed Capital	-	-
	259162750 Equity Shares of Rs. 10 each	25,916	25,916
	Preference Shares of Rs..... each	-	-
4	Called-up Capital	-	-
	259162750 Equity Shares of Rs. 10 each	25,916	25,916
	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	-	-
	Preference Shares of Rs..... each	-	-
5	Paid-up Capital		
	259162750 Equity Shares of Rs. 10 each	25,916	25,916
	Preference Shares of Rs. Each	-	-

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**PATTERN OF SHAREHOLDING**
[As certified by the Management]

Shareholder	As at 31.12.2024		As At 31.12.2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	12,18,67,879	47.02%	17,27,05,388	66.64%
• Foreign	5,94,04,203	22.92%	5,94,04,203	22.92%
Investors*	-		-	
• Indian	-		-	
• Foreign	-		-	
Others (to be specified e.g. ESOP etc.)	7,78,90,668	30.05%	2,70,53,159	10.44%
TOTAL	25,91,62,750	100.00%	25,91,62,750	100.00%

DETAILS OF EQUITY HOLDINGS OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE SHIRIRAM GENERAL INSURANCE COMPANY LIMITED

AS ON 31.12.2024

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered	Shares under Lock in Period
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI) As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII) As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group						
A.1	Indian Promoters						
i)	Individuals/HUF (Names of major shareholders)	-	-	-	-	-	-
ii)	Bodies Corporate:						
	(i) Shriram Capital Private Limited (formerly Shriram Financial Ventures (Chennai) P Ltd)	1	11,03,23,560	42.57	11,032.36	-	-
	(ii)	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-
iii)	Financial Institutions / Banks	-	-	-	-	-	-
iv)	Central Government / State Government(s) / President of India	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-
vi)	Any Other	-	-	-	-	-	-
	a. Mr. R Thyagarajan and Mr. D. V. Ravi (holding in trust for SHRIRAM OWNERSHIP TRUST)	1	1,15,44,319	4.45	1,154.43	-	-
A.2	Foreign Promoters						
i)	Individuals (Names of major shareholders)	-	-	-	-	-	-
ii)	Bodies Corporate:						
	(i) Sanlam Emerging Markets (Mauritius) Limited	1	5,94,04,203	22.92	5,940.42	-	-
	(ii)	-	-	-	-	-	-
	(iii)	-	-	-	-	-	-
iii)	Any Other	-	-	-	-	-	-
B	Non Promoters						
B.1	Public Shareholders						
1.1	Institutions						
i)	Mutual Funds	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-
iii)	Financial Institutions / Banks	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-
v)	FII belonging to Foreign Promoter	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-
vii)	Provident Fund / Pension Fund	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-
ix)	NBFCs registered with RBI	-	-	-	-	-	-
x)	Any other	-	-	-	-	-	-
1.2	Central Government / State Government(s) / President of India	-	-	-	-	-	-
1.3	Non-Institutions						
i)	Individual share capital upto Rs. 2 lacs	2	33	0.00	0.00	-	-
ii)	Individual share capital in excess of Rs. 2 lacs	-	-	-	-	-	-
iii)	Others:-						
	-Trusts	-	-	-	-	-	-
	-Non-Resident Indian (NRI)	-	-	-	-	-	-
	-Clearing members	-	-	-	-	-	-
	-Non Resident Indian Non Repatriable	-	-	-	-	-	-
	-Bodies Corporate:						
	a. Spinnex India Private Limited	1	500	0.00	0.05	-	-
	b. Piramal Enterprises Limited	1	3,45,41,201	13.33	3,454.12	-	-
	-IEPF	-	-	-	-	-	-
iv)	Any Other						
	Overseas Body Corporate - TPG India Investments II Inc, Mauritius	1	1,62,96,275	6.29	1,629.63	-	-
B.2	Non Public Shareholders						
2.1)	Custodian / DR Holder	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-
2.3)	Any Other:						
	A) Individuals	102	11,62,300	0.45	116.23	-	-
	B) (i) Tangent Asia Holding II Pte. Ltd. (KKR)	1	2,58,90,359	9.99	2,589.04	-	-
	Total	111	25,91,62,750	100.00	25,916.28	-	-

Note: Shriram Capital Pvt. Ltd and Shriram Ownership Trust have become the promoter of the company on amalgamation of Shriram GI Holdings Pvt. Ltd with the company as approved by the Hon'ble NCLT Jaipur and Chennai

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: SHRIRAM CAPITAL PRIVATE LIMITED (formerly Shriram Financial Ventures (Chennai) Private Limited) 31.12.2024

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	No. of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	No. of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate: (i) (ii) (iii)								
iii)	Financial Institutions / Banks								
iv)	Central Government/State Government(s)/President of India								
v)	Persons acting in Concert (Please specify)								
vi)	Any other								
	1) Trust - Mr. R Thyagarajan & Mr. D V Ravi (Holding in trust for Shriram Ownership Trust)	1	255900	35.70	25.59	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Names of major shareholders)								
ii)	Bodies Corporate: Promoter group (i) Sanlam Emerging Markets (Mauritius) Limited (ii) (iii)	1	291712	40.70	29.17	-	-	-	-
iii)	Any other (Please specify)								
B	Non Promoters								
B.1	Public Shareholders								
1.1	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign Promoter#								
vi)	FII belonging to Foreign Promoter of Indian Promoter#								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify) Trust								
1.2	Central Government/State Government(s)/President of India								
1.3	Non-Institutions								
i)	Individual Share Capital upto Rs. 2 Lacs	14	25736	3.59	2.57	-	-	-	-
ii)	Individual Share Capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	Trust - Mr. D V Ravi (Holding in trust for Shriwell Trust)	1	143394	20.01	14.34				
	-Non Resident Indian (NRI)								
	-Clearing Members								
	-Non Resident Indian Non Repatriable								
	-IEPF								
	-Bodies Corporate								
	-Any other (Please specify)								
B.2	Non Public Shareholders								
2.1	Custodian/DR Holder								
2.2	Employee Benefit Trust								
2.3	Any other (Please specify) Overseas Corporate Bodies								
	Total	17	7,16,742	100.00	71.67				

Footnotes:

- At A.1 and A.2 of 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 11(1)(i) of the Insurance Regulatory and Development Authority (Registration of
- Details of 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 names of 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

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at 31.12.2024	As At 31.12.2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	20	20
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	2,45,352	2,27,033
	TOTAL	2,45,372	2,27,053

FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at 31.12.2024	As At 31.12.2023
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1	-	-	-	-
2	-	-	-	-
3	-	-	-	-
4	-	-	-	-
5	-	-	-	-

FORM NL-12 & 12A -INVESTMENT SCHEDULE

		NL -12		NL -12A		(Amount in Rs. Lakhs)	
	Particulars	Shareholders		Policyholders		Total	
		As at 31.12.2024	As At 31.12.2023	As at 31.12.2024	As At 31.12.2023	As at 31.12.2024	As At 31.12.2023
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	76,206	76,330	3,05,707	2,83,789	3,81,913	3,60,119
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	88,860	42,389	-	-	88,860	42,389
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	243	244	3,66,157	2,56,883	3,66,400	2,57,127
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(i) Other Securities: (Alternative Investment Fund)	577	472	-	-	577	472
	(f) Subsidiaries	18,266	17,983	-	-	18,266	17,983
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	11,940	11,915	4,11,026	4,86,005	4,22,965	4,97,920
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	1,96,092	1,49,332	10,82,890	10,26,677	12,78,981	11,76,010
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-	4,217	1,542	4,217	1,542
2	Other Approved Securities	4,500	-	9,973	7,910	14,473	7,910
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	-	5,260	-	5,260
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	-	-	2,717	400	2,717	400
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	4,500	-	16,907	15,112	21,407	15,112
	GRAND TOTAL	2,00,592	1,49,332	10,99,796	10,41,790	13,00,388	11,91,122

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

						(Amount in Rs. Lakhs)	
Particulars		Shareholders		Policyholders		Total	
		As at 31.12.2024	As At 31.12.2023	As at 31.12.2024	As At 31.12.2023	As at 31.12.2024	As At 31.12.2023
	Long Term Investments--						
	Book Value	1,06,656	1,06,472	10,82,890	10,26,677	11,89,545	11,33,149
	market Value	1,04,438	1,01,539	10,79,143	9,94,656	11,83,581	10,96,195
	Short Term Investments--						
	Book Value	4,500	-	16,907	15,112	21,407	15,112
	market Value	4,500	-	16,891	15,250	21,391	15,250

FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at 31.12.2024	As At 31.12.2023
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	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		

Notes:

- (a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.
- (b) Provisions against non-performing loans shall be shown separately.
- (c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.
- (d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation				(Amount in Rs. Lakhs)	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/	To Date	As at 31.12.2024	As At 31.12.2023
							Adjustments			
Goodwill	813	-	-	813	-	122	-	122	691	787
Intangibles: Software	1,587	-	-	1,587	1,492	35	-	1,527	61	107
Land - Leasehold (undivided share)	2,284	-	-	2,284	285	22	-	307	1,977	2,006
Leasehold Property	511	3	-	514	432	25	-	457	57	57
Buildings	1,841	-	-	1,841	491	21	-	512	1,329	1,357
Furniture & Fittings	586	25	1	610	316	41	1	356	254	275
Information Technology Equipment	3,004	136	75	3,065	2,079	307	71	2,315	750	915
Vehicles	22	-	-	22	21	-	-	21	1	1
Office Equipment	560	45	21	584	393	35	19	408	176	161
Others (Specify nature)										
TOTAL	11,209	209	97	11,321	5,509	607	91	6,025	5,296	5,666
Work in progress	-	-	-	-	-	-	-	-	-	-
Grand Total	11,209	209	97	11,321	5,509	607	91	6,025	5,296	5,666
PREVIOUS YEAR	9,987	427	18	10,396	4,975	549	16	5,509	4,887	

Note:

(a) Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)			
	Particulars	As at 31.12.2024	As At 31.12.2023
1	Cash (including cheques ^(a) , drafts and stamps)	400	394
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	5,148	4,374
	(c) Others (to be specified)	-	-
	(aa) Current Account Unspent CSR Balance	2,923	1,824
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	8,471	6,593
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	8,471	6,593
	Outside India	-	-

* Cheques on hand amount to Rs. 102 (in Lakh) Previous Year : Rs. 106 (in Lakh)

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at 31.12.2024	As At 31.12.2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	415	113
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,010	2,571
6	Others (to be specified)	-	-
	Advance for Share Purchase	-	283
	Deposit with Reinsurers	-	-
	Advances to Employees	13	15
	Tax Refundable	3,545	1,645
	Advances recoverable in cash or in kind	47	83
	TOTAL (A)	5,031	4,710
	OTHER ASSETS		
1	Income accrued on investments	31,484	25,752
2	Outstanding Premiums	-	-
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	33,114	11,835
	Less : Provisions for doubtful, if any	-639	-706
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,808	2,310
8	Others (to be specified)	-	-
	Deposit for Premises	327	294
	Amount deposited with tax authorities (pending settlement of proceedings/appeals)	975	602
	Deposit with CCIL	1	1
	Deposits with Electricity Authorities	8	8
	Deposits with Telecom Authorities	2	2
	TOTAL (B)	67,080	40,099
	TOTAL (A+B)	72,111	44,809

Notes:

- The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.
- The term 'officer' should conform to the definition of that term as given under the Companies Act.

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at 31.12.2024	As At 31.12.2023
1	Agents' Balances	8,566	4,968
2	Balances due to other insurance companies	5,528	3,180
3	Deposits held on re-insurance ceded	289	103
4	Premiums received in advance	-	-
	(a) For Long term policies (a)	31,150	23,667
	(b) for Other Policies	13,135	10,277
5	Unallocated Premium	311	574
6	Sundry creditors	5,058	6,088
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	8,29,114	7,74,860
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	1,374	1,945
11	Income accrued on Unclaimed amounts	102	91
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	6,914	2,993
14	Others (to be specified)	-	-
	Environmental Relief Fund	-	0
	Hit and Run Compensation Account (Erstwhile Solatium Fund)	1,764	1,728
	Due To Policyholder/Insured	549	-
	Tax deducted payable	562	482
	Other Statutory dues	157	150
	Salary Payable	2,461	2,407
	Temporary Book overdraft as per accounts	8,600	8,345
	Miscellaneous (Agency fee)	2	1
	Total	9,15,636	8,41,858

Note :

(a) Long term policies are policies with more than one year tenure

Less: Amount paid during the year	821	923
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FORM NL-18-PROVISIONS SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at 31.12.2024	As At 31.12.2023
1	Reserve for Unexpired Risk	1,95,101	1,49,535
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	449	363
5	Others (to be specified)	-	-
6	Unspent CSR Expenses related to ongoing project	3,157	2,738
	TOTAL	1,98,707	1,52,635

FORM NL-19 MISC EXPENDITURE SCHEDULE
(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

	Particulars	As at 31.12.2024	As At 31.12.2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

- (a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward if
1. some benefit from the expenditure can reasonably be expected to be received in future, and
 2. the amount of such benefit is reasonably determinable.
- (b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure.

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**Name of the Insurer: Shriram General Insurance Company Limited**

Sl.No.	Particular	For the Quarter December, 2024	Up to the quarter December, 2024	For the Quarter December, 2023	Up to the quarter December, 2023
1	Gross Direct Premium Growth Rate**	24.78%	22.89%	41.01%	35.49%
2	Gross Direct Premium to Net worth Ratio	39.09%	97.84%	33.60%	85.38%
3	Growth rate of Net Worth	7.24%	7.24%	8.42%	8.42%
4	Net Retention Ratio**	94.59%	92.72%	91.91%	91.91%
5	Net Commission Ratio**	18.64%	20.97%	24.08%	23.33%
6	Expense of Management to Gross Direct Premium Ratio**	31.98%	34.20%	34.64%	34.91%
7	Expense of Management to Net Written Premium Ratio**	28.53%	34.24%	37.69%	37.82%
8	Net Incurred Claims to Net Earned Premium**	68.79%	68.79%	63.56%	63.56%
9	Claims paid to claims provisions**	6.80%	17.93%	6.45%	18.44%
10	Combined Ratio**	95.18%	100.53%	95.68%	100.75%
11	Investment income ratio	1.74%	5.05%	1.67%	4.89%
12	Technical Reserves to net premium ratio **	861.82%	386.34%	1183.36%	463.74%
13	Underwriting balance ratio	-4.12%	-4.43%	-5.50%	-6.49%
14	Operating Profit Ratio	13.76%	19.52%	29.37%	29.43%
15	Liquid Assets to liabilities ratio	2.08%	2.08%	1.45%	1.45%
16	Net earning ratio	11.02%	14.53%	14.92%	16.74%
17	Return on net worth ratio	14.20%	14.20%	13.19%	13.19%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	3.58	3.58	4.30	4.30
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	5.05	14.87	4.50	12.88
24	Book value per share	104.68	104.68	97.61	97.61

NI-20-Ana Rat
FORM NL-20-ANALYTICAL RATIOS SCHEUDLE
Name of the Insurer: Shriram General Insurance Company Limited
**** Segmental Reporting up to the quarter**

IRDA Periodic Disclosures

Segments Upto the quarter ended on 31.12.2024	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	1.82%	36.50%	25.99%	33.99%	79.70%	58.18%	13.24%	119.50%	441.02%	-16.37%
Previous Period	20.24%	44.87%	26.99%	27.45%	54.55%	51.74%	34.94%	101.77%	354.82%	-19.68%
Marine Cargo										
Current Period	67.43%	27.38%	32.79%	24.16%	86.87%	58.87%	15.44%	114.73%	135.77%	-29.29%
Previous Period	-0.99%	18.21%	57.60%	24.15%	130.22%	59.98%	9.16%	169.07%	192.50%	-101.74%
Marine Hull										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Marine										
Current Period	67.43%	27.38%	32.79%	24.16%	86.87%	58.87%	15.44%	114.73%	135.77%	-29.29%
Previous Period	-0.99%	18.21%	57.60%	24.15%	130.22%	59.98%	9.16%	169.07%	192.50%	-101.74%
Motor OD										
Current Period	27.05%	95.57%	21.33%	34.18%	35.76%	68.84%	34.67%	101.43%	107.90%	-5.14%
Previous Period	46.27%	95.53%	28.39%	40.41%	42.30%	71.63%	33.27%	113.30%	110.32%	-22.25%
Motor TP										
Current Period	23.84%	95.46%	23.14%	34.72%	36.37%	68.67%	17.24%	102.81%	509.33%	-5.72%
Previous Period	30.41%	95.31%	22.18%	34.13%	35.81%	61.99%	17.35%	97.59%	586.03%	-2.19%
Total Motor										
Current Period	24.56%	95.49%	22.73%	34.59%	36.23%	68.71%	17.89%	102.49%	417.96%	-5.59%
Previous Period	33.64%	95.36%	23.56%	35.53%	37.26%	64.03%	17.88%	100.98%	479.79%	-6.42%
Health										
Current Period	4.64%	99.43%	-0.24%	13.52%	0.15%	100.85%	47.36%	100.72%	101.95%	-0.61%
Previous Period	4.76%	55.44%	-13.97%	15.71%	28.33%	-47.58%	0.00%	-40.36%	315.20%	141.46%
Personal Accident										
Current Period	-0.20%	79.60%	14.24%	28.50%	35.80%	31.28%	49.39%	63.24%	138.11%	35.50%
Previous Period	145.38%	74.48%	17.20%	31.33%	42.06%	57.33%	34.12%	95.65%	124.66%	-8.69%
Travel Insurance										
Current Period	283.27%	81.34%	23.38%	30.02%	36.90%	23.80%	0.00%	59.96%	55.60%	39.85%
Previous Period	1451.61%	96.00%	2.86%	15.10%	15.73%	-240.53%	0.00%	-225.43%	232.68%	317.16%
Total Health										
Current Period	-0.09%	93.07%	3.73%	28.16%	9.92%	72.33%	49.38%	81.00%	111.86%	14.19%
Previous Period	138.57%	74.07%	16.71%	30.99%	41.84%	54.70%	34.09%	92.53%	127.70%	-4.93%
Workmen's Compensation/ Employer's liability										
Current Period	28.60%	95.29%	17.75%	26.30%	27.60%	32.58%	26.95%	59.54%	198.76%	39.44%
Previous Period	8.09%	95.60%	18.33%	27.25%	28.51%	11.87%	21.82%	39.75%	275.04%	57.01%
Public/ Product Liability										
Current Period	41.97%	43.08%	25.39%	23.00%	53.39%	62.79%	0.00%	109.96%	224.89%	-14.42%
Previous Period	101.57%	37.79%	34.51%	21.39%	56.60%	24.95%	0.00%	79.95%	190.68%	13.54%
Engineering										
Current Period	25.28%	26.86%	10.66%	26.41%	92.81%	21.38%	18.11%	56.77%	242.91%	47.71%
Previous Period	20.09%	37.10%	11.87%	25.45%	65.48%	59.15%	33.66%	91.12%	249.93%	11.82%
Aviation										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Crop Insurance										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.75%	0.00%	0.00%	0.00%
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.71%	0.00%	0.00%	0.00%
Other segments **										
Current Period	37.44%	45.44%	31.04%	24.99%	55.01%	122.05%	21.38%	170.03%	309.72%	-75.55%
Previous Period	18.83%	50.44%	17.40%	23.09%	45.78%	100.51%	22.67%	135.61%	317.28%	-36.12%
Total Miscellaneous										
Current Period	23.55%	94.44%	20.91%	34.22%	33.71%	68.94%	18.06%	100.33%	385.79%	-4.26%
Previous Period	36.10%	93.70%	23.26%	35.16%	37.52%	63.74%	17.99%	100.69%	465.70%	-6.28%
Total-Current Period	22.89%	92.72%	20.97%	34.20%	34.24%	68.79%	17.93%	100.53%	386.34%	-4.43%
Total-Previous Period	35.49%	91.91%	23.33%	34.91%	37.82%	63.56%	18.44%	100.75%	463.74%	-6.49%

FORM No. 11: RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Issuer: **Shivam General Insurance Company Limited**

For the Quarter Ending: **31.12.2024**

PART A Related Party Transactions						
SL.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received* (Rs. in Lakhs)		
				For the Quarter	Up to the Quarter	Up to the Quarter of the Previous Year
1	Ashish Goyal	Chief Executive Officer	Remuneration	0.00	0.00	0.00
2	Ashish Goyal	Chief Executive Officer	Dividend	0.00	0.00	0.00
3	Shivam Data Group	Director of HR	Remuneration	7.43	21.89	7.43
4	Shivam Data Group	Director of HR	Dividend	1.25	4.95	1.11
5	Shivam Data Group	Director of HR	Pharmacy Expenses	0.00	0.18	0.00
6	Shivam Data Group	Chief HR	Dividend	0.00	0.00	0.00
7	Wipro Infosys	IT & IT Services & ITO	Remuneration	8.86	12.30	5.88
8	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
9	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
10	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
11	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
12	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
13	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
14	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
15	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
16	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
17	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
18	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
19	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
20	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
21	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
22	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
23	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
24	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
25	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
26	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
27	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
28	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
29	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
30	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
31	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
32	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
33	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
34	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
35	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
36	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
37	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
38	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
39	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
40	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
41	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
42	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
43	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
44	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
45	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
46	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
47	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
48	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
49	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
50	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
51	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
52	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
53	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
54	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
55	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
56	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
57	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
58	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
59	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
60	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
61	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
62	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
63	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
64	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
65	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
66	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
67	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
68	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
69	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
70	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
71	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
72	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
73	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
74	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00
75	Wipro Infosys	IT & IT Services & ITO	Dividend	0.00	0.00	0.00
76	Wipro Infosys	IT & IT Services & ITO	Pharmacy Expenses	0.00	0.00	0.00

*Including the premium flow through Associated/ Group companies as assets and intermediaries

Note:

1. A Scheme of Amalgamation between Shivam GI Holdings Private Limited and Shivam General Insurance Co Limited was approved by the Hon'ble National Company Law Tribunal (NCLT), Upper Bench vide order dated July 7, 2024 as amended by order dated July 9, 2024, and the NCLT Chennai Bench vide order dated August 9, 2024 as amended by order dated August 26, 2024. The appointed date per the sanctioned scheme is April 1, 2023.

The Dividend paid by Shivam General Insurance Co Limited to Shivam GI Holdings Private Limited during the half year ended September 2024 have been cancelled to give effect to the amalgamation scheme. The dividend and expenses paid by Shivam GI Holdings Private Limited to its shareholders, are also the related parties of Shivam General Insurance Co Limited in terms of AS-18 and have been disclosed as transactions with related parties during the period.

PART B Related Party Transaction Balances - As at the end of the Quarter: 31st December 2024						
SL.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / receivable	Whether If any, Terms of consideration given or received provided at the time of settlement	Balance under Provision for doubtful debts relating to the outstanding balance receivable.
1	SUBCAPITAL GROUP HOLDINGS PVT. LTD.	Company having common management	0.11	Receivable		
2	SHIVAM CAPITAL PVT. LTD.	Company having common management	178.81	Payable		
3	SHIVAM CAPITAL PVT. LTD.	Company having common management	11.41	Payable		
4	SHIVAM CAPITAL PVT. LTD.	Company having common management	881.61	Payable		

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**STATEMENT OF ADMISSIBLE ASSETS :****As at 31.12.2024**

Name of Insurer: Shriram General Insurance Company Limited

Registration Number: 137

Date of Registration: May 08,2008

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS		2,00,592	2,00,592
	Policyholders as per NL-12 A of BS	10,99,796		10,99,796
(A)	Total Investments as per BS	10,99,796	2,00,592	13,00,388
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	18,267	18,267
(C)	Fixed assets as per BS	-	5,296	5,296
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,394	1,394
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	8,471	8,471
(F)	Advances and Other assets as per BS	34,283	37,827	72,111
(G)	Total Current Assets as per BS...(E)+(F)	34,283	46,298	80,582
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	2,284	989	3,273
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	6,345	6,345
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	11,34,080	2,52,186	13,86,266
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	2,284	26,995	29,279
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	11,31,796	2,25,191	13,56,987

(All amounts in Rupees o

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Investment in subsidiaries		18,266	18,266
	Investment in Equity not considered for Solvency		1	1
	Inadmissible Fixed assets			
	(a) Intangibles: Software		-	-
	Goodwill		691	691
	(b) Leasehold Improvements		57	57
	(c) Information Technology Equipment (75% of its value)		392	392
	(d) Furniture & Fittings		254	254
	Inadmissible current assets			
	(a) Service tax paid under PROTEST		975	975
	(b) Advance to Employees		13	13
	(c) Deposit with CCIL		1	1
	(d) Unconfirmed Balances of Reinsurer's & Coinsurer's	157		157
	(e) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	43		43
	(f) Other Reinsurer's balances outstanding for more than 180 days	147		147
	(g) Investment in Fixed deposit unclaimed amount of policyholders	1,808		1,808
	(h) Co-insurer's balances outstanding for more than ninety days	129		129

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

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

STATEMENT OF LIABILITIES :
As at 31.12.2024

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,09,034	1,95,101
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,09,034	1,95,101
(d)	Outstanding Claim Reserve (other than IBNR reserve)	4,21,974	3,88,154
(e)	IBNR reserve	4,65,964	4,40,960
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	10,96,971	10,24,215

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of Insurer: Shriram General Insurance Company Limited
Registration Number: 137
Date of Registration: May 08,2008
Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 31st December, 2024

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	10,871	4,018	5,603	2,396	1,087	840	1,087
2	Marine Cargo	333	89	78	28	40	14	40
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	3,26,036	3,11,279	1,93,940	1,85,950	62,256	55,785	62,256
5	Engineering	2,652	771	551	232	265	83	265
6	Aviation	-	-	-	-	-	-	-
7	Liability	937	741	156	128	148	38	148
8	Health	19,614	19,438	14,992	12,821	3,888	3,846	3,888
9	Miscellaneous	2,221	1,004	2,699	1,068	311	567	567
10	Crop	-	-	25	(73)	-	4	4
	Total	3,62,664	3,37,341	2,18,043	2,02,550	67,995	61,177	68,254

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

Name of Insurer: Shriram General Insurance Company Limited

Registration Number: 137

Date of Registration: May 08,2008

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

(1) ITEM NO.	(2) DESCRIPTION	(3) AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1131796
	Deduct:	
(B)	Current Liabilities as per BS	829114
(C)	Provisions as per BS	195101
(D)	Other Liabilities	6128
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	101453
	Shareholder's FUNDS	
(F)	Available Assets	225191
	Deduct:	
(G)	Other Liabilities	82525
(H)	Excess in Shareholder's funds (F-G)	142666
(I)	Total ASM (E+H)	244119
(J)	Total RSM	68254
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	3.58

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: Shriram General Insurance Co Ltd

Date: 31.12.2024

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business ^(a)	Category of product	Date of allotment of UIN
1	Shri Health Suraksha Insurance Policy		SGLHLIP25035V012425	Health	Retail	20-12-2024

Note: -
(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen’s Compensation/ Employer’s Liability, Public/ Product Liability, Engineering, Aviation

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

PART - A

Name of the Insurer:SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Registration Number:137

Statement as on: 31.12.2024

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

(Business within India)

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	2,00,591.55
	Investments (Policyholders)	8A	10,99,796.42
2	Loans	9	-
3	Fixed Assets	10	5,296.13
4	Current Assets		-
	a. Cash & Bank Balance	11	8,471.07
	b. Advances & Other Assets	12	72,110.58
5	Current Liabilities		-
	a. Current Liabilities	13	9,15,636.39
	b. Provisions	14	1,98,706.95
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		25,00,609.09
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	
2	Fixed Assets (if any)	10	5,296.13
3	Cash & Bank Balance (if any)	11	8,471.07
4	Advances & Other Assets (if any)	12	72,110.58
5	Current Liabilities	13	9,14,049.54
6	Provisions	14	1,98,706.95
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		18,265.83
9	Debit Balance of P&L A/c		
	Total (B)		12,16,900.09
	'Investment Assets'	(A-B)	12,83,709.00

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM ⁺						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		76206.19	306732.34	382938.53	30.0%		382938.53	371322.59
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%		76206.19	309923.27	386129.47	30.2%		386129.47	373814.00
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFF									
	1. Approved Investments	Not less than 15%		11939.64	413742.50	425682.14	33.3%		425682.14	425896.98
	2. Other Investments									
	b. Approved Investments	Not exceeding 55%		87197.69	377717.50	464915.19	36.4%	6404.68	471319.88	477445.72
	c. Other Investments		1.00	636.00	0.00	637.00	0.0%	-59.49	577.51	577.51
	Investment Assets	100%	1.00	175979.53	1101383.27	1277363.80	100%	6345.19	1283709.00	1277734.21

Note:

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

PART - B

Name of the Insurer:SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Registration Number:

Statement as on:31.12.2024

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(Rs. Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		347666.45	28.16%	35272.08	82.69%	382938.53	29.98%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl		374364.31	30.32%	11765.15	27.58%	386129.47	30.23%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		194514.73	15.75%	5023.41	11.78%	199538.14	15.62%
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments		217103.19	17.58%	9040.80	21.19%	226144.00	17.70%
	2. Other Investments							
	c. Approved Investments		448088.96	36.29%	16826.23	39.45%	464915.19	36.40%
	d. Other Investments (not exceeding 15%)		637.00	0.05%	0.00	0.00%	637.00	0.05%
	Total		1234708.21	100.00%	42655.60	100.00%	1277363.80	100.00%

Note:

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES
Name of the Insurer: SHRIRAM GENERAL INSURANCE COMPANY LIMITED
Date:31.12.2024
(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 Dec 2024	As % of total for this class	As at 31 Dec 2023	As % of total for this class	As at 31 Dec 2024	As % of total for this class	As at 31 Dec 2023	As % of total for this class
Break down by credit rating								
AAA rated	463339	39.04%	515255	47.03%	462626	38.79%	529555	46.76%
AA or better	336871	28.39%	232292	21.20%	331948	27.83%	231534	20.45%
Rated below AA but above A								
Rated below A but above B								
Any other (Please specify)								
a) Sovereign Paper	374514	31.56%	337886	30.84%	386129	32.37%	361163	31.89%
b) Govt. Guaranteed Bonds	0	0.00%	500	0.05%	0	0.00%	498	0.04%
c) Deposit with Scheduled Banks	11982	1.01%	9709	0.89%	11982	1.00%	9709	0.86%
Total (A)	1186705	100.00%	1095642	100.00%	1192685	100.00%	1132459	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	21391	1.80%	17431	1.59%	21407	1.79%	17293	1.53%
more than 1 year and upto 3years	89506	7.54%	322753	29.46%	89559	7.51%	330667	29.20%
More than 3years and up to 7years	470095	39.61%	272532	24.87%	472824	39.64%	280670	24.78%
More than 7 years and up to 10 years	437310	36.85%	250691	22.88%	438315	36.75%	256079	22.61%
above 10 years	168403	14.19%	232235	21.20%	170579	14.30%	247750	21.88%
Total (B)	1186705	100.00%	1095642	100.00%	1192685	100.00%	1132459	100.00%
Breakdown by type of the issuer					0			
a. Central Government	374514	31.56%	338351	30.88%	386129	32.37%	361626	31.93%
b. State Government	0	0.00%	35	0.00%	0	0.00%	35	0.00%
c. Corporate Securities	492758	41.52%	747166	68.19%	490078	41.09%	760707	67.17%
d. Scheduled Commercial Banks	319434	26.92%	9709	0.89%	316478	26.53%	9709	0.86%
e. Mutual Fund - Overnight Funds		0.00%	381	0.03%		0.00%	381	0.03%
Total (C)	1186705	100.00%	1095642	100.00%	1192685	100.00%	1132459	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

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: SHRIRAM GENERAL INSURANCE COMPANY LIMITED
Registration No: 137

Date: 31.12.2024
Name of the Fund

(Amount in Rs. Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on date)	Prev. FY (as on 31.12.2023)	YTD (As on date)	Prev. FY (as on 31.12.2023)	YTD (As on date)	Prev. FY (as on 31.12.2023)	YTD (As on date)	Prev. FY (as on 31.12.2023)	YTD (As on date)	Prev. FY (as on 31.12.2023)
1	Investments Assets	1175020.74	1122368.23	Nil	Nil	19251.68	10090.60	83091.78	55096.93	1277364.20	1187555.76
2	Gross NPA										
3	% of Gross NPA on Investment Assets (2/1)										
4	Provision made on NPA										
5	Provision as a % of NPA (4/2)										
6	Provision on Standard Assets										
7	Net Investment Assets (1-4)										
8	Net NPA (2-4)										
9	% of Net NPA to Net Investment Assets (8/7)										
10	Write off made during the period										

NIL

Note:

- 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.
- Total Investment Assets should reconcile with figures shown in other relevant forms
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- Investment Regulations,as amended from time to time, to be referred

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

Name of the Insurer:SHIRAM GENERAL INSURANCE COMPANY LIMITED

Registration Number: 137

Statement as on: 31.12.2024

Statement of Investment and Income on Investment

Name of the Fund _____

Periodicity of Submission: Quarterly

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				(Amount in Rs. Lakhs)			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ³
1. G - Sec.														
(i) Central Government Bonds	COGB		3,82,038.53	5,949.38	5.93%	4.44%	3,82,038.53	16,844.77	5.93%	4.44%	3,61,128.35	16,819.57	6.20%	4.64%
(ii) Central Government Guaranteed Loans	COGL		-	-	-	-	-	1.38	5.35%	5.85%	-	73.45	8.73%	5.64%
(iii) Special Deposits	CSPO		-	-	-	-	-	-	-	-	-	-	-	-
(iv) Deposit under Section 7 of Insurance Act, 1938	COBS		-	-	-	-	-	-	-	-	-	-	-	-
(v) Treasury Bills	CTRB		2,491.41	-	-	-	2,491.41	3.42	6.16%	4.61%	-	-	-	-
(vi) Other Government Securities	COGS		-	-	-	-	-	-	-	-	-	-	-	-
2. G - Sec. or Other Approved Sec/Guaranteed Sec.														
(i) State Government Bonds	SGGB		-	-	-	-	-	1.12	11.69%	8.75%	34.79	2.35	9.03%	6.76%
(ii) State Government Guaranteed Loans	SGGL		-	-	-	-	-	-	-	-	-	-	-	-
(iii) Other Approved Securities (including Infrastructure / Social Sector Investments)	SGOA		-	-	-	-	-	-	-	-	-	-	-	-
(iv) Guaranteed Equity	SGGE		-	-	-	-	-	-	-	-	-	-	-	-
3. Investments Subject to Exposure Norms														
(a) Housing & Loans to State Govt. for Housing / PFE														
(i) Loans to State Government for Housing	HLSH		-	-	-	-	-	-	-	-	-	-	-	-
(ii) Loans to State Government for Fire Fighting Equipments	HLSP		-	-	-	-	-	-	-	-	-	-	-	-
(iii) Term Loans - HEDCO	HTLU		-	-	-	-	-	-	-	-	-	-	-	-
(iv) Term Loans to institutions accredited by NHB/Commercial Paper	HTLN		-	4.81	6.85%	5.13%	-	4.81	6.85%	5.13%	-	-	-	-
(v) Mortgage Backed Securities	HMBB		-	-	-	-	-	-	-	-	-	-	-	-
(vi) TAXABLE BONDS OF														
(i) Bonds / Debentures issued by HEDCO	HTHD		20,161.51	-	7.09%	5.31%	20,161.51	-	7.09%	5.31%	10,175.37	432.28	5.65%	4.23%
(ii) Bonds / Debentures issued by NHB/Institutions accredited to NHB	HTDN		1,73,732.97	3,576.01	4.94%	3.70%	1,73,732.97	7,106.05	4.94%	3.70%	2,04,116.10	10,155.04	6.64%	4.97%
(iii) Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA		-	-	-	-	-	-	-	-	-	-	-	-
(iv) Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDB		-	-	-	-	-	-	-	-	-	-	-	-
(v) Bonds / Debentures issued by HEDCO	HTHD		5,643.66	90.99	8.57%	6.41%	5,643.66	273.15	8.57%	6.41%	5,673.39	382.40	6.50%	4.88%
(vi) Bonds / Debentures issued by NHB/Institutions accredited to NHB	HTDN		-	-	-	-	-	-	-	-	-	-	-	-
(vii) Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA		-	-	-	-	-	-	-	-	-	-	-	-
(viii) Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDB		-	-	-	-	-	-	-	-	-	-	-	-
4. (b) Infrastructure Investments														
(i) Infrastructure / Social Sector - Other Approved Securities (InvT)	ISAS		-	-	-	-	-	-	-	-	-	-	-	-
(ii) TAXABLE BONDS OF														
(i) Infrastructure / Social Sector - PSU - Debentures / Bonds	IPSD		2,16,192.22	3,823.75	5.03%	3.76%	2,16,192.22	8,252.73	5.03%	3.76%	2,68,322.02	12,598.67	6.44%	4.82%
(ii) Infrastructure / Social Sector - Term Loans (with Charge)	ITCD		-	-	-	-	-	-	-	-	-	-	-	-
(iii) Infrastructure / Social Sector - Commercial Papers	ICPC		-	-	-	-	-	9.56	6.80%	5.09%	-	22.23	7.10%	5.31%
(iv) TAX FREE BONDS														
(i) Infrastructure / Social Sector - PSU - Debentures / Bonds	IPSD		9,951.78	160.18	8.38%	6.27%	9,951.78	473.63	8.38%	6.27%	10,033.69	475.63	6.23%	4.66%
(ii) Infrastructure / Social Sector - PSU - Debentures / Bonds	IPSD		-	-	-	-	-	-	-	-	-	-	-	-
5. (c) Approved Investments														
(i) PSU - (Approved investment) - Equity shares - quoted	ESNQ		17,715.63	96.64	25.83%	19.33%	17,715.63	2,625.48	25.83%	19.33%	6,741.31	118.64	2.47%	1.86%
(ii) Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE		64,739.15	179.36	13.42%	10.04%	64,739.15	5,294.23	13.42%	10.04%	29,839.37	435.14	1.86%	1.39%
(iii) PSU - (Approved investment) - Equity shares - quoted	ETPE		-	-	-	-	-	-	-	-	-	-	-	-
(iv) Corporate Securities (Approved investment) - Equity shares-quoted	ETCE		-	-	-	-	-	-	-	-	-	-	-	-
(v) Corporate Securities (Approved investment) - Equity - Unquoted	EENQ		-	-	-	-	-	-	-	-	-	-	-	-
(vi) Corporate Securities - Debentures/Bonds/CPs/Loans - (Promoter Group)	EPDG		61,904.03	1,373.98	9.13%	6.83%	61,904.03	4,067.31	9.13%	6.83%	57,598.75	3,841.01	9.22%	6.90%
(vii) Corporate Securities - Bonds - (Tax Free)	EPBF		-	-	-	-	-	-	-	-	-	-	-	-
(viii) Corporate Securities (Approved investment) - Preference Shares	EPHQ		-	-	-	-	-	-	-	-	-	-	-	-
(ix) Corporate Securities (Approved investment) - Investment in Subsidiaries	ECIS		-	-	-	-	-	-	-	-	17,982.72	-	-	-
(x) Corporate Securities (Approved investment) - Debentures	ECDS		-	-	-	-	-	-	-	-	-	-	-	-
(xi) Corporate Securities (Approved investment) - Derivative Instruments	ECDD		-	-	-	-	-	-	-	-	-	-	-	-
(xii) Investment properties - Immovable	ENIP		-	-	-	-	-	-	-	-	-	-	-	-
(xiii) Loans - Policy Loans	ELPL		-	-	-	-	-	-	-	-	-	-	-	-
(xiv) Loans - Secured Loans - Mortgage of Property in India (Term Loans)	ELSM		-	-	-	-	-	-	-	-	-	-	-	-
(xv) Loans - Secured Loans - Mortgage of Property outside India (Term Loans)	ELMD		-	-	-	-	-	-	-	-	-	-	-	-
(xvi) Deposits - Deposit with scheduled banks	EDSB		12,886.93	114.10	5.84%	4.37%	12,886.93	274.00	5.84%	4.37%	9,709.32	137.44	7.20%	5.39%
(xvii) Deposits - Money at call and short notice with banks	EDSB		-	-	-	-	-	-	-	-	-	-	-	-
(xviii) CCIL (Approved investment) - CBLO	ECBO		899.52	205.62	6.51%	4.88%	899.52	655.27	6.51%	4.88%	-	318.55	6.85%	4.98%
(xix) BBS Re-discounting	ECBR		-	-	-	-	-	-	-	-	-	-	-	-
(xx) Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECPC		-	-	-	-	-	-	-	-	-	-	-	-
(xxi) Application Money	ECAM		-	-	-	-	-	-	-	-	-	-	-	-
(xxii) Deposit with Primary Dealers duly recognised by Reserve Bank of India	ESPD		-	-	-	-	-	-	-	-	-	-	-	-
(xxiii) Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EPDP		46,868.39	746.55	6.87%	5.14%	46,868.39	3,334.04	6.87%	5.14%	79,090.85	3,933.60	7.89%	5.90%
(xxiv) Perpetual Debt Instruments of Tier I & II Capital issued by MFI/PSU Banks	EPDP		-	-	-	-	-	-	-	-	-	-	-	-
(xxv) Additional Tier I (Baa1 III) Compliant Perpetual Bonds - (PSU Banks) - "EAPC"	EAPC		2,58,127.64	5,134.07	8.08%	6.05%	2,58,127.64	13,453.87	8.08%	6.05%	1,25,696.87	6,728.26	8.05%	6.02%
(xxvi) Deposits - CDs with scheduled Bank	EDCD		2,491.68	10.82	-	-	2,491.68	39.82	-	-	-	-	-	-
(xxvii) Corporate Securities (Approved investment) - Mutual Funds														
(i) Liquid Fund - MF	OMGSL/EGMF		581.75	4.83	6.28%	4.70%	581.75	25.64	6.28%	4.70%	381.28	18.88	6.15%	4.60%
(ii) Gilt Fund - MF	OMGL		-	-	-	-	-	-	-	-	-	-	-	-
(iii) Liquid Fund - MF	ECOM		-	-	-	-	-	-	-	-	-	-	-	-
(iv) Exchange Traded Fund	EEFT		-	-	-	0.00%	-	-	0.00%	-	-	-	0.00%	0.00%
6. (d) Other Investments														
(i) Other Investments - Bonds - PSU - Taxable	OBPT		-	-	-	-	-	-	-	-	-	-	-	-
(ii) Other Investments - Bonds - PSU - Tax Free	OBTF		-	-	-	-	-	-	-	-	-	-	-	-
(iii) Other Investments - Equity Shares (incl. PSU & Unlisted)	OEPN		-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
(iv) Other Investments - Debentures	OLDB		-	-	-	-	-	-	-	-	-	-	-	-
(v) Other Investments - Preference Shares	OPSH		-	-	-	-	-	-	-	-	-	-	-	-
(vi) Other Investments - Equity Shares (incl. PSU & Unlisted) - Promoter Group	OEPG		1.00	-	-	-	1.00	-	-	-	1.00	-	-	-
(vii) Other Investments - Short term Loans (Unsecured Deposits)	OSLU		-	-	-	-	-	-	-	-	-	-	-	-
(viii) Other Investments - Term Loans (with Charge)	OTLN		-	-	-	-	-	-	-	-	-	-	-	-
(ix) Corporate Securities (Other investment) - Mutual Funds														
(i) Gilt Plan - MF	OMGL		-	-	-	-	-	-	-	-	-	-	-	-
(ii) Other Income Fund - MF	OMOI		-	-	-	-	-	-	-	-	-	-	-	-
(iii) Bond Plan - MF	OMBP		-	-	-	-	-	-	-	-	-	-	-	-
(iv) Liquid Fund - MF	OLML		-	-	-	-	-	-	-	-	-	-	-	-
(v) Others - MF	OMOT		-	-	-	-	-	-	-	-	-	-	-	-
(vi) Corporate Securities (Other investment) - Derivative Instruments	OCDD		-	-	-	-	-	-	-	-	-	-	-	-
(vii) Other Investment - PTC / Securitised Assets - Under Approved Sectors	OPSA		-	-	-	-	-	-	-	-	-	-	-	-
(viii) Alternative Fund Investment	OAFA		636.00	-	-	-	636.00	-	-	-	-	-	-	-
TOTAL			12,77,363.81	21,473.30	7.25%	5.43%	12,77,363.81	62,712.28	7.25%	5.43%	11,87,555.76	56,492.74	7.01%	5.25%

No 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 FCRA 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

Name of the Insurer:SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Registration Number: 137

Statement as on: 31.12.2024

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
B.	<u>As on Date</u> ²								

NIL

Note:

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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION**Name of the Insurer: SHRIRAM GENERAL INSURANCE CO. LTD.****Registration No: 137**

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					0.00%
2	No. of Reinsurers with rating AA but less than AAA	6	401	23		6.25%
3	No. of Reinsurers with rating A but less than AA	12	513	35	5	8.15%
4	No. of Reinsurers with rating BBB but less than A	8	200	8	-3	3.02%
5	No. of Reinsurers with rating less than BBB	3	24	0		0.36%
	Total (A)		1,139	66	2	17.77%
	With In India					
1	Indian Insurance Companies				-3	-0.04%
2	FRBs		187			2.75%
3	GIC Re		5,359	42	0	79.52%
4	Other (to be Specified)					0.00%
	Total (B)		5,546	42	-3	82.23%
	Grand Total (C)= (A)+(B)	-	6,685	108	-1	

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. In case of difference, pl give reasons

(b) Figures are to be provided upto the quarter

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Date : 31.12.2024

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory					Miscellaneous															Total Miscellaneous ^e	Total
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/Employee	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other segments ^(b)				
		For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter		
STATES ^c																						
1	Andhra Pradesh	91.81	0.00	0.56	0.56	1354.75	3836.13	5190.88	2.81	367.97	0.00	370.78	3.79	0.00	26.73	0.00	0.00	38.55	5630.74	5723.11		
2	Arunachal Pradesh	0.00	0.00	0.00	0.00	38.81	36.59	75.40	0.04	0.16	0.00	0.20	0.00	0.00	15.41	0.00	0.00	0.04	91.05	91.05		
3	Assam	0.62	0.00	0.04	0.04	311.84	1090.63	1402.47	1.18	5.03	0.00	6.21	0.00	0.00	8.59	0.00	0.00	2.82	1420.09	1420.75		
4	Bihar	9.32	0.00	0.13	0.13	521.06	1865.21	2386.27	2.57	146.88	0.00	149.45	0.81	0.00	7.94	0.00	0.00	45.24	2589.70	2599.16		
5	Chhattisgarh	15.64	0.00	0.51	0.51	585.02	1299.85	1884.87	0.93	41.04	0.00	41.97	25.63	0.00	17.99	0.00	0.00	4.28	1974.74	1990.89		
6	Goa	0.63	0.00	0.00	0.00	21.94	109.05	130.99	0.01	12.95	0.00	12.96	0.19	0.00	0.00	0.00	0.00	0.40	144.54	145.17		
7	Gujarat	174.90	0.00	2.45	2.45	1386.01	5738.13	7124.14	1.52	97.86	0.00	99.38	9.93	0.02	20.99	0.00	0.00	34.78	7289.24	7466.59		
8	Haryana	74.18	0.00	3.75	3.75	904.64	2007.22	2911.86	0.77	55.49	0.00	56.26	4.50	0.00	17.38	0.00	0.00	33.31	3023.30	3101.23		
9	Himachal Pradesh	8.68	0.00	0.01	0.01	401.15	1491.56	1892.70	1.16	39.44	0.00	40.60	0.18	0.00	6.69	0.00	0.00	4.09	1944.26	1952.94		
10	Jharkhand	1.25	0.00	0.04	0.04	252.16	1062.28	1314.44	0.76	19.18	0.00	19.94	4.18	0.00	2.15	0.00	0.00	1.80	1342.51	1343.80		
11	Karnataka	38.53	0.00	0.64	0.64	2609.41	9092.41	11701.82	6.33	58.64	0.00	64.97	6.50	0.00	49.12	0.00	0.00	21.27	11843.68	11882.85		
12	Kerala	2.58	0.00	0.05	0.05	787.86	4823.95	5611.81	5.76	27.43	0.00	33.19	0.99	0.00	7.22	0.00	0.00	4.19	5657.40	5660.03		
13	Madhya Pradesh	34.59	0.00	0.72	0.72	947.93	3245.10	4193.03	1.81	135.91	0.00	137.72	11.04	0.00	45.29	0.00	0.00	49.22	4436.30	4471.60		
14	Maharashtra	94.37	0.00	8.40	8.40	1944.39	6559.82	8504.21	3.17	927.67	0.00	930.84	36.88	0.00	39.95	0.00	0.00	88.63	9600.52	9703.28		
15	Manipur	0.00	0.00	0.00	0.00	1.20	2.86	4.05	0.04	0.02	0.00	0.07	0.00	0.00	3.10	0.00	0.00	0.59	7.81	7.81		
16	Meghalaya	0.00	0.00	0.00	0.00	14.01	29.18	43.19	0.03	0.32	0.00	0.35	0.00	0.00	1.66	0.00	0.00	0.10	45.30	45.30		
17	Mizoram	0.00	0.00	0.00	0.00	1.98	12.70	14.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.68	14.68		
18	Nagaland	0.00	0.00	0.00	0.00	8.60	18.50	27.10	0.03	0.03	0.00	0.06	0.31	0.00	2.32	0.00	0.00	0.43	30.22	30.22		
19	Odisha	20.75	0.00	3.48	3.48	672.32	1803.59	2475.91	1.40	51.97	0.00	53.37	5.01	0.00	10.52	0.00	0.00	11.75	2556.56	2580.78		
20	Punjab	54.17	0.00	0.57	0.57	419.59	1604.11	2023.70	1.34	137.52	0.00	138.85	0.88	0.00	19.29	0.00	0.00	8.47	2191.20	2245.93		
21	Rajasthan	47.13	0.00	14.81	14.81	1742.52	6736.44	8478.97	6.64	109.62	0.04	116.30	9.49	0.00	40.57	0.00	0.00	47.92	8693.24	8755.18		
22	Sikkim	0.00	0.00	0.00	0.00	24.14	102.45	126.59	0.01	1.30	0.00	1.31	0.00	0.00	0.00	0.00	0.00	0.86	128.76	128.76		
23	Tamil Nadu	838.73	0.00	5.90	5.90	1833.79	6603.16	8436.94	6.42	768.62	0.00	775.03	12.83	0.00	56.62	0.00	0.00	154.20	9435.62	10280.25		
24	Telangana	110.04	0.00	1.69	1.69	1030.76	3847.75	3878.51	1.64	373.89	0.00	375.53	3.83	0.16	42.40	0.00	0.00	33.50	4333.93	4445.65		
25	Tripura	0.00	0.00	0.00	0.00	23.29	110.84	134.13	0.07	2.68	0.00	2.75	0.15	0.00	0.00	0.00	0.00	0.25	137.29	137.29		
26	Uttarakhand	11.77	0.00	0.08	0.08	308.41	1187.98	1496.40	1.38	37.55	0.00	38.93	1.72	0.00	6.84	0.00	0.00	7.80	1551.69	1563.55		
27	Uttar Pradesh	101.53	0.00	14.06	14.06	2325.40	7226.67	9552.07	8.28	350.78	0.00	359.06	18.14	0.04	66.60	0.00	0.00	50.44	10046.35	10161.94		
28	West Bengal	41.31	0.00	0.24	0.24	701.21	2923.96	3625.17	1.84	35.53	0.00	37.37	2.09	0.00	11.27	0.00	0.00	15.84	3691.74	3733.29		
	TOTAL (A)	1772.53	0.00	58.13	58.13	21174.19	73468.11	94642.30	57.94	3805.47	0.04	3863.45	159.08	0.21	526.63	0.00	0.00	660.77	99852.45	101683.11		
UNION TERRITORIES ^c																						
1	Andaman and Nicobar Islands	0.00	0.00	0.00	0.00	0.73	3.92	4.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.65	4.65		
2	Chandigarh	1.17	0.00	0.00	0.00	37.69	153.49	191.18	0.29	1.36	0.00	1.66	0.00	0.00	0.16	0.00	0.00	0.53	193.52	194.70		
3	Dadra and Nagar Haveli																					
		0.02	0.00	0.21	0.21	30.04	148.87	178.90	0.02	0.11	0.00	0.12	0.00	0.00	0.00	0.00	0.00	0.00	179.03	179.26		
4	Daman & Diu	19.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.00	0.00	0.00	0.00	0.26	0.33	19.89		
5	Govt. of NCT of Delhi	24.32	0.00	10.05	10.05	585.65	2178.27	2763.92	0.71	34.93	0.00	35.64	3.92	0.00	19.23	0.00	0.00	24.31	2847.03	2881.40		
6	Jammu & Kashmir	2.38	0.00	0.00	0.00	243.04	671.07	914.11	1.82	23.27	0.00	25.09	1.31	0.00	0.12	0.00	0.00	14.72	955.35	957.73		
7	Ladakh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	Lakshadweep	0.00	0.00	0.00	0.00	0.04	0.04	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	0.08		
9	Puducherry	7.05	0.00	0.00	0.00	25.00	94.07	119.08	0.28	5.10	0.00	5.39	0.04	0.00	0.04	0.00	0.00	1.72	126.27	133.32		
	TOTAL (B)	54.51	0.00	10.26	10.26	922.19	3249.74	4171.93	3.12	64.78	0.00	67.89	5.33	0.00	19.56	0.00	0.00	41.54	4306.27	4371.04		
Outside India																						
1	TOTAL (C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	Grand Total (A)+(B)+(C)	1827.04	0.00	68.39	68.39	22096.38	76717.85	98814.23	61.06	3870.25	0.04	3931.34	164.42	0.21	546.20	0.00	0.00	702.32	104158.72	106054.15		

Note :-

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

(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

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

(e) Other Segment includes other Liability, Live stock and other Miscellaneous)

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Date : 31.12.2024

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments ^(b)	Total Miscellaneous	Total
		Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter
STATES ^c																				
1	Andhra Pradesh	592.21	0.00	0.84	0.84	3582.78	9855.27	13438.05	12.99	891.50	0.08	904.57	12.78	0.83	37.49	0.00	0.00	99.11	14492.82	15085.87
2	Arunachal Pradesh	0.02	0.00	0.00	0.00	99.25	95.88	195.13	0.15	0.57	0.00	0.72	0.00	0.00	18.68	0.00	0.00	0.13	214.66	214.68
3	Assam	3.78	0.00	0.33	0.33	846.09	2893.14	3739.23	3.81	16.11	0.05	19.96	0.20	0.00	17.75	0.00	0.00	6.90	3784.04	3788.14
4	Bihar	33.78	0.00	5.07	5.07	1341.54	4907.91	6249.45	9.31	373.64	0.01	382.95	2.88	0.00	12.04	0.00	0.00	136.39	6783.72	6822.57
5	Chhattisgarh	125.83	0.00	0.72	0.72	1444.18	2891.29	4335.47	3.14	113.98	0.00	117.12	41.92	0.05	89.23	0.00	0.00	20.93	4604.71	4731.26
6	Goa	10.45	0.00	0.00	0.00	52.82	254.19	307.00	0.04	34.44	0.00	34.48	0.70	0.00	0.45	0.00	0.00	3.92	346.55	357.00
7	Gujarat	830.90	0.00	30.32	30.32	3297.98	14328.30	17626.28	6.57	268.12	0.00	274.70	29.90	0.38	88.76	0.00	0.00	96.82	18116.85	18978.07
8	Haryana	423.87	0.00	7.82	7.82	2126.59	4909.68	7036.28	3.00	210.89	0.08	213.97	13.60	0.00	35.85	0.00	0.00	136.83	7436.52	7868.22
9	Himachal Pradesh	53.81	0.00	0.20	0.20	1021.27	4302.60	5323.87	3.95	97.58	0.00	101.53	1.32	0.00	18.02	0.00	0.00	13.64	5458.37	5512.38
10	Jharkhand	4.83	0.00	0.05	0.05	572.13	2407.49	2979.62	3.21	40.15	0.00	43.36	19.75	0.00	63.21	0.00	0.00	6.54	3117.37	3117.37
11	Karnataka	220.34	0.00	23.19	23.19	7059.60	22892.98	29952.58	19.60	183.51	0.05	203.15	26.97	0.00	149.64	0.00	0.00	64.29	30396.64	30640.16
12	Kerala	10.92	0.00	0.20	0.20	2343.05	12778.65	15121.70	18.20	72.32	0.03	90.54	2.84	0.00	16.99	0.00	0.00	12.36	15244.43	15255.55
13	Madhya Pradesh	231.90	0.00	48.23	48.23	2120.24	7211.31	9331.54	4.98	291.91	0.05	296.95	42.12	0.00	191.94	0.00	0.00	131.69	9994.23	10274.36
14	Maharashtra	662.36	0.00	50.69	50.69	4772.02	15182.13	19954.14	11.42	2146.74	0.12	2158.28	105.43	0.07	136.88	0.00	0.00	232.30	22587.10	23300.16
15	Manipur	0.00	0.00	0.00	0.00	3.97	8.46	12.43	0.08	0.06	0.00	0.14	0.00	0.00	3.10	0.00	0.00	1.64	17.31	17.31
16	Meghalaya	0.00	0.00	0.00	0.00	37.90	70.36	108.26	0.10	1.30	0.00	1.40	0.00	0.00	4.65	0.00	0.00	0.10	114.40	114.40
17	Mizoram	0.00	0.00	0.00	0.00	3.72	19.60	23.32	0.00	0.00	0.00	0.00	0.00	0.00	1.27	0.00	0.00	0.26	24.86	24.86
18	Nagaland	0.00	0.00	0.00	0.00	13.27	46.55	59.81	0.13	0.06	0.00	0.19	0.31	0.00	2.32	0.00	0.00	0.46	63.10	63.10
19	Odisha	117.23	0.00	4.88	4.88	1654.26	4217.98	5872.24	5.90	121.97	0.00	127.87	15.72	0.00	33.01	0.00	0.00	34.75	6083.59	6205.70
20	Punjab	279.07	0.00	1.93	1.93	1050.43	4075.51	5125.95	3.64	319.84	0.06	323.54	2.71	0.00	40.57	0.00	0.00	26.69	5519.45	5800.45
21	Rajasthan	198.41	0.00	41.83	41.83	4038.50	14366.79	18405.30	21.81	331.48	0.20	353.49	32.87	0.00	159.11	0.00	0.00	126.74	19077.50	19317.74
22	Sikkim	-0.02	0.00	0.00	0.00	65.62	245.31	310.94	0.04	3.34	0.00	3.38	1.60	0.00	0.00	0.00	0.00	1.94	317.86	317.84
23	Tamil Nadu	1854.90	0.00	17.27	17.27	4675.39	16275.75	20951.14	18.72	1534.69	0.10	1553.51	45.20	0.15	216.33	0.00	0.00	313.83	23080.16	24952.33
24	Telangana	465.16	0.00	3.97	3.97	2687.56	7109.06	9796.62	5.02	791.31	0.00	796.32	11.88	0.19	85.40	0.00	0.00	79.34	10769.76	11238.89
25	Tripura	0.02	0.00	0.02	0.02	69.23	297.86	367.09	0.75	7.11	0.00	7.85	0.31	0.00	2.04	0.00	0.00	0.32	377.60	377.64
26	Uttarakhand	62.58	0.00	0.22	0.22	725.10	2947.08	3672.17	5.21	101.72	0.04	106.97	5.43	0.00	17.27	0.00	0.00	15.75	3817.59	3880.39
27	Uttar Pradesh	302.56	0.00	20.45	20.45	5693.59	18441.30	24134.89	30.49	906.21	0.09	936.78	55.03	0.04	149.56	0.00	0.00	150.07	25426.36	25749.38
28	West Bengal	165.42	0.00	1.85	1.85	1956.65	7562.46	9519.11	7.58	108.93	0.01	116.51	12.48	0.00	45.81	0.00	0.00	43.66	9737.57	9904.84
TOTAL (A)		6650.33	0.00	260.07	260.07	53354.71	180594.90	233949.61	199.82	8969.49	0.94	9170.24	483.93	1.70	1637.37	0.00	0.00	1757.40	247000.25	253910.65
UNION TERRITORIES ^c																				
1	Andaman and Nicobar Islands	0.00	0.00	0.01	0.01	1.35	10.22	11.58	0.00	0.00	0.00	0.00	0.00	0.00	1.58	0.00	0.00	0.00	13.16	13.17
2	Chandigarh	4.57	0.00	0.01	0.01	86.74	340.84	427.58	0.68	4.39	0.00	5.06	0.07	0.00	0.16	0.00	0.00	2.14	435.01	439.60
3	Dadra and Nagar Haveli	0.02	0.00	0.21	0.21	58.00	341.13	399.13	0.15	0.45	0.00	0.59	0.00	0.00	0.00	0.00	0.00	0.00	399.72	399.95
4	Daman & Diu	218.63	0.00	0.36	0.36	0.80	2.02	2.81	0.00	0.00	0.00	0.00	0.17	0.00	0.00	0.00	0.00	0.72	3.70	222.70
5	Govt. of NCT of Delhi	91.38	0.00	20.22	20.22	1438.54	5595.86	7034.40	3.72	99.11	0.01	102.84	13.35	0.00	70.70	0.00	0.00	73.68	7294.97	7406.57
6	Jammu & Kashmir	6.06	0.00	0.11	0.11	639.94	1937.26	2577.21	3.56	65.42	0.00	68.98	3.20	0.00	24.28	0.00	0.00	28.83	2702.50	2708.66
7	Ladakh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Lakshadweep	0.00	0.00	0.00	0.00	0.36	0.53	0.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.89	0.89
9	Puducherry	18.85	0.00	0.00	0.00	60.76	224.62	285.37	0.85	15.01	0.01	15.87	0.11	0.00	0.33	0.00	0.00	5.00	306.68	325.53
TOTAL (B)		339.52	0.00	20.92	20.92	2286.49	8452.48	10738.97	8.95	184.37	0.02	193.35	16.90	0.00	97.05	0.00	0.00	110.37	11156.63	11517.07
Outside India																				
1	TOTAL (C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total (A)+(B)+(C)		6989.85	0.00	280.99	280.99	55641.20	189047.38	244688.59	208.77	9153.86	0.96	9363.59	500.83	1.70	1734.42	0.00	0.00	1867.76	258156.89	265427.73

Note :-

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

(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

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

(e) Other Segment includes other Liability, Live stock and other Miscellaneous.

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS
Name of the Insurer: Shriram General Insurance Co Ltd
Date: 31.12.2024

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		(Amount in Rs. Lakhs) Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1827.04	45115	2432.03	32590	6989.85	153147	6865.20	92957
2	Marine Cargo	68.39	1390	38.74	3306	280.99	5349	167.83	7410
3	Marine Other than Cargo	0.00	0	0.00	0	0.00	0	0.00	0
4	Motor OD	22096.38	1206156	17481.78	1217513	55641.20	3017620	43795.73	3120962
5	Motor TP	76717.85	59632	60472.84	52492	189047.38	161827	152650.21	138151
6	Health	61.06	4218	61.20	4140	208.77	14293	199.51	13441
7	Personal Accident	3870.25	404778	3367.47	355326	9153.86	1068912	9171.84	999419
8	Travel	0.04	2	0.19	11	0.96	58	0.25	19
9	Workmen's Compensation/ Employer's liability	164.42	1677	153.59	1210	500.83	4576	389.43	3480
10	Public/ Product Liability	0.21	3	0.47	4	1.70	18	1.47	12
11	Engineering	546.20	1484	501.59	1543	1734.42	4312	1384.45	3961
12	Aviation	0.00	0	0.00	0	0.00	0	0.00	0
13	Crop Insurance	0.00	0	0.00	0	0.00	0	0.00	0
14	Other segments **	79.17	735	59.62	292	216.24	2007	152.04	778
15	Miscellaneous	623.14	14871	426.19	12659	1651.53	40848	1201.64	34691

Notes:

- Premium stands for amount of gross direct premium written in India
- The line of business which are not applicable for any company should be filled up with NA.
- Figure '0' in those fields will imply no business in the segment.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons
- Other segment includes other liability

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Shriram General Insurance Co Ltd

Date: 31.12.2024

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	72366	5423.84	188195	13856.23	94204	4377.86	223598	10773.78
2	Corporate Agents-Banks	12302	319.91	33219	915.32	11499	297.49	28561	802.88
3	Corporate Agents -Others	622112	35033.91	1708651	92888.17	566699	32037.72	1605528	84175.91
4	Brokers	125466	14334.58	285382	33696.40	103410	11061.39	286031	27820.06
5	Micro Agents								
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others	20871	1033.22	60988	2868.93	34817	1019.08	79424	2887.42
7	Common Service Centres(CSC)								
8	Insurance Marketing Firm	35	3.01	258	25.99	922	72.07	961	74.06
9	Point of sales person (Direct)	840036	49388.60	2080395	119910.79	844735	35313.58	2046628	87122.53
10	MISP (Direct)	46858	516.26	115845	1264.58	81267	811.71	200984	2316.85
11	Web Aggregators	15	0.82	34	1.32	62	4.82	99	6.14
12	Referral Arrangements								
13	Other (to be specified)								
	(i) _____								
	(ii) _____								
	Total (A)	1740061	106054.15	4472967	265427.728061	1737615	84995.72	4471814	215979.63
14	Business outside India (B)	0	0	0	0	0	0	0	0
	Grand Total (A+B)	1740061	106054.15	4472967	265427.728061	1737615	84995.72	4471814	215979.63

Note:

(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: SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Upto the quarter ending 31.12.2024

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Liability	No. of claims only	
																			Miscellaneous	Total
1	Claims O/S at the beginning of the period	161	8	-	8	7,933	38,134	46,067	8	377	-	385	59	-	73	-	59	1	247	47,060
2	Claims reported during the period	330	40	-	40	1,45,968	12,398	1,58,366	98	1,952	-	2,050	120	-	145	-	-	6	509	1,61,566
	(a) Booked During the period	302	39	-	39	1,42,798	10,422	1,53,220	92	1,845	-	1,937	111	-	138	-	-	6	490	1,56,243
	(b) Reopened during the period	28	1	-	1	3,170	1,976	5,146	6	107	-	113	9	-	7	-	-	-	19	5,323
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	241	18	-	18	1,34,861	9,065	1,43,926	69	1,689	-	1,758	112	-	110	-	-	1	564	1,46,730
	(a) paid during the period	198	16	-	16	1,24,760	7,501	1,32,261	49	749	-	798	40	-	81	-	-	-	446	1,33,840
	(b) Other Adjustment (Claims closed during the period)	43	2	-	2	10,101	1,564	11,665	20	940	-	960	72	-	29	-	-	1	118	12,890
4	Claims Repudiated during the period	45	9	-	9	7,092	93	7,185	21	84	-	105	4	-	16	-	17	1	46	7,428
	Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																			
6	Claims O/S at End of the period	205	21	-	21	11,948	41,374	53,322	16	556	-	572	63	-	92	-	42	5	146	54,468
	Less than 3months	64	14	-	14	8,715	3,450	12,165	15	443	-	458	25	-	26	-	-	3	50	12,805
	3 months to 6 months	39	2	-	2	577	3,089	3,666	-	48	-	48	8	-	17	-	-	-	34	3,814
	6months to 1 year	39	2	-	2	254	4,415	4,669	-	10	-	10	11	-	11	-	-	1	18	4,761
	1year and above	63	3	-	3	2,402	30,420	32,822	1	55	-	56	19	-	38	-	42	1	44	33,088

Notes:- (a) The Claims O/S figures are consistent with all relevant NL forms(b) Repudiated means rejected, partial rejection on account of policy terms and conditions(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Liability	Upto the quarter ending 31.12.2024 (Amount in Rs. Lakhs)	
																			Miscellaneous	Total
1	Claims O/S at the beginning of the period	1,258	18	-	18	12,533	3,22,358	3,34,891	11	660	-	670	221	-	527	-	2	10	1,016	3,38,612
2	Claims reported during the period	3,253	110	-	110	51,683	1,01,718	1,53,401	8,444	1,761	-	10,205	111	-	460	-	-	30	2,329	1,69,899
	(a) Booked During the period	3,030	89	-	89	48,133	87,641	1,35,774	8,437	1,653	-	10,090	99	-	428	-	-	30	2,239	1,51,778
	(b) Reopened during the period	223	22	-	22	3,550	14,076	17,627	7	108	-	115	12	-	32	-	-	-	90	18,121
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	508	6	-	6	30,256	66,649	96,905	6	1,125	-	1,131	103	-	185	-	0	0	498	99,337
	(a) paid during the period	508	6	-	6	30,256	66,649	96,905	6	1,125	-	1,131	103	-	185	-	0	0	498	99,337
	(b) Other Adjustment (Claims closed during the period)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																			
6	Claims O/S at End of the period	2,071	27	-	27	15,253	3,59,830	3,75,082	8,407	585	-	8,992	205	-	463	-	1	34	1,270	3,88,147
	Less than 3months	920	15	-	15	7,121	29,263	36,384	8,407	387	-	8,794	24	-	30	-	-	20	187	46,375
	3 months to 6 months	225	3	-	3	1,342	27,942	29,184	-	70	-	70	16	-	112	-	-	-	367	29,977
	6months to 1 year	475	0	-	0	639	43,523	44,161	-	18	-	18	79	-	25	-	-	4	343	45,106
	1year and above	452	9	-	9	6,150	2,59,203	2,65,353	-	111	-	111	86	-	296	-	1	10	373	2,66,690

Notes:- (a) The Claims O/S figures are consistent with all relevant NL forms(b) Repudiated means rejected, partial rejection on account of policy terms and conditions(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: SHRIRAM GENERAL INSURANCE COMPANY LIMITED

For the Quarter ending on 31.12.2024

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	16	26	14	13	7	-	-	13	146	26	33	37	-	0	76	256
2	Marine Cargo	3	1	1	-	-	-	-	2	0	0	-	-	-	-	5	3
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	35,291	6,532	935	326	136	18	69	4,708	3,736	1,476	588	323	64	202	43,307	11,098
5	Motor TP	28	117	386	592	936	361	944	47	2,513	2,432	4,409	9,187	4,271	7,305	3,364	30,164
6	Health	14	12	1	-	-	-	-	0	0	0	-	-	-	-	27	1
7	Personal Accident	15	130	78	26	-	1	12	11	196	92	67	0	1	8	262	375
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	4	4	2	-	1	1	-	2	3	15	-	12	8	12	39
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	12	3	9	5	-	-	-	1	0	60	4	(0)	-	0	29	66
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0
14	Other Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	94	27	12	14	5	-	5	21	36	13	76	2	0	21	157	170

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

Upto the Quarter ending on 31.12.2024

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	58	37	32	52	18	1	-	44	165	110	121	62	1	5	198	508
2	Marine Cargo	9	3	2	2	-	-	-	3	0	1	2	-	-	-	16	6
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	1,03,963	16,264	2,900	961	417	87	168	13,536	9,800	3,939	1,439	704	262	576	1,24,760	30,256
5	Motor TP	78	245	735	1,130	2,067	913	2,333	118	3,616	4,556	7,884	20,310	11,086	19,079	7,501	66,649
6	Health	22	23	4	-	-	-	-	0	1	5	-	-	-	-	49	6
7	Personal Accident	75	378	197	67	11	8	13	154	565	228	136	11	22	9	749	1,125
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	15	14	6	2	1	2	-	8	10	40	12	12	20	40	103
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	37	15	16	10	1	1	1	9	33	76	37	15	6	10	81	185
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0
14	Other Liability	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	0
15	Miscellaneous	254	50	28	31	56	11	16	70	95	78	169	24	5	56	446	498

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: 31.12.2024
Name of the Insurer: Shriram General Insurance Co Ltd

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	278
2	No. of branches approved during the year	22
3	No. of branches opened during the year	0
4	Out of approvals of previous year	2
5	Out of approvals of this year	2
6	No. of branches closed during the year	278
7	No of branches at the end of the year	20
8	No. of branches approved but not opened	0
9	No. of rural branches	48
10	No. of Semi-urban branches	146
11	No. of urban branches	84
12	No. of Metro branches	
	<u>No. of Directors:-</u>	
	(a) Independent Director	(a) 4
	(b) Executive Director	(b) 3
	(c) Non-executive Director	(c) 9
	(d) Women Director	(d) 1
	(e) Whole time director	(e) 2
13	<u>No. of Employees</u>	
	(a) On-roll:	(a) 4012
	(b) Off-roll:	(b) 0
	(c) Total	(c) 4012
14	<u>No. of Insurance Agents and Intermediaries</u>	
	(a) Individual Agents,	(a) 3181
	(b) Corporate Agents-Banks	(b) 15
	(c) Corporate Agents-Others	(c) 28
	(d) Insurance Brokers	(d) 522
	(e) Web Aggregators	(e) 10
	(f) Insurance Marketing Firm	(f) 10
	(g) Motor Insurance Service Providers (DIRECT)	(g) 160
	(h) Point of Sales persons (DIRECT)	(h) 81414
	(i) CSC	(i) 0

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	4049	80327
Recruitments during the quarter	415	5683
Attrition during the quarter	452	670
Number at the end of the quarter	4012	85340

FORM BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**NL-42****Name of the Insurer: Shriram General Insurance Co Ltd****Date: 31.12.2024**

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	CHANDRA KISHORE MISHRA	NON-EXECUTIVE DIRECTOR, CHAIRMAN	INDEPENDENT DIRECTOR	NO CHANGE
2	BIMAL KUMAR SIPANI	NON-EXECUTIVE DIRECTOR	INDEPENDENT DIRECTOR	NO CHANGE
3	JASMIT SINGH GUJRAL	EXECUTIVE VICE CHAIRMAN	EXECUTIVE DIRECTOR	NO CHANGE
4	ANIL KUMAR AGGARWAL	MANAGING DIRECTOR & CEO	EXECUTIVE DIRECTOR	NO CHANGE
5	Ms. MONA MATHUR	WHOLE TIME DIRECTOR & CFO	EXECUTIVE DIRECTOR	NO CHANGE
6	UMESH GOVIND REVANKAR	NON-EXECUTIVE DIRECTOR	NON-INDEPENDENT DIRECTOR	NO CHANGE
7	DANIEL JAMES FRED STEVENS	NON-EXECUTIVE DIRECTOR	NON-INDEPENDENT DIRECTOR	Appointed W.e.f. 19th November, 2024
8	SANJEEV MEHRA	NOMINEE DIRECTOR	NON-INDEPENDENT DIRECTOR	NO CHANGE
9	IAN KIRK	NON-EXECUTIVE DIRECTOR	INDEPENDENT DIRECTOR	NO CHANGE
10	ROHAN RAKESH SURI	NON-EXECUTIVE DIRECTOR	NON-INDEPENDENT DIRECTOR	NO CHANGE
11	NAGENDRA KUMAR DASAPPA PAPANNA	NON-EXECUTIVE DIRECTOR	INDEPENDENT DIRECTOR	NO CHANGE
12	THIAN JOOST FICK	NOMINEE DIRECTOR	NON-INDEPENDENT DIRECTOR	NO CHANGE
13	SOURAV ROY	APPOINTED ACTUARY	ACTUARIAL	NO CHANGE
14	ASHWANI DHANAWAT	CHIEF INVESTMENT OFFICER	INVESTMENT	NO CHANGE
15	TANUSHREE JAIN	COMPANY SECRETARY & CHIEF COMPLIANCE OFFICER	SECRETARIAL & COMPLIANCE	NO CHANGE
16	RACHIT GOYAL	CHIEF RISK OFFICER	RISK	NO CHANGE

Notes:-

(a) "Key Management Person" as defined under IRDAI (Registration, capital structure, transfer of shares and amalgamation of insurers) Regulations, 2024

(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: **Shriram General Insurance Co Ltd**
Upto the Quarter ending on **31.12.2024**
(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural			
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural			
		Social			
5	MOTOR TP	Rural			
		Social			
6	HEALTH	Rural			
		Social			
7	PERSONAL ACCIDENT	Rural			
		Social			
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural			
		Social			
10	Public/ Product Liability	Rural			
		Social			
11	Engineering	Rural			
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment ^(a)	Rural			
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural			
		Social			

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: **SHRIRAM GENERAL INSURANCE COMPANY LIMITED**
(ii) Registration No. **137** and Date of Registration with the IRDAI: **Dated May 08, 2008**
(iii) Gross Direct Premium Income during immediate preceding FY: **Rs 226578 Lakhs**
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: **Rs 226578 Lakhs**
(v) Obligation of the Insurer to be met in a financial year: **Rs 80634 Lakhs**

Statement Period: Quarter ending 31st December, 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)		
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)		
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)		
Total Gross Direct Motor Own damage Insurance Business Premium		
Total Gross Direct Premium Income		

Refer IRDAI regulations /circular/order/directions/guidelines as issued and amended from time to time

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: Shriram General Insurance Company Limited

Date: 31.12.2024

GRIEVANCE DISPOSAL								
SI No.	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	13	2	11	0	0	32
b)	Claims Related	0	112	27	58	27	0	429
c)	Policy Related	0	734	13	718	2	1	1463
d)	Premium Related	0	46	0	46	0	0	130
e)	Refund Related	0	6	3	2	1	0	24
f)	Coverage Related	0	3	0	2	1	0	4
g)	Cover Note Related	0	1	0	1	0	0	3
h)	Product Related	0	23	0	23	0	0	75
i)	Others	0	18	7	10	1	0	52
	Total	0	956	52	871	32	1	2212
2	Total No. of policies during previous year:	58,90,265						
3	Total No. of claims during previous year:	1,86,947						
4	Total No. of policies during current year:	44,72,967						
5	Total No. of claims during current year:	1,61,566						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	3.99						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	26.55						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	1	100	0	0	1	100	
b)	15 - 30 days	0	0	0	0	0	0	
c)	30 - 90 days	0	0	0	0	0	0	
d)	90 days & Beyond	0	0	0	0	0	0	
	Total Number of Complaints	1	100	0	0	1	100	

Note : (a) Opening balance should tally with the closing balance of the previous quarter.
 (b) Complaints reported should be net of duplicate complaints
 (c) No. of policies should be new policies (both individual and group) net of cancellations
 (d) 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: Shriram General Insurance Company Limited

For the Quarter ending: 31.12.2024**Date:**

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