

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	<b>NO</b>
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	<b>NO</b>
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding	YES	YES	<b>NO</b>
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	Pattern of Shareholding-Annexure A	YES	YES	<b>NO</b>
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	<b>NO</b>	<b>NO</b>
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(A)	Geographical Distribution of Business	YES	<b>NO</b>	<b>NO</b>
	NL-34-GEOGRAPHICAL DISTN OF BSNS(B)	Geographical Distribution of Business			
34	NL-35-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)	YES	<b>NO</b>	<b>NO</b>
35	NL-36-CHANNEL WISE PREMIUM	Business channels	YES	<b>NO</b>	<b>NO</b>
36	NL-37-CLAIMS DATA	Claims Data	YES	<b>NO</b>	<b>NO</b>
37	NL-39-AGEING OF CLAIMS	Ageing of Claims	YES	<b>NO</b>	<b>NO</b>
38	NL-41-OFFICE INFORMATION	Office Information	YES	YES	YES
39	NL-42-KEY MANAGEMENT PERSONS	Board of Directors & Management Person	YES	YES	YES
40	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations	YES	<b>NO</b>	<b>NO</b>
41	NL-44 MOTOR THIRD PARTY OBLIGATION	Motor Third Party Obligation	YES	<b>NO</b>	<b>NO</b>
42	NL-45-GRIEVANCE DISPOSAL	Grievance Disposal	YES	<b>NO</b>	<b>NO</b>
43	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	Voting Activity disclosure under Stewardship Code	YES	YES	YES

(Amount in Rs. Lakhs)		Schedule Ref. Form No.	Fire					Marine				Miscellaneous				Total			
Particulars				For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2023	Up to the quarter September, 2023
1	Premiums earned (Net)	NL-4		1,508	2,300	1,050	1,761	20	37	9	17	74,159	1,44,888	56,616	1,09,188	75,687	1,47,224	57,676	1,10,966
2	Profit/ Loss on sale/redemption of Investments			(115)	(197)	1	2	(6)	(8)	0	0	(3,823)	(5,885)	37	55	(3,944)	(6,090)	38	57
3	Interest, Dividend & Rent – Gross Note 1			698	1,606	579	1,425	36	50	12	33	18,901	36,506	16,818	32,883	19,636	38,162	17,409	34,342
4	Other (a) Other Income (to be specified)					-	-			-	-			-	-				
	(i) Co-Insurance Administration Income			(7)	(21)	(6)	(18)	(1)	(1)	(0)	(0)	(2)	(4)	(4)	(6)	(10)	(27)	(10)	(24)
	(ii) Misc. Income			0	0	-	-	-	-	-	-	14	27	14	26	14	27	14	26
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management (ii) Others (please specify)			-	-	-	-	-	-	-	-	3,574	8,568	3,184	6,112	3,574	8,568	3,184	6,112
	<b>TOTAL (A)</b>			2,084	3,687	1,624	3,170	49	78	21	50	92,824	1,84,099	76,665	1,48,259	94,957	1,87,863	78,310	1,51,479
6	Claims Incurred (Net)	NL-5		908	1,330	305	790	9	13	11	13	49,001	1,00,046	34,215	72,731	49,918	1,01,390	34,530	73,534
7	Commission	NL-6		220	591	343	659	15	20	3	15	16,519	32,835	15,961	27,029	16,754	33,446	16,308	27,703
8	Operating Expenses related to Insurance Business	NL-7		490	832	269	531	10	15	6	12	9,031	18,330	9,043	17,001	9,531	19,177	9,318	17,544
9	Premium Deficiency																		
	<b>TOTAL (B)</b>			1,618	2,753	917	1,980	34	48	20	40	74,551	1,51,211	59,219	1,16,761	76,203	1,54,013	60,156	1,18,781
10	<b>Operating Profit/(Loss) C= (A - B)</b>			466	934	708	1,190	15	30	1	10	18,273	32,887	17,445	31,498	18,754	33,851	18,155	32,698
11	<b>APPROPRIATIONS</b>																		
	Transfer to Shareholders' Account			466	934	708	1,190	15	30	1	10	18,273	32,887	17,445	31,498	18,754	33,851	18,155	32,698
	Transfer to Catastrophe Reserve																		
	Transfer to Other Reserves (to be specified)																		
	<b>TOTAL (C)</b>			466	934	708	1,190	15	30	1	10	18,273	32,887	17,445	31,498	18,754	33,851	18,155	32,698

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2023	Up to the quarter September, 2023
Interest, Dividend & Rent	516	1,223	435	1,149	36	50	12	33	18,870	36,478	16,755	32,768	19,422	37,751	17,202	33,950
<b>Add/Less:-</b>			-	-			-	-			-	-	-	-	-	-
Investment Expenses			-	-			-	-			-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	1	0	2	3	0	0	0	0	21	7	56	87	21	7	58	90
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	181	382	142	273	-	-			11	21	7	28	193	404	149	301
<b>Interest, Dividend &amp; Rent – Gross*</b>	698	1,606	579	1,425	36	50	12	33	18,901	36,506	16,818	32,883	19,636	38,162	17,409	34,342

\* Term covers immediate inclusion of TDR

**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 30th SEPTEMBER 2024****(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>Schedule Ref. Form No.</b>	<b>For the Quarter September, 2024</b>	<b>Up to the quarter September, 2024</b>	<b>For the Quarter September, 2023</b>	<b>Up to the quarter September, 2023</b>
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		466	934	708	1,190
	(b) Marine Insurance		15	30	1	10
	(c) Miscellaneous Insurance		18,273	32,887	17,445	31,498
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,985	3,442	1,646	3,164
	(b) Profit on sale of investments		1,752	6,245	55	89
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(50)	(108)	(52)	(102)
3	OTHER INCOME (To be specified)		-	-	-	-
	(a) Interest on Income Tax Refund		-	-	-	-
	<b>TOTAL (A)</b>		22,441	43,429	19,803	35,849
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments					
	(b) For doubtful debts		(63)	(63)	8	8
	(c) Others (to be specified)		-	-	-	-
			-	-	-	-
5	OTHER EXPENSES		-	-	-	-
	(a) Expenses other than those related to Insurance Business		126	165	41	56
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		191	661	358	717
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		3,574	8,568	3,184	6,112
	(ii) Others (please specify)					
	(g) Others (Please specify)		-	-	-	-
	(i) (Profit)/Loss on Sale/Write off of Fixed Assets (Net)		3	2	(0)	0
	<b>TOTAL (B)</b>		3,830	9,332	3,592	6,893
6	Profit/(Loss) Before Tax		18,611	34,097	16,211	28,955
7	Provision for Taxation		4,600	8,663	4,270	7,241
8	<b>Profit / (Loss) after tax</b>		14,011	25,434	11,941	21,714
9	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		11,852	11,852	1,729	4,845
	(b) Final dividend paid		-	3,372	-	10,680
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		2,39,167	2,31,115	2,15,495	2,16,403
	Balance carried forward to Balance Sheet		2,41,326	2,41,326	2,25,708	2,22,592

**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 30th SEPTEMBER 2024**

(Amount in Rs. Lakhs)			
Particulars	Schedule Ref. Form No.	As at 30.09.2024	As At 30.09.2023
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8	25,916	25,916
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	2,41,345	2,22,611
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		11,339	691
-Policyholders' Funds			
BORROWINGS	NL-11	-	-
<b>TOTAL</b>		<b>2,78,600</b>	<b>2,49,219</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12	1,76,419	1,39,177
INVESTMENTS-Policyholders	NL-12A	10,86,328	10,21,816
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	5,448	5,688
DEFERRED TAX ASSET (Net)		3,362	3,742
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	9,538	4,130
Advances and Other Assets	NL-16	53,861	50,070
<b>Sub-Total (A)</b>		<b>63,399</b>	<b>54,200</b>
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	8,87,737	8,39,372
PROVISIONS	NL-18	1,68,619	1,36,032
<b>Sub-Total (B)</b>		<b>10,56,356</b>	<b>9,75,404</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(9,92,957)</b>	<b>(9,21,204)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>		<b>2,78,600</b>	<b>2,49,219</b>

**CONTINGENT LIABILITIES**

Particulars	As at 30.09.2024	As At 30.09.2023
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	511
6. Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
7. Others (to be specified)	Nil	Nil
<b>TOTAL</b>	<b>1,735</b>	<b>511</b>

## FORM NL-4 PREMIUM SCHEDULE

FORM No. 4-PREMIUM SCHEDULE																																										
(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 <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total			
	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024		
Gross Direct Premium	2,336	5,163	155	213	-	-	155	213	18,081	33,945	61,408	1,12,330	79,469	1,45,874	73	148	2,625	5,284	0	1	2,699	5,432	165	336	71	139	592	1,188	-	-	-	-	-	558	1,028	83,574	1,53,998	86,065	1,58,374			
Add: Premium on reinsurance accepted <sup>(2)</sup>	472	824	4	4	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	57	81	534	909		
Less: Premium on reinsurance ceded <sup>(3)</sup>	2,254	4,158	114	159	-	-	114	159	18,031	33,831	61,358	1,12,281	79,419	1,45,824	45	84	453	903	0	0	478	988	18	17	62	118	570	998	-	-	-	-	-	-	0	0	144	647	5,606	9,703	7,874	14,020
Net Written Premium	555	1,829	45	58	-	-	46	58	17,177	31,964	58,238	1,06,923	79,416	1,38,887	28	63	2,182	4,381	0	1	2,221	4,445	156	319	9	23	79	271	-	-	-	-	-	-	-	-	144	381	78,035	1,44,326	76,625	1,46,262
Add: Opening balances of UPR	9,151	9,580	28	31	-	-	28	31	31,798	34,067	1,12,091	1,16,116	1,45,888	1,50,182	150	184	4,540	4,741	0	0	4,760	4,905	253	233	111	97	531	530	-	-	-	-	-	-	572	595	1,52,055	1,56,482	1,62,194	1,66,093		
Less: Closing balance of UPR	10,158	9,158	53	53	-	-	53	53	35,104	35,104	1,15,007	1,15,007	1,50,111	1,50,111	130	130	4,440	4,440	0	0	4,570	4,570	252	252	77	77	413	413	-	-	-	-	-	-	497	497	1,55,930	1,55,930	1,61,131	1,61,131		
Net Earned Premium	1,508	2,300	20	37	-	-	30	37	15,871	30,927	55,322	1,08,011	71,103	1,38,958	40	97	2,361	4,602	0	1	2,350	4,779	157	301	41	41	108	388	-	-	-	-	-	-	219	419	74,110	1,44,888	75,687	1,47,224		
Gross Direct Premium																																										
- In India	2,336	5,163	155	213	-	-	155	213	18,081	33,945	61,408	1,12,330	79,469	1,45,874	73	148	2,625	5,284	0	1	2,699	5,432	165	336	71	139	592	1,188	-	-	-	-	-	-	-	-	558	1,028	83,574	1,53,998	86,065	1,58,374
- Outside India																																										

(Amount in Rs. Lakhs)																																										
	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 <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total			
Particulars	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023				
Gross Direct Premium	2,095	4,433	57	129	-	-	57	129	15,263	26,314	53,557	92,177	68,620	1,18,491	60	138	2,995	5,804	0	0	3,055	5,943	136	236	47	93	448	883	-	-	-	-	-	-	414	775	72,919	1,26,422	75,025	1,36,984		
Add: Premium on reinsurance accepted <sup>(2)</sup>	836	836	-	3	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	49	185	885	904	
Less : Premium on reinsurance ceded <sup>(3)</sup>	1,215	2,778	47	108	-	-	47	108	682	1,176	2,510	4,264	3,182	5,440	22	60	734	1,244	0	0	756	1,303	6	10	38	59	200	598	-	-	-	-	-	-	-	-	214	372	4,486	7,763	5,748	10,663
Net Written Premium	1,676	2,491	9	24	-	-	9	24	14,581	25,138	51,847	87,914	65,437	1,13,051	37	79	2,261	4,560	0	0	2,299	4,639	130	225	18	34	207	350	-	-	-	-	-	-	-	-	200	403	68,482	1,18,704	70,862	1,21,219
Add: Opening balance of UPR	-	7,948	-	15	-	-	-	15	-	22,776	-	86,125	-	1,10,902	-	188	-	2,849	-	-	-	5,037	-	180	-	36	-	471	-	-	-	-	-	-	-	-	409	-	1,15,024	-	1,32,888	
Less: Closing balance of UPR	620	8,578	0	23	-	-	0	23	3,143	26,074	8,290	92,020	11,433	1,10,104	(11)	184	493	4,333	-	-	482	4,516	19	188	2	30	(53)	396	-	-	-	-	-	-	(17)	406	1,18,866	1,24,540	12,486	1,33,141		
Net Earned Premium	1,050	1,761	9	17	-	-	9	17	11,438	21,940	42,757	83,109	54,195	1,04,948	40	84	1,769	3,076	0	0	1,817	3,160	111	218	17	30	200	425	-	-	-	-	-	-	217	406	56,616	1,09,188	57,676	1,10,966		
Gross Direct Premium																																										
- In India	2,095	4,433	57	129	-	-	57	129	15,263	26,314	53,557	92,177	68,620	1,18,491	60	138	2,995	5,804	0	0	3,055	5,943	136	236	47	93	448	883	-	-	-	-	-	-	-	-	414	775	72,919	1,26,422	75,025	1,36,984
- Outside India																																										

Particulars	FIRE	Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous segment		Grand Total		Grand Total		
	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024		
Claims Paid (Direct)	610	1,125	1	14	-	-	1	14	18,054	19,989	23,981	38,469	34,840	58,477	1	7	916	1,589	-	-	917	1,588	30	66	-	0	187	233	-	-	-	-	-	-	454	473	36,438	61,037	33,619	62,156
ADD: Re-insurance accepted to direct claims	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	0	0	0	
Less: Re-insurance Ceded to claims paid	471	872	1	11	-	-	1	11	405	630	1,213	1,862	1,668	2,811	1	2	542	889	-	-	542	811	1	3	-	0	187	114	-	-	-	-	-	-	246	246	2,342	4,085	1,034	4,869
Net Claims Paid	139	253	0	3	-	-	0	3	18,649	19,359	22,768	36,607	33,172	55,666	0	5	374	700	-	-	375	776	29	63	-	0	69	119	-	-	-	-	-	-	308	227	33,096	56,952	31,985	57,286
ADD: Claims Outstanding at the end of the year	1,485	1,485	38	38	-	-	38	38	12,212	12,212	7,86,809	7,86,817	7,86,817	7,86,817	115	115	1,488	4,389	0	0	1,603	5,114	488	688	76	76	488	488	-	-	2	2	-	-	2,889	2,889	6,16,129	6,16,131	4,13,164	6,16,164
Less: Claims Outstanding at the beginning of the year	2,714	2,497	29	29	-	-	29	29	17,213	15,267	7,16,111	7,41,341	7,63,338	7,36,636	117	114	4,528	1,197	0	0	4,645	4,111	670	611	60	52	768	865	-	-	2	2	-	-	2,075	1,389	7,13,176	7,13,176	7,14,124	7,14,654
Net Incurred Claims	665	1,139	9	13	-	-	9	13	18,661	21,194	37,119	47,917	47,917	67,109	(1)	(1)	745	1,671	0	0	744	1,658	57	110	10	10	60	122	-	-	-	-	-	-	383	1,837	49,103	1,05,096	49,614	1,01,393
Claims Paid (Indirect)																																								
In-India	610	1,125	1	14	-	-	1	14	18,054	19,989	23,981	38,469	34,840	58,477	1	7	916	1,589	-	-	917	1,588	30	66	-	0	187	233	-	-	183	-	-	-	454	473	36,438	61,037	33,619	62,156
Outside India																																								
Estimates of IBNR and IBNER at the end of the period (net)	1,711	1,711	25	25	-	-	25	25	1,954	1,954	4,31,614	4,25,914	4,27,868	4,27,868	112	112	4,309	4,399	0	0	4,321	4,311	472	473	56	56	285	285	-	-	-	-	-	-	465	465	4,31,408	4,31,408	4,31,164	4,31,164
Estimates of IBNR and IBNER at the beginning of the period (net)	1,522	1,149	17	11	-	-	17	11	2,108	2,734	4,31,914	4,18,662	4,24,189	4,21,606	116	113	3,882	3,167	0	0	3,998	3,441	469	400	47	42	280	279	-	-	-	-	-	-	385	373	4,31,148	4,26,361	4,31,620	4,27,421

(Amount in Rs. Lakhs)																																								
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (2)		Other Miscellaneous segment		Grand Total		Grand Total	
	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023		
Claims Paid (Direct)	3,684	3,651	3	10	-	-	3	10	8,450	15,381	26,669	46,954	35,119	86,746	0	1	519	986	-	-	519	986	21	17	-	-	211	271	-	-	0	0	-	-	211	280	36,086	57,660	36,797	61,762
ADD: Re-insurance accepted to direct claims	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	0	0	0	0	
Less: Re-insurance Ceded to claims paid	1,387	1,489	2	8	-	-	2	8	249	544	1,538	3,249	1,887	2,895	0	1	240	463	-	-	240	418	1	3	-	-	96	118	-	-	0	0	-	-	96	92	1,482	1,447	1,868	
Net Claims Paid	2,297	2,162	1	2	-	-	1	2	8,201	14,837	25,131	43,705	33,232	83,851	0	0	279	483	-	-	279	468	20	14	-	-	115	153	-	-	0	0	-	-	115	130	33,633	54,349	34,120	
ADD Claims Settling at the end of the year	3,380	3,360	30	17	37	37	173	143,009	149,498	1,76,412	7,46,742	7,43,620	7,43,620	7,43,620	689	685	1,382	1,382	1	1	1,384	1,384	631	72	72	72	689	688	-	2	2	-	-	1,487	1,487	7,79,387	7,73,984	7,79,387		
Less: Claims Settling at the beginning of the year	3,962	2,232	27	26	-	-	27	26	1,24,966	1,12,527	7,26,736	7,23,614	7,23,614	7,26,736	261	261	1,387	1,387	2,637	2,637	987	803	80	80	80	80	2,637	2,637	-	1	1	-	-	1,317	1,317	7,73,984	7,73,984			
Net Settling Claims	388	730	11	13	-	-	13	13	7,46,002	6,11,222	3,49,000	3,49,000	3,49,000	3,49,000	(212)	(212)	1,387	1,387	(212)	(212)	1,386	1,386	551	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	
Claims Paid (Direct)	3,684	3,651	-	-	-	-	3	10	8,450	15,381	26,669	46,954	35,119	86,746	-	-	519	986	-	-	519	986	21	17	-	-	211	271	-	-	0	0	-	-	211	280	36,086	57,660	36,797	61,762
ADD: India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Less: India	-	-	-	-	-	-	3	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Estimates of BNH and BNH at the end of the period (net)	1,955	1,955	19	19	-	-	19	19	1,582	1,628	4,07,119	4,07,119	4,08,701	4,08,701	176	176	2,467	2,467	587	587	587	587	62	62	407	407	-	-	-	-	-	-	475	475	1,11,679	1,12,479	1,11,679	1,12,479		
Estimates of BNH and BNH at the beginning of the period (net)	1,933	1,939	17	16	-	-	17	16	1,394	1,471	4,04,139	3,94,273	4,05,846	3,95,044	200	242	1,603	1,361	1	1	1,604	1,604	578	571	58	56	380	465	-	-	-	-	460	462	4,18,772	3,98,044	4,16,617	4,00,816		

Particulars	(Amount in Rs. Lakhs)																																							
	FIRE		Marine Cargo		Marine Hull		Total Marine		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 <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total			
	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024		
Commission & Remuneration	457	1,009	29	39	-	-	29	39	4,228	8,110	14,672	27,083	8,800	35,911	2	5	389	772	0	0	391	777	27	58	10	19	122	237	-	-	-	-	-	-	112	187	19,642	36,472	20,949	37,020
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Distribution fees	-	-	-	-	-	-	-	-	26	79	16	84	84	471	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	81	179	88	471
Gross Commission	457	1,009	29	39	-	-	29	39	4,257	8,189	14,726	27,176	8,884	35,967	2	5	389	772	0	0	391	777	27	58	10	19	122	237	-	-	-	-	-	-	112	187	19,645	36,445	20,132	37,893
Add: Commission on Re-insurance Accepted	70	127	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	13	-	-	-	-	-	-	0	0	9	13	79	140	
Less: Commission on Re-insurance Ceded	307	545	15	19	-	-	15	19	958	1,154	2,280	2,597	3,318	3,761	21	40	65	135	0	0	84	175	1	2	4	5	113	212	-	-	(311)	(311)	-	-	4	(11)	1,106	1,823	1,417	4,387
Net Commission	220	594	14	20	-	-	14	20	3,299	7,035	12,446	24,579	5,566	32,206	(19)	(35)	224	637	0	0	307	602	26	56	6	14	9	38	-	-	-	-	-	107	166	18,754	32,635	18,754	33,466	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																								
Individual Agents	12	33	3	5	-	-	3	5	211	395	990	1,764	1,201	2,159	2	3	5	7	-	-	6	11	10	23	6	12	30	55	-	-	-	-	-	-	23	41	1,276	2,990	1,291	2,338
Corporate Agents-Bank/PL/IFC	76	151	0	0	-	-	0	0	(1,079)	7	(1,255)	5	(2,335)	12	0	1	(311)	7	-	-	(310)	8	(0)	1	0	0	(15)	0	-	-	-	-	-	-	23	48	(2,625)	69	(2,549)	220
Corporate Agents-Other	79	76	-	-	-	-	-	-	2,441	2,450	2,921	2,978	5,362	5,428	0	0	635	637	-	-	634	637	2	2	0	0	7	7	-	-	-	-	-	-	23	23	6,007	6,097	6,105	6,175
Insurance Brokers	269	737	36	53	-	-	36	53	28	614	1,780	3,365	2,114	3,079	0	1	38	74	-	-	38	75	15	10	4	7	87	124	-	-	-	-	-	-	43	72	2,061	4,239	2,613	5,109
Direct Business - Online*	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-	1	1	2	2	
MSF (Direct)	-	-	-	-	-	-	-	-	28	79	55	94	83	173	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	83	173	83	173	
Web Aggregators	-	-	-	-	-	-	-	-	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0		
Insurance Marketing Firm	0	0	-	-	-	-	-	-	0	1	1	6	1	6	-	0	0	0	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	-	2	7	2	7		
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
More Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Cost of Sales (Direct)	5	9	-	-	-	-	-	-	2,106	4,543	10,210	18,966	12,556	23,609	0	0	23	42	-	-	24	42	-	-	-	-	-	-	-	-	-	-	-	0	4	12,580	23,660	12,580	23,669	
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	457	1,009	29	39	-	-	29	39	4,257	8,189	14,726	27,176	18,963	35,367	2	5	389	772	-	0	391	777	27	58	10	19	122	237	-	-	-	-	-	-	112	187	19,645	36,445	20,132	37,693
Commission and Rewards on (Excluding Reinsurance)																																								
Business written :																																								
In-India	457	1,009	29	39	-	-	29	39	4,257	8,189	14,726	27,176	18,963	35,367	2	5	389	772	-	0	391	777	27	58	10	19	122	237	-	-	-	-	-	-	112	187	19,645	36,445	20,132	37,693
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Particulars	(Amount in Rs. Lakhs)																																								
	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous Motor CD		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		
	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	
Commission & Remuneration	305	722	6	20	-	-	6	20	4,018	6,884	11,389	19,907	10,407	25,941	2	6	487	930	-	0	489	936	23	38	5	12	81	146	-	-	-	-	-	-	-	56	104	16,661	27,177	16,372	27,020
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Distribution fees	-	-	-	-	-	-	-	-	197	384	66	131	384	486	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	263	486	263	486	
Gross Commission	305	722	6	20	-	-	6	20	4,215	7,268	11,455	19,929	10,679	26,437	2	6	487	930	-	0	489	936	23	38	5	12	81	146	-	-	-	-	-	-	56	104	16,324	27,675	16,635	26,415	
Add: Commission on Re-insurance Accepted	117	117	-	0	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	(2)	-	7	9	124	126
Less: Commission on Re-insurance Ceded	79	180	2	5	-	-	2	5	92	158	107	184	189	342	7	18	79	130	(0)	0	86	145	1	1	0	1	61	125	-	-	-	-	-	-	23	39	389	654	451	839	
Net Commission	343	659	3	15	-	-	3	15	4,123	7,110	11,348	19,744	10,491	26,095	-5	-10	409	801	0	0	404	791	22	36	5	12	29	31	-	-	-	-	-	-	30	64	15,961	27,029	16,308	27,703	
Break-up of the expenses (Gross) incurred in various business to be furnished as per details indicated below:																																									
Individual Agents	14	31	2	4	-	-	2	4	196	328	669	1,161	880	1,469	2	4	5	12	-	-	6	17	10	19	2	6	24	46	-	-	-	-	-	-	16	32	664	1,009	961	1,943	
Corporate Agents-Bank/PL/IFC	34	80	-	-	-	-	-	-	2	3	9	12	15	0	1	3	5	-	-	-	3	6	0	0	0	0	0	0	-	-	-	-	-	-	-	11	22	5	43	60	126
Corporate Agents-Others	13	53	0	0	-	-	0	0	1,059	1,774	1,079	1,842	1,131	1,616	0	0	381	776	-	-	381	776	1	1	0	0	3	6	-	-	-	-	-	-	9	15	1,032	4,445	3,565	4,467	
Insurance Brokers	218	545	4	16	-	-	4	16	409	659	1,251	2,803	2,290	3,460	0	1	79	97	-	0	80	98	11	17	3	6	52	95	-	-	-	-	-	19	34	1,455	1,710	2,677	4,272		
Direct Business - Online/	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
HOE (Gross)	-	-	-	-	-	-	-	-	387	364	66	131	383	486	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	363	486	363	486		
Web Aggregators	-	-	-	-	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	
Insurance Marketing Firms	-	-	-	-	-	-	-	-	0	0	0	0	0	0	-	-	0	0	-	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	0	0	0	0	
Common Service Centres	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Other Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Grand total (HOE)	5	19	-	-	-	-	-	-	2,361	4,079	2,741	13,381	10,983	17,380	-	-	38	48	-	-	39	48	-	-	-	-	-	-	-	-	-	-	-	8	8	10,100	17,088	10,107	17,410		
(Other line item specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	305	722	6	20	-	-	6	20	4,115	7,208	11,455	19,929	10,679	26,437	2	6	487	930	-	0	489	936	23	38	5	12	81	146	-	-	-	-	-	-	56	104	16,324	27,675	16,635	26,415	
Commission and Rewards on (Excluding Reinsurance) Business written :																																			</						

(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 <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total		Grand Total	
	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024	For the Quarter September, 2024	Up to the quarter September, 2024		
1 Employee's remuneration & welfare benefits	265	400	3	5	-	-	3	5	886	1,098	3,019	6,055	3,955	7,863	4	8	106	407	0	0	202	415	6	13	3	6	14	29	-	-	-	-	17	32	4,147	8,398	4,415	8,763				
2 Travel, conveyance and vehicle running expenses	50	79	0	0	-	-	0	0	124	239	423	857	547	1,120	0	0	2	5	0	0	2	5	1	2	1	1	2	4	-	-	-	-	-	0	0	553	1,137	608	1,217			
3 Training expenses	1	2	0	0	-	-	0	0	3	7	11	23	14	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	14	30	16	32		
4 Rents, rates & taxes	24	37	0	0	-	-	0	0	81	166	277	556	358	722	0	1	18	37	0	0	19	38	1	1	0	1	1	3	-	-	-	-	-	-	2	3	380	768	405	605		
5 Repairs	11	16	0	0	-	-	0	0	35	72	120	241	155	314	0	0	8	16	0	0	8	17	0	1	1	0	0	1	1	-	-	-	-	-	1	1	165	333	176	349		
6 Printing & stationery	3	4	0	0	-	-	0	0	8	17	27	58	35	75	0	0	0	11	26	0	0	11	27	0	0	0	0	0	0	-	-	-	-	-	-	1	1	47	103	50	107	
7 Communication expenses	14	19	0	0	-	-	0	0	40	122	233	453	302	610	0	0	3	7	0	0	3	7	0	1	0	0	0	1	1	-	-	-	-	-	-	1	1	166	349	233	388	
8 Legal & professional charges	10	25	1	1	-	-	0	1	83	165	284	553	367	718	0	1	12	26	0	0	12	27	1	2	0	1	3	6	-	-	-	-	-	-	3	5	386	758	397	784		
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(a) as auditor	0	0	0	0	-	-	0	0	1	2	3	6	4	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	4	9	5	9		
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(c) Transition matters	0	0	0	0	-	-	0	0	1	1	4	4	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	6	6	6	6		
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(g) Tax Audit	(0)	0	(0)	0	-	-	(0)	0	(0)	0	(1)	0	(1)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	(0)	0	-	-	-	-	(0)	0	(1)	0	(1)	0	(1)	0		
(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	0	0		
(i) out of pocket expenses	(0)	0	0	0	-	-	0	0	0	0	0	0	1	0	2	0	0	0	0	(0)	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	0	0	2	0	2		
10 Advertisement and publicity	8	32	1	1	-	-	1	1	75	205	260	687	335	892	0	1	10	32	0	0	10	33	1	2	0	1	2	7	-	-	-	-	-	-	-	2	6	351	941	359	934	
11 Interest & Bank Charges	10	21	1	1	-	-	1	1	74	138	252	461	327	598	0	1	11	22	0	0	11	22	1	1	0	1	2	5	-	-	-	-	-	-	2	4	344	632	354	634		
12 Depreciation	4	10	0	0	-	-	0	0	34	67	117	226	151	293	0	0	5	11	0	0	5	11	0	1	0	1	0	1	2	-	-	-	-	-	1	2	159	309	163	320		
13 Brand/Trade Mark usage Incidences	25	55	2	2	-	-	2	2	195	389	664	1,302	899	1,549	1	2	28	57	0	0	29	58	2	4	1	1	1	6	13	-	-	-	-	-	6	11	401	1,687	988	1,708		
14 Business Development and Sales Promotion Expenses	21	45	0	0	-	-	0	0	18	148	40	496	75	544	0	0	0	0	0	(0)	0	0	0	0	0	0	0	0	2	-	-	-	-	-	0	0	76	691	97	907		
15 Information Technology Expenses	24	58	2	2	-	-	2	2	199	377	648	1,263	838	1,491	1	2	27	59	0	0	28	61	2	4	1	2	6	13	-	-	-	-	-	-	6	12	881	1,732	907	1,793		
16 Goods and Services Tax (GST)	16	3	0	0	-	-	0	0	11	19	36	64	46	83	0	0	2	3	0	0	2	3	0	0	0	0	0	0	1	-	-	-	-	-	0	1	40	87	50	80		
17 Others (to be specified) <sup>2</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(i) Electricity Expenses	7	10	0	0	-	-	0	0	22	43	76	145	98	188	0	0	5	10	0	0	5	10	0	0	0	0	0	1	-	-	-	-	-	-	0	1	105	200	111	209		
(ii) Office Expenses	0	0	0	0	-	-	0	0	0	0	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	1	1	2		
(iii) Technical Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iv) Postage & Courier	1	1	0	0	-	-	0	0	4	7	13	24	17	31	0	0	0	1	1	0	0	1	1	0	0	0	0	0	-	-	-	-	-	-	0	0	18	33	19	34		
(v) Miscellaneous Expenses	7	13	0	0	-	-	0	0	17	31	57	106	74	(75)	0	0	0	59	116	0	0	59	116	0	0	0	0	1	2	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	990	832	10	15	-	-	10	15	1,531	4,917	6,584	13,237	8,516	17,254	8	16	399	635	0	0	407	852	15	32	7	14	41	91	-	-	-	-	-	-	46	87	9,031	18,330	9,531	19,177		
In India	990	832	10	15	-	-	10	15	1,531	4,917	6,584	13,237	8,516	17,254	8	16	399	635	0	0	407	852	15	32	7	14	41	91	-	-	-	-	-	-	46	87	9,031	18,330	9,531	19,177		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes:  
(1) Term of expense is 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.  
(2) Separate disclosure to be made for segment/sub-segment which contribute more than 10 percent of the total gross direct premium  
(3) Expense paid for various advertising activities/segments are to be loaded under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"

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		Total Miscellaneous		Grand Total	
	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023
1 Employee's remuneration & welfare benefits	116	224	2	4	-	-	2	4	838	1,054	2,065	5,617	4,733	7,231	2	7	104	340	0	0	167	347	5	9	1	3	11	24	-	-	-	-	-	11	24	3,100	7,628	4,945	7,855	
2 Travel, conveyance and vehicle running expenses	30	34	0	0	-	-	0	0	108	201	379	705	467	906	0	0	2	4	0	0	2	4	1	1	0	0	0	0	1	3	-	-	-	-	0	401	924	510	940	
3 Training expenses	1	2	0	0	-	-	0	0	8	13	28	45	37	57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0	57	58	30	80	
4 Bents, rates & taxes	10	20	0	0	-	-	0	0	73	143	257	502	330	645	0	1	14	30	0	0	15	31	0	0	0	0	1	2	-	-	-	-	-	1	2	347	682	357	703	
5 Repairs	6	11	0	0	-	-	0	0	40	79	153	272	196	390	0	0	9	16	0	0	9	17	0	0	0	0	1	1	-	-	-	-	-	1	1	206	376	213	381	
6 Printing & Stationery	5	9	0	0	-	-	0	0	130	132	317	619	279	129	3	3	86	124	0	0	60	129	127	0	0	0	0	0	0	0	0	0	0	0	1	1	309	312	339	340
7 Communication expenses	5	8	0	0	-	-	0	0	52	67	183	306	235	391	0	0	2	3	0	0	2	3	0	0	0	0	0	0	1	-	-	-	-	0	0	237	397	242	405	
8 Legal & professional charges	8	23	0	1	-	-	0	1	66	134	232	469	298	663	0	1	12	30	(3)	0	13	30	1	1	0	0	2	4	-	-	-	-	2	4	115	643	323	666		
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(A) as auditor	0	0	0	0	-	-	0	0	0	1	2	3	6	4	8	0	0	0	0	(3)	0	0	0	0	0	0	0	0	-	-	-	-	0	0	4	9	5	9		
(B) as witness or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(C) Taxation matters	0	0	0	0	-	-	0	0	0	0	1	1	4	1	5	(3)	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0	1	6	2	6		
(D) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(E) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(G) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(H) Tax audit	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	(3)	0	0	0	0	0	0	0	0	0	-	-	-	-	0	0	0	0	0	0		
(I) Certification	(3)	0	0	0	-	-	(3)	0	0	0	0	0	0	0	0	0	0	0	0	(3)	0	0	0	0	0	0	(3)	0	-	-	-	-	(3)	0	0	0	0	0	0	
(J) out of pocket expenses	0	0	0	0	-	-	0	0	0	0	0	1	1	1	2	0	0	0	0	(3)	0	0	0	0	0	0	0	0	-	-	-	-	0	0	1	2	1	2		
10 Advertisement and publicity	36	38	1	1	-	-	1	1	217	227	799	793	975	1,030	1	1	47	50	0	0	49	51	2	2	1	1	7	8	-	-	-	-	-	6	7	1,040	1,088	1,077	1,127	
11 Interest & Bank Charges	11	20	0	1	-	-	0	1	76	118	268	411	345	532	0	1	65	26	0	0	16	27	1	1	0	0	2	4	-	-	-	-	-	2	3	366	567	377	588	
12 Depreciation	3	9	0	0	-	-	0	0	0	27	54	97	188	124	241	0	0	5	12	(3)	0	5	12	0	0	0	0	1	2	-	-	-	-	1	2	133	257	135	267	
13 Basic/Trade/Trade usage fee/charges	20	40	0	0	-	-	0	0	203	203	633	1,048	710	1,339	710	31	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	71	1,467	711	1,487	
14 Business Development and Sales Promotion Expenses	(3)	3	(3)	0	-	-	(3)	0	(36)	36	(176)	57	(226)	74	(3)	0	(31)	0	(3)	0	(31)	0	(3)	0	(3)	0	(31)	0	-	-	-	-	0	(238)	74	(238)	77	0	0	
15 Information Technology Expenses	18	52	0	2	-	-	(3)	2	150	310	528	1,087	678	1,397	0	2	28	68	(3)	0	28	70	1	3	0	1	4	10	-	-	-	-	-	4	9	716	1,491	734	1,545	
16 Goods and Services Tax (GST)	1	2	0	0	-	-	0	0	5	10	18	33	23	43	0	0	1	2	(3)	0	1	2	0	0	0	0	0	0	-	-	-	-	0	0	24	46	25	47		
17 Others (to be specified)*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(i) Electricity Expenses	3	6	0	0	-	-	0	0	20	41	75	143	96	184	0	0	4	9	0	0	4	9	0	0	0	0	0	0	1	-	-	-	-	0	1	181	194	194	200	
(ii) Office Expenses	0	0	0	0	-	-	0	0	0	1	1	2	4	2	8	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	0	0	2	6	2	6	
(iii) Technical Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(iv) Postage & Courier	0	1	0	0	-	-	0	0	2	4	7	20	9	25	0	0	0	0	1	(3)	0	0	0	0	0	0	0	0	-	-	-	-	0	0	6	9	27	9	28	
(v) Miscellaneous Expenses	9	13	0	0	-	-	0	0	8	27	83	186	92	213	0	0	86	194	(3)	0	86	194	0	0	0	0	0	1	1	-	-	-	-	-	13	3	101	412	201	426
TOTAL	269	531	4	12	-	-	6	12	1,857	3,485	6,572	12,299	8,429	15,763	8	17	504	1,025	0	0	512	1,043	13	23	4	8	37	72	-	-	-	-	48	72	9,943	17,051	9,318	17,541		
In-India	269	531	6	12	-	-	6	12	1,857	3,485	6,572	12,299	8,429	15,763	8	17	504	1,025	0	0	512	1,043	13	23	4	8	37	72	-	-	-	-	48	72	9,943	17,051	9,318	17,541		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		



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

	<b>Particulars</b>	<b>As at 30.09.2024</b>	<b>As At 30.09.2023</b>
1	Authorised Capital		
	400000000 Equity Shares of Rs 10 each	40,000	40,000
	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 30.09.2024		As At 30.09.2023	
	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%
<b>TOTAL</b>	<b>25,91,62,750</b>	<b>100.00%</b>	<b>25,91,62,750</b>	<b>100.00%</b>

## DETAILS OF EQUITY HOLDING OF INSURERS

## PART A:

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

AS ON 30.09.2024

Sl.No.	Category	No. of investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakh)	Shares pledged or otherwise encumbered	Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)		Number of shares held (VII) = (VII)/(VI)*100	As a percentage of Total Shares held (IX) = (IX)/(VII)*100
<b>A. Promoters &amp; Promoters Group</b>								
<b>A.1 Indian Promoters</b>								
(i)	Individually/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)	Sanlam Emerging Markets (Mauritius) Limited	-	-	-	-	-	-	-
(iii)	Any Other	-	-	-	-	-	-	-
(iv)	Central Government / State Government(s) / President of India	-	-	-	-	-	-	-
(v)	Persons acting in concert	-	-	-	-	-	-	-
(vi)	Any Other	-	-	-	-	-	-	-
(vii)	A Mr. R Thyagarajan and Mr. D. V. Rao (holding in trust for SHIRIAM OWNERSHIP TRUST)	1	1,15,44,319	4.45	1,154.43	-	-	-
<b>A.2 Foreign Promoters</b>								
(i)	Individually (Names of major shareholders)	-	-	-	-	-	-	-
(ii)	Bodies Corporate	-	-	-	-	-	-	-
(i)	Sanlam Emerging Markets (Mauritius) Limited	1	5,94,04,203	22.92	5,940.42	-	-	-
(ii)	Any Other	-	-	-	-	-	-	-
<b>B Non Promoters</b>								
<b>B.1 Public Shareholders</b>								
<b>B.1.1 Institutions</b>								
(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)	Pension Fund / Pension Fund	-	-	-	-	-	-	-
(viii)	Alternative Investment Fund	-	-	-	-	-	-	-
(ix)	NBFCs registered with RBI	-	-	-	-	-	-	-
(x)	Any other	-	-	-	-	-	-	-
<b>B.1.2 Central Government / State Government(s) / President of India</b>								
<b>B.1.3 Non-Institutions</b>								
(i)	Individual share capital upto Rs. 2 Lacs	2	35	0.00	0.00	-	-	-
(ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-
(iii)	Others:-	-	-	-	-	-	-	-
(i)	Trusts	-	-	-	-	-	-	-
(ii)	Non-Resident Indian (NRI)	-	-	-	-	-	-	-
(iii)	Charter Members	-	-	-	-	-	-	-
(iv)	Non-Resident Indian Non-Resident	-	-	-	-	-	-	-
(v)	Bodies Corporate	-	-	-	-	-	-	-
(i)	Sanlam India Private Limited	1	500	0.00	0.05	-	-	-
(ii)	Rupam Enterprises Limited	1	3,45,43,201	13.33	3,454.12	-	-	-
(iii)	UPFL	-	-	-	-	-	-	-
(iv)	Any Other	-	-	-	-	-	-	-
(v)	Overseas Body Corporate - TPG India Investments II Inc, Mauritius	1	1,62,96,275	6.29	1,629.63	-	-	-
<b>B.2 Non Public Shareholders</b>								
<b>B.2.1 Custodian / DR holder</b>								
<b>B.2.2 Employee Benefit Trust</b>								
<b>B.2.3 Any Other</b>								
(i)	Individuals	103	11,62,300	0.45	116.23	-	-	-
(ii)	Bodies Corporate	1	2,85,90,319	0.99	2,859.04	-	-	-
(iii)	Total	112	25,95,62,790	100.00	25,956.28	-	-	-

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

## Foot Notes:

(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.

(b) Indian Promoters - As defined under Regulation 2(1)(vi) of the Insurance Regulatory and Development Authority

(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is

(d) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoter" category

## 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: SHIRIAM CAPITAL PRIVATE LIMITED (Formerly Shriram Financial Ventures (Chennai) Private Limited)

30.09.2024

Sl.No.	Category	No. of investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakh)	Shares pledged or otherwise encumbered	Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)		Number of shares held (VII) = (VII)/(VI)*100	As a percentage of Total Shares held (IX) = (IX)/(VII)*100
<b>A. Promoters &amp; Promoters Group</b>								
<b>A.1 Indian Promoters</b>								
(i)	Individually/HUF (Names of major shareholders)	-	-	-	-	-	-	-
(ii)	Bodies Corporate	-	-	-	-	-	-	-
(i)	Sanlam Emerging Markets (Mauritius) Limited	-	-	-	-	-	-	-
(ii)	Any Other	-	-	-	-	-	-	-
(iii)	Financial Institutions / Banks	-	-	-	-	-	-	-
(iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-
(v)	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-
(vi)	Any other	-	-	-	-	-	-	-
(vii)	1) Trust - R Thyagarajan & D V Rao (holding in trust for Shriram Ownership Trust)	1	255,900	35.70	25.59	-	-	-
<b>A.2 Foreign Promoters</b>								
(i)	Individually (Names of major shareholders)	-	-	-	-	-	-	-
(ii)	Bodies Corporate- Promoter group	1	251,712	40.70	25.17	-	-	-
(i)	Sanlam Emerging Markets (Mauritius) Limited	-	-	-	-	-	-	-
(ii)	Any other (Please specify)	-	-	-	-	-	-	-
<b>B Non Promoters</b>								
<b>B.1 Public Shareholders</b>								
<b>B.1.1 Institutions</b>								
(i)	Mutual Funds	-	-	-	-	-	-	-
(ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-
(iii)	Financial Institutions/Banks	-	-	-	-	-	-	-
(iv)	Insurance Companies	-	-	-	-	-	-	-
(v)	NBFCs registered with RBI	-	-	-	-	-	-	-
(vi)	FII belonging to Foreign Promoter	-	-	-	-	-	-	-
(vii)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-
(viii)	Pension Fund/Pension Fund	-	-	-	-	-	-	-
(ix)	Alternative Investment Fund	-	-	-	-	-	-	-
(x)	Any other (Please specify) Trust	-	-	-	-	-	-	-
<b>B.1.2 Central Government/State Government(s)/President of India</b>								
<b>B.1.3 Non-Institutions</b>								
(i)	Individual Share Capital upto Rs. 2 Lacs	14	257,36	3.59	2.57	-	-	-
(ii)	Individual Share Capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-
(iii)	Others - D V Rao (holding in trust for Shriwell Trust)	1	143,894	20.01	14.34	-	-	-
(i)	Non-Resident Indian (NRI)	-	-	-	-	-	-	-
(ii)	Charter Members	-	-	-	-	-	-	-
(iii)	Non-Resident Indian Non-Resident	-	-	-	-	-	-	-
(iv)	Bodies Corporate	-	-	-	-	-	-	-
(v)	UPFL	-	-	-	-	-	-	-
(vi)	Any other	-	-	-	-	-	-	-
<b>B.2 Non Public Shareholders</b>								
<b>B.2.1 Custodian/DR holder</b>								
<b>B.2.2 Employee Benefit Trust</b>								
<b>B.2.3 Any other (Please specify) Overseas Corporate Bodies</b>								
(i)	Overseas Corporate Bodies	-	-	-	-	-	-	-
(ii)	Total	17	7,15,742	100.00	715.67	-	-	-

## Foot Notes:

(a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately

(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(i) of the Insurance

(c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is

(d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is

(e) Listed

(f) Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner /

(g) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(h) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(i) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(j) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(k) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(l) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(m) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(n) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(o) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(p) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(q) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(r) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(s) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(t) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(u) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(v) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(w) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(x) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(y) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(z) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(aa) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(ab) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(ac) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(ad) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

(ae) Please specify the names of the OCIs, indicating those OCIs which belong to the Group of the Joint Venture partner /

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

	<b>Particulars</b>	<b>As at 30.09.2024</b>	<b>As At 30.09.2023</b>
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	2,41,326	2,22,592
	<b>TOTAL</b>	<b>2,41,345</b>	<b>2,22,611</b>

**FORM NL-11-BORROWINGS SCHEDULE****(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As at 30.09.2024</b>	<b>As At 30.09.2023</b>
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)****(Amount in Rs. Lakhs)**

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

**FORM NL-12 & 12A - INVESTMENT SCHEDULE**

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As at 30.09.2024	As At 30.09.2023	As at 30.09.2024	As At 30.09.2023	As at 30.09.2024	As At 30.09.2023
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	73,599	76,368	2,73,027	2,84,370	3,46,626	3,60,738
2	Other Approved Securities	-	-	-	-	-	-
	(a) Fixed Term Deposit	-	-	200	-	200	-
3	Other Investments	-	-	-	-	-	-
	( a) Shares	-	-	-	-	-	-
	(aa) Equity	71,769	32,252	-	-	71,769	32,252
	(bb) Preference	-	-	-	-	-	-
	( b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	243	244	3,45,630	2,40,737	3,45,873	2,40,981
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(i) Other Securities: (Alternative Investment Fund)	603	412	-	-	603	412
	(f) Subsidiaries	18,266	17,983	-	-	18,266	17,983
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	11,939	11,919	3,98,480	4,86,581	4,10,419	4,98,500
5	Other than Approved Investments	-	-	-	-	-	-
	<b>TOTAL</b>	<b>1,76,419</b>	<b>1,39,177</b>	<b>10,17,336</b>	<b>10,11,688</b>	<b>11,93,755</b>	<b>11,50,865</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-	27,739	4,527	27,739	4,527
2	Other Approved Securities	-	-	12,399	3,003	12,399	3,003
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	27,656	1,997	27,656	1,997
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	-	-	1,199	601	1,199	601
5	Other than Approved Investments	-	-	-	-	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>68,993</b>	<b>10,127</b>	<b>68,993</b>	<b>10,127</b>
	<b>GRNAD TOTAL</b>	<b>1,76,419</b>	<b>1,39,177</b>	<b>10,86,328</b>	<b>10,21,816</b>	<b>12,62,747</b>	<b>11,60,993</b>

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

Particulars	Shareholders		Policyholders		(Amount in Rs. Lakhs)	
	Total		Total			
	As at 30.09.2024	As At 30.09.2023	As at 30.09.2024	As At 30.09.2023	As at 30.09.2024	As At 30.09.2023
<b>Long Term Investments--</b>						
<b>Book Value</b>	1,04,651	1,06,927	10,17,336	10,11,688	11,21,986	11,18,615
<b>market Value</b>	1,02,865	1,01,686	10,16,753	9,77,367	11,19,617	10,79,053
<b>Short Term Investments--</b>						
<b>Book Value</b>	-	-	68,993	10,127	68,993	10,127
<b>market Value</b>	-	-	68,959	10,157	68,959	10,157

**FORM NL-13-LOANS SCHEDULE**

(Amount in Rs. Lakhs)

	Particulars	As at 30.09.2024	As At 30.09.2023
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>		

**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	-	-
	<b>Total</b>	-	-

**FORM NL-14-FIXED ASSETS SCHEDULE**

Particulars									(Amount in Rs. Lakhs)	
	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at 30.09.2024	As At 30.09.2023
Goodwill	813	-	-	813	-	81	-	81	732	787
Intangibles: Software	1,587	-	-	1,587	1,492	23	-	1,515	72	119
Land - Leasehold (undivided share)	2,284	-	-	2,284	285	15	-	299	1,984	2,013
Leasehold Property	511	3	-	514	432	17	-	449	65	61
Buildings	1,841	-	-	1,841	491	14	-	505	1,336	1,363
Furniture & Fittings	586	15	1	600	316	27	0	343	258	275
Information Technology Equipment	3,004	98	73	3,029	2,079	201	69	2,211	818	903
Vehicles	22	-	-	22	21	-	-	21	1	1
Office Equipment	560	39	19	580	393	23	18	398	182	165
Others (Specify nature)										
<b>TOTAL</b>	11,209	154	93	11,270	5,509	401	87	5,823	5,448	5,688
Work in progress	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	11,209	154	93	11,270	5,509	401	87	5,823	5,448	5,688
<b>PREVIOUS YEAR</b>	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**

<b>(Amount in Rs. Lakhs)</b>			
	<b>Particulars</b>	<b>As at 30.09.2024</b>	<b>As At 30.09.2023</b>
1	Cash (including cheques <sup>(a)</sup> , drafts and stamps)	486	462
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	6,113	1,843
	(c) Others (to be specified)	-	-
	(aa) Current Account Unspent CSR Balance	2,939	1,824
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	9,538	4,130
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
	In India	9,538	4,130
	Outside India	-	-

\* Cheques on hand amount to Rs. 95 (in Lakh) Previous Year : Rs. 107 (in Lakh)

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

		(Amount in Rs. Lakhs)	
	Particulars	As at 30.09.2024	As At 30.09.2023
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	297	196
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,084	2,087
6	Others (to be specified)	-	-
	Advance for Share Purchase	-	283
	Deposit with Reinsurers	-	-
	Advances to Employees	7	8
	Tax Refundable	3,545	1,645
	Advances recoverable in cash or in kind	102	141
	<b>TOTAL (A)</b>	<b>8,035</b>	<b>4,360</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	30,123	28,884
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)	13,267	14,464
	Less : Provisions for doubtful, if any	(639)	(713)
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,763	2,183
8	Others (to be specified)	-	-
	Deposit for Premises	326	279
	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
	<b>TOTAL (B)</b>	<b>45,826</b>	<b>45,710</b>
	<b>TOTAL (A+B)</b>	<b>53,861</b>	<b>50,070</b>

Notes:

(a) 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.

(b) 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 30.09.2024	As At 30.09.2023
1	Agents' Balances	7,520	6,355
2	Balances due to other insurance companies	5,284	4,373
3	Deposits held on re-insurance ceded	1,375	209
4	Premiums received in advance	-	-
	(a) For Long term policies (a)	40,586	31,449
	(b) for Other Policies	-	-
5	Unallocated Premium	725	196
6	Sundry creditors	5,298	6,206
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	8,10,256	7,72,984
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	1,394	1,970
11	Income accrued on Unclaimed amounts	97	86
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	2,731	2,938
14	Others (to be specified)	-	-
	Environmental Relief Fund	0	0
	Hit and Run Compensation Account (Erstwhile Solatium Fund)	1,688	1,667
	Due To Policyholder/Insured	426	-
	Tax deducted payable	445	547
	Other Statutory dues	159	146
	Salary Payable	2,634	2,379
	Temporary Book overdraft as per accounts	7,116	7,865
	Miscellaneous (Agency fee)	3	1
<b>Total</b>		<b>8,87,737</b>	<b>8,39,372</b>

**FORM NL-18-PROVISIONS SCHEDULE**

(Amount in Rs. Lakhs)			
	Particulars	As at 30.09.2024	As At 30.09.2023
1	Reserve for Unexpired Risk	1,65,131	1,33,141
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	361	350
5	Others (to be specified)	-	-
6	Unspent CSR Expenses related to ongoing project	3,126	2,541
	<b>TOTAL</b>	<b>1,68,619</b>	<b>1,36,032</b>

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

<b>(Amount in Rs. Lakhs)</b>			
	<b>Particulars</b>	<b>As at 30.09.2024</b>	<b>As At 30.09.2023</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Notes:

- (a) No item shall be included under the head "Miscellaneous Expenditure" and carried  
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 September, 2024	Up to the quarter September, 2024	For the Quarter September, 2023	Up to the quarter September, 2023
1	Gross Direct Premium Growth Rate**	14.72%	21.67%	27.19%	32.13%
2	Gross Direct Premium to Net worth Ratio	32.20%	59.63%	30.32%	52.93%
3	Growth rate of Net Worth	7.54%	7.54%	7.35%	7.35%
4	Net Retention Ratio**	90.79%	91.25%	92.43%	91.91%
5	Net Commission Ratio**	21.31%	22.87%	23.24%	22.85%
6	Expense of Management to Gross Direct Premium Ratio**	34.47%	35.68%	34.59%	35.09%
7	Expense of Management to Net Written Premium Ratio**	37.73%	38.88%	36.99%	37.91%
8	Net Incurred Claims to Net Earned Premium**	68.87%	68.87%	66.27%	66.27%
9	Claims paid to claims provisions**	6.31%	11.13%	7.62%	12.00%
10	Combined Ratio**	99.38%	104.85%	96.39%	103.59%
11	Investment income ratio	1.58%	3.41%	1.67%	3.29%
12	Technical Reserves to net premium ratio **	1240.56%	666.87%	1291.48%	747.51%
13	Underwriting balance ratio	-0.68%	-4.61%	-4.30%	-7.04%
14	Operating Profit Ratio	24.78%	22.99%	31.48%	29.47%
15	Liquid Assets to liabilities ratio	7.32%	7.32%	0.70%	0.70%
16	Net earning ratio	17.82%	17.39%	17.03%	17.92%
17	Return on net worth ratio	9.52%	9.52%	8.78%	8.78%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	3.93	3.93	4.66	4.66
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	5.41	9.81	4.61	8.38
24	Book value per share	103.13	103.13	95.90	95.90

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

Segments Upto the quarter ended on 30.09.2024	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										
<b>Current Period</b>	16.46%	31.37%	31.48%	35.65%	98.00%	57.84%	10.41%	133.61%	673.10%	-19.72%
<b>Previous Period</b>	23.41%	47.27%	26.47%	28.29%	50.35%	44.83%	33.34%	92.65%	479.28%	-12.45%
Marine Cargo										
<b>Current Period</b>	64.70%	26.93%	34.52%	24.96%	90.78%	36.17%	15.44%	95.51%	156.05%	-30.80%
<b>Previous Period</b>	17.24%	18.44%	61.69%	24.61%	130.41%	82.36%	9.16%	192.07%	247.48%	-144.73%
Marine Hull										
<b>Current Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Previous Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Marine										
<b>Current Period</b>	64.70%	26.93%	34.52%	24.96%	90.78%	36.17%	15.44%	95.51%	156.05%	-30.80%
<b>Previous Period</b>	17.24%	18.44%	61.69%	24.61%	130.41%	82.36%	9.16%	192.07%	247.48%	-144.73%
Motor OD										
<b>Current Period</b>	27.48%	95.29%	22.01%	36.39%	38.19%	68.24%	29.33%	102.82%	163.67%	-3.98%
<b>Previous Period</b>	42.57%	95.53%	28.05%	40.63%	42.54%	72.49%	27.83%	114.40%	161.84%	-20.73%
Motor TP										
<b>Current Period</b>	21.86%	95.19%	22.99%	35.98%	37.80%	70.37%	10.26%	105.74%	837.87%	-5.38%
<b>Previous Period</b>	25.28%	95.37%	21.66%	34.20%	35.86%	65.58%	10.72%	101.23%	957.01%	-3.29%
Total Motor										
<b>Current Period</b>	23.11%	95.21%	22.76%	36.07%	37.89%	69.90%	10.97%	105.09%	682.70%	-5.07%
<b>Previous Period</b>	28.75%	95.41%	23.08%	35.63%	37.35%	67.01%	11.29%	104.06%	780.20%	-6.92%
Health										
<b>Current Period</b>	6.80%	42.80%	-55.53%	14.25%	33.31%	-13.34%	47.36%	-43.34%	388.33%	132.91%
<b>Previous Period</b>	48.23%	56.91%	-12.36%	16.97%	29.82%	-68.13%	0.00%	-58.35%	468.70%	158.92%
Personal Accident										
<b>Current Period</b>	-8.97%	82.91%	14.53%	30.42%	36.69%	35.68%	38.69%	69.29%	213.16%	32.87%
<b>Previous Period</b>	254.13%	78.57%	17.56%	33.69%	42.88%	59.71%	27.50%	99.74%	164.77%	-19.06%
Travel Insurance										
<b>Current Period</b>	1321.15%	75.42%	26.22%	31.30%	41.50%	35.48%	0.00%	76.18%	77.90%	18.67%
<b>Previous Period</b>	302.91%	95.99%	12.82%	25.49%	26.56%	-497.89%	0.00%	-471.95%	860.48%	571.95%
Total Health										
<b>Current Period</b>	-8.59%	81.82%	13.54%	29.98%	36.65%	34.69%	38.75%	67.39%	215.63%	34.90%
<b>Previous Period</b>	243.04%	78.07%	17.05%	33.30%	42.66%	56.31%	27.48%	95.83%	169.94%	-14.34%
Workmen's Compensation/ Employer's liability										
<b>Current Period</b>	42.64%	94.94%	17.62%	26.85%	28.28%	36.72%	17.53%	64.36%	297.32%	33.93%
<b>Previous Period</b>	6.05%	95.60%	16.05%	25.86%	27.06%	1.96%	17.81%	28.39%	447.45%	70.67%
Public/ Product Liability										
<b>Current Period</b>	48.30%	16.36%	63.61%	24.40%	149.15%	41.80%	0.00%	168.72%	648.72%	-9.35%
<b>Previous Period</b>	79.12%	36.78%	34.21%	21.50%	58.44%	19.02%	0.00%	75.83%	294.79%	16.72%
Engineering										
<b>Current Period</b>	34.59%	21.36%	13.84%	27.61%	121.05%	31.51%	17.69%	78.92%	450.32%	35.38%
<b>Previous Period</b>	21.95%	36.95%	8.72%	24.73%	62.34%	46.48%	31.49%	75.81%	346.58%	29.34%
Aviation										
<b>Current Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Previous Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Crop Insurance										
<b>Current Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Previous Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.71%	0.00%	0.00%	0.00%
Other segments **										
<b>Current Period</b>	32.62%	37.07%	51.82%	26.62%	71.81%	240.70%	19.01%	315.32%	673.09%	-208.66%
<b>Previous Period</b>	16.69%	51.99%	15.94%	22.69%	43.64%	101.80%	14.72%	135.63%	469.45%	-35.35%
Total Miscellaneous										
<b>Current Period</b>	21.81%	93.67%	22.75%	35.70%	38.09%	69.05%	11.15%	104.50%	667.00%	-4.36%
<b>Previous Period</b>	32.48%	93.85%	22.77%	35.34%	37.64%	66.61%	11.40%	103.70%	753.24%	-6.94%
<b>Total-Current Period</b>	21.67%	91.25%	22.87%	35.68%	38.88%	68.87%	11.13%	104.85%	666.87%	-4.61%
<b>Total-Previous Period</b>	32.13%	91.91%	22.85%	35.09%	37.91%	66.27%	12.00%	103.59%	747.51%	-7.04%

**FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE**

**Name of the Insurer: Shriram General Insurance Company Limited**

**For the Quarter Ending : 30.09.2024**

**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 <sup>1</sup> (Rs. in Lakhs)			
				For the Quarter	Up to the Quarter	For the Corresponding Quarter of the Previous Year	Up to the Quarter of the Previous Year
1	Ashish Goyal	Chief Marketing Officer	Remuneration	0.00	0.00	0.00	5.18
2	Ashish Goyal	Chief Marketing Officer	Dividend	0.00	0.00	0.00	0.44
3	Surdeep Singh Gujral	Relative of KMP	Remuneration	7.26	14.52	7.26	14.52
4	Surdeep Singh Gujral	Relative of KMP	Dividend	1.68	4.41	1.40	4.48
5	Surdeep Singh Gujral	Relative of KMP	Premium Received	0.16	0.16	0.16	0.16
6	Mona Mathur	W.T. Director & CFO	Remuneration	5.71	11.42	5.71	11.42
7	Mona Mathur	W.T. Director & CFO	Premium Received	0.03	0.03	0.00	0.00
8	Mona Mathur	W.T. Director & CFO	Dividend	0.43	1.13	0.36	1.15
9	Mr. Anil Kumar Aggarwal	Managing Director & CEO	Premium Received	0.00	0.00	0.00	0.50
10	Mr. Anil Kumar Aggarwal	Managing Director & CEO	Remuneration	22.38	44.75	22.38	44.75
11	Mr. Anil Kumar Aggarwal	Managing Director & CEO	Dividend	1.80	4.73	1.50	4.80
12	Mr. Ashwani Dhanawat	CIO	Premium Received	0.00	0.00	0.00	0.07
13	Mr. Ashwani Dhanawat	CIO	Remuneration	11.08	26.76	7.46	14.89
14	Mr. Ashwani Dhanawat	CIO	Dividend	0.43	1.13	0.36	1.15
15	Mr. Hemant Kumar Sharma	Internal Auditor	Premium Received	0.00	0.00	0.01	0.05
16	Mr. Hemant Kumar Sharma	Internal Auditor	Remuneration	0.00	0.00	7.46	14.89
17	Mr. Hemant Kumar Sharma	Internal Auditor	Dividend	0.00	0.00	0.36	1.15
18	Mr. Jasmit Singh Gujral	Executive Vice-Chairman	Dividend	0.00	0.00	0.00	0.00
19	Mr. Jasmit Singh Gujral	Executive Vice-Chairman	Premium Received	0.00	0.06	0.01	0.07
20	Mr. Jasmit Singh Gujral	Executive Vice-Chairman	Remuneration	41.12	82.23	41.12	82.23
21	Mr. Kuljeet Baweja	Head of Claim Deptt.	Remuneration	0.00	0.00	12.71	25.42
22	Mr. Kuljeet Baweja	Head of Claim Deptt.	Dividend	0.00	0.00	0.20	0.64
23	Mr. Neeraj Prakash	Managing Director	Remuneration	0.00	0.00	7.46	29.83
24	Mr. Neeraj Prakash	Managing Director	Dividend	0.00	0.00	0.00	0.00
25	Mr. Saurav Roy	Appointed actuary	Remuneration	41.05	68.80	25.22	62.50
26	Mr. Shashi Kant Dahuja	Chief Underwriting Officer	Remuneration	0.00	0.00	15.69	29.92
27	Mr. Shashi Kant Dahuja	Chief Underwriting Officer	Dividend	0.00	0.00	0.25	0.80
28	Mr. Rachit Goyal	CRO	Remuneration	7.10	19.15	10.74	20.97
29	Tanushree Jain	Company Secretary	Remuneration	1.62	4.34	2.45	4.90
30	Shriram Trust	Enterprises having common Key Management Persons	CSR Amount	13.50	21.20	12.38	252.38
31	Acci Helpline LLP	Enterprise Wherein Relative of KMP are Parties	Expenses	9.27	19.22	16.72	26.97
32	Novac Technology Solutions Pvt. Ltd.	Fellow Subsidiary	Premium Received	1.49	1.65	0.98	0.98
33	Novac Technology Solutions Pvt. Ltd.	Fellow Subsidiary	Claim Paid	43.05	43.05	0.00	0.00
34	Novac Technology Solutions Pvt. Ltd.	Fellow Subsidiary	Expenses	833.22	1669.22	745.83	1453.84
35	Novac Technology Solutions Pvt. Ltd.	Fellow Subsidiary	Claim Outstanding	-30.00	0.00	0.00	0.00
36	Sanlam Emerging Markets (Mauritius) Limited	Entity Having Significant Influence	Dividend	1425.70	3742.46	1188.08	3801.87
37	SGI Employees' Group Gratuity Trust	Enterprises having common Key Management Persons	Gratuity Contribution	0.00	298.82	0.00	229.90
38	Shriram Capital Pvt. Ltd.(SCPL)	Entity Having Significant Influence	Premium Received	0.53	0.53	0.27	0.27
39	Shriram Capital Pvt. Ltd.(SCPL)	Entity Having Significant Influence	Advisory Expenses	157.50	315.00	150.00	300.00
40	Shriram Capital Pvt. Ltd.(SCPL)*	Entity Having Significant Influence	Reimbursement of Expenses	0.05	0.05	0.00	0.00
41	Shriram Capital Pvt. Ltd.(SCPL)*	Entity Having Significant Influence	Dividend	6245.61	6245.61	0.00	0.00
42	Shriram Ownership Trust*	Entity Having Significant Influence	Dividend	653.54	653.54	0.00	0.00
43	Shriram GI Holdings Private Limited*	Holding Company	Dividend	0.00	0.00	3454.11	11053.14
44	Shriram Fortune Solutions Ltd	Fellow Subsidiary	Commission	9.32	12.88	2.64	2.67
45	Shriram Fortune Solutions Ltd	Fellow Subsidiary	Commission Payable	0.93	2.79	0.00	0.00
46	Shriram Life Insurance Company Limited	Fellow Subsidiary	Premium Received	0.00	0.12	0.00	0.00
47	Shriram Life Insurance Company Limited	Fellow Subsidiary	Insurance Premium Paid	48.99	51.44	45.35	47.66
48	Shriram Life Insurance Company Limited	Fellow Subsidiary	Claim paid	0.00	0.00	20.67	20.67
49	Shriram Life Insurance Company Limited	Fellow Subsidiary	Claim Outstanding	0.00	0.00	18.65	23.65
50	Shriram Life Insurance Company Limited	Fellow Subsidiary	Insurance Premium Refund	0.69	2.52	0.70	2.64
51	Shriram Value Services Ltd.	Fellow Subsidiary	Licence Fee	930.30	1704.84	817.98	1457.56
52	Shriram Insight Share Brokers Ltd.	Fellow Subsidiary	Commission	0.01	0.02	0.10	0.17
53	Shriram Insight Share Brokers Ltd.	Fellow Subsidiary	Commission Payable	0.00	0.03	0.00	0.00
54	Shriram Insight Share Brokers Ltd.	Fellow Subsidiary	Claim Outstanding	0.00	1.50	0.00	0.00
55	Shriram Wealth Limited	Fellow Subsidiary	Rent	3.87	15.50	12.93	23.24
56	Way2wealth Insurance Brokers Pvt. Ltd	Fellow Subsidiary	Premium Received	0.05	0.05	0.00	0.00
57	Way2wealth Insurance Brokers Pvt. Ltd	Fellow Subsidiary	Commission Payable	0.00	0.08	0.00	0.00
58	Way2wealth Insurance Brokers Pvt. Ltd	Fellow Subsidiary	Commission	0.22	0.63	0.21	0.48
59	Way2wealth Brokers Pvt. Ltd	Fellow Subsidiary	Premium Received	0.28	0.28	0.00	0.00
60	Shriram Investment Holdings Pvt. Limited	Fellow Subsidiary	Premium Received	0.00	0.00	0.34	0.34
61	Shriram Asset Management Co. Ltd.	Fellow Subsidiary	Purchase of Investment	0.00	1.52	43.61	390.95
62	Shriram Asset Management Co. Ltd.	Fellow Subsidiary	Sale of Investment	86.46	92.92	77.11	527.11
63	Shriram Asset Management Co. Ltd.	Fellow Subsidiary	Investment	-76.35	660.02	-33.50	362.95
64	Shriram Asset Management Co. Ltd.	Fellow Subsidiary	Interest Income	10.11	20.81	5.47	13.08

<sup>1</sup>Including the premium flow through Associates/ Group companies as agents and intermediaries

Note:

\*A Scheme of Amalgamation between Shriram GI Holdings Private Limited and Shriram General Insurance Co Limited was approved by the Hon'ble National Company Law Tribunal (NCLT), Jaipur Bench vide order dated June 7, 2024 as amended by order dated July 8, 2024, and Hon'ble NCLT, Chennai Bench vide order dated August 9, 2024 as amended by order dated August 26, 2024. The appointed date as per the sanctioned scheme is April 1, 2023.

The Dividend paid by Shriram General Insurance Co Limited to Shriram GI Holdings Private Limited during the half year ended September 2024 have been cancelled to give effect of the amalgamation scheme. The dividend and expenses paid by Shriram GI Holdings Private Limited to its shareholders, are also the related parties of Shriram 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 30th September 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 Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance
1	SGI Employees' Group Gratuity Trust	Enterprises having common Key Management Persons	0.10	Receivable			
2	Shriram Capital Pvt. Ltd.(SCPL)	Entity Having Significant Influence	170.10	Payable			
3	Shriram Value Services Ltd.	Fellow Subsidiary	930.30	Payable			
4	NOVAC TECHNOLOGY SOLUTIONS PRIVATE LIMITED	Fellow Subsidiary	321.33	Payable			



**FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)****STATEMENT OF ADMISSIBLE ASSETS :****As at 30.09.2024**

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
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS		1,76,419	1,76,419
	Policyholders as per NL-12 A of BS	10,86,328		10,86,328
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>10,86,328</b>	<b>1,76,419</b>	<b>12,62,747</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	18,267	18,267
(C)	Fixed assets as per BS	-	5,448	5,448
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,434	1,434
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	-	9,538	9,538
(F)	Advances and Other assets as per BS	14,391	39,470	53,861
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>14,391</b>	<b>49,008</b>	<b>63,399</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	2,138	982	3,120
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	11,339	11,339
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions) ... (A)+(C)+(G)+(I)</b>	<b>11,00,719</b>	<b>2,30,874</b>	<b>13,31,594</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	2,138	32,021	34,159
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions) ... (K)-(L)</b>	<b>10,98,582</b>	<b>1,98,853</b>	<b>12,97,435</b>

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	Investment in subsidiaries		18,266	18,266
	Investment in Equity not considered for Solvency		1	1
	Inadmissible Fixed assets			
	(a) Intangibles: Goodwill		732	732
	(b) Leasehold Improvements		65	65
	(c ) Information Technology Equipment (75% of its value)		379	379
	(d) Furniture & Fittings		258	258
	Inadmissible current assets			
	(a) Service tax paid under PROTEST		975	975
	(b) Advance to Employees		7	7
	(c ) Advance for Purchase of Shares in subsidiary		-	-
	(d) Deposit with CCIL		1	1
	(e ) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	20		20
	(f) Other Reinsurer's balances outstanding for more than 180 days	176		176
	(g) Investment in Fixed deposit unclaimed amount of policyholders	1,763		1,763
	(h) Co-insurer's balances outstanding for more than ninety days	21		21
	(i) Unconfirmed Balances of Reinsurer's & Coinsurer's	157		157

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 30.09.2024

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,78,823	1,65,131
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,78,823	1,65,131
(d)	Outstanding Claim Reserve (other than IBNR reserve)	4,08,361	3,75,092
(e)	IBNR reserve	4,60,174	4,35,164
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>10,47,357</b>	<b>9,75,387</b>

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 30th SEPTEMBER, 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	11,122	3,880	5,296	2,425	1,112	794	1,112
2	Marine Cargo	303	76	14	6	36	2	36
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	3,05,176	2,90,806	1,77,703	1,70,276	58,161	51,083	58,161
5	Engineering	2,586	737	776	317	259	116	259
6	Aviation	-	-	-	-	-	-	-
7	Liability	907	682	126	100	136	30	136
8	Health	405	225	5,515	3,189	61	1,241	1,241
9	Miscellaneous	2,024	838	3,337	1,363	283	701	701
10	Crop	-	-	1	(47)	-	0	0
	<b>Total</b>	<b>3,22,523</b>	<b>2,97,243</b>	<b>1,92,766</b>	<b>1,77,629</b>	<b>60,049</b>	<b>53,968</b>	<b>61,646</b>

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)

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
<b>ITEM NO.</b>	<b>DESCRIPTION</b>	<b>AMOUNT</b>
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1098582
	Deduct:	
(B)	Current Liabilities as per BS	810256
(C)	Provisions as per BS	165131
(D)	Other Liabilities	47970
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	75225
	Shareholder's FUNDS	
(F)	Available Assets	198853
	Deduct:	
(G)	Other Liabilities	31507
(H)	Excess in Shareholder's funds (F-G)	167346
(I)	Total ASM (E+H)	242570
(J)	Total RSM	61646
<b>(K)</b>	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>3.93</b>

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: 30.09.2024

<b><i>Products Information</i></b>						
<i>List below the products and/or add-ons introduced during the period</i>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
<b>NIL</b>						

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: 30.09.2024

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

(Business within India)

(Rs. in Lakhs)

Periodicity of Submission: Quarterly

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	1,76,418.96
	Investments (Policyholders)	8A	10,86,328.46
2	Loans	9	-
3	Fixed Assets	10	5,447.57
4	Current Assets		-
	a. Cash & Bank Balance	11	9,538.01
	b. Advances & Other Assets	12	53,860.82
5	Current Liabilities		-
	a. Current Liabilities	13	8,87,737.09
	b. Provisions	14	1,68,618.94
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		23,87,949.86
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	
2	Fixed Assets (if any)	10	5,447.57
3	Cash & Bank Balance (if any)	11	9,538.01
4	Advances & Other Assets (if any)	12	53,860.82
5	Current Liabilities	13	8,86,171.96
6	Provisions	14	1,68,618.94
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)		11,23,637.31
	Investment Assets' (A-B)		12,64,312.55

Section II										
No	'Investment' represented as	Reg. %	SH Balance	FRSM*	PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (b)
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%		73598.96	274067.49	347666.45	28.2%		347666.45	336826.27
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%		73598.96	300765.35	374364.31	30.3%		374364.31	363524.13
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and etc.	Not less than 15%								
	1. Approved Investments			11939.03	399678.90	411617.93	33.3%		411617.93	414754.78
	2. Other Investments									
	b. Approved Investments	Not exceeding 100%		60639.62	387449.34	448088.96	36.3%	11371.84	459460.81	450596.79
	c. Other Investments		1.00	636.00		637.00	0.1%	-33.33	603.67	14767.62
	Investment Assets	100%	1.00	146813.62	1087893.59	1234708.21	100%	11338.51	1246046.71	1243643.32

Note:

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

2. Other Investments' are as permitted under 27A(2)

3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

5. SCH (+ +) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations

6. Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer:SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Registration Number: 137

Statement as on:30.09.2024

Statement of Accretion of Assets

(Business within India)

(Rs. Lakhs)

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)				(A+B)	
1	Central Govt. Securities		369323.26	30.73%	(21654.81)	-65.99%	347666.45	28.16%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl		376515.75	31.33%	(2151.44)	-6.56%	374364.31	30.32%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		212523.80	17.68%	(18009.06)	-54.88%	194514.73	15.75%
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments		207380.55	17.25%	9722.64	29.63%	217103.19	17.58%
	2. Other Investments							
	c. Approved Investments		404929.46	33.69%	43159.51	131.52%	448088.96	36.29%
	d. Other Investments (not exceeding 15%)		542.50	0.05%	94.50	0.29%	637.00	0.05%
	Total		1201892.06	100.00%	32816.15	100.00%	1234708.21	100.00%

Note:

1. Total (A+B), fund wise should tally with figures shown in Form 38 (Part A)

2. Investment Regulations, as amended from time to time, to be referred

**FORM NL-29-DETAIL REGARDING DEBT SECURITIES**
**Name of the Insurer: SHRIRAM GENERAL INSURANCE COMPANY LIMITED**

Date:30.09.2024

(Amount in Rs. Lakhs)

**Detail Regarding debt securities**

	MARKET VALUE				Book Value			
	As at 30 Sept 2024	As % of total for this class	As at 30 Sept 2023	As % of total for this class	As at 30 Sept 2024	As % of total for this class	As at 30 Sept 2023	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	480237	41.00%	515111	48.01%	476444	40.59%	530243	47.67%
AA or better	314006	26.81%	212263	19.78%	309362	26.36%	212198	19.08%
Rated below AA but above A								
Rated below A but above B								
Any other (Please specify)								
a) Sovereign Paper	363524	31.04%	340299	31.72%	374364	31.90%	364768	32.79%
b) Govt. Guaranteed Bonds	0	0.00%	501	0.05%	0	0.00%	497	0.04%
c) Deposit with Scheduled Banks	13504	1.15%	4729	0.44%	13504	1.15%	4729	0.43%
<b>Total (A)</b>	<b>1171271</b>	<b>100.00%</b>	<b>1072903</b>	<b>100.00%</b>	<b>1173675</b>	<b>100.00%</b>	<b>1112436</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	70525	6.02%	12246	1.14%	70558	6.01%	12217	1.10%
more than 1 year and upto 3years	100786	8.60%	280794	26.17%	100974	8.60%	288118	25.90%
More than 3years and up to 7years	390197	33.31%	271458	25.30%	390069	33.23%	280412	25.21%
More than 7 years and up to 10 years	353148	30.15%	274511	25.59%	349161	29.75%	281399	25.30%
above 10 years	256616	21.91%	233894	21.80%	262912	22.40%	250289	22.50%
<b>Total (B)</b>	<b>1171271</b>	<b>100.00%</b>	<b>1072903</b>	<b>100.00%</b>	<b>1173675</b>	<b>100.00%</b>	<b>1112436</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	363524	31.04%	340764	31.76%	374364	31.90%	365230	32.83%
b. State Government	0	0.00%	35	0.00%	0	0.00%	35	0.00%
c. Corporate Securities	793583	67.75%	545655	50.86%	785146	66.90%	558504	50.21%
d. Scheduled Commercial Banks	13504	1.15%	186085	17.34%	13504	1.15%	188304	16.93%
e. Mutual Fund - Overnight Funds	660	0.06%	363	0.03%	660	0.06%	363	0.03%
<b>Total (C)</b>	<b>1171271</b>	<b>100.00%</b>	<b>1072903</b>	<b>100.00%</b>	<b>1173675</b>	<b>100.00%</b>	<b>1112436</b>	<b>100.00%</b>

**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

Date: 30.09.2024

Registration No: 137

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 30.09.2023)	YTD ( As on date)	Prev. FY (as on 30.09.2023)	YTD ( As on date)	Prev. FY (as on 30.09.2023)	YTD ( As on date)	Prev. FY (as on 30.09.2023)	YTD ( As on date)	Prev. FY (as on 30.09.2023)
1	Investments Assets	1159510.77	1103843.97	Nil	Nil	14163.95	8591.94	61033.49	49954.98	1234708.21	1162390.90
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:SHRIRAM GENERAL INSURANCE COMPANY LIMITED  
Registration Number: 137

Statement as on: 30.09.2024

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>2</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	<b>G - Sec</b>													
	i) Central Government Bonds	CGSB	3,47,666.45	5,138.16	5.81%	4.35%	3,47,66,645.02	10,895.39	5.81%	4.35%	3,61,233.93	11,214.86	6.20%	4.64%
	ii) Central Government Guaranteed Loans	CGSL	-	-	9.16%	6.85%	-	3.38	9.16%	6.85%	496.91	56.93	8.73%	6.54%
	iii) Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
	iv) Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	v) Treasury Bills	CTRB	-	3.42	6.16%	4.61%	-	3.42	6.16%	4.61%	-	-	-	-
2	<b>G - Sec or Other Approved Sec/Guaranteed Sec</b>													
	i) State Government Bonds	SGGB	-	0.34	11.69%	8.75%	-	1.12	11.69%	8.75%	34.79	1.56	9.03%	6.76%
	ii) State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
	iii) Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
	iv) Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>Investments Subject to Exposure Norms</b>													
	<b>(a) Housing &amp; Loans to State Govt. for Housing / FFE</b>													
	i) Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
	ii) Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
	iii) Term Loan - HUDCO	HTLH	-	-	-	-	-	-	-	-	-	-	-	-
	iv) Term Loan to institutions accredited by NHB(Commercial Paper)	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
	v) Mortgage Backed Securities	HMBS	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TAXABLE BONDS OF</b>													
	i) Bonds / Debentures issued by HUDCO	HTHD	20,170.32	-	7.09%	5.31%	20,17,032.00	-	7.09%	5.31%	10,173.71	285.84	5.65%	4.23%
	ii) Bonds / Debentures issued by NHB/Institutions accredited to NHB	HTDN	1,68,689.84	1,510.58	3.84%	2.87%	1,68,68,984.05	3,530.03	3.84%	2.87%	2,01,607.59	6,747.95	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	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TAX FREE BONDS</b>													
	i) Bonds / Debentures issued by HUDCO	HFHD	5,654.57	92.29	8.57%	6.41%	5,65,457.40	182.16	8.57%	6.41%	5,682.70	183.24	6.50%	4.86%
	ii) Bonds / Debentures issued by NHB/Institutions accredited to NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-
	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	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
4	<b>(b) Infrastructure Investments</b>													
	i) Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
	ii) Infrastructure/ Social Sector - Other Approved Securities (InvIT)		-	-	-	-	-	-	-	-	-	-	-	-
	<b>TAXABLE BONDS OF</b>													
	i) Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	2,07,133.38	2,794.10	4.03%	3.02%	2,07,13,338.25	4,428.98	4.03%	3.02%	2,71,586.42	8,278.37	6.44%	4.82%
	ii) Infrastructure/ Social Sector - Other Corporate Securities (Approved)	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
	v) Infrastructure / Social Sector - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
	vi) Infrastructure / Social Sector - Commercial Papers	IPCP	-	9.56	-	-	-	9.56	-	-	-	22.23	7.10%	5.31%
	<b>TAX FREE BONDS</b>													
	vii) Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD	9,969.81	157.76	8.31%	6.22%	9,96,981.24	311.45	8.31%	6.22%	10,050.49	313.87	6.23%	4.66%
5	<b>(c) Approved Investments</b>													
	i) PSU - (Approved investment) - Equity shares - quoted	EAEQ	12,067.06	144.90	52.82%	39.53%	12,06,706.12	2,528.84	52.82%	39.53%	6,240.35	50.39	2.47%	1.85%
	ii) Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	48,329.43	2,137.91	19.47%	14.57%	48,32,942.80	5,114.87	19.47%	14.57%	25,265.91	340.39	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/Loan-(Promoter Group)	EDPG	59,886.02	1,334.81	9.50%	7.11%	59,88,601.88	2,693.33	9.50%	7.11%	54,673.79	2,546.82	9.22%	6.90%
	vii) Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
	viii) Corporate Securities (Approved Investment) - Preference Shares	EPWQ	-	-	-	-	-	-	-	-	-	-	-	-
	ix) Corporate Securities (Approved investment) - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	17,982.72	-	-	-
	x) Corporate Securities (Approved investment) - Debentures	ECOS	-	-	-	-	-	-	-	-	-	-	-	-
	xi) Corporate Securities (Approved Investment) - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
	xii) Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-
	xiii) Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
	xiv) Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
	xv) Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
	xvi) Deposits - Deposit with scheduled banks	ECDB	13,503.93	79.03	5.49%	4.11%	13,50,392.85	159.89	5.49%	4.11%	4,729.49	68.28	7.20%	5.39%
	xvii) Deposits - Money at call and short notice with banks /Repo	ECMR	26,697.86	261.56	6.51%	4.88%	26,69,786.20	449.45	6.51%	4.88%	3,499.50	194.97	6.65%	4.98%
	xviii) CCIL (Approved Investment) - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
	xix) Bills Re-Discounting	ECBR	-	-	-	-	-	-	-	-	-	-	-	-
	xx) Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECPP	-	-	-	-	-	-	-	-	-	-	-	-
	xxi) Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
	xxii) Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
	xxiii) Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	76,090.55	1,268.82	7.26%	5.43%	76,09,055.36	2,587.49	7.26%	5.43%	77,984.65	2,486.15	7.89%	5.90%
	xxiv) Perpetual Debt Instruments of Tier I & II Capital issued by NON PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
	xxv) Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]- "CAPS"	EAPS	2,37,551.95	4,236.62	8.02%	6.01%	2,37,55,195.22	8,319.80	8.02%	6.01%	1,10,318.99	4,442.71	8.05%	6.02%
	xxvi) Deposits - CDs with Scheduled Bank	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	xxvii) Corporate Securities (Approved investment) - Mutual Funds		-	-	-	-	-	-	-	-	-	-	-	-
	Liquid Fund - MF	OMGS/EGMF	660.02	10.11	6.28%	4.70%	66,002.17	20.81	6.28%	4.70%	362.95	13.08	6.15%	4.60%
	Gilt Fund - MF	OMDI	-	-	-	-	-	-	-	-	-	-	-	-
	Liquid Fund - MF	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
	xxviii) Exchange Traded Fund	EETF	-	-	-	0.00%	-	-	0.00%	-	-	-	0.00%	0.00%
6	<b>(d) Other Investments</b>													
	Other Investments - Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Equity Shares (incl. PSUs & Unlisted)	OEPD	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
	Other Investments - Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Equity Shares (incl. Equity related inst)-Promoter Group	OEPG	1.00	-	-	-	100.00	-	-	-	1.00	-	-	-
	Other Investments - Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Other investment) - Mutual Funds		-	-	-	-	-	-	-	-	-	-	-	-
	G.Sec Plan - MF	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	Debt / Income Fund - MF	OMDI	-	-	-	-	-	-	-	-	-	-	-	-
	Serial Plan - MF	OMSP	-	-	-	-	-	-	-	-	-	-	-	-
	Liquid Fund - MF	OMLF	-	-	-	-	-	-	-	-	-	-	-	-
	Others - MF	OMOT	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Other investment) - Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investment - PTC / Securitized Assets - Under Approved Sectors	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	Alternative Fund investment	OAFD	636.00	-	1.87%	1.40%	63,600.00	-	1.87%	1.40%	465.00	-	-	-
	<b>TOTAL</b>		<b>12,34,708.21</b>	<b>19,179.98</b>	<b>7.22%</b>	<b>5.40%</b>	<b>12,34,70,820.58</b>	<b>41,239.98</b>	<b>7.22%</b>	<b>5.40%</b>	<b>11,62,390.90</b>	<b>37,247.61</b>	<b>7.01%</b>	<b>5.25%</b>

**Note:** Category of Investment (COI) shall be as per Guidelines, as amended from time to time<sup>1</sup> Based on daily simple Average of Investments<sup>2</sup> Yield netted for Tax<sup>3</sup> In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown<sup>4</sup> FORM shall be prepared in respect of each fund<sup>5</sup> YTD Income on investment shall be reconciled with figures in P&L and Revenue account<sup>6</sup> 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:** 30.09.2024

**Statement of Down Graded Investments**

**Periodicity of Submission:** Quarterly

**Name of Fund** \_\_\_\_\_

(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
<b>A.</b>	<b><u>During the Quarter</u></b> <sup>1</sup>								
<b>B.</b>	<b><u>As on Date</u></b> <sup>2</sup>								

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:**

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	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	5	338	151	-	6.14%
3	No. of Reinsurers with rating A but less than AA	10	426	377	-	10.09%
4	No. of Reinsurers with rating BBB but less than A	7	157	61	0	2.73%
5	No. of Reinsurers with rating less than BBB	2	17	2	-	0.23%
	<b>Total (A)</b>	24	937	591	0	19.19%
	<b>With In India</b>					
1	Indian Insurance Companies	2			6	0.08%
2	FRBs	3	237	631	-	10.90%
3	GIC Re	1	4,551	994	17	69.84%
4	Other (to be Specified)	-	-	-	-	0.00%
	<b>Total (B)</b>	6	4,788	1,625	23	80.81%
	<b>Grand Total (C)= (A)+(B)</b>	30	5,725	2,216	23	

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

**GROSS DIRECT PREMIUM UNDERWRITTEN**

**Date : 30.09.2024**

**(Amount in Rs. Lakhs)**

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 Miscallanous)

## FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

## GROSS DIRECT PREMIUM UNDERWRITTEN

Date : 30.09.2024

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Miscellaneous																			Total Miscellaneous	Total
		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)				
		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 <sup>c</sup>																						
1	Andhra Pradesh	500.40	0.00	0.27	0.27	2228.03	6019.14	8247.17	10.18	523.53	0.08	533.79	8.98	0.83	10.76	0.00	0.00	60.56	8862.09	9362.76		
2	Arunachal Pradesh	0.02	0.00	0.00	0.00	60.44	59.29	119.72	0.11	0.41	0.00	0.52	0.00	0.00	3.27	0.00	0.00	0.09	123.61	123.63		
3	Assam	3.16	0.00	0.29	0.29	534.25	1802.51	2336.76	2.63	11.07	0.05	13.74	0.20	0.00	9.16	0.00	0.00	4.08	2363.94	2367.39		
4	Bihar	24.46	0.00	4.93	4.93	820.48	3042.70	3863.18	6.74	226.76	0.01	233.50	2.07	0.00	4.10	0.00	0.00	91.16	4194.01	4223.41		
5	Chhattisgarh	110.19	0.00	0.21	0.21	859.15	1591.44	2450.59	2.20	72.95	0.00	75.15	16.29	0.05	71.24	0.00	0.00	16.65	2629.97	2740.37		
6	Goa	9.81	0.00	0.00	0.00	30.87	145.14	176.01	0.02	21.49	0.00	21.51	0.51	0.00	0.45	0.00	0.00	3.52	202.01	211.82		
7	Gujarat	656.00	0.00	27.87	27.87	1911.97	8590.17	10502.14	5.06	170.27	0.00	175.32	19.97	0.36	67.77	0.00	0.00	62.04	10827.61	11511.48		
8	Haryana	349.69	0.00	4.06	4.06	1221.96	2902.47	4124.42	2.23	155.40	0.08	157.71	9.10	0.00	18.48	0.00	0.00	103.52	4413.23	4766.99		
9	Himachal Pradesh	45.13	0.00	0.20	0.20	620.12	2811.05	3431.17	2.79	58.14	0.00	60.93	1.14	0.00	11.33	0.00	0.00	9.55	3514.12	3559.44		
10	Jharkhand	3.58	0.00	0.01	0.01	319.97	1345.21	1665.18	2.45	20.97	0.00	23.42	15.57	0.00	61.05	0.00	0.00	4.74	1769.97	1773.56		
11	Karnataka	181.81	0.00	22.54	22.54	4450.19	13800.57	18250.76	13.27	124.87	0.05	138.19	20.47	0.00	100.52	0.00	0.00	43.02	18552.96	18757.31		
12	Kerala	8.34	0.00	0.15	0.15	1555.19	7954.70	9509.89	12.44	44.89	0.03	57.35	1.85	0.00	9.77	0.00	0.00	8.17	9587.03	9595.53		
13	Madhya Pradesh	197.31	0.00	47.51	47.51	1172.30	3966.21	5138.51	3.18	156.00	0.05	159.23	31.08	0.00	146.64	0.00	0.00	82.47	5557.93	5802.75		
14	Maharashtra	567.99	0.00	42.29	42.29	2827.62	8622.31	11449.93	8.24	1219.07	0.12	1227.44	68.55	0.07	96.94	0.00	0.00	143.66	12986.58	13596.87		
15	Manipur	0.00	0.00	0.00	0.00	2.77	5.60	8.37	0.03	0.04	0.00	0.07	0.00	0.00	0.00	0.00	0.00	1.05	9.50	9.50		
16	Meghalaya	0.00	0.00	0.00	0.00	23.89	41.18	65.07	0.06	0.98	0.00	1.05	0.00	0.00	2.99	0.00	0.00	0.00	69.10	69.10		
17	Mizoram	0.00	0.00	0.00	0.00	1.74	6.90	8.64	0.00	0.00	0.00	0.00	0.00	0.00	1.27	0.00	0.00	0.26	10.18	10.18		
18	Nagaland	0.00	0.00	0.00	0.00	4.66	28.05	32.72	0.10	0.03	0.00	0.13	0.00	0.00	0.00	0.00	0.00	0.03	32.88	32.88		
19	Odisha	96.48	0.00	1.40	1.40	981.94	2414.39	3396.33	4.50	70.00	0.00	74.51	10.71	0.00	22.49	0.00	0.00	23.00	3527.04	3624.92		
20	Punjab	224.90	0.00	1.37	1.37	630.84	2471.40	3102.24	2.30	182.33	0.06	184.68	1.83	0.00	21.27	0.00	0.00	18.22	3328.25	3554.52		
21	Rajasthan	151.28	0.00	27.02	27.02	2295.98	7630.35	9926.33	15.17	221.86	0.17	237.19	23.37	0.00	118.54	0.00	0.00	78.82	10384.26	10562.55		
22	Sikkim	-0.02	0.00	0.00	0.00	41.49	142.86	184.35	0.03	2.04	0.00	2.07	1.60	0.00	0.00	0.00	0.00	1.08	189.10	189.08		
23	Tamil Nadu	1016.16	0.00	11.37	11.37	2841.61	9672.60	12514.20	12.30	766.08	0.10	778.48	32.37	0.15	159.71	0.00	0.00	159.63	13644.54	14672.07		
24	Telangana	355.13	0.00	2.28	2.28	1656.80	4261.31	5918.12	3.38	417.41	0.00	420.79	8.05	0.03	42.99	0.00	0.00	45.85	6435.83	6793.24		
25	Tripura	0.02	0.00	0.02	0.02	45.93	187.02	232.95	0.68	4.43	0.00	5.11	0.15	0.00	2.04	0.00	0.00	0.07	240.31	240.35		
26	Uttarakhand	50.81	0.00	0.13	0.13	416.68	1759.10	2175.78	3.83	64.18	0.04	68.05	3.71	0.00	10.42	0.00	0.00	7.95	2265.90	2316.84		
27	Uttar Pradesh	201.03	0.00	6.39	6.39	3368.19	11214.63	14582.82	22.21	555.42	0.09	577.72	36.88	0.00	82.97	0.00	0.00	99.62	15380.02	15587.44		
28	West Bengal	124.11	0.00	1.61	1.61	1255.45	4638.50	5893.94	5.74	73.40	0.01	79.14	10.39	0.00	34.54	0.00	0.00	27.82	6045.83	6171.55		
TOTAL (A)		4877.80	0.00	201.94	201.94	32180.52	107126.80	139307.31	141.87	5164.02	0.90	5306.80	324.84	1.49	1110.74	0.00	0.00	1096.62	147147.80	152227.54		
UNION TERRITORIES <sup>c</sup>																						
1	Andaman and Nicobar Islands	0.00	0.00	0.01	0.01	0.62	6.30	6.92	0.00	0.00	0.00	0.00	0.00	0.00	1.58	0.00	0.00	0.00	8.50	8.52		
2	Chandigarh	3.40	0.00	0.01	0.01	49.05	187.35	236.40	0.39	3.02	0.00	3.41	0.07	0.00	0.00	0.00	0.00	1.61	241.49	244.90		
3	Dadra and Nagar Haveli	0.00	0.00	0.00	0.00	27.96	192.26	220.22	0.13	0.34	0.00	0.47	0.00	0.00	0.00	0.00	0.00	0.00	220.69	220.69		
4	Daman & Diu	199.07	0.00	0.36	0.36	0.80	2.02	2.81	0.00	0.00	0.00	0.00	0.10	0.00	0.00	0.00	0.00	0.46	3.38	202.81		
5	Govt. of NCT of Delhi	67.06	0.00	10.17	10.17	852.90	3417.58	4270.48	3.02	64.18	0.01	67.20	9.42	0.00	51.47	0.00	0.00	49.37	4447.94	4525.17		
6	Jammu & Kashmir	3.68	0.00	0.11	0.11	396.90	1266.19	1663.10	1.74	42.15	0.00	43.89	1.89	0.00	24.15	0.00	0.00	14.11	1747.14	1750.93		
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	0.32	0.49	0.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.81	0.81		
9	Puducherry	11.80	0.00	0.00	0.00	35.75	130.54	166.29	0.57	9.91	0.01	10.48	0.08	0.00	0.28	0.00	0.00	3.28	180.41	192.21		
TOTAL (B)		285.01	0.00	10.66	10.66	1364.30	5202.74	6567.04	5.84	119.60	0.02	125.45	11.56	0.00	77.48	0.00	0.00	68.82	6850.37	7146.03		
Outside India																						
TOTAL (C)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Grand Total (A)+(B)+(C)		5162.81	0.00	212.60	212.60	33544.82	112329.53	145874.35	147.71	5283.62	0.93	5432.25	336.41	1.49	1188.22	0.00	0.00	1165.45	153998.17	159373.57		

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: 30.09.2024**
**(Amount in Rs. Lakhs)**

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		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	2335.90	77450	2048.74	34639	5162.81	108032	4433.18	60367
2	Marine Cargo	155.29	2600	56.91	2606	212.60	3959	129.09	4104
3	Marine Other than Cargo	0.00	0	0.00	0	0.00	0	0.00	0
4	Motor OD	18080.56	968406	15263.00	1035159	33544.82	1811464	26313.96	1903449
5	Motor TP	61408.15	53859	53556.61	46500	112329.53	102195	92177.37	85659
6	Health	73.49	5061	59.51	4298	147.71	10075	138.31	9301
7	Personal Accident	2624.89	324999	2995.42	328608	5283.62	664134	5804.37	644093
8	Travel	0.32	19	0.00	0	0.93	56	0.07	8
9	Workmen's Compensation/ Employer's liability	165.47	1533	136.40	1267	336.41	2899	235.85	2270
10	Public/ Product Liability	0.69	7	0.52	3	1.49	15	1.00	8
11	Engineering	592.21	1435	447.71	1312	1188.22	2828	882.86	2418
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 **	70.64	719	46.34	262	137.06	1272	92.42	486
15	Miscellaneous	557.70	14801	413.58	12170	1028.38	25977	775.45	22032

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

**FORM NL-36- BUSINESS -CHANNELS WISE**
**Name of the Insurer:**
**Date:**

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	62455	4570.29	115829	8432.39	70044	3548.99	129394	6395.92
2	Corporate Agents-Banks	11473	327.83	20917	595.41	9261	282.51	17062	505.38
3	Corporate Agents -Others	580912	32382.57	1086539	57854.28	554342	30312.40	1038829	52138.20
4	Brokers	86064	9945.40	159908	19361.03	104815	9823.25	182621	16758.67
5	Micro Agents								
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	17569	791.36	40118	1836.40	23042	771.81	44607	1868.34
7	Common Service Centres(CSC)								
8	Insurance Marketing Firm	59	7.25	223	22.97	30	1.65	39	1.98
9	Point of sales person (Direct)	653078	37614.93	1240365	70522.28	648092	29561.76	1201893	51808.96
10	MISP (Direct)	39273	425.53	68987	748.32	57181	721.63	119717	1505.15
11	Web Aggregators	5	0.15	19	0.50	17	0.74	37	1.32
12	Referral Arrangements								
13	Other (to be sepcified) (i) _____ (ii) _____								
	Total (A)	1450888	86065.30	2732905	159373.57	1466824	75024.74	2734199	130983.91
14	Business outside India (B)								
	Grand Total (A+B)	1450888	86065.30	2732905	159373.57	1466824	75024.74	2734199	130983.91

**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: SHIRAM GENERAL INSURANCE COMPANY LIMITED

Upto the quarter ending \_\_\_\_ 30.09.2024

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/ Employer's	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		
																		Other Liability	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	234	21	-	21	97,784	8,158	1,05,942	57	1,315	-	1,372	86	-	98	-	-	3	337	1,08,093
	(a) Booked During the period	210	20	-	20	95,375	6,779	1,02,154	56	1,230	-	1,286	81	-	95	-	-	3	324	1,04,173
	(b) Reopened during the Period	24	1	-	1	2,409	1,379	3,788	1	85	-	86	5	-	3	-	-	-	13	3,920
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	150	13	-	13	88,416	5,020	93,436	37	1,061	-	1,098	62	-	68	-	-	1	366	95,194
	(a) paid during the period	122	11	-	11	81,453	4,137	85,590	22	487	-	509	28	-	52	-	-	-	289	86,601
	(b) Other Adjustment (Claims closed during the period)	28	2	-	2	6,963	883	7,846	15	574	-	589	34	-	16	-	-	1	77	8,593
4	Claims Repudiated during the period	25	4	-	4	5,634	50	5,684	13	44	-	57	3	-	11	-	-	1	27	5,812
	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	220	12	-	12	11,667	41,222	52,889	15	587	-	602	80	-	92	-	59	2	191	54,147
	Less than 3months	78	6	-	6	8,287	3,543	11,830	15	417	-	432	37	-	26	-	-	-	73	12,482
	3 months to 6 months	45	3	-	3	780	2,679	3,459	-	68	-	68	12	-	15	-	-	1	37	3,640
	6months to 1 year	23	-	-	-	224	4,342	4,566	-	27	-	27	11	-	15	-	-	-	19	4,661
	1year and above	74	3	-	3	2,376	30,658	33,034	-	75	-	75	20	-	36	-	59	1	62	33,364

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

Upto the quarter ending \_\_\_\_ 30.09.2024  
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Liability	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	1,697	46	-	46	37,088	66,939	1,04,027	25	1,200	-	1,225	78	-	396	-	-	9	2,050	1,09,527
	(a) Booked During the period	1,539	24	-	24	34,691	57,440	92,132	25	1,113	-	1,138	76	-	387	-	-	9	1,975	97,280
	(b) Reopened during the Period	158	22	-	22	2,397	9,499	11,896	0	87	-	87	2	-	8	-	-	-	75	12,247
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	252	4	-	4	19,159	36,485	55,644	6	750	-	755	64	-	120	-	-	0	328	57,166
	(a) paid during the period	252	4	-	4	19,159	36,485	55,644	6	750	-	755	64	-	120	-	-	0	328	57,166
	(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	1,754	13	-	13	15,258	3,54,925	3,70,184	3	689	-	692	226	-	523	-	2	14	1,663	3,75,071
	Less than 3months	524	4	-	4	6,695	29,961	36,656	3	326	-	329	29	-	193	-	-	-	440	38,174
	3 months to 6 months	357	1	-	1	1,650	25,476	27,126	-	118	-	118	43	-	37	-	-	4	761	28,447
	6months to 1 year	379	-	-	-	695	38,874	39,568	-	111	-	111	62	-	36	-	-	-	122	40,278
	1year and above	495	9	-	9	6,219	2,60,615	2,66,833	-	135	-	135	92	-	257	-	2	10	339	2,68,172

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

30.09.2024

(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	15	8	7	20	4	1	-	11	15	35	61	12	1	4	55	139
2	Marine Cargo	2	2	-	-	-	-	-	0	0	-	-	-	-	-	4	0
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	34,972	5,695	1,397	380	169	48	56	4,444	3,394	1,703	477	225	41	118	42,717	10,402
5	Motor TP	31	116	307	440	801	309	831	60	698	1,799	2,718	7,201	3,410	6,876	2,835	22,763
6	Health	6	5	-	-	-	-	-	0	0	-	-	-	-	-	11	0
7	Personal Accident	28	143	81	29	6	4	1	49	200	67	47	5	6	0	292	375
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	3	7	3	1	-	-	-	1	5	11	11	-	-	14	29
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	9	8	5	3	1	-	1	1	25	12	18	16	-	9	27	80
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	84	10	10	8	51	10	11	26	48	47	8	22	5	34	184	189

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

30.09.2024

(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	42	11	18	39	11	1	-	31	19	84	88	25	1	5	122	252
2	Marine Cargo	6	2	1	2	-	-	-	1	0	0	-	2	-	-	11	4
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	68,672	9,732	1,965	635	281	69	99	8,827	6,064	2,464	851	381	197	374	81,453	19,159
5	Motor TP	50	128	349	538	1,131	552	1,389	71	1,103	2,124	3,475	11,123	6,815	11,775	4,137	36,485
6	Health	8	11	3	-	-	-	-	0	0	5	-	-	-	-	22	6
7	Personal Accident	60	248	119	41	11	7	1	143	369	136	69	11	22	1	487	750
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	11	10	4	2	-	1	-	7	7	26	12	-	12	28	64
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	25	12	7	5	1	1	1	7	32	16	33	16	6	9	52	120
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other Liability	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	0
15	Miscellaneous	160	23	16	17	51	11	11	49	59	65	93	22	5	34	289	328

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: 30.09.2024****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	Out of approvals of previous year
4	year	Out of approvals of this year
5	No. of branches closed during the year	2
6	No of branches at the end of the year	278
7	No. of branches approved but not opened	20
8	No. of rural branches	0
9	No. of Semi-urban branches	48
10	No. of urban branches	146
11	No. of Metro branches	84
12	<u>No. of Directors:-</u> (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a) 4 (b) 3 (c) 8 (d) 1 (e) 2
13	<u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total	(a) 4049 (b) 0 (c) 4049
14	<u>No. of Insurance Agents and Intermediaries</u> (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) CSC	(a) 3157 (b) 16 (c) 25 (d) 483 (e) 12 (f) 12 (g) 160 (h) 76462 (i) 0

**Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	4150	75017
Recruitments during the quarter	423	5939
Attrition during the quarter	524	629
Number at the end of the quarter	4049	80327

**FORM BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS****NL-42****Name of the Insurer: Shriram General Insurance Co Ltd****Date: 30.09.2024**

<b>Board of Directors and Key Management Persons</b>				
<b>Sl. No.</b>	<b>Name of person</b>	<b>Designation</b>	<b>Role / Category</b>	<b>Details of change in the period, if any</b>
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	ASHER GREVLER	NON-EXECUTIVE DIRECTOR	NON-INDEPENDENT DIRECTOR	Resigned W.e.f. 07th August 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**
**30.09.2024**
**(Amount in Rs. Lakhs)**

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
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 <sup>(a)</sup>	Rural			
		Social			
14	Miscellaneous	Rural			
		Social			
	<b>Total</b>	<b>Rural</b>			
		<b>Social</b>			

**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 80640 Lakhs**  
(v) Obligation of the Insurer to be met in a financial year: **Rs 80640 Lakhs**

**Statement Period: Quarter ending 30th September, 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: **30.09.2024**

<b>GRIEVANCE DISPOSAL</b>								
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		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	18	1	17	0	0	19
b)	Claims Related	0	161	38	72	51	0	317
c)	Policy Related	0	592	37	551	4	0	729
d)	Premium Related	0	76	3	72	1	0	84
e)	Refund Related	0	10	0	8	2	0	18
f)	Coverage Related	0	1	0	1	0	0	1
g)	Cover Note Related	0	0	0	0	0	0	2
h)	Product Related	0	23	2	20	1	0	52
i)	Others	0	23	4	15	4	0	34
	<b>Total</b>	<b>0</b>	<b>904</b>	<b>85</b>	<b>756</b>	<b>63</b>	<b>0</b>	<b>1256</b>
<b>2</b>	<b>Total No. of policies during previous year:</b>	58,90,265						
<b>3</b>	<b>Total No. of claims during previous year:</b>	1,86,947						
<b>4</b>	<b>Total No. of policies during current year:</b>	27,32,906						
<b>5</b>	<b>Total No. of claims during current year:</b>	1,08,093						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	3.43						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	29.33						
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	0	0	0	0	0	0	
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	
	<b>Total Number of Complaints</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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

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