		Disclosures - NON- LIFE INSURAN	CE COMPANIES			Annexure-II
S.No.	Form No	Description	Annually	Halfyearly	Quarterly	Mode of Disclosure
		·	_			
			(within 6	(within 2 months	(within 45	
			months from	from the end of	days from	
			the end of the	the period)	the end of	
			period)		the period)	
1	NL-1-B-RA	Revenue Account			√	Annual and half yearly to be published in
2	NL-2-B-PL	Profit & Loss Account	**	**	✓	newspaper as stated below and quarterly to
3	NL-3-B-BS	Balance Sheet			✓	be displayed in electronic format.
4	NL-4-PREMIUM	Premium	,	/	-	Electronic
	SCHEDULE		✓	✓	√	
5	NL-5-CLAIMS	Claims Incurred	√	√	√	Electronic
	SCHEDULE		·	·	·	
6	NL-6-COMMISSION	Commission	✓	✓	✓	Electronic
7	SCHEDULE NL-7-OPERATING	Operating Evpenses				Electronic
'	EXPENSES SCHEDULE	Operating Expenses	✓	✓	✓	Electronic
8	NL-8-SHARE CAPITAL	Share Capital	,	,		Electronic
	SCHEDULE	Share Sapital	✓	✓	√	Ziosti oriio
9	NL-9-PATTERN OF	Pattern of Shareholding				Electronic
	SHAREHOLDING		✓	✓	✓	
	SCHEDULE					
10	NL-10-RESERVE AND	Reserves and Surplus	✓	✓	✓	Electronic
	SURPLUS SCHEDULE					<u> </u>
11	NL-11-BORROWING	Borrowings	✓	✓	✓	Electronic
12	SCHEDULE NL-12-INVESTMENT	Charabaldara				Flootropio
12	SCHEDULE	Shareholders	✓	✓	✓	Electronic
13	NL-13-LOANS	Loans	,	,		Electronic
	SCHEDULE		✓	✓	√	<u> </u>
14	NL-14-FIXED ASSETS	Fixed Assets	,	/	/	Electronic
	SCHEDULE		√	✓	√	
15	NL-15-CASH AND BANK	Cash and Bank Balance	√	√	√	Electronic
	BALANCE SCHEDULE		·	•	·	
16	NL-16-ADVANCES AND	Advances & Other Assets				Electronic
	OTHER ASSETS		✓	✓	√	
17	SCHEDULE NL-17-CURRENT	Current Liabilities				Electronic
17	LIABILITIES SCHEDULE	Current Liabilities	✓	✓	✓	Electronic
18	NL-18-PROVISIONS	Provisions			_	Electronic
	SCHEDULE	TOVISIONS	✓	✓	✓	Electronic
19	NL-19-MISC	Misc Expenditure				Electronic
	EXPENDITURE	'	✓	✓	✓	
	SCHEDULE					
20	NL-20-RECEIPTS AND	Receipts & Payment Statement	√	X	Х	Electronic
	PAYMENT SCHEDULE		·	^	Α	
21	NL-21-STATEMENT OF	Statement of Liablities	✓	✓	✓	Electronic
22	LIABILITIES NL-22-GEOGRAPHICAL	Geographical Distribution of Business				Electronic
22	DISTN OF BSNS	Geographical distribution of Business	✓	✓	✓	Electronic
23	NL-23-REINSURANCE	Reinsurance Risk Concentration	_			Electronic
	RISK CONCENTRATION	Tremediane riek centernialien	√	✓	✓	Libertonie
24	NL-24-AGEING OF	Ageing of Claims	,	√		Electronic
	CLAIMS		√	V	√	
25	NL-25-CLAIMS DATA	Claims Data	✓	✓	✓	
26	NL-26-CLAIMS	Claims Information	√	✓	√	Electronic
	INFORMATION		·	•	·	
27	NL-27-OFFICE OPENING	Office Opening	✓	✓	✓	Electronic
00	NIL OO OTATEMENT OF	Chatamant of Investment of Aug.				F14
28	NL-28-STATEMENT OF	Statement of Investment of Assets	✓	✓	✓	Electronic
29	ASSETS NL-29-DEBT	Debt Securities				Electronic
29	SECURITIES	Dept Securities	✓	✓	✓	Electronic
30	NL-30-ANALYTICAL	Analytical Ratios				Ratios stated at Serial number 1 to 15 to be
	RATIOS	, marytical i talico				published in newspapers along with financial
			√	✓	√	statement and should also be displayed in
						Electronic format.
31	NL-31-RELATED PARTY	Related Party Transanctions	√	√	√	Electronic
	TRANSACTIONS		v	v	٧	
32	NL-32-PRODUCT	Product Information	✓	✓	√	Electronic
2-	INFORMATION					<u></u>
33	NL-33-SOLVENCY	Solvency	✓	✓	✓	Electronic
34	MARGIN NL-34-BOD	Board of Directors & Management	✓	✓	√	Electronic
35	NL-34-BOD NL-35-NPAs	NPAs	✓	✓	✓	Electronic
36	NL-36-YIELD ON	Yield on Investment				Electronic
30	INVESTMENTS	TIOM ON HIVESUNGIIL	✓	✓	✓	LIGGUI OF IIC
37	NL-37-DOWN GRADING	Downgrading of Investment	,	,	,	Electronic
	OF INVESTMENTS		✓	✓	√	
38	NL-38-BSNS RETURNS	Quarterly Business Returns for different				Electronic
	ACROSS LOB	line of business (Premum amount and	✓	✓	✓	
		number of policies)				
39	NL-39-RURAL AND	Rural & Social Sector Obligations	_	_		Electronic
	SOCIAL SECTOR		✓	✓	√	
40	OBLIGATIONS	Duoinego Association through 1995				F1=-4m=-=!-
40	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels	✓	✓	✓	Electronic
41	NL-41-GRIEVANCE	Grievance Disposal		_		Electronic
"'	DISPOSAL	S. Iovanico Diopodal	✓	✓	✓	Licotionio
Ĭ		ı east one English dailv newspaper circul	ating in the who	le or substantially	the whole o	I of India and in one newspaper published
		gion, where the registered office is situa				

in the language of the region, where the registered office is situated. However, while publishing only the abridged form of Revenue account classifed into ULIP and NON-ULIP will only be published. The detailed Revenue Account will be displayed on web-site.

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES FORM NL-1-B-RA (AUDITED) (₹ in lakhs) Fire Marine Miscellaneous Total For the period | For the quarter | For the period For the period For the quarter For the quarter For the quarter For the period | For the quarter For the period **Particulars** Schedule ended 31st ended 31st S.No ended 31st March 2025 March 2025 March 2024 March 2024 NL-4-Premium 2,23,482 8,33,484 2,06,244 6,58,298 2,35,305 8,80,424 2,17,979 1 Premiums earned (Net) 9,798 40,185 9,777 40,125 2,025 6,754 1,958 6,577 7,05,000 Schedule 158 Profit/ Loss on sale/redemption of Investments (37) 10 16 636 1,213 (237) 723 1,386 (278) 79 Interest, Dividend & Rent – Gross (Note 1) 3,179 12,831 2,685 10,702 296 1,224 214 950 26,663 94,702 19,745 70,885 30,138 1,08,756 22,644 82,537 3 Others (a) Other Income (i) Interest Income on Unclaimed Policyholder 10 18 69 17 68 20 79 18 79 1 0 1 1 112 206 112 207 44 (ii) Miscellaneous Income 6 0 0 44 215 222 126 126 71 13 13 969 969 486 1,107 1,107 564 (iii) Towards Recovery of Bad Debts Written Off (b) Contribution from Shareholders Fund (i) Towards Excess Expenses of Management -------(ii) Towards remuneration of MD/CEO/WTD/Other KMPs 13,184 53,309 12,426 50,923 2,341 2,168 7,537 2,51,879 9,30,643 2,25,813 7,30,019 2,67,405 9,91,959 2,40,407 7,88,481 TOTAL (A) 8,006 Claims Incurred (Net) NL-5-Claims 4,878 24,681 5,185 35,425 2,543 7,606 2,429 10,634 1,74,480 6,93,313 1,69,341 5,59,547 1,81,901 7,25,600 1,76,955 6,05,606 1 Schedule Commission (Net) NL-6-Commission (10,008) (4,318) 1,602 1,17,265 32,007 47,320 1,08,859 27,940 208 (21,451) 251 1,233 46,803 92,259 72,041 Schedule Operating Expenses related to Insurance Business NL-7-Operating 1,071 7,575 1,248 813 1,35,955 31,606 1,09,961 40,665 1,44,522 32,972 1,17,735 6,961 990 118 39,494 **Expense Schedule** Premium Deficiency 22,248 2,32,954 2,37,867 7,95,382 TOTAL (B) 6,157 2,115 20,935 2,952 10,200 2,798 12,680 2,60,777 9,46,533 7,61,767 2,69,886 9,78,981 Operating Profit/(Loss) C= (A - B) 7,027 31,062 10,311 29,989 (611) (2,194)(630) (5,143) (8,897) (15,890) (7,141) (31,747) (2,481)12,978 2,540 (6,901) Appropriations Transfer to Shareholders' Account 7,027 31,062 10,311 29,989 (611) (2,194) (630) (5,143) (8,897) (15,890) (7,141) (31,747) (2,481) 12,978 2,540 (6,901) Transfer to Catastrophe Reserve

N	ote	

TOTAL (C)

Transfer to Other Reserves

7,027

31,062

10,311

29,989

(611)

Note 1		Fi	ire			Ma	rine			Miscell	aneous			Tot	tal	
Pertaining to Policyholder's funds	For the quarter ended 31st March 2025		For the quarter ended 31st March 2024	For the period ended 31st March 2024	For the quarter ended 31st March 2025		For the quarter ended 31st March 2024	For the period ended 31st March 2024	For the quarter ended 31st March 2025		For the quarter ended 31st March 2024	For the period ended 31st March 2024	For the quarter ended 31st March 2025	For the period ended 31st March 2025		For the period ended 31st March 2024
Interest, Dividend & Rent	3,076	12,315	2,374	10,376	300	1,226	212	957	26,898	94,740	19,763	71,377	30,273	1,08,280	22,349	82,710
Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	1
Investment Expenses	(33)	(19)	(4)	(14)	(3)	(2)	-	(1)	(246)	(143)	(28)	(97)	(282)	(163)	(32)	(112)
Amortisation of Premium/ Discount on Investments	(7)	(4)	6	(64)	(1)	(0)	2	(6)	(56)	(34)	10	(441)	(64)	(39)	18	(511)
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	144	539	309	404	-	-	-	-	67	139	-	46	211	678	309	450
Interest, Dividend & Rent – Gross*	3,179	12,831	2,685	10,702	296	1,224	214	950	26,663	94,702	19,745	70,885	30,138	1,08,755	22,644	82,537

(2,194)

(630)

(5,143)

(8,897)

(15,890)

(7,141)

(31,747)

(2,481)

12,978

2,540

(6,901)

^{*} Term gross implies inclusive of TDS

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

			PERIODIC DISCLOS	SURES		
			FORM NL-2-B-PL (AL	JDITED)		
						(₹ in lakhs)
S.No	Particulars	Schedule	For the quarter ended 31st March 2025	For the period ended 31st March 2025	For the quarter ended 31st March 2024	For the period ended 31st March 2024
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		7,027	31,062	10,311	29,989
	(b) Marine Insurance		(611)	(2,194)	(630)	(5,143)
	(c) Miscellaneous Insurance		(8,897)	(15,890)	(7,141)	(31,747)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,875	12,315	2,984	14,674
	(b) Profit on sale of investments		7,856	65,604	11,700	31,233
	(c) Loss on sale of investments		(5,803)	(16,272)	(2,927)	(5,759)
	(d) Amortization of Premium / Discount on		(45)	165	170	30
3	Investments OTHER INCOME					
3	Miscellaneous Income		1	7	4	29
	Profit / (Loss) on Sale of Assets		(3)	44	8	45
	Recovery of Bad Debts Written Off		0	20	-	-
	TOTAL (A)		2,400	74,861	14,479	33,351
4	PROVISIONS (Other than taxation)			,	, -	
	(a) For diminution in the value of investments		(42)	615	-	(209)
	(b) For doubtful debts		(2)	(2)	(46)	(46)
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance		-	-	-	-
	Business					
	(b) Bad debts written off		1	78	-	-
	(c) Interest on Non Convertible Debenture		1,439	5,831	639	639
	(d) CSR Expenditure		109	469	163	741
	(e) Contribution to Policyholders' A/c		-	-	-	-
	(f) Others Expenses on Non Convertible Debenture		-		9	143
	Investment Write Off		-	-	9	143
	Director's Fees		15	65	20	68
	Others		188	212	7	131
	TOTAL (B)		1,708	7,269	792	1,467
	Profit/(Loss) Before Tax		692	67,592	13,687	31,884
	Provision for Taxation					
	(a) Current Tax \ Minimum Alternate Tax		245	16,851	2,790	7,109
	(b) Deferred tax (Income) / Expense		(79)	52	400	333
	(c) Short/(Excess) Provision of earlier years		-	(187)	-	458
	Profit/(Loss) after tax		526	50,876	10,497	23,984
	Appropriations					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Dividend distribution tax(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	(e) Transfer to Debenture Redemption Reserve		700	700	700	700
	Balance of profit/ (loss) brought forward		2,23,983	1,73,633	1,63,836	1,50,349
	Balance carried forward to Balance Sheet		2,23,809	2,23,809	1,73,633	1,73,633
			_,	2,23,303	1,70,000	1,73,033
	Basic Earnings per share (Not Annualised)		0.24	22.75	4.74	10.83
	Diluted Earnings per share (Not Annualised)		0.24	22.73	4.73	10.82
	Shacea Earnings per share (Not Annualisea)		0.24	22.73	7.73	10.02

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

			(₹ in lakhs)
Particulars	Schedule Ref.	As at 31st March 2025	As at 31st March 2024
Sources of Funds			
Share Capital	NL-8-Share Capital Schedule	22,376	22,338
Share Application Money Pending Allotment		-	-
Reserves And Surplus	NL-10-Reserves and Surplus	4,45,028	3,92,111
Fair Value Change Account -Shareholders		(15,001)	31,426
Fair Value Change Account -Policyholders		-	109
Borrowings	NL-11-Borrowings Schedule	70,000	70,000
TOTAL		5,22,403	5,15,984
Application of Funds			
Investments - Shareholders	NL-12-Investment Schedule	4,52,261	4,27,919
Investments - Policyholders	NL-12A-Investment Schedule	17,03,898	13,66,061
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	29,581	27,191
Deferred Tax Asset (Net)		1,782	1,834
Current Assets			
Cash and Bank Balances	NL-15-Cash and bank balance	34,229	17,037
Advances and Other Assets	NL-16-Advances and Other	2,18,491	1,44,714
Sub-Total (A)		2,52,720	1,61,751
Deferred Tax Liability (Net)		-	· · ·
Current Liabilities	NL-17-Current Liabilities	13,23,873	9,26,223
Provisions	NL-18-Provisions Schedule	5,93,966	5,42,549
Sub-Total (B)		19,17,839	14,68,772
Net Current Assets (C) = (A - B)		(16,65,119)	(13,07,021)
Miscellaneous Expenditure (To The Extent Not	NL-19-Miscellaneous		
Written Off Or Adjusted)	Expenditure Schedule	-	<u>-</u>
Debit Balance In Profit And Loss Account		-	-
TOTAL		5,22,403	5,15,984
Contingent Liabilities		30,438	13,105

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES (₹ in lakhs) S.No Schedule As at 31st March 2025 As at 31st March 2024 1 Partly paid-up investments 82 Claims, other than against policies, not acknowledged as debts by the 2 company 3 Underwriting commitments outstanding (in respect of shares and securities) 4 Guarantees given by or on behalf of the Company _ -5 Statutory demands/ liabilities in dispute, not provided for in respect of 24,948 7,722 Income Tax/Service Tax/GST Reinsurance obligations to the extent not provided for in accounts 6 7 Others - Expenses not recognised to the extent disputed 5,490 5,301

30,438

13,105

TOTAL

PERIODIC DISCLOSURES FORM NL-4-PREMIUM SCHEDULE (AUDITED)

	Fi	re		Mai	rine		Miscella	aneous*	To	tal
			Ca	rgo	Otl	hers				
Particulars	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024
Gross Direct Premium	1,53,532	1,81,774	9,680	8,296	-	-	12,25,755	10,65,288	13,88,967	12,55,358
Add: Premium on reinsurance accepted	1,461	2,307	513	367	-	-	23,083	15,044	25,057	17,718
Less : Premium on reinsurance ceded	1,05,980	1,34,513	3,352	2,191	-	-	3,79,669	2,86,426	4,89,001	4,23,130
Net Written Premium	49,013	49,568	6,841	6,472	-	-	8,69,169	7,93,906	9,25,024	8,49,946
Add: Opening balance of Unearned Premium Reserve (UPR)	1,00,489	91,046	2,246	2,351	-	-	4,29,559	2,93,951	5,32,294	3,87,348
Less: Closing balance of Unearned Premium Reserve (UPR)	1,09,316	1,00,489	2,334	2,246	-	-	4,65,243	4,29,559	5,76,894	5,32,294
Net Earned Premium	40,185	40,125	6,754	6,577	-	-	8,33,484	6,58,298	8,80,424	7,05,000
Gross Direct Premium										
In India	1,53,532	1,81,774	9,680	8,296	-	-	12,25,755	10,65,288	13,88,967	12,55,358
Outside India	-	-	-	-	-	-	-	-	-	-

							Miscel	laneous						
	Moto	or (OD)	Moto	r (TP)	Moto	r Total	Workmen's (Compensation	Public I	Liability	Engin	eering	Avia	tion
Particulars	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024
Gross Direct Premium	2,02,259	1,66,662	2,64,662	1,89,348	4,66,921	3,56,010	958	785	8,197	9,071	16,693	13,561	16	11
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	376	299	137	81	-	-
Less : Premium on reinsurance ceded	54,921	29,574	67,050	29,358	1,21,971	58,932	233	366	4,692	6,633	13,525	10,712	16	11
Net Written Premium	1,47,338	1,37,088	1,97,612	1,59,990	3,44,950	2,97,078	725	419	3,881	2,737	3,305	2,930	0	-
Add: Opening balance of Unearned Premium Reserve (UPR)	83,702	35,689	1,01,392	37,148	1,85,094	72,837	208	157	1,025	1,078	2,768	2,082	0	-
Less: Closing balance of Unearned Premium Reserve (UPR)	82,034	83,702	1,11,832	1,01,392	1,93,866	1,85,094	343	208	2,343	1,025	3,174	2,768	0	-
Net Earned Premium	1,49,006	89,075	1,87,172	95,746	3,36,178	1,84,821	590	368	2,563	2,790	2,899	2,244	0	-
Gross Direct Premium														
In India	2,02,259	1,66,662	2,64,662	1,89,348	4,66,921	3,56,010	958	785	8,197	9,071	16,693	13,561	16	11
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

							Miscell	aneous						
	Personal	Accident	Health I	nsurance	Travel I	nsurance	Total I	Health	Weather & C	rop Insurance	Oth	ers	Total Misc	ellaneous
Particulars	For the period ended 31st March 2025		For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025			For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024
Gross Direct Premium	1,29,712	1,11,892	3,43,260	2,87,928	109	115	4,73,080	3,99,935	2,37,937	2,63,982	21,952	21,933	12,25,753	10,65,288
Add: Premium on reinsurance accepted	-	1	22,570	14,663	-	-	22,570	14,664	-	-	-	-	23,083	15,044
Less: Premium on reinsurance ceded	57,530	7,641	30,392	40,467	5	5	87,926	48,113	1,42,351	1,53,429	8,954	8,230	3,79,668	2,86,426
Net Written Premium	72,182	1,04,252	3,35,438	2,62,124	104	110	4,07,724	3,66,486	95,586	1,10,553	12,998	13,703	8,69,169	7,93,906
Add: Opening balance of Unearned Premium Reserve (UPR)	62,365	49,518	1,67,334	1,53,115	13	15	2,29,712	2,02,648	1,377	6,629	9,375	8,520	4,29,561	2,93,951
Less: Closing balance of Unearned Premium Reserve (UPR)	47,916	62,365	2,07,054	1,67,334	8	13	2,54,978	2,29,712	1,761	1,377	8,779	9,375	4,65,244	4,29,559
Net Earned Premium	86,631	91,405	2,95,718	2,47,905	109	112	3,82,458	3,39,423	95,202	1,15,805	13,594	12,848	8,33,485	6,58,298
Gross Direct Premium														
In India	1,29,712	1,11,892	3,43,260	2,87,928	109	115	4,73,080	3,99,935	2,37,937	2,63,982	21,952	21,933	12,25,753	10,65,288
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

			FORM	NL-4-PREMIUM SCHE	DULE (AUDITED)					
					Re	gistration No.:144 dated 1	5th December 2009			(₹ in lakhs)
	Fi	re		Ma	rine		Miscella	neous*	To	tal
			Cai	rgo	Otl	ners				
Particulars	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024
Gross Direct Premium	34,549	48,600	1,913	1,999	-	-	4,12,068	3,53,359	4,48,530	4,03,958
Add: Premium on reinsurance accepted	334	421	42	11	-	-	8,023	5,823	8,399	6,255
Less : Premium on reinsurance ceded	24,326	36,740	729	596	-	-	1,09,631	79,229	1,34,687	1,16,565
Net Written Premium	10,557	12,281	1,226	1,414	-	-	3,10,459	2,79,953	3,22,242	2,93,648
Add: Opening balance of Unearned Premium Reserve (UPR)	1,08,557	97,985	3,133	2,790	-	-	3,78,267	3,55,850	4,89,957	4,56,625
Less: Closing balance of Unearned Premium Reserve (UPR)	1,09,316	1,00,489	2,334	2,246	-	-	4,65,244	4,29,559	5,76,894	5,32,294
Net Earned Premium	9,798	9,777	2,025	1,958	-	-	2,23,482	2,06,244	2,35,305	2,17,979
Gross Direct Premium										
In India	34,549	48,600	1,913	1,999	-	-	4,12,068	3,53,359	4,48,530	4,03,958
Outside India	-	-	-	-	-	-	-	-	-	-

							Miscell	aneous						
	Moto	r (OD)	Moto	r (TP)	Motor	Total	Workmen's C	ompensation	Public L	iability	Engin	eering	Avia	ation
Particulars	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024
Gross Direct Premium	62,162	54,880	91,756	76,584	1,53,917	1,31,464	261	254	1,739	1,464	4,465	3,347	4	
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	136	10	57	27	-	-
Less : Premium on reinsurance ceded	16,795	9,857	23,203	11,891	39,997	21,748	63	116	1,008	955	3,711	2,431	4	
Net Written Premium	45,367	45,023	68,553	64,693	1,13,920	1,09,716	198	138	867	519	811	943	0	-
Add: Opening balance of Unearned Premium Reserve (UPR)	72,596	69,054	91,627	70,754	1,64,223	1,39,808	316	180	2,367	1,225	2,940	2,601	0	-
Less: Closing balance of Unearned Premium Reserve (UPR)	82,034	83,702	1,11,832	1,01,392	1,93,866	1,85,094	343	208	2,343	1,025	3,174	2,768	0	-
Net Earned Premium	35,929	30,375	48,348	34,055	84,277	64,430	171	110	891	719	577	776	0	
Gross Direct Premium														
In India	62,162	54,880	91,756	76,584	1,53,917	1,31,464	261	254	1,739	1,464	4,465	3,347	4	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
										(₹ in lakhs)				
							Miscell							
	Personal Accident Health Insurance				Travel In			Health	Weather & Cr	<u> </u>	Others Total Miscellane			

							iviisceii	aneous						
	Persona	l Accident	Health I	nsurance	Travel I	nsurance	Total I	Health	Weather & C	rop Insurance	Oth	ners	Total Misc	ellaneous
	For the quarter													
Particulars Particulars	ended 31st March													
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
Gross Direct Premium	41,912	29,018	1,48,667	1,09,921	14	28	1,90,593	1,38,967	54,669	70,286	6,418	7,573	4,12,068	3,53,359
Add: Premium on reinsurance accepted	-	-	7,830	5,786	-	-	7,830	5,786	-	-	-	-	8,023	5,823
Less : Premium on reinsurance ceded	18,581	1,982	10,033	12,416	1	1	28,615	14,399	33,151	36,382	3,081	3,194	1,09,631	79,229
Net Written Premium	23,331	27,036	1,46,464	1,03,291	13	27	1,69,808	1,30,354	21,518	33,904	3,337	4,379	3,10,460	2,79,953
Add: Opening balance of Unearned Premium Reserve (UPR)	43,206	60,186	1,55,191	1,41,706	10	16	1,98,408	2,01,908	1,727	2,025	8,286	8,103	3,78,267	3,55,850
Less: Closing balance of Unearned Premium Reserve (UPR)	47,916	62,365	2,07,054	1,67,334	8	13	2,54,978	2,29,712	1,761	1,377	8,779	9,375	4,65,244	4,29,559
Net Earned Premium	18,621	24,857	94,601	77,663	15	30	1,13,237	1,02,550	21,484	34,552	2,844	3,107	2,23,483	2,06,244
Gross Direct Premium														
In India	41,912	29,018	1,48,667	1,09,921	14	28	1,90,593	1,38,967	54,669	70,286	6,418	7,573	4,12,068	3,53,359
Outside India	-	-	-	-	-	-	-	-	_	-	-	_	-	-

PERIODIC DISCLOSURES FORM NL-5 - CLAIMS SCHEDULE (AUDITED)

										(₹ in lakhs)
	Fi	re		Ma	rine		Miscella	aneous*	To	tal
			Cai	rgo	Oth	ners				
Particulars	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024
Claims Paid (Direct)	67,856	48,271	6,840	6,158	-	-	6,77,945	6,93,084	7,52,641	7,47,513
Add : Re-insurance accepted to direct claims	16	23	93	165	-	-	15,477	9,207	15,586	9,395
Less : Re-insurance Ceded to claims paid	46,101	28,347	344	291	-	-	2,00,195	2,71,418	2,46,640	3,00,056
Net Claim Paid	21,771	19,947	6,589	6,032	-	-	4,93,227	4,30,873	5,21,587	4,56,852
Add: Claims Outstanding at the end of the year	48,780	45,870	13,371	12,354	-	-	8,23,716	6,23,630	8,85,867	6,81,854
Less : Claims Outstanding at the beginning of the year	45,870	30,392	12,354	7,752	-	-	6,23,630	4,94,956	6,81,854	5,33,100
Total Claims Incurred	24,681	35,425	7,606	10,634	-	-	6,93,313	5,59,547	7,25,600	6,05,605
Claims Paid (Direct)										
-In India	67,856	48,271	6,470	5,917	-	-	6,77,945	6,93,084	7,52,272	7,47,272
-Outside India	-	-	369	241	-	-	-	-	369	241
Estimates of IBNR and IBNER at the end of the period (net)	24,268	14,660	9,780	8,076	-	-	5,71,334	4,14,560	6,05,382	4,37,295
Estimates of IBNR and IBNER at the beginning of the period (net)	14,660	12,369	8,076	4,488	-	-	4,14,560	3,29,815	4,37,295	3,46,672

							Misce	laneous						
	Moto	r (OD)	Moto	r (TP)	Moto	r Total	Workmen's	Compensation	Public I	iability	Engin	eering	Avia	ation
Particulars	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ende 31st March 2024
Claims Paid (Direct)	1,38,855	80,167	1,29,003	70,377	2,67,858	1,50,544	551	310	3,152	2,011	3,534	1,893	-	-
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	0	-	(1)	2	-	-
Less : Re-insurance Ceded to claims paid	28,409	19,579	83,616	37,702	1,12,025	57,281	224	133	2,130	1,766	2,479	925	-	-
Net Claim Paid	1,10,446	60,588	45,387	32,675	1,55,833	93,263	327	177	1,022	245	1,054	970	-	-
Add: Claims Outstanding at the end of the year	37,962	28,945	4,70,715	3,52,499	5,08,677	3,81,444	1,031	726	4,969	3,638	4,253	3,450	1	
Less: Claims Outstanding at the beginning of the year	28,945	23,211	3,52,499	2,95,266	3,81,444	3,18,477	726	374	3,638	2,727	3,450	1,486	1	-
Total Claims Incurred	1,19,463	66,321	1,63,604	89,908	2,83,066	1,56,230	632	529	2,353	1,156	1,857	2,934	0	
Claims Paid (Direct)														
-In India	1,38,855	80,167	1,29,003	70,377	2,67,858	1,50,544	551	310	3,152	2,011	3,534	1,893	-	-
-Outside India	-	-												
Estimates of IBNR and IBNER at the end of the period (net)	19,516	14,818	2,82,311	2,10,063	3,01,827	2,24,881	870	548	3,981	2,902	2,390	1,553	1	
Estimates of IBNR and IBNER at the beginning of the period (net)	14,818	11,928	2,10,063	1,81,689	2,24,880	1,93,617	548	319	2,902	2,176	1,553	840	1	-

							Miscel	laneous						
	Personal	l Accident	Health II	nsurance	Travel Ir	nsurance	Total	Health	Weather & C	rop Insurance	Oth	iers	Total Misc	cellaneous
Particulars Particulars	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024
Claims Paid (Direct)	33,433	52,109	2,63,338	2,17,461	132	129	2,96,903	2,69,699	98,445	2,64,691	7,501	3,936	6,77,945	6,93,084
Add: Re-insurance accepted to direct claims	-	-	15,478	9,205	-	-	15,478	9,205	-	-	-	-	15,477	9,207
Less: Re-insurance Ceded to claims paid	4,422	10,583	13,691	9,605	6	5	18,119	20,193	63,716	1,90,924	1,502	196	2,00,195	2,71,418
Net Claim Paid	29,011	41,526	2,65,125	2,17,061	126	124	2,94,262	2,58,711	34,729	73,767	5,999	3,740	4,93,227	4,30,873
Add: Claims Outstanding at the end of the year	80,618	70,718	73,029	62,819	162	189	1,53,809	1,33,726	1,40,573	93,982	10,401	6,663	8,23,715	6,23,630
Less: Claims Outstanding at the beginning of the year	70,718	59,160	62,819	34,934	189	130	1,33,726	94,224	93,982	71,337	6,663	6,331	6,23,630	4,94,956
Total Claims Incurred	38,911	53,084	2,75,335	2,44,946	99	183	3,14,345	2,98,213	81,320	96,412	9,737	4,072	6,93,313	5,59,547
Claims Paid (Direct)														
-In India	33,433	52,109	2,63,338	2,17,461	132	129	2,96,903	2,69,699	98,445	2,64,691	7,501	3,936	6,77,945	6,93,084
-Outside India														
Estimates of IBNR and IBNER at the end of the period (net)	61,125	46,907	55,793	42,512	105	156	1,17,023	89,575	1,36,916	89,795	8,326	5,305	5,71,334	4,14,560
Estimates of IBNR and IBNER at the beginning of the period (net)	46,907	38,234	42,512	22,994	156	118	89,575	61,346	89,795	66,965	5,305	4,552	4,14,560	3,29,815

			FORM NL	-5 - CLAIMS SCHEDUL	E (AUDITED)					
					Regi	stration No.:144 dated 1	5th December 2009			(₹ in lakhs)
	Fi	re		Mar	ine		Miscella	neous*	То	tal
			Cai	rgo	Oth	ners				
Particulars	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024
Claims Paid (Direct)	19,034	19,057	2,047	2,145	-	-	2,03,646	1,52,904	2,24,727	1,74,106
Add: Re-insurance accepted to direct claims	0	-	35	47	-	-	4,742	9,207	4,778	9,254
Less : Re-insurance Ceded to claims paid	13,215	11,423	103	95	-	-	52,285	34,485	65,604	46,003
Net Claim Paid	5,819	7,634	1,979	2,097	-	-	1,56,103	1,27,626	1,63,901	1,37,357
Add: Claims Outstanding at the end of the year	48,780	45,870	13,371	12,354	-	-	8,23,715	6,23,630	8,85,866	6,81,854
Less : Claims Outstanding at the beginning of the year	49,721	48,319	12,807	12,022	-	-	8,05,338	5,81,915	8,67,866	6,42,256
Total Claims Incurred	4,878	5,185	2,543	2,429	-	-	1,74,480	1,69,341	1,81,901	1,76,955
Claims Paid (Direct)										
-In India	19,034	19,057	1,864	2,074	-	-	2,03,646	1,52,904	2,24,544	1,74,035
-Outside India	-	-	182	71	-	-	-	-	182	71
Estimates of IBNR and IBNER at the end of the period (net)	24,268	14,660	9,780	8,076	-	-	5,71,334	4,14,560	6,05,382	4,37,296
Estimates of IBNR and IBNER at the beginning of the period (net)	20,065	15,291	9,162	7,497	-	-	5,42,837	3,81,028	5,72,064	4,03,816

							Miscel	laneous						
	Moto	r (OD)	Moto	or (TP)	Moto	r Total	Workmen's C	Compensation	Public	Liability	Engin	eering	Avia	ation
Particulars	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024
Claims Paid (Direct)	38,886	26,526	24,626	13,518	63,512	40,044	220	93	688	1,199	1,814	643	-	-
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	2	-	-
Less : Re-insurance Ceded to claims paid	8,687	5,889	4,733	3,805	13,420	9,694	78	38	420	1,024	1,467	317	-	-
Net Claim Paid	30,199	20,637	19,893	9,713	50,092	30,350	142	55	268	175	347	328	-	-
Add: Claims Outstanding at the end of the year	37,962	28,945	4,70,715	3,52,499	5,08,677	3,81,444	1,031	726	4,969	3,638	4,253	3,450	1	
Less : Claims Outstanding at the beginning of the year	38,886	26,767	4,48,467	3,30,983	4,87,353	3,57,750	1,121	567	4,477	3,645	4,102	3,020	1	-
Total Claims Incurred	29,275	22,815	42,141	31,229	71,416	54,044	52	214	760	168	498	758	(0)	
Claims Paid (Direct)														
-In India	38,886	26,526	24,626	13,518	63,512	40,044	220	93	688	1,199	1,814	643	-	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	19,516	14,818	2,82,311	2,10,063	3,01,827	2,24,881	870	548	3,981	2,902	2,390	1,553	1	
Estimates of IBNR and IBNER at the beginning of the period (net)	17,894	12,960	2,64,185	1,95,329	2,82,079	2,08,289	830	411	3,525	2,921	2,291	1,628	1	-

							Miscell	aneous						
	Personal	Accident	Health II	nsurance	Travel Ir	surance	Total	Health	Weather & C	rop Insurance	Oth	ners	Total Misc	ellaneous
	For the quarter													
Particulars	ended 31st March													
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
Claims Paid (Direct)	13,097	12,376	77,870	64,058	104	111	91,070	76,545	44,478	32,957	1,863	1,423	2,03,646	1,52,904
Add: Re-insurance accepted to direct claims	-	-	4,742	9,205	-	-	4,742	9,205	-	-	-	-	4,742	9,207
Less : Re-insurance Ceded to claims paid	1,634	1,970	4,840	2,624	5	4	6,479	4,598	30,205	18,683	216	131	52,285	34,485
Net Claim Paid	11,463	10,406	77,772	70,639	99	107	89,333	81,152	14,273	14,274	1,647	1,292	1,56,103	1,27,626
Add: Claims Outstanding at the end of the year	80,618	70,718	73,029	62,819	162	189	1,53,809	1,33,726	1,40,573	93,982	10,401	6,663	8,23,715	6,23,630
Less: Claims Outstanding at the beginning of the year	84,571	63,284	72,082	60,491	251	176	1,56,904	1,23,951	1,41,428	85,699	9,952	7,283	8,05,338	5,81,915
Total Claims Incurred	7,510	17,840	78,718	72,967	10	120	86,238	90,927	13,418	22,557	2,096	672	1,74,480	1,69,341
-In India														
-Outside India	13,097	12,376	77,870	64,058	104	111	91,070	76,545	44,478	32,957	1,863	1,423	2,03,646	1,52,904
Estimates of IBNR and IBNER at the end of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	61,125	46,907	55,793	42,512	105	156	1,17,023	89,575	1,36,916	89,795	8,326	5,305	5,71,334	4,14,560
Estimates of IBNR and IBNER at the beginning of the period (net)	61,532	43,753	49,373	38,336	128	147	1,11,033	82,236	1,37,773	79,842	5,305	5,701	5,42,837	3,81,028

PERIODIC DISCLOSURES FORM NL-6-COMMISSION SCHEDULE (AUDITED)

(₹ in lakhs) Fire Miscellaneous* Marine Total Others Cargo For the period ended For the p **Particulars** 31st March 2024 31st March 2025 31st March 2024 31st March 2024 31st March 2025 31st March 2024 31st March 2025 31st March 2025 18,349 20,381 1,614 1,251 1,97,711 1,42,118 2,17,674 1,63,750 **Gross Commission** Add: Commission on Re-insurance Accepted 208 288 66 43 1,729 920 2,004 1,251 Less: Commission on Re-insurance Ceded 28,565 42,120 78 61 82,175 50,779 1,10,819 92,960 --72,041 (10,008) (21,451) 1,602 1,233 1,17,265 92,259 1,08,859 **Net Commission** --Channel wise break-up of Commission (Gross) Individual Agents 1,495 1,382 200 222 8,558 9,089 10,253 10,693 --Corporate Agents-Banks/FII/HFC 7,261 10,356 32,725 30,991 39,989 41,351 4 Corporate Agents-Others 20 14 0 --2,467 1,954 2,487 1,968 Insurance Brokers 9,567 8,623 1,410 1,022 1,36,165 87,496 1,47,141 97,141 --Direct Business - Online -------MISP (Direct) ------48 -48 -Web Aggregators (0) 3 (12) 3 (12) -----Insurance Marketing Firm 3 508 521 516 530 **Common Service Centers** 676 337 676 337 Micro Agents (0) (0) -------11,742 Point of Sales (Direct) 11,742 16,561 16,561 0 ---Others --18,349 20,381 1,614 1,251 1,63,750 Total --1,97,712 1,42,118 2,17,674 Commission (Excluding Reinsurance) **Business written:**

1,251

-

-

-

In India

Outside India

18,349

20,381

1,614

							Miscell	aneous*						
	Moto	r (OD)	Moto	r (TP)	Moto	r Total	Workmen's C	Compensation	Public	Liability	Engin	eering	Avia	ntion
Particulars Particulars	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ender 31st March 2024
Gross Commission	78,030	58,786	72,127	41,039	1,50,157	99,825	180	143	1,407	1,061	2,103	1,183	2	1
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	40	24	18	14	-	-
Less: Commission on Re-insurance Ceded	10,769	6,067	13,446	6,191	24,215	12,258	62	103	1,100	1,770	3,032	1,984	1	-
Net Commission	67,261	52,719	58,681	34,848	1,25,942	87,567	118	40	347	(685)	(911)	(787)	1	1
Channel wise break-up of Commission (Gross)														
Individual Agents	1,353	1,427	4,667	4,629	6,020	6,056	102	79	51	40	200	185	-	-
Corporate Agents-Banks/FII/HFC	972	1,001	364	541	1,336	1,542	11	10	7	6	21	15	-	-
Corporate Agents-Others	75	17	371	61	446	78	0	-	0	-	(0)	-	-	-
Insurance Brokers	73,030	54,444	51,740	25,598	1,24,770	80,042	67	54	1,349	1,015	1,882	983	2	1
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	14	-	34	-	47	-	-	-	-	-	-	-	-	-
Web Aggregators	(0)	(12)	0	(3)	(0)	(15)	-	-	-	-	-	-	-	-
Insurance Marketing Firm	60	66	435	441	495	507	0	-	(0)	-	0	-	-	-
Common Service Centers	220	114	411	201	631	315	-	-	0	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	2,306	1,729	14,105	9,571	16,411	11,300	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	78,030	58,786	72,127	41,039	1,50,157	99,825	180	143	1,407	1,061	2,103	1,183	2	1
Commission (Excluding Reinsurance) Business written:														
In India	78,030	58,786	72,127	41,039	1,50,157	99,825	180	143	1,407	1,061	2,103	1,183	2	1
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

1,97,711

1,42,118

2,17,674

1,63,750

							Miscella	aneous*						
	Personal	Accident	Health I	nsurance	Travel Ir	surance	Total I	Health	Weather & C	rop Insurance	Oth	ners	Total Misc	ellaneous
Particulars	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024
Gross Commission	14,143	12,401	26,585	24,351	18	12	40,746	36,764	145	96	2,971	3,045	1,97,711	1,42,118
Add: Commission on Re-insurance Accepted	-	-	1,671	879	-	-	1,671	879	-	-	-	3	1,729	920
Less: Commission on Re-insurance Ceded	29,336	1,182	15,740	24,740	1	1	45,076	25,923	6,456	7,068	2,233	1,673	82,175	50,779
Net Commission	(15,193)	11,219	12,516	490	17	10	(2,660)	11,720	(6,311)	(6,971)	738	1,375	1,17,265	92,259
Individual Agents														
Individual Agents	24	36	2,066	2,605	1	-	2,091	2,641	-	-	94	88	8,558	9,089
Corporate Agents-Banks/FII/HFC	13,972	12,245	16,004	15,676	0	-	29,976	27,921	-	-	1,374	1,497	32,725	30,991
Corporate Agents-Others	35	18	1,971	1,854	-	-	2,006	1,872	-	-	15	4	2,467	1,954
Insurance Brokers	105	88	6,341	3,749	17	12	6,462	3,849	145	96	1,487	1,456	1,36,165	87,496
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	48	-
Web Aggregators	(0)	-	3	3	-	-	3	3	-	-	-	-	3	(12)
Insurance Marketing Firm	0	-	12	14	-	-	12	14	-	-	1	-	508	521
Common Service Centers	5	5	40	17	-	-	46	22	-	-	-	-	676	337
Micro Agents	(0)	-	(0)	-	-	-	(0)	-	-	-	-	-	(0)	-
Point of Sales (Direct)	2	9	148	433	0	-	151	442	-	-	(0)	-	16,561	11,742
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	14,143	12,401	26,585	24,351	18	12	40,746	36,764	145	96	2,971	3,045	1,97,711	1,42,118
Commission (Excluding Reinsurance) Business written:														
In India	14,143	12,401	26,585	24,351	18	12	40,746	36,764	145	96	2,971	3,045	1,97,711	1,42,118
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-6-COMMISSION SCHEDULE (AUDITED) Registration No.:144 dated 15th December 2009 Marine Miscellaneous* Total

	Fi	re		Mai	rine		Miscella		To	tal
			Cai	go	Otl	hers				
Particulars	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024
Gross Commission	4,476	4,334	320	265	-	-	69,309	46,034	74,105	50,633
Add: Re-insurance Accepted	44	84	5	2	-	-	693	359	742	445
Less: Commission on Re-insurance Ceded	4,312	8,736	16	16	-	-	23,199	14,386	27,527	23,138
Net Commission	208	(4,318)	309	251	-	-	46,803	32,007	47,320	27,940
Channel wise break-up of Commission (Gross)										
Individual Agents	557	322	50	51	-	-	2,598	3,106	3,205	3,479
Corporate Agents-Banks/FII/HFC	1,436	2,611	1	1	-	-	9,979	6,582	11,416	9,194
Corporate Agents-Others	8	-	0	-	-	-	757	513	765	513
Insurance Brokers	2,473	1,401	269	213	-	-	48,759	30,256	51,501	31,870
Direct Business - Online	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	5	-	5	-
Web Aggregators	(0)	-	-	-	-	-	1	3	1	3
Insurance Marketing Firm	2	-	0	-	-	-	181	229	182	229
Common Service Centers	-	-	-	-	-	-	193	17	193	17
Micro Agents	-	-	-	-	-	-	(0)	-	(0)	-
Point of Sales (Direct)	-	-	-	-	-	-	6,837	5,328	6,837	5,328
Others	-	-	-	-	-	-	-	-	-	-
Total	4,476	4,334	321	265	-	-	69,309	46,036	74,105	50,633

							Miscella	aneous*						
	Motor	r (OD)	Moto	r (TP)	Moto	r Total	Workmen's C	Compensation	Public	Liability	Engine	eering	Avia	ntion
Particulars	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024
Gross Commission	24,892	19,020		19,122	55,021	38,142			292		579	205	1	-
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	19	2	7	7	-	-
Less: Commission on Re-insurance Ceded	3,636	1,957	5,001	2,424	8,637	4,381	17	33	175	220	713	474	0	-
Net Commission	21,256	17,063	25,128	16,698	46,385	33,761	37	11	137	(24)	(127)	(262)	1	-
Break-up of Commission (Gross)														
Individual Agents	406	490	1,804	1,953	2,210	2,443	34	26	16	13	48	72	-	-
Corporate Agents-Banks/FII/HFC	267	215	111	(62)	377	153	3	1	1	1	5	4	-	-
Corporate Agents-Others	25	6	170	25	194	31	0	-	0	-	0	-	-	-
Insurance Brokers	23,290	17,525	21,748	12,448	45,038	29,973	17	17	275	180	526	129	1	-
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	2	-	3	-	5	-	-	-	-	-	-	-	-	-
Web Aggregators	0	-	(0)	-	0	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	22	30	159	193	181	223	-	-	-	-	-	-	-	-
Common Service Centers	64	24	118	(11)	182	13	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	816	730	6,017	4,576	6,832	5,306	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	24,892	19,020	30,129	19,122	55,021	38,142	54	44	292	194	579	205	1	-

							Miscell	laneous*						
	Persona	l Accident	Health I	nsurance	Travel In	nsurance	Total	Health	Weather & C	rop Insurance	Oth	ners	Total Misc	ellaneous
Particulars	For the quarter ended 31st March													
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
Gross Commission	4,517	2,674	7,861	3,925	2	6	12,380	6,605	33	22	949	822	69,309	46,034
Add: Re-insurance Accepted	-	-	666	347	-	-	666	347	-	-	-	3	693	359
Less: Commission on Re-insurance Ceded	9,671	333	1,965	6,913	0	-	11,636	7,246	1,492	1,586	530	446	23,199	14,386
Net Commission	(5,154)	2,341	6,561	(2,641)	2	6	1,410	(295	(1,459)	(1,564)	419	379	46,802	32,008
Break-up of Commission (Gross)														
Individual Agents	3	8	254	517	(0)	-	257	525	-	-	33	27	2,598	3,106
Corporate Agents-Banks/FII/HFC	4,507	2,661	4,702	3,339	(0)	-	9,208	6,000	-	-	385	423	9,979	6,582
Corporate Agents-Others	6	2	545	480	-	-	551			-	11	-	757	513
Insurance Brokers	0	3	2,344	(446)	2	6	2,346	(437	33	22	522	372	48,759	30,256
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	5	-
Web Aggregators	-	-	1	3	-	-	1	3	-	-	-	-	1	3
Insurance Marketing Firm	0	-	1	6	-	-	1	6	-	-	(1)	-	181	229
Common Service Centers	2	1	9	3	-	-	11	4	-	-	-	-	193	17
Micro Agents	-	-	(0)	-	-	-	(0)	-	-	-	-	-	(0)	-
Point of Sales (Direct)	0	(1)	5	23	-	-	5	22	-	-	-	-	6,837	5,328
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	4,517	2,674	7,861	3,925	1	6	12,380	6,605	33	22	949	822	69,309	46,034

				PERIODI	C DISCLOSURES	S					
			FORM NL	-7-OPERATING	EXPENSES SCH	DULE (AUDITE	D)				
		Fi	re		Ma	rine		Miscella	neous*	To	tal
				Ca	rgo	Oth	ners				
S.No	Particulars	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024	For the period ended 31st March 2025	For the period ended 31st March 2024
1 Er	mployees' remuneration & welfare benefits	3,687	3,335	469	374	-	-	62,503	50,717	66,659	54,426
	ravel, conveyance and vehicle running expenses	221	217	31	29	-	-	4,345	4,056	4,597	4,302
3 Tr	raining expenses	19	23	3	3	-	-	328	392	350	418
4 R	ents, rates & taxes	201	182	28	24	-	-	3,700	2,909	3,930	3,115
5 R	epairs	121	134	17	18	-	-	2,148	2,185	2,286	2,337
6 Pr	rinting & stationery	87	115	10	13	-	-	2,353	2,492	2,451	2,620
7 Co	ommunication expenses	133	196	18	26	-	-	2,414	3,162	2,565	3,384
8 Le	egal & professional charges	471	372	62	49	-	-	11,076	7,540	11,609	7,961
	uditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-
	a) as auditor	6	7	1	1	-	-	115	114	123	122
Ĺ	b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-
(c	c) in any other capacity	2	1	0	-	-	-	33	15	35	16
	d) out of pocket expenses	0	-	0	-	-	-	2	-	2	-
10 A	dvertisement and publicity	55	27	8	3	-	-	1,655	522	1,718	552
	nterest & Bank Charges	214	171	30	22	-	-	3,799	2,730	4,043	2,923
	epreciation	516	486	72	63	-	-	9,218	7,787	9,806	8,336
	rand/Trade Mark usage fee/charges	133	126	19	16	-	-	2,359	2,023	2,511	2,165
14	usiness Development and Sales Promotion Expenses	13	37	2	4	-	-	203	276	218	317
15 In	nformation Technology Expenses	780	735	109	96	-	-	14,046	12,017	14,935	12,848
16 G	ood and Services Tax (GST)	78	129	11	17	-	-	2,355	2,410	2,443	2,556
17 C	Others	-	-	-	-	-	-	-	-	-	-
	Electricity	70	65	10	8	-	-	1,233	1,046	1,312	1,119
	Office Administration Expenses	-	-	-	-	-	-	-	-	-	-
	Exchange (Gain) / Loss	0	-	0	-	-	-	1	-	1	-
	Membership & Subscription Fees	-	-	-	-	-	-	-	-	-	-
	Insurance premium	4	5	1	1	-	-	71	78	75	84
	Coinsurance administration charges	312	400	29	22	-	-	448	359	789	78:
	Miscellaneous Expenses	452	198	62	24		-	8,088	3,478	8,603	3,700
	Meeting and Conference Expenses	-	-	-		-	-	-	-	-	-
	Expenses of Management Regulatory Adjustments	_	-	-	-	-	-	-	-	-	-
	Crop & Weather Related Expenses	-	-	-	-	-	-	3,462	3,653	3,462	3,653
	OTAL	7,575	6,961	990	813	1	-	1,35,955	1,09,961	1,44,520	1,17,735

								Miscell	anaous						(₹ in lakhs
		Motor	· (OD)	Moto	or (TP)	Moto	r Total	Workmen's C		Public	Liability	Fngin	eering	Avia	tion
		For the period		For the period		For the period		1 1		For the period			For the period		
S.No	Particulars	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st
_		March 2025	March 2024	March 2025	March 2024	March 2025	March 2024	March 2025	March 2024	March 2025	March 2024	March 2025	March 2024	March 2025	March 2024
	Employees' remuneration & welfare benefits	9,773	8,077	13,139	9,401	22,912	17,478	45	22	239	168	235	180		-
	Travel, conveyance and vehicle running expenses	671	630	910	719	1,581	1,349	3	2	17	13	15	13		-
	Training expenses	55	65	75		130		0	-	1		1	1	0	-
	Rents, rates & taxes	606	502	812	586	1,418	1,088	3	2			14	11		-
	Repairs	364	373	488	436	852	809	2	1	10		8	8	-	-
	Printing & stationery	238	285	285	310	523	595	1	1	6		5	6	-	-
	Communication expenses	412	559	532	628	944	1,187	2	2	10	11	9	11 20		-
	Legal & professional charges	2,096	1,308	1,792	1,106	3,888	2,414	6	3	35	22	30		0	-
	Auditors' fees, expenses etc	20	20	- 26	23	46	43	- 0	-	- 1	-	- 0	-	- 0	-
	(a) as auditor	20	20	26	23	46	43	U	-	1	-	U	<u>-</u>	U	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	6	3	7	3	13	6	0	-	0		0	-	0	-
	(d) out of pocket expenses	1	-	0	-	1	-	0	-	0		0	-	0	-
	Advertisement and publicity	166	101	221	118	387	219	1	-	4	2	4	2	-	-
	Interest & Bank Charges	644	472	864	550	1,508	1,022	3	1	17	9	14	10		-
	Depreciation	1,550	1,345	2,079	1,569	3,629	2,914	8	4	41	27	35	29		-
	Brand/Trade Mark usage fee/charges	400	349	536	408	936	757	2	1	11	7	9	7	0	-
14	Business Development and Sales Promotion Expeneses	33	54	45	62	78	116	0	-	1	1	1	1	0	-
15	Information Technology Expenses	2,345	2,023	3,146	2,371	5,491	4,394	12	6	62	41	52	43	0	-
16	Good and Services Tax (GST)	232	354	309	412	541	766	1	1	6	7	5	8	0	-
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Electricity	209	183	280	210	489	393	1	1	6	4	5	4	0	-
	Office Administration Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Exchange (Gain) / Loss	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Membership & Subscription Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Insurance premium	12	14			28			-	0		0		0	-
	Coinsurance administration charges	(0)			1 1				-	29		50	48		-
	Miscellaneous Expenses	1,353	525	1,810	626	3,164	1,151	7	2	35	12	30	11	0	-
	Meeting and Conference Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Expenses of Management Regulatory Adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	21,186	17,241	27,371	19,625	48,557	36,866	97	49	547	368	522	413	0	-

							Miscell	aneous						(VIII lakiis)
	Personal	Accident	Health Ir	surance	Travel In	surance	Total I		Weather & Cr	op Insurance	Oth	ners	Total Misc	ellaneous
		For the period				•	For the period		For the period	For the period				
S.No Particulars	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st	ended 31st
	March 2025	March 2024	March 2025	March 2024	March 2025	March 2024	March 2025	March 2024	March 2025	March 2024	March 2025	March 2024	March 2025	March 2024
1 Employees' remuneration & welfare benefits	4,563	5,764	25,735	18,891	7	8	30,305	24,663	7,039	6,847	1,728	1,359	62,503	50,717
2 Travel, conveyance and vehicle running expenses	318	443	1,703	1,422	0	1	2,021	1,866	534	629	174	184	4,345	4,056
3 Training expenses	27	48	128	141	0	-	155	189	36	51	5	9	328	392
4 Rents, rates & taxes	297	382	1,507	961	0	-	1,804	1,343	393	405	53	50	3,700	2,909
5 Repairs	178	284	830	706	0	-	1,008	990	236	332	32	37	2,148	2,185
6 Printing & stationery	496	608	1,160	1,031	0	-	1,656	1,639	138	215	25	31	2,353	2,492
7 Communication expenses	194	408	955	1,050	0	-	1,149	1,458	262	437	38	56	2,414	3,162
8 Legal & professional charges	720	734	3,298	1,933	1	1	4,019	2,668	2,318	1,931	780	482	11,076	7,540
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	10	15	44	38	0	-	54	53	13	16	2	2	115	114
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	3	2	12	5	0	-	15	7	4	2	1	-	33	15
(d) out of pocket expenses	0	-	1	-	0	-	1	-	0	-	0	-	2	-
10 Advertisement and publicity	81	77	1,031	129	0	-	1,112	206	107	82	40	11	1,655	522
11 Interest & Bank Charges	316	359	1,466	902	0	-	1,782	1,261	418	380	57	47	3,799	2,730
12 Depreciation	759	1,023	3,604	2,571	1	1	4,364	3,595	1,006	1,084	137	134	9,218	7,787
13 Brand/Trade Mark usage fee/charges	196	266	911	668	0	-	1,107	934	259	282	35	35	2,359	2,023
Business Development and Sales Promotion Expenses	16	40	77	69	0	-	93	109	22	43	8	6	203	276
15 Information Technology Expenses	1,149	1,545	5,505	4,074	2	2	6,656	5,621	1,566	1,709	207	203	14,046	12,017
16 Good and Services Tax (GST)	113	268	553	713	0	-	666	981	1,114	608	22	39	2,355	2,410
17 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Electricity	102	137	476	344	0	-	578	481	136	145	18	18	1,233	1,046
Office Administration Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange (Gain) / Loss	0	-	0	-	0	-	0	-	0	-	0	-	1	-
Membership & Subscription Fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance premium	6	10	27	26	0	-	33	36	8	11	1	1	71	78
Coinsurance administration charges	3	2	360	271	-	-	363	273	-	-	7	24	448	359
Miscellaneous Expenses	660	406	2,986	1,332	1	1	3,647	1,739	1,017	479	188	84	8,088	3,478
Meeting and Conference Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expenses of Management Regulatory Adjustments	-	_	-	-	-	-	-	-	-	-	-	-	-	-
Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	3,461	3,653	-	-	3,462	3,653
TOTAL	10,207	12,821	52,368	37,277	14	14	62,590	50,112	20,085	19,341	3,561	2,812	1,35,955	1,09,961

Registration No.:144 dated 15th December 2009

32,972

40,666

FORM NL-7-OPERATING EXPENSES SCHEDULE (AUDITED) (₹ in lakhs) Miscellaneous* Fire Marine Total Cargo Others For the quarter | For the quarter S.No **Particulars** ended 31st ended 31st ended 31st ended 31st ended 31st ended 31st March ended 31st ended 31st ended 31st ended 31st March 2025 March 2024 March 2025 March 2024 March 2025 2024 March 2025 March 2024 March 2025 March 2024 1 Employees' remuneration & welfare benefits 456 593 38 52 16,443 13,937 16,936 14,582 2 Travel, conveyance and vehicle running expenses 34 27 4 1,337 1,025 3 1,300 995 3 Training expenses 3 0 101 68 104 69 1 4 Rents, rates & taxes 20 26 3 1,060 757 1,082 786 483 13 585 599 497 5 Repairs 13 1 1 6 Printing & stationery 26 19 -860 692 889 712 3 1 25 -804 826 831 857 7 Communication expenses 28 3 3 8 Legal & professional charges 93 64 10 8 -3,708 2,291 3,811 2,363 9 Auditors' fees, expenses etc (0) (0) 20 19 20 19 (a) as auditor (b) as advisor or in any other capacity, in respect of (i) Taxation matters (ii) Insurance matters -(iii) Management services; and (c) in any other capacity 0 0 -13 (1) 13 (1) (d) out of pocket expenses 0 0 --2 2 451 471 942 10 Advertisement and publicity 7 18 1 2 --950 36 32 4 1,205 825 1.244 861 11 Interest & Bank Charges 4 57 65 5 2,556 1,987 2,618 2,058 12 Depreciation 6 13 Brand/Trade Mark usage fee/charges 12 17 2 606 519 619 538 14 Business Development and Sales Promotion 11 7 169 181 24 Expenses 16 15 Information Technology 118 120 12 13 -4,258 3,362 4,387 3,495 16 GST Expenses (21) (3) (4) (1) --487 422 462 418 17 Others -329 294 338 306 8 11 1 Electricity 1 0 0 Exchange (Gain) / Loss 1 1 0 1 0 17 20 17 21 Insurance premium 5 Coinsurance administration charges 37 99 3 147 80 187 184 136 110 2,987 2,299 3,139 2,423 Miscellaneous Expenses 16 14 -Crop & Weather Related Expenses 897 1,264 897 1,264

1,071

TOTAL

1,248

100

118

-

-

39,494

31,606

Registration No.:144 dated 15th December 2009

SCHEDULE-4-OPERATING EXPENSES (AUDITED)

			Miscellaneous												
		Moto	r (OD)	Moto	or (TP)	Mot	or Total	Workmen's C	Compensation	Public L	iability	Engin	eering	Avia	tion
S.No	Particulars	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024	For the quarter ended 31st March 2025	For the quarter ended 31st March 2024
1	Employees' remuneration & welfare benefits	2,100	2,061	3,296	3,092	5,395	5,153	7	6	26	14	35	45	(0)	-
2	Travel, conveyance and vehicle running expenses	169	138	264	216	433	354	0	-	2	1	3	3	(0)	-
3	Training expenses	14	10	22	18	36	28	0	-	0	-	1	-	(0)	-
4	Rents, rates & taxes	124	117	202	187	326	304	0	-	2	1	2	2	(0)	-
5	Repairs	79	73	127	124	206	197	0	-	1	-	1	1	(0)	-
6	Printing & stationery	91	72		101	212		0	-	2	-	2	1	0	-
7	Communication expenses	115	131	171	200	285		1	-	2	1	2	3	(0)	-
8	Legal & professional charges	651	401	599	362	1,250	763	2	1	7	2	7	5	0	-
9	Auditors' fees, expenses etc														
	(a) as auditor	2	3	4	5	6	8	0	-	0	-	0	-	(0)	-
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	2	-	3	-	5	-	0	-	0	-	0	-	0	-
	(d) out of pocket expenses	0	-	0	-	1	-	0	-	0	-	0	-	0	-
10	Advertisement and publicity	38	84	60		98		0	-	1	1	1	2	(0)	-
11	Interest & Bank Charges	171	130	265		435		1	-	3	1	3	3	(0)	-
12	Depreciation	334	306	540		874	800	1	1	5	2	5	6	(0)	-
13	Brand/Trade Mark usage fee/charges	80	80	131	129	211	209	0	-	1	-	1	2	(0)	-
14	Business Development and Sales Promotion Expenses	27	(7)	37	(1)	64	(8)	0	-	1	-	1	-	0	-
15	Information Technology	588	516	922	801	1,510	1,317	1	2	10	4	10	11	(0)	-
	GST Expenses	(28)	31	(18)	78	(46)	109	(0)	-	(2)	(1)	(1)	1	(0)	-
	Others														
	Electricity	44	46	72	71	116	117	0	-	1	-	1	1	(0)	-
	Exchange (Gain) / Loss	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	Insurance premium	2	3	4	5	6	8	0	-	0	-	1	-	(0)	-
	Coinsurance administration charges	0	-	-	-	0	-	0	-	8	7	8	10	0	-
	Miscellaneous Expenses	517	317	758	412	1,276	729	1	1	11	7	10	7	0	-
	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	<u>-</u>	-
	TOTAL	5,120	4,512	7,580	6,592	12,699	11,104	16	11	81	40	90	103	0	_

Registration No.:144 dated 15th December 2009

SCHEDULE-4-OPERATING EXPENSES (AUDITED)

(₹ in lakhs)

								Misce	llaneous						(K III laki is)
		Personal	Accident	Health Ir	nsurance	Travel	Insurance	Total I	Health	Weather & C	rop Insurance	Oth	hers	Total Misc	ellaneous
		For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter	For the quarter					
S.No	Particulars	ended 31st	ended 31st March	ended 31st											
		March 2025	March 2024	March 2025	March 2024	March 2025	2024	March 2025	March 2024	March 2025	March 2024	March 2025	March 2024	March 2025	March 2024
1	Employees' remuneration & welfare benefits	992	1,017	8,680	5,743	(0)	2	9,673	6,762	952	1,603	355	354	16,443	13,937
2	Travel, conveyance and vehicle running expenses	85	59	630	405	0	-	714	464	102	129	45	44	1,300	995
3	Training expenses	7	3	50	30	0	-	57	33	6	6	1	1	101	68
4	Rents, rates & taxes	66	59	614	296	(0)	-	680	355	43	84	8	11	1,060	757
5	Repairs	42	32	300	195	0	-	342	227	29	51	5	7	585	483
6	Printing & stationery	144	137	433	326	15	-	591	463	44	47	8	8	860	692
7	Communication expenses	57	63	397	323	0	-	454	386	51	92	9	13	804	826
8	Legal & professional charges	242	132	1,439	617	0	-	1,682	749	579	621	182	150	3,708	2,291
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	12	8	(0)	-	13	9	0	2	0	-	20	19
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	(1)	6	-	0	-	7	(1)	1	-	0	-	13	(1)
	(d) out of pocket expenses	0	-	1	-	0	-	1	-	0	-	0	-	2	-
	Advertisement and publicity	20	64	789	122	0		809	186	15	68	19	9	942	451
	Interest & Bank Charges	89	72	589	313	0		677	385	74	96	12	13	1,205	825
	Depreciation	177	151	1,350	779	0		1,527	930	122	219	22	29	2,556	1,987
	Brand/Trade Mark usage fee/charges	43	40	317	203	(0)	-	360	243	27	57	5	8	606	519
14	Business Development and Sales Promotion													169	16
	Expenses	13	(11)	65	44	0	-	79	33	17	(8)	7	(1)		
	Information Technology Expenses	307	273	2,123	1,318	0		2,431	1,591	256	388	41	49	4,258	3,362
	Good and Services Tax (GST)	(11)	(2)	59	132	(0)	-	48	130	492	180	(4)	3	487	422
1/	Others	23	25	170	113	0		194	138	10	24	2	4	220	204
	Electricity			0	113	0		194		16	34	3		329	294
	Exchange (Gain) / Loss	0	-	-	-	0			- 10	0	-	0	- -	1	-
	Insurance premium	1	2	9 129	8 49	(0)		10 131	10 49	0	2	0	14	17 147	20 80
	Coinsurance administration charges	263	-	1,062	970	- 0	-	1,324	1,205	316	310	49	40	2,987	2,299
	Miscellaneous Expenses		235					-		897	1,264			2,987	1,264
	Crop & Weather Related Expenses	2 562	2 251	10 225	- 11 004	-	-	21 004	14 247			-	- 75.0		· · · · · · · · · · · · · · · · · · ·
	TOTAL	2,563	2,351	19,225	11,994	15	2	21,804	14,347	4,039	5,245	767	756	39,494	31,606

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES FORM NL-8-SHARE CAPITAL SCHEDULE (AUDITED)

S.No	Particulars	As at 31st March 2025	As at 31st March 2024
1	Authorised Capital	2,00,000	2,00,000
	Equity Shares of Rs. 10 each		
2	Issued Capital	22,376	22,338
	Equity Shares of Rs. 10 each		
3	Subscribed Capital	22,376	22,338
	Equity Shares of Rs. 10 each		
4	Called-up Capital	22,376	22,338
	Equity Shares of Rs. 10 each		
	Less : Calls unpaid		
	Add: Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on Underwriting or		
	subscription of shares		
	TOTAL	22,376	22,338

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

Shareholder	As at 31st N	As at 31st March 2025		1arch 2024
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters & Promoter Group				
Indian: State Bank of India	15,43,70,248	68.99%	15,43,70,248	69.11%
Indian: Napean Opportunities LLP	3,53,06,681	15.78%	3,53,06,681	15.81%
Indian: PI Opportunities Fund-I	51,78,081	2.31%	51,78,081	2.32%
Indian: PI Opportunities Fund-II	3,67,347	0.16%	-	0.00%
Investors				
Foreign: Other shareholder	2,52,33,970	11.28%	2,56,01,317	11.46%
Others				
Indian	32,99,114	1.47%	29,27,421	1.31%
Foreign	-	0.00%	-	0.00%
TOTAL	22.37.55.441	100.00%	22,33,83,748	100.00%

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF SBI GENERAL INSURANCE COMPANY LIMITED AS AT QUARTER ENDED 31ST MARCH 2025

SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)		pledged or encumbered		nder Lock in eriod
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A .1	Indian Promoters								
i)	Individuals/HUF	5	50	0	0	0	0	0	0.0000
ii)	Bodies Corporate: (i) State Bank of India (ii) Napean Opportunities LLP	1 1	154370198 35306681	68.99 15.78	15437.02 3530.67	0	0		_
iii)	Financial Institutions/ Banks	_	0	0	0	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	-	0	0	0	0	0	0	0
v)	Persons acting in concert (Please specify) i) PI Opportunties Fund - I ii) PI Opportunties Fund - II	1 1	51,78,081 3,67,347	2.31 0.16	517.81 36.73			50,60,000	2.26
vi)	Any other (Please specify)	_	0	0	0	0	0	0	0
A .2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Any other (Please specify)	-	0	0	0	0	0	0	0
В.	Non Promoters								
B.1	Public Shareholders								
1.1) i) ii) iii) iv) v) vi)	Institutions Mutual Funds Foreign Portfolio Investors Financial Institutions/Banks Insurance Companies FII belonging to Foreign promoter FII belonging to Foreign Promoter of Indian Promoter Provident Fund/Pension Fund	- - - -	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
viii)	Alternative Investment Fund i) 360 One Special Opportunities Fund - Series	1	268071	0.12	26.81	0	0	0	0
	ii) 360 One Large Value Fund - Series 2* iii) 360 One Large Value Fund - Series 4* iv) 360 One Large Value Fund - Series 11* v) 360 One Large Value Fund - Series 12* vi) 360 One Special Opportunities Fund - Series 9*	1 1 1 1 1	39930 59894 59894 79859 2236025	0.03 0.03 0.04	3.99 5.99 5.99 7.99 223.60	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0
ix)	vii) Avendus Future Leaders Fund II** Any other (Please specify)	1 0	459457 0	0.21 0	45.95 0	0	0	0	0 0
1.2)	Central Government/ State Government(s)/ President of India	-	0	0	0	0	0	0	0
1.3) i) ii)	Non-Institutions Individual share capital upto Rs. 2 Lacs Indivudal share capital in excess of Rs. 2 Lacs	78 24	6,54,484 9,88,856	0.29 0.44	65.45 98.89		0	0	0
iii) iv)	NBFCs registered with RBI Others: - Trusts - Non Resident Indian (NRI) - Clearing Members - Non Resident Indian Non Repartriable	1 3 - 5	40000 30773 0 48000	0.01 0	4.00 3.08 0 4.80	0	0 0 0 0	0 0 0	0 0 0
	- Bodies Corporate - IEPF - HUF	26 - 4	1518001 0 19000	0.68 0 0.01	151.80 0 1.90	0	0.4341 0 0	0 0 0	000000000000000000000000000000000000000
v)	Any other (Please Specify)- Foreign Corporate Bodies Honey Wheat Investment Limited	1	22030840	9.85	2203.084	0	0	0	0
B.2 2.1) 2.2) 2.3)	Non Public Shareholders Custodian/DR Holder Employee Benefit Trust Any other (Please specify)		0 0 0	0 0	0 0 0	0 0	0 0 0	0 0	0 0 0
	Total	158	223755441	100	22376	971260	0.4341	39561550	17.68

Foot Notes:

- (i) All holdings, above 1% of the paid up equity, have to be separately disclosed
- (ii) Indian Promoters As defined under Regulation 3(1)(h) of the IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024
- (iii) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" Category.

 * All the 360 One Special Opportunities Fund Series & 360 One Large Value Fund Series entities are treated as Foreign Owned or Control Companies
- ** Avendus Future Leaders Fund I and Avendus Future Leaders Fund II are treated as foreign investor in terms of IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024
- On 21st October 2024, the Board approved the transfer of entire shareholding of Avendus Future Leaders Fund-I, being 367,347 equity shares to PI Opportunities Fund-II.
- # The PI Opportunties Fund I & PI Opportunties Fund II are part of Napean Opportunities LLP promoter group

PART B:

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

SI. No.	Category	No. of Investors	No. of shares held		_	Shares ple otherwise	dged or encumbered	Shares unde Period	er Lock in
(1)	(II)		(III)		(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
Α	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Financial Institutions/ Banks	-	0	0	0	0	0	0	0
	Central Government/ State Government(s) / President of India	1	5,07,97,75,288	57.43	50797.75	0	0	0	0
v)	Persons acting in concert (Please specify)	-	0	0	0	0	0	0	0
vi)	Any other (Please specify)	-	0	0	0	0	0	0	0
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	0	0	0	0	0	0	0
ii)	Bodies Corporate:	-	0	0	0	0	0	0	0
iii)	Any other (Please specify)	-	0	0	0	0	0	0	0
В.	Non Promoters								
B.1	Public Shareholders								
,	Institutions					_			
ii)	Mutual Funds Venture Capital Funds	68 0	1,07,56,24,694 0	12.16 0.00	0.00		0		0
-	Foreign Portfolio Investors Category I Foreign Portfolio Investors Category II	870 71	82,89,24,175 4,98,17,590	9.37 0.56	8289.24 498.18	0	0		0
v)	Financial Institutions/Banks	52	6,96,071	0.01	6.96	0	0	0	0
	Insurance Companies FII belonging to Foreign promoter	43	95,06,88,217 0	10.75 0	9506.88 0.00		0		0
viii)	FII belonging to Foreign promoter of Indian Promoter (e)	0	0	0	0.00		0	0	0
ix)	Provident Fund/Pension Fund	1	13,15,45,112	1.49	1315.45	0	0	0	0
•	Alternate Investment Fund Other Financial Institutions	85 3	4,38,36,955 12,80,230	0.50 0.01	12.80		0		0
-	Other Institutions Foreign Sovereign Health Funds	79 2	9,49,920 1,18,47,656	0.01 0.13	9.50 118.48				
1.2)	Central Government/ President of India	1	26000		0.26		0	0	0
	State Government Shareholding by Companies or Bodies Corporate where Central/State Government is a promoter	1 12	1219580 2,33,084	0.01 0.00	12.20 2.33		0	0	0
- /	Non-Institutions Individual share capital upto Rs. 2 Lacs	3721620	55,30,38,403	6.25	5530.38	0	0	0 0	0
ii) iii)	Individual share capital in excess of Rs. 2 Lacs NBFCs registered with RBI Others:	38 29	1,71,12,399 1,34,033	0.19 0.00			0	0 0	0
.,	- Trusts - Non Resident Indian (NRI)	228 54328	30,11,074 2,84,52,284	0.03 0.32	30.11 284.52	0	0	0	0
	- Clearing Members - Non Resident Indian Non Repartriable	34328	36,002	0.00	0.36 0.00	0	0		0
	- Bodies Corporate	8601	4,61,30,573	0.52	461.31	0	0	0	0
	- IEPF Any other (Please Specify)			0	0.00		0		
	i) Overseas Corporate Bodies ii) Foreign Nationals	0 8	0 1,900	0.00	0.00 0.02	0	0	1	0
	iii) FPI (Category - III) iv) Foreign Company	0 5	0 95292		0.00 0.95	0	0	0 0	0
	v) Unclaimed or Suspense or Escrow Account vi) Resident HUFs	1 40358	97,81,822 1,05,68,375	0.11 0.12	97.82 105.68	0	0	0	0
	vii) Associate Companies/ Subsidiaries viii) Directors and their relatives (excluding	1 6	35 4590	0.00	0.00 0.05	0	0	0	0
	independent directors and nominee directors) ix) Key Managerial Personnel		1210		0.03				
	Non Public Shareholders		1210	3.00	0.01				
2.1)	Custodian/DR Holder	1	7,97,87,470	0.00	797.87	0	0	0	0
•	Employee Benefit Trust Any other (Please specify)	-	0	0	0	0	0		
	Total	3826549	8924620034	100	89246	О	0	0	0

Foot Notes:

- At A.1 and A.2 or Part B above, the names of Individuals and bodies corporate must be specifically and separately mentioned
- Insurers are required to highlight the categories which fall within the purview of Regulation 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024.
- Details of Indian Investors (excluding employees holding under ESOP) have to be provided where the Insurance Company is unlisted.
- Details of Indian Investors, singly and jointly holding more than 1%, have to be provivded where the Insurance Company is listed.
 # Please specify the names of the Flls, indicating those Flls which belong to the Group of the Joint Venture Partner / Foreign Investor of the Indian Insurance Company

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

S.No	Particulars	As at 31st March 2025	As at 31st March 2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,19,819	2,17,778
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves	-	-
	Debenture Redemption Reserve	1,400	700
8	Balance of Profit in Profit & Loss Account	2,23,809	1,73,633
	TOTAL	4,45,028	3,92,111

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES FORM NL-11-BORROWINGS SCHEDULE (AUDITED)

S.No	Particulars	As at 31st March 2025	As at 31st March 2024
1	Non- Convertible Debentures	70,000	70,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	70,000	70,000

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

(₹ in lakhs)

		N	L-8	NL	-8A		(₹ in lakns	
			nolders		nolders	Total		
S.No	Particulars Particulars							
		As at 31st March 2025	As at 31st March 2024	As at 31st March 2025	As at 31st March 2024	As at 31st March 2025	As at 31st March 2024	
	LONG TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including	1,13,496	61,648	6,65,535	5,39,396	7,79,031	6,01,046	
	Treasury Bills							
2	Other Approved Securities	-	-	-	-	-	-	
3	Other Investments	-	-	-	-			
	(a) Shares	-	-	-	-			
	(aa) Equity	1,85,969	2,05,028	-	-	1,85,969	2,05,028	
	(bb) Preference	-	-	-	-	-	-	
	(b) Mutual Funds	-	-	-	-	-	-	
	(c) Derivative Instruments	-	-	-	-	-	-	
	(d) Debentures/ Bonds	5,003	7,534	4,06,283	2,84,585	4,11,286	2,92,119	
	(e) Other Securities	-	-	-	-			
	i) Fixed Deposits	-	-	-	-	-	-	
	ii) ETF - Exchange Traded Funds	-	-	-	-	-	-	
	iii) AIF - Alternative Investment Funds	-	-	-	-	-	-	
	(f) Subsidiaries	-	-	-	-	-	-	
	(g) Investment Properties-Real Estate	22,424	13,263	-	-	22,424	13,263	
4	Investments in Infrastructure and Housing	34,559	59,006	4,78,617	3,28,967	5,13,176	3,87,973	
5	Other than Approved Investments	90,810	55,706	7,466	7,476	98,277	63,181	
	SHORT TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including	-	-	1,532	2,508	1,532	2,508	
	Treasury Bills							
2	Other Approved Securities	-	-	-	-	-	-	
3	Other Investments							
	(a) Shares	-	-	-	-	-	-	
	(aa) Equity	-	-	-	-	-	-	
	(bb) Preference	-	-	-	-	-	-	
	(b) Mutual Funds	-	-	-	35,139	-	35,139	
	(c) Derivative Instruments	-	-	-	-	-	-	
	(d) Debentures/ Bonds	-	9,500	24,930	18,520	24,930	28,020	
	(e) Other Securities	-	-	-	-			
	i) Fixed Deposits	-	-	-	-	-	-	
	ii) Certificate of Deposits	-	14,796	17,268	52,044	17,268	66,840	
	iii) Commercial Papers	-	-	-	27,332	-	27,332	
	iv) ETF - Exchange Traded Funds	-	-	-	-	-	-	
	iv) AIF - Alternative Investment Funds	-	-	-	-	-	-	
	(f) Subsidiaries	-	-	-	-	-	-	
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	
	(h) Reverse Repo in Government securities	-	-	29,298	48,598	29,298	48,598	
4	Investments in Infrastructure and Housing	-	1,004	71,966	21,496	71,966	22,500	
5	Other than Approved Investments	-	434	1,003	-	1,003	434	
	GRAND TOTAL	4,52,261	4,27,919	17,03,898	13,66,061	21,56,159	17,93,980	
		7,52,201	7,27,515	11,00,000	10,00,001		17,55,500	

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

	Sharel	olders	Policyh	olders	Total		
Particulars Particulars	As at 31st March 2025	As at 31st March 2024	As at 31st March 2025	As at 31st March 2024	As at 31st March 2025	As at 31st March 2024	
	(₹ in lakhs)						
Long Term Investments							
Book Value	1,62,825	1,25,711	15,57,901	11,60,424	17,20,726	12,86,135	
Market Value	1,70,657	1,27,818	15,86,021	11,59,521	17,56,678	12,87,339	
Short Term Investments							
Book Value	-	25,787	1,45,997	2,05,529	1,45,997	2,31,316	
Market Value	-	25,708	1,45,596	2,05,383	1,45,596	2,31,091	

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE (AUDITED)

S.No	Particulars	As at 31st March 2025	As at 31st March 2024
515		713 41 0 2 31 11141 611 2 0 2 3	7.5 4.6 5.250 111.41 511 252 1
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loan against policies		
	(f) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE (AUDITED)

(₹ in lakhs)

									(thi laking)
Particulars		Cost/ Gro	ss Block			Depre	ciation		Net Block
	Opening	Additions	Deductions	As at 31st March 2025	Up to Last	For the period ended	On Sales/ Adjustments	As at 31st March 2025	As at 31st March 2025
Goodwill	-	-	-	-	-	-	-	-	-
5554.11.11	-	-	-	-	-	-	-	-	-
Intangibles (Software)	49,406	8,780	-	58,187	38,086	6,972	-	45,058	13,129
mangiones (sortware)	(40,894)	(8,512)	-	(49,406)	(32,541)	(5,545)	-	(38,086)	(11,321)
Land-Freehold	-	-	-	-	-	-	-	-	-
20.10 1.700.10.10	-	-	-	-	-	-	-	-	-
Leasehold Improvements	6,569	520	51	7,038	4,992	541	47	5,486	1,552
	(5,787)	(800)	(18)	(6,569)	(4,474)	(536)	(18)	(4,992)	(1,577)
Buildings	10,495	-	-	10,495	444	175	-	619	9,876
2492	(10,495)	-	-	(10,495)	(269)	(175)	-	(444)	(10,051)
Furniture & Fittings	2,152	273	46	2,379	1,822	283	43	2,062	317
	(2,002)	(208)	(58)	(2,152)	(1,580)	(299)	(56)	(1,822)	(330)
Information Technology Equipment	14,417	2,362	796	15,983	12,661	1,424	775	13,310	2,673
57 1 1	(13,935)	(1,246)	(764)	(14,417)	(12,218)	(1,205)	(762)	(12,661)	(1,756)
Vehicles	22	-	-	22	22	-	-	22	(0)
	(22)	-	-	(22)	(22)	-	-	(22)	0
Office Equipment	3,646	361	133	3,874	2,924	410	131	3,204	670
T. I. I.	(3,300)	(478)	(132)	(3,646)	(2,480)	(577)	(132)	(2,923)	(723)
Others	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
TOTAL	86,707	12,296	1,026	97,977	60,951	9,806	997	69,760	28,217
	(76,435)	(11,244)	(972)	(86,707)	(53,584)	(8,337)	(970)	(60,950)	(25,756)
Work in progress	1,435	2,308	2,379	1,364	-	-	-	-	1,364
	(2,833)	(1,299)	(2,697)	(1,435)	- 60.051	- 0.806	997	- 60.760	(1,435)
Grand Total	88,142 (79,268)	14,604 (12,543)	3,405 (3,669)	99,340 (88,142)	60,951 (53,584)	9,806 (8,337)	(970)	69,760 (60,950)	29,581 (27,191)

(Figures in bracket pertains to Previous Year)

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

S.No	Particulars	As at 31st March 2025	As at 31st March 2024
1	Cash (including cheques, drafts and stamps)	1,762	1,335
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	25	25
	(b) Current Accounts	32,442	15,677
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	34,229	17,037
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash and Bank Balances		
	In India	34,229	17,037
	Outside India	-	-

^{*} Cheques on hand amount to ₹ 1,292 Lakhs (Previous Year - ₹ 967 Lakhs)

Registration No.:144 dated 15th December 2009

	PERIODIC DISCLOSURES		
	FORM NL-16-ADVANCES AND OTHER ASSETS S	CHEDIJI E (ALIDITED)	
	TORWINE-10-ADVANCES AND OTHER ASSETS O	CHEDOLL (ADDITED)	(₹ in lakhs)
S.No	Particulars Particulars	As at 31st March 2025	As at 31st March 2024
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	3,288	2,903
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision	780	316
	for taxation)		
6	Goods & Service tax credit	-	-
7	Security Deposits	1,855	1,305
8	Others		
	(a) Advances to Vendors and other parties	1,636	1,083
	(b) Statutory Deposit towards filing Appeal	2,745	2,342
	(c) Advances to Employees	112	114
	TOTAL (A)	10,416	8,063
	OTHER ASSETS		
1	Income accrued on investments	47,759	33,721
2	Outstanding Premiums	1,33,823	77,184
	Less: Provision for doubtful debts receivable	(2,944)	(2,946)
3	Agents' Balances	98	58
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including	26,469	27,596
	reinsurers)		
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,000	1,000
8	Investment income accrued on unclaimed amount of Policyholders	112	33
9	Others		
	(a) Income Accrued on Deposits with Bank	6	5
	(b) Contracts for Sale of Securities	43	-
	(c) Deposit with Motor Vehicle Accident Fund Trust	1,709	-

2,08,075

2,18,491

1,36,650

1,44,714

TOTAL (B)

TOTAL (A+B)

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE (AUDITED)

(₹ in lakhs)

S.No	Particulars	As at 31st March 2025	As at 31st March 2024
1	Agents' Balances	27,694	29,346
2	Balances due to other insurance companies	1,24,963	94,080
3	Deposits held on re-insurance ceded	82,748	4,287
4	Premiums received in advance	-	-
	(a) For Long term policies(Note 1)	1,20,195	65,560
	(b) for Other Policies	3,540	2,431
5	Unallocated Premium	38,176	29,889
6	Sundry creditors	6,545	4,328
7	Due to subsidiaries/ holding company	1,178	567
8	Claims Outstanding	8,85,867	6,81,854
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of policy holders	398	428
11	Interest accrued on unclaimed amount	87	73
12	Goods and Service Tax - Liability (Net)	15,833	4,653
13	Interest Payable on Debentures	606	575
14	Others	-	-
	(a) Contracts For Purchase of Securities	19	-
	(b) Security Deposit From Others	6	2
	(c) Salary Payable	7,451	6,201
	(d) Statutory Dues	8,567	1,949
	TOTAL	13,23,873	9,26,223

Note:

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

Details of unclaimed amounts and In (Amount in Rs. I		nereon
Particulars	As at 31st March 2025	As at 31st March 2024
Opening Balance	501	553
Add: Amount transferred to unclaimed amount	126	513
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders	-	-
Add: Investment Income	14	17
Less: Amount paid during the year	149	577
Less: Transferred to SCWF	7	5
Closing Balance of Unclaimed Amount	485	501

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES FORM NL-18-PROVISIONS SCHEDULE (AUDITED)

			(₹ in lakhs)
S.No	Particulars	As at 31st March 2025	As at 31st March 2024
1	Reserve for Unearned Premium Reserve	5,76,894	5,32,294
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	446	-
4	For Employee Benefits		
	i) For Gratuity	(0)	20
	ii) For Leave Entitlement	814	733
	iii) For Long Term Performance pay	609	542
5	Others - Provision of Expenses	15,203	8,958
	TOTAL	5,93,966	5,42,549

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

	PERIODIC DISCLOSURES		
	FORM NL-19-MISCELLANEOUS EXPENDITURE SCI	HEDULE (AUDITED)	
			(₹ in lakhs)
S.No	Particulars	As at 31st March 2025	As at 31st March 2024
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	_	<u>-</u>

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES FORM NL-20 - ANALYTICAL RATIOS (AUDITED)

	Analytical Ratios fo	or Non-Life companies as	at 31st March 2025		
S.No.	Particular	For the quarter ended 31st March 2025	For the period ended 31st March 2025	For the quarter ended 31st March 2024	For the period ended 31st March 2024
1	Gross Premium Growth Rate	11.03%	10.64%	2.82%	15.93%
2	Gross Premium to Networth Ratio	0.96	2.97	0.97	3.03
3	Growth rate of Net Worth	12.78%	12.78%	35.45%	35.45%
4	Net Retention Ratio	70.52%	65.42%	71.58%	66.76%
5	Net Commission Ratio	14.68%	11.77%	9.51%	8.48%
6	Expense of Management to Gross Direct Premium Ratio	25.59%	26.08%	20.70%	22.42%
7	Expense of Management to Net Written Premium	27.30%	27.39%	20.74%	22.33%
8	Net Incurred Claims to Net Earned premium	77.30%	82.41%	81.18%	85.90%
9	Claims paid to claims provisions	6.73%	31.74%	4.07%	35.26%
10	Combined ratio	104.61%	109.81%	101.92%	108.23%
11	Investment income ratio	1.67%	8.77%	2.11%	8.37%
12	Technical Reserves to Net Premium Ratio	4.54	1.58	4.13	1.43
13	Underwriting Balance Ratio	(0.15)	(0.11)	(0.09)	(0.13)
14	Operating Profit Ratio	(1.05%)	1.47%	1.17%	(0.98%)
15	Liquid Assets to Liabilities Ratio	0.11	0.11	0.19	0.19
16	Net Earning Ratio	0.16%	5.50%	3.57%	2.82%
17	Return on Net Worth Ratio	0.11%	10.88%	2.53%	5.79%
18	Available Solvency Margin to Required Solvency Margin Ratio	2.03	2.03	2.25	2.25
19	NPA Ratio				
	Gross NPA Ratio	N.A.	N.A.	N.A.	N.A.
	Net NPA Ratio	N.A.	N.A.	N.A.	N.A.
20	Debt Equity Ratio	N.A.	N.A.	N.A.	N.A.
21	Debt Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.
22	Interest Service Coverage Ratio	N.A.	N.A.	N.A.	N.A.
23	Earnings per share	0.24	22.75	4.74	10.83
24	Book value per share	208.89	208.89	185.53	185.53

PERIODIC DISCLOSURES SEGMENT REPORTING UPTO THE PERIOD ENDED 31st MARCH 2025

Septembly Sept					Function of	Function of					
Section Sect	Segments	Gross Direct	Not Potention	Not Commission	Expense of	Expense of	Net Incurred	Claims naid to		Technical	Underwriting
Persident Pers	Upto the quarter ended on 31st	Premium Growth					Claims to Net		Combined Ratio	Reserves to net	
Previous Period	March 2025	Rate	Ratio	Ratio			Earned Premium	ciaiiiis provisions		premium ratio	balance ratio
Current Period 1.55 3.166 2.2676 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.1975 3.197	Fire				Premium Ratio	Premium Ratio					
Previous Period 12.58 26.98 -14.378 15.09 -22.28 88.38 20.88 39.18 2.99 0.88		-15.5%	31.6%	-20.4%	16.9%	-4.9%	61.4%	28.2%	56.5%	3.23	0.45
Metric Cargo											0.48
Current Period 1.67% 7.57% 7.57% 7.58% 7.59% 7.79% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.59% 7.5											
Persions Period 1.18		16.7%	67.1%	23.4%	26.9%	37.9%	112.6%	26.6%	150.5%	2.43	-0.51
Morine Hall	Previous Period										-0.93
Previous Period 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	Marine Hull										
Total Markine Current Period 16.7% 67.1% 19.0% 26.9% 37.9% 112.6% 26.0% 130.5% 2.23 0.55	Current Period	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.00	0.00
Current Period	Previous Period	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.00	0.00
Previous Period 1.12% 74.7% 19.0% 24.9% 31.0% 161.7% 22.7% 193.3% 2.26 0.93 Motor: OD	Total Marine										
Motor OD	Current Period	16.7%	67.1%	23.4%	26.9%	37.9%	112.6%	26.6%	150.5%	2.43	-0.51
Current Period 11.4% 72.8% 45.7% 40.1% 60.0% 80.2% 62.5% 140.2% 0.81 -0.40 Previous Period 66.4% 82.3% 38.5% 45.6% 51.0% 74.5% 52.1% 125.5% 0.82 -0.53 Current Period 10.8% 84.5% 74.7% 29.7% 77.6% 43.5% 87.4% 22.1% 131.0% 2.95 -0.38 Previous Period 10.8% 84.5% 74.7% 29.7% 77.6% 43.5% 87.4% 22.1% 131.0% 2.84 -0.51 Current Period 11.8% 73.9% 36.5% 42.6% 50.6% 84.2% 25.7% 113.6% 2.84 -0.51 Current Period 31.3% 83.4% 29.5% 88.4% 41.9% 84.5% 25.7% 113.6% 2.04 -0.58 Previous Period 31.3% 83.4% 29.5% 88.4% 41.9% 84.5% 12.8% 12.8% 19.0 -0.28 Previous Period 22.1% 57.7% 15.2% 22.5% 12.8% 19.0 -0.28 Previous Period 27.1% 57.7% 15.2% 22.5% 21.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 12.8% 19.0 20.2% 12.8% 19.0 20.2% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8%	Previous Period	-1.3%	74.7%	19.0%	24.9%	31.6%	161.7%	22.7%	193.3%	2.26	-0.93
Previous Period 66.4% 8.2.3% 38.5% 45.6% 5.0% 74.5% 52.1% 74.5% 52.1% 125.5% 0.82 0.53 Motor TP Current Period 9.39.6% 74.7% 9.9.7% 37.6% 43.3% 87.4% 22.1% 133.0% 2.95 0.33 Motor Greed of 10.6% 84.5% 22.8% 32.0% 34.0% 34.0% 84.2% 22.5% 133.0% 2.94 0.33 Previous Period 31.2% 73.9% 36.5% 42.6% 50.0% 84.2% 25.7% 134.8% 2.04 0.36 Previous Period 31.3% 83.4% 92.5% 38.4% 41.9% 84.5% 26.0% 126.4% 1.91 0.52 Motor Greed of 31.3% 83.4% 92.5% 38.4% 41.9% 84.5% 26.0% 126.4% 1.91 0.52 Motor Greed of 31.3% 83.4% 95.5% 38.4% 41.9% 84.5% 26.0% 126.4% 1.91 0.52 Motor Feriod 22.0% 75.7% 16.2% 88.9% 29.6% 107.1% 57.4% 136.5% 2.03 0.08 Previous Period 27.1% 53.4% 9.5% 42.5% 21.2% 143.8% 87.3% 136.7% 1.90 0.43 Product Liability Current Period 9.6.6% 45.3% 8.9% 23.8% 23.8% 21.2% 143.8% 23.6% 114.8% 1.88 1.88 0.027 Previous Period 6.8.6% 25.2% 25.2% 25.0% 15.5% -11.6% 41.5% 27.3% 29.5% 17.0 0.70 Motor Previous Period 6.8.6% 25.2% 25.2% 25.0% 15.5% -11.6% 41.5% 27.3% 29.5% 17.0 0.70 Motor Previous Period 6.8.6% 25.2% 25.0% 15.5% -11.6% 41.5% 27.3% 29.5% 17.0 0.70 Motor Previous Period 6.8.6% 25.5% 15.5% 11.8% -12.7% 130.6% 33.3% 111.9% 2.21 0.04 Previous Period 8.5.1% 21.5% 22.5% 15.5% 11.8% 12.7% 130.6% 33.3% 111.9% 2.12 0.04 Previous Period 6.8.5% 25.5% 15.5% 11.8% 12.2% 130.6% 33.3% 111.9% 2.21 0.04 Previous Period 9.5.2% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	Motor OD										
Motor P	Current Period							62.6%			-0.40
Current Perior 39.8% 74.7% 29.7% 37.6% 33.5% 37.6% 32.8% 37.6% 32.8% 32.0% 32.5% 313.0% 29.8 -0.35		66.4%	82.3%	38.5%	45.6%	51.0%	74.5%	52.1%	125.5%	0.82	-0.53
Previous Period 10.8% 84.5% 21.8% 32.0% 34.0% 33.9% 23.5% 12.80% 2.8 -0.51											
Total Motor											-0.33
Current Period 31.2% 73.9% 36.5% 42.6% 50.6% 84.2% 25.7% 134.8% 2.04 0.38 72.6% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9% 10.9		10.8%	84.5%	21.8%	32.0%	34.0%	93.9%	23.5%	128.0%	2.84	-0.51
Previous Period 31.3% 83.4% 29.5% 38.4% 41.9% 84.5% 26.0% 126.4% 1.91 -0.52											
WC/ Employer's liability											
Current Period 12.0% 75.7% 16.2% 28.9% 29.6% 107.1% 57.4% 136.7% 1.00 0.48		31.3%	83.4%	29.5%	38.4%	41.9%	84.5%	26.0%	126.4%	1.91	-0.52
Pervious Period 27.1% 53.4% 9.5% 24.5% 21.2% 143.8% 87.3% 155.0% 2.3 -0.68		22.20		1.5.5.1	22.24						
Public Product Liability											
Current Period 9.6		27.1%	53.4%	9.5%	24.5%	21.2%	143.8%	87.3%	165.0%	2.23	-0.68
Previous Period 6.2.8% 29.2% 25.0% 15.8% -11.6% 41.5% 27.3% 29.9% 1.70 0.70		0.60/	45 20/	0.00/	22.00/	22.00/	04.00/	04.60/	444.00/	1.00	0.27
Engineering Current Period 23.1% 19.6% -27.6% 11.8% 1.1.8% 64.1% 14.2% 52.3% 2.25 0.49 Previous Period 85.1% 21.5% -26.8% 11.8% 1.1.2% 130.6% 33.3% 117.9% 2.12 0.14 Aviation Current Period 47.4% 0.3% 0.0% 0.0% 0.0% 0.0% 0.0% 40.8% 0.0% 40.8% 19.84 -26.93 Previous Period 2.22.2% 0.0% 0.0% 11.8% 0.0% 8.890.4% 0.0% 42.89 0.0% 42.89 0.00 226.60 Previous Period 15.9% 55.6% -21.0% 18.8% -6.9% 44.9% 60.4% 38.0% 1.78 0.61 Previous Period 15.2% 93.2% 10.8% 22.5% 23.1% 58.1% 94.9% 81.1% 1.28 0.16 Previous Period 19.2% 91.7% 3.7% 23.0% 19.3% 93.1% 46.9% 112.5% 0.83 0.05 Previous Period 19.2% 91.7% 3.7% 23.0% 19.3% 93.1% 46.9% 112.5% 0.83 0.05 Previous Period 5.5.6% 6.5% 16.4% 29.2% 29.9% 91.1% 273.0% 13.1% 13.2% 0.88 0.01 Travel Insurance Current Period 5.5.6% 95.8% 16.4% 29.2% 29.9% 91.1% 273.0% 121.0% 1.64 0.20 Previous Period 5.5.6% 95.8% 16.4% 32.2% 21.4% 16.5% 87.9% 80.1% 10.0 78.7% 1.82 0.87 Previous Period 5.5.6% 95.8% 16.4% 32.2% 21.4% 16.5% 87.9% 80.1% 10.0 79.9% 0.00 Previous Period 9.5.6% 95.8% 38.4% 3.2% 21.7% 16.9% 87.9% 80.1% 10.0 79.9% 0.00 Previous Period 9.5.0% 41.9% 63.8% 7.4% 11.2% 83.3% 38.7% 99.8% 1.49 0.00 Previous Period 9.5.0% 41.9% 63.8% 7.4% 11.2% 83.3% 38.7% 99.8% 1.49 0.00 Previous Period 9.5.0% 41.9% 63.8% 7.4% 11.2% 83.3% 38.7% 99.8% 1.49 0.00 Previous Period 0.5.0% 41.9% 63.8% 7.4% 11.4% 85.4% 46.0% 99.8% 1.49 0.00 Previous Period 0.5.0% 41.9% 63.8% 7.4% 11.4% 85.4% 46.0% 99.8% 1.49 0.00 Previous Period 0.5.0% 41.9% 63.8% 7.4% 11.4% 85.4% 46.0% 99.8% 1.49 0.00 Previous Period 0.5.0% 41.9% 63.8% 7.4% 11.4% 85.4% 46.0% 99.8% 1.49 0.00 Previous Period 0.5.0% 41.9% 63.8% 7.4% 11.2% 83.3% 38.7% 94.4% 0.86 0.06 0.06 0.06 0.06 0.06 0.06 0.06											
Current Period 23.1% 19.6% -27.6% 15.7% -11.8% 64.1% 14.2% 52.3% 2.25 0.49		62.8%	29.2%	-25.0%	15.8%	-11.6%	41.5%	27.3%	29.9%	1.70	0.70
Previous Period 85.1% 21.5% 26.8% 11.8% -12.7% 130.6% 33.3% 117.9% 2.12 -0.14		22.10/	10.69/	27.69/	15 70/	11 00/	64.19/	14 20/	E2 20/	2.25	0.40
Aviation											
Current Period 47.4% 0.3% 0.0% 0.0% 0.0% 40.8% 0.0% 40.8% 19.84 -26.93		65.170	21.5%	-20.676	11.0/0	-12.770	130.0%	33.370	117.9%	2.12	-0.14
Previous Period -222.8 0.0% 0.0% 10.1% 0.0% -8290.4% 0.0% -8290.4% 0.00 206.60		47.4%	n 3%	0.0%	0.0%	0.0%	40.8%	0.0%	40.8%	19.84	-26 93
Personal Accident											
Current Period 15.9% 55.6% -21.0% 18.8% -6.9% 44.9% 60.4% 38.0% 1.78 0.61 Previous Period 15.2% 93.2% 10.8% 22.5% 23.1% 58.1% 94.9% 81.1% 1.28 0.16 Current Period 19.2% 91.7% 3.7% 23.0% 19.3% 93.1% 46.9% 112.5% 0.83 -0.15 Previous Period 24.1% 86.6% 0.2% 21.4% 14.4% 98.8% 54.3% 113.2% 0.88 -0.14 Travel Insurance 1 1 2 2 1 2 1 2 1 2 0.04 112.5% 0.88 -0.14 Travel Insurance 1 1 2 2 99.9% 91.1% 273.0% 121.0% 1.64 -0.20 Previous Period -5.5% 95.8% 16.4% 29.2% 29.9% 91.1% 273.0% 121.0% 1.62 -0.87 Current Period <td></td> <td>222.270</td> <td>0.070</td> <td>0.070</td> <td>10.170</td> <td>0.070</td> <td>0230.470</td> <td>0.070</td> <td>0230.470</td> <td>0.00</td> <td>200.00</td>		222.270	0.070	0.070	10.170	0.070	0230.470	0.070	0230.470	0.00	200.00
Previous Period 15.2% 93.2% 10.8% 22.5% 23.1% 58.1% 94.9% 81.1% 1.28 0.16 Health		15.9%	55.6%	-21.0%	18.8%	-6.9%	44.9%	60.4%	38.0%	1.78	0.61
Health											
Current Period 19.2% 91.7% 3.7% 23.0% 19.3% 93.1% 46.9% 112.5% 0.83 -0.15 Previous Period 24.1% 86.6% 0.2% 21.4% 14.4% 98.8% 54.3% 113.2% 0.88 -0.14 Tavel Insurance Current Period -5.6% 95.8% 16.4% 29.2% 29.9% 91.1% 273.0% 121.0% 1.64 -0.20 Previous Period -5.6% 95.8% 16.4% 29.2% 29.9% 91.1% 273.0% 121.0% 1.64 -0.20 Previous Period -5.6% 95.8% 10.3% 24.2% 24.5% 163.1% 0.0% 187.6% 1.82 -0.87 Current Period 18.3% 82.3% -0.7% 21.8% 14.7% 82.2% 54.3% 96.9% 1.00 0.02 Current Period 18.3% 82.3% -0.7% 21.8% 14.7% 82.8% 54.3% 96.9% 1.00 0.02 Current Period											
Previous Period 24.1% 86.6% 0.2% 21.4% 14.4% 98.8% 54.3% 113.2% 0.88 -0.14		19.2%	91.7%	3.7%	23.0%	19.3%	93.1%	46.9%	112.5%	0.83	-0.15
Current Period -5.6% 95.8% 16.4% 29.2% 29.9% 91.1% 273.0% 121.0% 1.64 -0.20 Previous Period -53.4% 96.0% 10.3% 24.2% 24.5% 163.1% 0.0% 187.6% 1.82 -0.87 Total Health	Previous Period	24.1%	86.6%	0.2%	21.4%	14.4%	98.8%	54.3%	113.2%	0.88	-0.14
Previous Period -53.4% 96.0% 10.3% 24.2% 24.5% 163.1% 0.0% 187.6% 1.82 -0.87 Total Health 18.3% 82.3% -0.7% 21.8% 14.7% 82.2% 54.3% 96.9% 1.00 0.02 Previous Period 21.4% 88.4% 3.2% 21.7% 16.9% 87.9% 80.1% 104.7% 0.99 -0.06 Corp Insurance 5 5 2.7% 16.9% 87.9% 80.1% 104.7% 0.99 -0.06 Current Period -9.9% 40.2% -6.6% 8.5% 14.4% 85.4% 46.0% 99.8% 1.49 0.00 Previous Period -5.0% 41.9% -6.3% 7.4% 11.2% 83.3% 38.7% 94.4% 0.86 0.06 Others											
Total Health Image: Current Period 18.3% 82.3% -0.7% 21.8% 14.7% 82.2% 54.3% 96.9% 1.00 0.02 Previous Period 21.4% 88.4% 3.2% 21.7% 16.9% 87.9% 80.1% 104.7% 0.99 -0.06 Crop Insurance	Current Period	-5.6%	95.8%	16.4%	29.2%	29.9%	91.1%	273.0%	121.0%	1.64	-0.20
Current Period 18.3% 82.3% -0.7% 21.8% 14.7% 82.2% 54.3% 96.9% 1.00 0.02 Previous Period 21.4% 88.4% 3.2% 21.7% 16.9% 87.9% 80.1% 104.7% 0.99 -0.06 Corp Insurance 5.0% 40.2% -6.6% 8.5% 14.4% 85.4% 46.0% 99.8% 1.49 0.00 Current Period -9.9% 40.2% -6.6% 8.5% 14.4% 85.4% 46.0% 99.8% 1.49 0.00 Others 5.0% 41.9% -6.3% 7.4% 11.2% 83.3% 38.7% 94.4% 0.06 0.06 Current Period 0.1% 59.2% 5.7% 29.8% 33.1% 71.6% 33.9% 104.7% 1.48 0.02 Previous Period 6.3% 62.5% 10.0% 26.7% 30.5% 31.7% 15.4% 62.2% 1.17 0.36 Current Period 15.1% 69.6% 13.5	Previous Period	-53.4%	96.0%	10.3%	24.2%	24.5%	163.1%	0.0%	187.6%	1.82	-0.87
Previous Period 21.4% 88.4% 3.2% 21.7% 16.9% 87.9% 80.1% 104.7% 0.99 -0.06 Crop Insurance ————————————————————————————————————	Total Health										
Crop Insurance Image: Computation of the Insurance of Computation of Co											0.02
Current Period -9.9% 40.2% -6.6% 8.5% 14.4% 85.4% 46.0% 99.8% 1.49 0.00 Previous Period -5.0% 41.9% -6.3% 7.4% 11.2% 83.3% 38.7% 94.4% 0.86 0.06 Others		21.4%	88.4%	3.2%	21.7%	16.9%	87.9%	80.1%	104.7%	0.99	-0.06
Previous Period -5.0% 41.9% -6.3% 7.4% 11.2% 83.3% 38.7% 94.4% 0.86 0.06 Others	·										
Others Image: Control of the period of the per											0.00
Current Period 0.1% 59.2% 5.7% 29.8% 33.1% 71.6% 33.9% 104.7% 1.48 0.02 Previous Period 6.3% 62.5% 10.0% 26.7% 30.5% 31.7% 15.4% 62.2% 1.17 0.36 Total Miscellaneous 5.7% 5.7% 29.1% 83.2% 32.4% 112.3% 1.48 -0.14 Current Period 15.1% 69.6% 13.5% 27.2% 29.1% 83.2% 32.4% 112.3% 1.48 -0.14 Previous Period 16.7% 73.5% 11.6% 23.7% 25.5% 85.0% 37.1% 110.5% 1.33 -0.16 Total 5.4% 65.4% 11.8% 26.1% 27.4% 82.4% 31.7% 109.8% 1.58 -0.11		-5.0%	41.9%	-6.3%	7.4%	11.2%	83.3%	38.7%	94.4%	0.86	0.06
Previous Period 6.3% 62.5% 10.0% 26.7% 30.5% 31.7% 15.4% 62.2% 1.17 0.36 Total Miscellaneous									4		
Total Miscellaneous Image: Current Period of the Image: Current											
Current Period 15.1% 69.6% 13.5% 27.2% 29.1% 83.2% 32.4% 112.3% 1.48 -0.14 Previous Period 16.7% 73.5% 11.6% 23.7% 25.5% 85.0% 37.1% 110.5% 1.33 -0.16 Total Current Period 10.6% 65.4% 11.8% 26.1% 27.4% 82.4% 31.7% 109.8% 1.58 -0.11		6.3%	62.5%	10.0%	26.7%	30.5%	31.7%	15.4%	62.2%	1.17	0.36
Previous Period 16.7% 73.5% 11.6% 23.7% 25.5% 85.0% 37.1% 110.5% 1.33 -0.16 Total 5 5 5 5 65.4% 11.8% 26.1% 27.4% 82.4% 31.7% 109.8% 1.58 -0.11		45.401	60.651	40 501	27.00	20.401	00.001	22 401	440.001	4.45	0.4.1
Total Current Period 10.6% 65.4% 11.8% 26.1% 27.4% 82.4% 31.7% 109.8% 1.58 -0.11											
Current Period 10.6% 65.4% 11.8% 26.1% 27.4% 82.4% 31.7% 109.8% 1.58 -0.11		16./%	/3.5%	11.6%	23.7%	25.5%	85.0%	3/.1%	110.5%	1.33	-0.16
		40.00	CE 404	44.00/	30.404	27.40/	00.404	24 70/	400.004	4.50	0.44
Previous Periou 15.5% 06.8% 8.5% 22.4% 22.3% 85.9% 35.3% 108.2% 1.43 -0.13											
	FIEVIOUS PERIOU	15.9%	86.80	8.5%	22.4%	22.3%	85.9%	35.3%	108.2%	1.43	-0.13

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES FORM NL-21 - RELATED PARTY

PART A

Nature of Relationship with the Company	Name of the Related Party	Categories	Description of Transactions / Categories	For the quarter ended 31st March 2025	For the year ended 31st March 2025	For the quarter ended 31st March 2024	For the year ended 31st March 2024
Holding Company	State Bank of India	Income	Premium Received	70,693	76,118	58,417	62,149
			Interest Income on Term Deposits_I	0.41	1.63	0.49	1.94
		Expense	Commission expense	10,056	35,140	10,224	36,841
		Expense	Bank Charges_E	13	68	22	67
		Expense	Claims Expense	20	29	0	2
			SBI Officers Deputation Cost_E	140	574	153	367
			Other Expenses	49	111	43	106
			Expenses Reimbursement_E	10	23	4	35
			Premises Rent	13	51	11	43
			Royalty Expense	619	2,511	538	2,166
Fellow Subsidiaries	SBI DFHI Ltd.	Income	Premium Received	0	14	0	14
	SBI Global Factors Ltd.		Premium Received	12	30	0	10
	SBICAP Securities Ltd		Premium Received	(34)	856	-	8
		Expense	Brokerage Expense	-	-	-	1
			Commission expense	585	1,765	1,044	1,543
	SBI Capital Markets Ltd.	Income	Premium Received	(1)	216	(3)	16
		Expense	Claims Expense	0	1	1	1
			Other Expenses	-	-	(0)	59
			Interest Expense on NCD Issuance	-	-	151	151
	SBI SG Global Securities Services Pvt Ltd	Income	Premium Received	228	783	239	310
	SBI Cards and Payment Services Pvt Ltd		Premium Received	10	11	8	11
	,		Interest Income on Debenture	660	2,677	666	2,483
		Expense	Card Payments	80	288	106	294
			Commission expense	0	5	3	9
			Claims Expense	0	1	-	2
	SBI Funds Management Pvt. Ltd.	Income	Premium Received	3	540	0	483
		Expense	Claims Expense	1	1	-	1
	SBI Life Insurance Company Limited	Income	Premium Received	(4)	1,536	(1)	1,085
		Expense	Premium Paid	59	232	66	248
			Expenses Reimbursement_E	-	-	-	(1
			Claims Expense	-	-	0	5
	SBI Ventures Ltd	Income	Premium received	0	0	0	0
	SBICAP Trustee Company Ltd		Premium received	0	26	(0)	1
	SBI Payment Services Pvt. Ltd.		Premium Received	-	-	0	9
	State Bank Operations Support Services Priva	1	Premium Received	0	4	-	0
	SBI Pension Funds Pvt Ltd		Premium Received	2	9	(0)	6
		Expense	Claims Expense	-	0	-	-
	SBI Foundation	Income	Premium Received	1	20	-	4
		Expense	CSR Expenses_E	-	125	45	125
Managing Director & CEO	Shri Kishore Kumar Poludasu		SBI Officers Deputation Cost_E	-	66	47	103
Managing Director & CEO	Shri Naveen Chandra Jha		SBI Officers Deputation Cost_E	31	110	-	-
Whole time Director	Shri Anandprasad Pejawar		Salary and Allowances	-	67	52	288

Registration No.:144 dated 15th December 2009

PART B

			PART B				(₹ in lakhs)	l
				Amount of	Whether Secured?		Balance under	Expenses recognised up to the quarter
Nature of Relationship with the Company	Name of the Related Party	Whether Payable / Receivable	Description of Transactions / Categories	Outstanding Balances including Commitments (Rs. in Lakhs)		Details of any Guarantees given or received	Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	end during the year in respect of bad or dobutful debts due from the related party (Rs. in Lakhs)
Holding Company	State Bank of India	Asset	Term Deposits Placed (Balance)	25	No	No	Nil	Ni
			Interest Income on Term Deposits_A	6	No	No	Nil	Ni
			Investment Redeemed	8,835	No	No		Ni
			Current Accounts	28,383	No	No		Ni
			Security Deposit	2	No	No		Ni
			Advance Given	77	No	No		Ni
		Liability	Premium Received in Advance	3	No	No		Ni
			Commission Payable	941	No	No		Ni
			Claims Payable	20	No	No		Ni
			SBI Officers Deputation Cost_L	250	No	No		Ni
			Expenses Reimbursement_L	7	No	No		Ni
			Other Expenses Payable	59	No	No		Ni
			CD Balance	167	No	No	Nil	Ni
			Amount Contributed towards Capital including Share Premium	-	No	No	Nil	Ni
Shareholder	Napean Opportunities LLP		Amount Contributed towards Capital including Share Premium	-	No	No	Nil	Ni
Fellow Subsidiaries	SBI DFHI Ltd.	Asset	Investment Purchased	4,193	No	No	Nil	Ni
			Investment Redeemed	2,493	No	No	Nil	Ni
		Liability	CD Balance	1	No	No	Nil	Ni
	SBI Global Factors Ltd.		CD Balance	0	No	No	Nil	Ni
	SBICAP Securities Ltd		Commission Payable	247	No	No	Nil	Ni
			CD Balance	53	No	No	Nil	Ni
	SBI Capital Markets Ltd.	Asset	Investment Purchased	15,008		No	Nil	Ni
		Liability	Issuance of Non convertible Debenture	-	No	No	Nil	Ni
			Non convertible Debenture Holdings	-	No	No	Nil	Ni
			CD Balance	16	No	No		Ni
			Interest Payable on NCD Issuance	-	No	No		Ni
	SBI Mutual Fund Trustee Company Private Lin		Investment Purchased	-	No	No		Ni
	SBI SG Global Securities Services Pvt Ltd	Liability	CD Balance	5	No	No		Ni
	SBI Cards and Payment Services Pvt Ltd	Asset	Prepaid Expenses	31	No	No		Ni
			Investment Purchased	-	No	No		Ni
			Debenture Holdings	35,000	No	No		Ni
		lialailia.	Interest Income on Debenture (Receivable)	1,973 3	No	No.		Ni
		Liability	Commission payable Claims payable	0	No No	No No		Ni Ni
			CD Balance	5	No	No No		Ni
	SBI Funds Management Pvt. Ltd.		Claims payable	-	No	No		Ni
	SBI Funds Management Pvt. Ltd.		CD Balance	42	No	No	Nil	Ni
	SBI Life Insurance Company Limited	Asset	Premium Deposit/Prepaid Expenses	58		No		Ni
	SBI Life Insurance Company Limited	Asset	Investment Purchased	2,476	No	No		Ni
	SBI Life Insurance Company Limited SBI Life Insurance Company Limited	Asset	Investment Redeemed CD Balance	19	No No	No No		Ni Ni
	SBI Ventures Ltd		CD Balance	1 1	No	No No		Ni Ni
	SBICAP Trustee Company Ltd		CD Balance	4	No	No.		Ni
	SBI Pension Funds Pvt Ltd		CD Balance	0	No	No		Ni
	SBI Foundation		CD Balance	1	No	No		Ni
Managing Director & CEO	Shri Kishore Kumar Poludasu		SBI Officers Deputation Cost_L	13		No		Ni
Managing Director & CEO	Shri Naveen Chandra Jha		SBI Officers Deputation Cost_L	58		No		Ni
Whole time Director	Shri Anandprasad Pejawar		Salary and Allowances payable	8	No	No	Nil	Ni

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE FOR THE PERIOD ENDED 31st MARCH 2025 (AUDITED)

in Lakhs

Cash flows from operating activities Premium received from policyholders, including advance receipts Other receipts Payment to the re-insurers, net of commission and claims Payment to co-insurers, net of claims recovery Payment of claims Payment of commission and brokerage Payments of other operating expenses Preliminary and pre-operative expenses Deposits, advances and staff loans Income taxes paid (Net) Service tax/GST paid (Net) Directors sitting fees Retirement Benefits Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	17,04,019 337 (1,70,111) 15,754 (7,78,638) (2,55,335) (1,30,175) - (1,525) (16,681) (82,179) (65) (1,820) 2,83,581 2,83,581 (11,615) 63 (14,69,012)	For the period ended 31st March 2024 14,96,995 769 (1,94,349) 37,847 (7,59,765) (1,68,002) (1,28,333) - (1,400) (7,955) (72,821) (68) (2,412) 2,00,507 2,00,507 (10,110) 49 (12,92,521)
Premium received from policyholders, including advance receipts Other receipts Payment to the re-insurers, net of commission and claims Payment to co-insurers, net of claims recovery Payment of claims Payment of commission and brokerage Payments of other operating expenses Preliminary and pre-operative expenses Deposits, advances and staff loans Income taxes paid (Net) Service tax/GST paid (Net) Directors sitting fees Retirement Benefits Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Cash flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	337 (1,70,111) 15,754 (7,78,638) (2,55,335) (1,30,175) - (1,525) (16,681) (82,179) (65) (1,820) 2,83,581 2,83,581 (11,615) 63	769 (1,94,349) 37,847 (7,59,765) (1,68,002) (1,28,333) - (1,400) (7,955) (72,821) (68) (2,412) 2,00,507 2,00,507 (10,110) 49 (12,92,521)
Premium received from policyholders, including advance receipts Other receipts Payment to the re-insurers, net of commission and claims Payment to co-insurers, net of claims recovery Payment of claims Payment of commission and brokerage Payments of other operating expenses Preliminary and pre-operative expenses Deposits, advances and staff loans Income taxes paid (Net) Service tax/GST paid (Net) Directors sitting fees Retirement Benefits Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Cash flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	337 (1,70,111) 15,754 (7,78,638) (2,55,335) (1,30,175) - (1,525) (16,681) (82,179) (65) (1,820) 2,83,581 2,83,581 (11,615) 63	769 (1,94,349) 37,847 (7,59,765) (1,68,002) (1,28,333) - (1,400) (7,955) (72,821) (68) (2,412) 2,00,507 2,00,507 (10,110) 49 (12,92,521)
Other receipts Payment to the re-insurers, net of commission and claims Payment to co-insurers, net of claims recovery Payment of claims Payment of commission and brokerage Payments of other operating expenses Preliminary and pre-operative expenses Deposits, advances and staff loans Income taxes paid (Net) Service tax/GST paid (Net) Directors sitting fees Retirement Benefits Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	337 (1,70,111) 15,754 (7,78,638) (2,55,335) (1,30,175) - (1,525) (16,681) (82,179) (65) (1,820) 2,83,581 2,83,581 (11,615) 63	769 (1,94,349) 37,847 (7,59,765) (1,68,002) (1,28,333) - (1,400) (7,955) (72,821) (68) (2,412) 2,00,507 2,00,507 (10,110) 49 (12,92,521)
Payment to the re-insurers, net of commission and claims Payment to co-insurers, net of claims recovery Payment of claims Payment of commission and brokerage Payments of other operating expenses Preliminary and pre-operative expenses Deposits, advances and staff loans Income taxes paid (Net) Service tax/GST paid (Net) Directors sitting fees Retirement Benefits Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	(1,70,111) 15,754 (7,78,638) (2,55,335) (1,30,175) - (1,525) (16,681) (82,179) (65) (1,820) 2,83,581 2,83,581	(1,94,349) 37,847 (7,59,765) (1,68,002) (1,28,333) - (1,400) (7,955) (72,821) (68) (2,412) 2,00,507 (10,110) 49 (12,92,521)
Payment to co-insurers, net of claims recovery Payment of claims Payment of commission and brokerage Payments of other operating expenses Preliminary and pre-operative expenses Deposits, advances and staff loans Income taxes paid (Net) Service tax/GST paid (Net) Directors sitting fees Retirement Benefits Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Cash flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	15,754 (7,78,638) (2,55,335) (1,30,175) - (1,525) (16,681) (82,179) (65) (1,820) 2,83,581 2,83,581 (11,615) 63	37,847 (7,59,765) (1,68,002) (1,28,333) - (1,400) (7,955) (72,821) (68) (2,412) 2,00,507 2,00,507 (10,110) 49 (12,92,521)
Payment of claims Payment of commission and brokerage Payments of other operating expenses Preliminary and pre-operative expenses Deposits, advances and staff loans Income taxes paid (Net) Service tax/GST paid (Net) Directors sitting fees Retirement Benefits Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Cash flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	(7,78,638) (2,55,335) (1,30,175) - (1,525) (16,681) (82,179) (65) (1,820) 2,83,581 2,83,581 (11,615) 63	(7,59,765) (1,68,002) (1,28,333) - (1,400) (7,955) (72,821) (68) (2,412) 2,00,507 2,00,507 (10,110) 49 (12,92,521)
Payment of commission and brokerage Payments of other operating expenses Preliminary and pre-operative expenses Deposits, advances and staff loans Income taxes paid (Net) Service tax/GST paid (Net) Directors sitting fees Retirement Benefits Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Cash flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	(2,55,335) (1,30,175) - (1,525) (16,681) (82,179) (65) (1,820) 2,83,581 2,83,581	(1,68,002) (1,28,333) - (1,400) (7,955) (72,821) (68) (2,412) 2,00,507 2,00,507 (10,110) 49 (12,92,521)
Payments of other operating expenses Preliminary and pre-operative expenses Deposits, advances and staff loans Income taxes paid (Net) Service tax/GST paid (Net) Directors sitting fees Retirement Benefits Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Cash flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	(1,30,175) - (1,525) (16,681) (82,179) (65) (1,820) 2,83,581 2,83,581 (11,615) 63	(1,28,333) - (1,400) (7,955) (72,821) (68) (2,412) 2,00,507 2,00,507 (10,110) 49 (12,92,521) -
Preliminary and pre-operative expenses Deposits, advances and staff loans Income taxes paid (Net) Service tax/GST paid (Net) Directors sitting fees Retirement Benefits Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	- (1,525) (16,681) (82,179) (65) (1,820) 2,83,581 2,83,581 (11,615) 63	- (1,400) (7,955) (72,821) (68) (2,412) 2,00,507 2,00,507 (10,110) 49 (12,92,521)
Deposits, advances and staff loans Income taxes paid (Net) Service tax/GST paid (Net) Directors sitting fees Retirement Benefits Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Cash flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	(16,681) (82,179) (65) (1,820) 2,83,581 2,83,581 (11,615)	(7,955) (72,821) (68) (2,412) 2,00,507 2,00,507 (10,110) 49 (12,92,521)
Income taxes paid (Net) Service tax/GST paid (Net) Directors sitting fees Retirement Benefits Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Cash flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	(16,681) (82,179) (65) (1,820) 2,83,581 2,83,581 (11,615)	(7,955) (72,821) (68) (2,412) 2,00,507 2,00,507 (10,110) 49 (12,92,521)
Service tax/GST paid (Net) Directors sitting fees Retirement Benefits Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Cash flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	(82,179) (65) (1,820) 2,83,581 2,83,581 (11,615) 63	(72,821) (68) (2,412) 2,00,507 2,00,507 (10,110) 49 (12,92,521)
Directors sitting fees Retirement Benefits Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Cash flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	(65) (1,820) 2,83,581 2,83,581 (11,615) 63	(68) (2,412) 2,00,507 2,00,507 (10,110) 49 (12,92,521)
Retirement Benefits Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Cash flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	(1,820) 2,83,581 2,83,581 (11,615) 63	(2,412) 2,00,507 2,00,507 (10,110) 49 (12,92,521)
Cash flow before extraordinary items Cash flow from extraordinary items Net cash flow from operating activities Cash flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	2,83,581 2,83,581 (11,615) 63	2,00,507 2,00,507 (10,110) 49 (12,92,521)
Cash flow from extraordinary items Net cash flow from operating activities Cash flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	2,83,581 (11,615) 63	2,00,507 (10,110) 49 (12,92,521)
Net cash flow from operating activities Cash flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	(11,615) 63	(10,110) 49 (12,92,521)
Cash flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	(11,615) 63	(10,110) 49 (12,92,521)
Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	63	49 (12,92,521) -
Purchase of fixed assets Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	63	49 (12,92,521) -
Proceeds from sale of fixed assets Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	63	49 (12,92,521) -
Purchase of investments Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments		(12,92,521)
Loans disbursed Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	(14,69,012)	-
Sale of investments Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments		-
Repayments received Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments		
Rents / Interests / Dividends received on investment Investment in money market instruments and in liquid mutual funds Expenses related to investments	9,70,065	9,50,711
Investment in money market instruments and in liquid mutual funds Expenses related to investments	-	-
Expenses related to investments	1,06,599	92,049
·	87,001	(55,833)
	(207)	(146)
Investment in Fixed Deposit(Net)	-	200
Net cash flow from investing activities	(3,17,107)	(3,15,600)
Cash flows from financing activities		
Proceeds from issuance of share capital	2,078	84,487
Proceeds from borrowing	-	70,000
Repayments of borrowing	-	-
Interest / Dividend paid (including Dividend Distribution Tax)	(5,800)	(639)
Net cash flow from financing activities	(3,722)	1,53,848
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	(37,248)	38,754
Cash and cash equivalents at the beginning of the year	1,00,750	61,996
Cash and cash equivalents at the end of the year		1,00,750
Book overdraft at the end of the year	63 502	1,00,730
Net increase in cash and cash equivalents	63,502	_

Note: Cash and cash equivalents include cash on hand, balances with other banks in current account and fixed deposits with maturity upto 3 months and money market investments.

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

STATEMENT OF ADMISSIBLE ASSETS AS AT 31st MARCH 2025

	(< in lakes)					
Item No.	Particulars Particulars	Policyholders A/c.	Shareholders A/c.	Total		
	Investments:					
	Shareholders as per NL-12 of BS	-	4,52,261	4,52,261		
	Policyholders as per NL-12 A of BS	17,03,898	-	17,03,898		
(A)	Total Investments as per BS	17,03,898	4,52,261	21,56,159		
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-		
(C)	Fixed assets as per BS	-	29,581	29,581		
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	4,497	4,497		
	Current Assets:					
(E)	Cash & Bank Balances as per BS	34,229	-	34,229		
	Deferred Tax Assets		1,782	1,782		
	Inadmissible DTA		1,336	1,336		
(F)	Advances and Other assets as per BS	2,05,859	12,632	2,18,491		
(G)	Total Current Assets as per BS(E)+(F)	2,40,088	12,632	2,52,720		
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	38,060	2,745	40,805		
(1)	Loans as per BS	-	-	-		
(٦)	Fair value change account subject to minimum of zero	-	-	-		
(K)	Total Assets as per BS (excl. current liabilities and provisions)(A)+(C)+(G)+(I)	19,43,986	4,94,474	24,38,459		
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	38,060	8,578	46,638		
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)(K)-(L)	19,05,926	4,85,896	23,91,821		

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	(`in Lakhs) Total
item No.			Silarefloiders A/C.	
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-		-
	Inadmissible Fixed assets	-	3,134	3,134
	(a) Intangible Assets	-	1,265	1,265
	(b) Leasehold Improvement	-	1,552	1,552
	(c) Furniture and Fixture	-	317	317
	Inadmissible current assets	38,060	2,745	40,805
	(a) Agent and intermediaries balance - Domestic	87	-	87
	(b) Coinsurance receivable	2,307	-	2,307
	(c) Reinsurance Facultative Loss recovery -Foreign Reins / Broker	284	-	284
	(d) Reinsurance Facultative Loss recovery -Indian Reinsurance	291	-	291
	(e) Due from Central Govt Insurance - Crop Insurance	6,764	-	6,764
	(f) Due from State Govt. Insurance - Crop Insu	26,577	-	26,577
	(g) Tax unutilised credit	607	-	607
	(h) Investment for backing Unclaimed amount of PH	1,112	-	1,112
	(i) Fixed deposit lein against BG	25	-	25
	(j) Margin money for Equity trades	-	-	-
	(k) Interest accrued on FD placed against BG Taken	6	-	6
	(I) Deposit towards Appeals	-	2,745	2,745
	(m) Share application money pending allotment	-	-	-

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR) (AUDITED)

		As at 31st March 2025		As at 31st March 2024	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	9,84,527	5,76,894	8,90,563	5,32,296
b	Premium Deficiency Reserve (PDR)	-	-	-	-
С	Unexpired Risk Reserve (UPR)(a)+(b)	9,84,527	5,76,894	8,90,563	5,32,296
d	Outstanding Claim Reserve (other than IBNR reserve)	4,39,294	2,80,485	4,09,737	2,44,561
е	IBNR Reserve	9,33,602	6,05,382	7,34,702	4,37,293
f	Total Reserves for Technical Liabilities(c)+(d)+(e)	23,57,423	14,62,761	20,35,002	12,14,150

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

PERIODIC DISCLOSURES

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

(₹ in lakhs)

		Pre	emium	Clai	m			
S. No.	Description	Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	1,54,993	49,013	89,323	26,454	15,499	13,398	15,499
	Marine	10,193	6,841	9,940	9,164	1,368	2,749	2,749
2	Marine Cargo	10,193	6,841	9,940	9,164	1,368	2,749	2,749
3	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous	5,15,250	3,65,859	3,77,077	2,97,703	76,226	89,922	91,115
4	Motor	4,66,921	3,44,950	3,51,496	2,83,067	70,038	84,920	84,920
5	Engineering	16,830	3,305	7,200	1,913	1,683	1,080	1,683
6	Aviation	16	0	58	0	2	9	9
7	Liabilities	9,531	4,606	4,345	2,986	1,430	978	1,430
8	Others	21,952	12,998	13,978	9,737	3,073	2,935	3,073
9	Health Insurance	4,95,650	4,07,724	3,44,576	3,14,345	81,545	94,304	94,304
10	Crop Insurance	2,37,937	95,586	2,07,084	81,320	23,794	31,062	31,062
	Total	14,14,023	9,25,023	10,28,000	7,28,986	1,98,432	2,31,435	2,34,729

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

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

(₹ in lakhs)

		(X III lakiis)
Item	Description	Amount
(1)	(2)	(4)
	Policyholder's Funds	
1	Available Assets in Policyholders' Funds (as per Form IRDAI-GI-TA)	19,05,926
	Deduct:	
2	Current Liabilities as per BS	18,64,133
3	Provisions as per BS	-
4	Other Liabilities	-
5	Excess in Policyholders' Funds (1-2-3-4)	41,793
	Shareholder's Funds	
6	Available Assets	4,87,678
	Deduct:	
7	Other Liabilities	53,221
8	Excess in Shareholders' Funds (6-7)	4,34,457
9	Total Available Solvency Margin [ASM] (5+8)	4,76,250
10	Total Required Solvency Margin [RSM]	2,34,729
11	Solvency Ratio (Total ASM/Total RSM)	2.03

	FORM NL-27- PRODUCTS INFORMATION										
	Name of the Insurer: SBI General Insurance Compa	ny Ltd.			Date: 31-03-202	5					
	List below the products and/or add-ons introduced during the period										
Sr No	Name of Product /Add On	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of allotment of UIN					
1	SBI General Flexi Home Insurance	144	IRDAN144RPMS0002V01202425	Miscellaneous	19(i)	27-Mar-25					
2	SBI General Property All Risk	144	IRDAN144CPPR0003V01202425	Fire	19(i)	27-Mar-25					

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

PART - A

Name of the Insurer: SBI General Insurance Company Ltd.

Registration Number: 144

Statement as on :31 March 2025

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	4,52,261
	Investments (Policyholders)	8A	17,03,898
2	Loans	9	0
3	Fixed Assets	10	29,581
4	Current Assets		
	a. Cash & Bank Balance	11	34,229
	b. Advances & Other Assets	12	2,18,491
5	Current Liabilities		
	a. Current Liabilities	13	13,23,873
	b. Provisions	14	5,93,966
	c. Misc. Exp not Written Off	15	0
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		5,20,620
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	29,581
3	Cash & Bank Balance (if any)	11	34,229
4	Advances & Other Assets (if any)	12	2,18,491
5	Current Liabilities	13	13,23,873
6	Provisions	14	5,93,966
7	Misc. Exp not Written Off	15	0.00
8	Investments held outside India		
9	Debit Balance of P&L A/c		
	Total (B)		-16,35,539
	'Investment Assets'	(A-B)	21,56,159

Section II										
			SH							
No	'Investment' represented as	Reg. %	Balance	FRSM ⁺	PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			(a) (b) (c) d = (a+b+	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	(h)		
1	Central Govt. Securities	Not less than 20%	2,594	1,06,963	4,23,508	5,33,064	24.83	0	5,33,064	5,47,128
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	2,594	1,10,903	6,67,067	7,80,564	36.41	0	7,80,564	8,01,427
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than -								
	1. Approved Investments		2,229	33,207	5,50,582	5,86,018	27.32	-878	5,85,141	5,91,634
	2. Other Investments		0	17,146	1,000	18,146	0.85	-4,914	13,232	13,232
	b. Approved Investments	Not	18,778	2,00,661	4,77,780	6,97,219	31.75	-6,043	6,91,176	6,95,587
	c. Other Investments	exceeding - 55%	11,458	70,901	7,469	89,828	3.67	-3,782	86,046	86,015
	Investment Assets	100%	35,059	4,32,819	17,03,898	21,71,776	100.00	-15,617	21,56,159	21,87,895

Note:

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

PART - B

Name of the Insurer: SBI General Insurance Company Ltd.

Registration Number: 144 Statement as on: 31st March 2025 Statement of Accretion of Assets

(Rs. Lakhs)

(Business within India) 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)		(B)		(A+B)	
1	Central Govt. Securities	4,69,596	22.98	63,468	49.51	5,33,064	24.5
2	Central Govt Sec, State Govt Sec or Other Approved Securities (i	ncl (<i>7,05,539</i>	<i>34.52</i>	75,025	58.53	7,80,564	35.9
3	Investment subject to Exposure Norms						
	a. Housing & Loans to SG for Housing and FFE						
	1. Approved Investments	1,15,967	5.67	6,388	4.98	1,22,354	5.0
	2. Other Investments	0	0.00	0	0.00	0	0.
	b. Infrastructure Investments						
	1. Approved Investments	3,99,078	19.53	64,586	50.39	4,63,664	21
	2. Other Investments	16,477	0.81	1,669	1.30	18,146	0.0
	c. Approved Investments	7,09,332	<i>34.71</i>	-12,113	-9.45	6,97,219	32.
	d. Other Investments (not exceeding 15%)	97,200	4.76	-7,372	-5.75	89,828	4.
	Total	20,43,594	100.0	1,28,182	100.00	21,71,776	100.

Note:

^{1.} Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: SBI General Insurance Co. Ltd. Date: 31st March 2025

(Amount in Rs. Lakhs)

		D	etail Regarding del	ot securities			•	•
		MARKE	T VALUE			Book	Value	
	As at 31st March 2025	as % of total for this class	As at 31st March 2024	as % of total for this class	As at 31st March 2025	as % of total for this class	As at 31st March 2024	as % of total for this class
Break down by credit rating								
AAA rated	9,57,231	50.33	7,66,531	50.48	9,46,490	50.72	7,66,922	50.54
AA or better	1,59,552		, ,					
Rated below AA but above A	C	0.00	, ,	0.00		0.00	· · · · · · · · · · · · · · · · · · ·	0.00
Rated below A but above B	994	0.05	982	0.06	1,003	0.05	1,015	0.07
Any other (Please specify)					,		,	
(i) Sovereign	7,21,308	37.93	5,29,616	34.88	7,01,513	37.59	5,29,601	34.90
(ii) Mutual Funds	C	0.00				0.00	· · · ·	
(iii) Alternative Investment Funds	9,966		· · · · · · · · · · · · · · · · · · ·			0.50		
(iv) Fixed Deposits	Ó	0.00		0.00		0.00	· · · · · · · · · · · · · · · · · · ·	0.00
(v) Reverse Repo in Government securities	29,299							
(vi) Units of REITs	22,424							
(vii) Units of INVITs	1,000			0.00				0.00
Total (A)	19,01,774	100.00	15,18,431	. 100.00	18,66,223	100.00	15,17,450	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	1,16,297	6.12	1,46,920	9.68	1,16,698	6.25	1,47,200	9.70
more than 1 year and upto 3years	1,63,582	8.60	1,67,498	11.03	1,63,353	8.75	1,70,472	11.23
More than 3years and up to 7years	7,74,417	40.72	6,09,502	40.14	7,66,054	41.05	6,11,320	40.29
More than 7 years and up to 10 years	3,71,271	19.52	2,92,209	19.24	3,60,753	19.33	2,91,611	19.22
above 10 years	4,13,517	21.74	1,97,337	13.00	4,00,490	21.46	1,93,537	12.75
Any other (Please specify)								
(i) Mutual Funds	C	0.00	35,139	2.31	. 0	0.00	35,030	2.31
(ii) Alternative Investment Funds	9,966	0.52	7,963	0.52	9,252	0.50	7,898	0.52
(iii) Reverse Repo in Government securities	29,299	1.54	48,598	3.20	29,299	1.57	48,598	3.20
(iv) Units of REITs	22,424	1.18	13,263	0.87	19,323	1.04	11,783	0.78
(v) Units of INVITs	1,000	0.05		0.00	1,000	0.05	5 (0.00
	1001 == 1	100.00	47.40.40	100.00	10.44.000	100.00	4-4-4-	100.00
Total (B)	19,01,774	100.00	15,18,431	100.00	18,66,223	100.00	15,17,450	100.00
Breakdown by type of the issuer								
a. Central Government	5,47,128						· · · · · · · · · · · · · · · · · · ·	
b. State Government	1,74,180	9.16	1,52,296	10.03	1,68,449	9.03	1,51,067	9.96
c. Corporate Securities	11,17,777	58.78	8,83,851	. 58.21	11,05,835	59.26	8,84,540	58.29
Any other (Please specify)								
(i) Mutual Funds		0.00	35,139	2.31		0.00	35,030	2.31

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

(ii) Alternative Investment Funds	9,966	0.52	7,963	0.52	9,252	0.50	7,898	0.52
(iii) Fixed Deposits	0	0.00	0	0.00	0	0.00	0	0.00
(iv) Reverse Repo in Government securities	29,299	1.54	48,598	3.20	29,299	1.57	48,598	3.20
(v) Units of REITs	22,424	1.18	13,263	0.87	19,323	1.04	11,783	0.78
(vi) Units of INVITs	1,000	0.05	0	0.00	1,000	0.05	0	0.00
Total (C)	19,01,774	100.00	15,18,431	100.00	18,66,223	100.00	15,17,450	100.00

Note

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

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: SBI General Insurance Company Ltd. Registration No: 144

Date: 31st March 2025
Name of the Fund GENERAL INSURANCE

(Amount in Rs. Lakhs)

	(Altioutic III NS. Lakits)											
		Bonds / D	ebentures	Lo	ans	Other Debt	instruments	All Othe	r Assets	TO	OTAL	
NO	PARTICULARS	YTD (As on date)	Prev. FY (As on 31 Mar 2024)	YTD (As on date)	Prev. FY (As on 31 Mar 2024)	YTD (As on date)	Prev. FY (As on 31 Mar 2024)	YTD (As on date)	Prev. FY (As on 31 Mar 2024)	YTD (As on date)	Prev. FY (As on 31 Mar 2024)	
1	Investments Assets	10,09,517	7,08,960	0	0	17,268	1,01,630	11,44,991	9,51,857	21,71,776	17,62,447	
2	Gross NPA	0	0	0	0	0	0	0	0	0	0	
3	% of Gross NPA on Investment Assets (2/1)	0	0	0	0	0	0	0	0	0	0	
4	Provision made on NPA	0	0	0	0	0	0	0	0	0	0	
5	Provision as a % of NPA (4/2)	0	0	0	0	0	0	0	0	0	0	
6	Provision on Standard Assets	0	0	0	0	0	0	0	0	0	0	
7	Net Investment Assets (1-4)	10,09,517	7,08,960	0	0	17,268	1,01,630	11,44,991	9,51,857	21,71,776	17,62,447	
8	Net NPA (2-4)	0	0	0	0	0	0	0	0	0	0	
9	% of Net NPA to Net Investment Assets (8/7)	0	0	0	0	0	0	0	0	0	0	
10	Write off made during the period	0	0	0	0	0	0	0	0	0	0	

Note:

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

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

Name of the Insurer: SBI General Insurance Company Ltd. Registration Number: 144 Statement as on :31 March 2025

Name of the Fund: GENERAL INSURANCE

Statement of Investment and Income on Investment Periodicity of Submission: Quarterly (Amount in Rs. Lakhs) **Current Quarter** Year to Date (current year) Year to Date (previous year) Income Income Income Category Gross Gross No. **Category of Investment Net Yield | Investment Net Yield** Net Yield | Investment | Code | Investment (Rs.)¹ Yield Yield Yield $(\%)^2$ $(\%)^2$ $(\%)^2$ (Rs.)¹ Investme Investme Investme (%)¹ (%)¹ (%)¹ nt (Rs.) nt (Rs.) nt (Rs.) 1 A Central Government Securities 2 A1 Central Government Bonds 5,22,792 4,83,239 CGSB 9,228 1.77 1.32 33,605 5.20 3,77,588 24,926 6.60 A2 Special Deposits CSPD 0.00 0.00 0.00 0.00 0.00 0.00 A3 Deposit under Sec 7 of Insurance Act, 1938 0.00 CDSS 0.00 0.00 0.00 0.00 0.00 A4 Treasury Bills CTRB 0.00 0.00 0.00 0.00 0.00 0.00 B Government Securities / Other Approved Securities B1 Central Government Guaranteed Loans/ Special/ Non-SLR CGSL 0.00 0.00 0.00 0.00 0.00 0.00 B2 State Government Bonds/ Development Loans SGGB 1,61,050 2,946 1,58,523 11,661 5.50 1,27,308 9,172 5.39 1.83 1.37 7.36 7.20 B3 State Government Guaranteed Loans 9 SGGL 0.00 0.00 0.00 0.00 0.00 0.00 B4 Other Approved Securities (excluding Infrastructure SGOA 80,044 1,462 1.83 1.37 79,713 5,917 7.42 5.56 73,000 5.60 5,464 7.48 Investments) 11 B5 Guaranteed Equity SGGE 0.00 0.00 0.00 0.00 0.00 0.00 C Housing and Loans to State Govt for housing and fire fighting equipment C1 Loans to State Govt. for Housing HLSH 0.00 0.00 0.00 0.00 0.00 14 C2 Loans to State Govt. for Fire Fighting Equipments 0.00 0.00 0.00 HLSF 0.00 0.00 0.00 0 C3 Term Loan - HUDCO/NHB/Institutions accredited by NHB 0.00 0.00 0.00 0.00 0.00 0.00 HTLH C4 Commercial Papers - NHB/Institutions accredited by NHB HTLN 0.00 0.00 0.00 0.00 0.00 17 C5 Housing - Securitised Assets (Approved Investment) **HMBS** 0.00 0.00 0.00 0.00 0.00 0.00 18 C6 Bonds/ Debentures/ CPs/ Loans - Promotor Group HDPG 0.00 0.00 0.00 0.00 0.00 0.00 C7 Bonds/Debentures issued by HUDCO 6.05 HTHD 10,633 209 1.97 1.47 9,890 794 8.03 6.01 9,671 781 8.08 C07A Equity Shares in Housing Finance Companies 4,849 -812 -12.54 0.00 HAEQ 0.00 0.00 -16.75 0.00 21 C18A Equity Shares in Housing Finance Companies 708 HOEQ 0.00 0.00 655 92.47 69.20 0.00 0.00 C8 Bonds/Debentures issued by NHB/ Institutions accredited by 22 7,889 5.57 5.50 HTDN 1,12,360 2,085 1.86 1.39 1,06,027 7.44 1,15,546 8,495 7.35 C9 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority HTDA 0.00 0.00 0.00 0.00 0.00 0.00 or Body constituted by Central/State Act. 24 C10 Bonds/Debentures issued by HUDCO HFHD 0.00 0.00 0.00 0.00 0.00 0.00 C11 Bonds/Debentures issued by NHB/ Institutions accredited by 25 HFDN 0.00 0.00 0.00 0.00 0.00 0.00 C12 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority HFDA 0.00 0.00 0.00 0.00 0.00 0.00 or Body constituted by Central/State Act. C18 Reclassified Approved Investments - Debt (Point 6 under 27 HORD 0.00 0.00 0.00 0.00 0.00 0.00 Note for Regulation 4 to 9) 28 D Infrastructure Investments D1 Infrastructure - Other Approved Securities 29 0.00 0.00 0.00 0.00 D2 Infrastructure - PSU - Equity shares - Quoted 124.47 30 ITPE 0.00 0.00 4,767 2,015 42.26 31.63 4,836 8,044 166.33 D3 Infrastructure - Corporate Securities - Equity shares - Quoted ITCE 7,683 23,697 -1.56 21,082 27.27 9,964 4,630 46.47 34.77 -2.08 36.44 D4 Infrastructure - PSU - Equity Shares - Unquoted 0.00 0.00 32 IENQ 0.00 0.00 0.00 0.00 D5 Infrastructure - Equity and Equity Related Instruments IEUQ 0.00 0.00 0.00 0.00 0.00 0.00 D6 Infrastructure - Equity and Equity Related Instruments 0.00 0.00 0.00 0.00 0.00 0.00 (Promoter Group) D7 Infrastructure - Securitised Assets (Approved) IESA 0.00 35 0.00 0.00 0.00 0.00 0.00 D8 Infrastructure - Debenture/ Bonds/ CPs/ Loans - Promoter 36 **IDPG** 0.00 0.00 0.00 0.00 0.00 0.00 37 D9 Infrastructure - PSU - Debentures/ Bonds IPTD 3,30,229 2,57,923 5.68 5.65 19,573 1,84,490 D10 Infrastructure - PSU - CPs 0.59 0.43 38 IPCP 0.00 0.00 5,427 43 9,562 0.58 D11 Infrastructure - Other Corporate Securities- Debentures/ 39 54,325 972 1.34 56,981 4,122 7.23 5.41 56,654 3,934 6.94 5.20 ICTD 1.79 D12 Infrastructure - Other Corporate Securities - CPs 0.00 0.00 0.23 41 D42 Infrastructure Debt Instruments of InvITs IDIT 7,477 147 1.96 1.47 7,475 594 7.95 5.95 7,469 596 7.98 5.97 D13 Long Term Bank Bonds Approved Investment -20,164 357 1.33 1,036 7.39 5.53 9,128 680 7.45 5.58 1.77 14,014 D14 Infrastructure - PSU - Debentures/ Bonds IPFD 0.00 43 0.00 0.00 0.00 0.00 0.00 D15 Infrastructure - Other Corporate Securities - Debentures/ ICFD 0.00 0.00 0.00 0.00 0.00 0.00 D16 Infrastructure/Debentures /Bonds /CPs /loans 0.00 0.00 45 IODS 0.00 0.00 0.00 0.00 C42 Reclassified Approved Investments - Debt (Point 6 under IORD 333 0.00 0.00 678 0.00 0.00 0.00 0.00 Note for Regulation 4 to 9) C49 Units of Infrastructure Investment Trust 0.00 1,000 0.00 0.00 OIIT 1,000 0.00 0.00 0.00 47 D20 Infrastructure - Equity (including unlisted) -0.56 9,302 78.81 94.33 IOEQ 16,607 -125 -0.75 9,797 105.31 2,270 2,862 126.05 48 E Approved Investment Subject To Exposure Norms E1 PSU - (Approved Investment)-Equity Shares quoted 5,526 3,065 EAEQ -0.02 -0.01 6,539 46.87 35.07 6,360 1,317 20.71 15.50 E2 Corporate Securities (Approved Investment) - Equity Shares 50 2,02,679 3,243 2,08,939 23,973 8.59 6.75 1.60 1.20 96,410 8,696 9.02 11.47 E3 PSU-(Approved Investments) - Equity Shares -quoted 0.00 0.00 0.00 0.00 0.00 0.00 E4 Corporate Securities (Approved Investment) - Equity Shares -52 0.00 0.00 0.00 0.00 0.00 0.00 E5 Corporate Securities (Approved Investment) - Equity Unquote **EENQ** 0.00 0.00 0.00 0.00 0.00 0.00 54 E6 PSU - Equity Shares - Unquoted EEUQ 0.00 0.00 0.00 0.00 0.00 0.00 E7 Equity Shares - Companies incorporated outside India **EFES** 0.00 0.00 0.00 0.00 0.00 0.00 (invested prior to IRDA Regulations) E8 Equity Shares (incl. Equity related Instruments) - Promoter 56 EEPG 0.00 0.00 0.00 0.00 0.00 0.00 57 D43 Debt Instruments of REITs EDRT 15,009 1.89 1.41 15,009 1,148 7.65 5.72 7.65 5.72 E9 Corporate Securities - Bonds - Taxable 5.52 **EPBT** 74,118 1,352 1.82 1.37 37,478 2,726 7.27 5.44 17,709 1,307 7.38 0.92 3.57 59 D40 Units of Real Estate Investment Trust (REITs) ERIT 18,438 1.23 15,834 739 4.67 3.49 8,570 409 4.77 60 E10 Corporate Securities - Bonds - Tax free EPBF 0.00 0.00 0.00 0.00 0.00 0.00 E11 Corporate Securities (Approved Investment) -Pref Shares 0.00 0.00 0.00 0.00 E12 Corporate Securities (Approved Investment) -Investment in 0.00 0.00 0.00 0.00 0.00 0.00 5.53 E13 Corporate Securities (Approved Investment) -Debentures 2,83,819 2,62,860 5.94 2,10,098 1.99 1.49 20,853 7.40 E14 Corporate Securities - Debentures/ Bonds/ CPs/ Loans -2,676 7.65 5.72 7.59 5.68 34,990 668 1.91 34,991 32,368 2,455 1.43 Promoter Group E15 Corporate Securities (Approved Investment) -Derivative **ECDI** 0.00 0.00 0.00 0.00 0.00 0.00 Instruments 6.29 D35 Debt Capital Instruments (DCI-Basel III) 11,917 2.08 1.56 12,356 1,038 6.28 12,500 1,051 8.41 E16 Investment Properties - Immovable EINP 0.00 0.00 0.00 0.00 0.00 68 E17 Loans - Policy Loans ELPL 0.00 0.00 0.00 0.00 0.00 0.00 E18 Loans Secured Loans -Mortgage of Property in India (term 69 ELMI 0.00 0.00 0.00 0.00 0.00 0.00 E19 Loans Secured Loans -Mortgage of Property outside India 70 ELMO 0.00 0.00 0.00 0.00 0.00 0.00 71 E20 Deposits - Deposit with scheduled banks 1.39 **ECDB** 0.00 0.00 29,687 457 1.54 1.15 17,966 1.86 72 E21 Deposits - CDs with Scheduled Banks 2.74 EDCD 17,262 0.08 0.06 41,525 857 2.06 1.54 25,372 928 3.66 E22 Deposits - Money at call and short notice with banks /Repo 1,828 **ECMR** 30,853 492 1.59 1.19 28,067 6.51 4.88 34,038 2,244 6.61 4.95 74 E23 CCIL (Approved Investement) - CBLO 0.00 **ECBO** 0.00 0.00 0.00 0.00 0.00 E24 Commercial Papers issued by all India Financial Institutions **ECCP** 4,979 15,670 2.35 9,554 222 2.32 0.20 0.15 1.76 1.74 rated very strong or more 76 E25 Application Money **ECAM** 2,429 14,388 0.00 0.00 0.00 0.00 0.00 12,612 0.00 77 E26 Deposit with Primary Dealers duly recognised by RBI EDPD 0.00 0.00 0.00 0.00 E27 Perpetual Debt Instruments of Tier I and II Capital issued by EUPD 0.00 0.00 0.00 0.00 0.00 0.00 E28 Perpetual Debt Instruments of Tier I and II Capital issued by 0.00 0.00 0.00 0.00 0.00 0.00 D 42 Debt ETFs - "Approved Investments" 0.00 0.00 0.00 0.00 0.00 0.00 E29 Perpetual Non-Cum. P.Shares and Redeemable Cumulative **EUPS** 0.00 0.00 0.00 0.00 0.00 0.00 P.Shares of Tier 1 and 2 Capital issued by PSU Banks E30 Perpetual Non-Cum. P.Shares and Redeemable Cumulative P.Shares of Tier 1 and 2 Capital issued by Non-PSU Banks **EPPS** 0.00 0.00 0.00 0.00 0.00 0.00 E31 Foreign Debt Securities (Invested prior to IRDA Regulations) **EFDS** 0.00 0.00 0.00 0.00 0.00 0.00 84 E32 Mutual Funds - Gilt/ G Sec/ Liquid Schemes **EGMF** 34,649 1.55 1.16 32,015 1,259 2.94 156 0.92 0.69 85 E33 Mutual Funds - (under Insurer's Promoter Group) **EMPG** 8,061 1.00 0.75 7,032 221 2.35 3,658 0.97 0.72 81 3.14 86 F Other than Approved Securities 87 F1 Other than Approved Investments -Bonds -PSU- Taxable OBPT 0.00 0.00 0.00 0.00 0.00 0.00 F2 Other than Approved Investments -Bonds -PSU- Tax free OBPF 0.00 0.00 0.00 0.00 0.00 0.00 F3 Other than Approved Investments - Equity Shares (incl PSUs OESH 78,770 -482 -0.61 62,080 3,921 6.32 4.73 2,450 11.89 8.90 -0.46 20,604 F4 Equity Shares (incl. Equity related Instruments) - Promoter OEPG 0.00 0.00 0.00 0.00 0.00 0.00 5.65 F5 Other than Approved Investments - Debentures OLDB 121 1.87 5.65 6,465 1.40 6,464 488 7.55 6,461 488 7.55 F6 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group 0.00 92 ODPG 0.00 0.00 0.00 0.00 0.00 93 F7 Commercial Papers 0.00 OACP 0.00 0.00 0 0.00 0.00 0.00 94 F8 Other than Approved Investments -Pref Shares OPSH 0.00 0.00 0.00 0.00 0.00 0.00 F9 Other than Approved Investments -Venture fund 0.00 0.00 0.00 0.00 OVNF 0 0.00 0.00 F10 Other than Approved Investments -Short Trem Loans OSLU 0.00 0.00 0.00 0.00 0.00 0.00 (Unsecured Deposits) F11 Other than Approved Investments - Term Loans (without 97 OTLW 0.00 0.00 0.00 0.00 0.00 0.00 F12 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes **OMGS** 0.00 0.00 0.00 0.00 98 0.00 0.00 99 F13 Mutual Funds - (under Insurer's Promoter Group) OMPG 0.00 0.00 0.00 0.00 0.00 0.00 100 F14 Derivative Instruments 0.00 0.00 0.00 0.00 OCDI 0.00 0.00 F15 Securitised Assets (underlying assets Housing Loan/ 0.00 0.00 0.00 OPSA 0.00 0.00 0.00 Infrastructure assets) 102 F16 Equity Shares (PSU & Unlisted) 0.00 0.00 OEPU 0.00 0.00 0.00 4,449 0.00 103 E19 Passively Managed Equity ETF (Non Promoter Group) 0.00 0.00 0.00 0.00 0.00 0.00 OETF 104 F17 Investment properties - Immovable 0.00 0.00 0.00 0.00 OIPI 0.00 0.00 E26 Reclassified Approved Investments - Equity (Point 6 under ORAE 0.00 0.00 1,492 0.00 0.00 0.00 0.00 Note for Regulation 4 to 9) 106 E20 Passively Managed Equity ETF (Promoter Group) 0.00 OETP 0.00 0.00 0.00 0.00 0.00 E12 SEBI approved Alternate Investment Fund (Category II) 8,932 2.18 1.63 8,293 5.80 4,520 2.51 OAFB 194 7.75 152 3.36 E25 Reclassified Approved Investments - Debt (Point 6 under 108 1,004 33.46 1,009 508 50.35 1,285 336 ORAD 44.72 37.68 26.13 19.55 449 Note for Regulation 4 to 9) 109 E11 SEBI approved Alternate Investment Fund (Category I) 342 OAFA 0.00 0.00 -66 -19.20 -14.36 670 126 18.78 14.05 **TOTAL** 21,48,434 36,724 19,53,520 1,71,970 8.80 6.59 14,69,708 1,23,253 6.28 1.71

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

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

¹ Based on daily simple Average of Investments2 Yield netted for Tax

² Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM shall be prepared in respect of each fund

⁴ FORM shall be prepared in respect of each fund.5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number: 144

Statement as on :31 March 2025
Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund: GENERAL INSURANCE

	areity of Justinission: Quarterly							(Amount in	Rs. Lakhs)
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter ¹								
B.	As on Date ²								
	9.05% NMDC STEEL 28 AUG 2025 STEPUP ON DOWNGRADE TO AA+ (EARLIER 7.3%8.8%)	ORAD	1,003.10	23/10/2020	ICRA	LAAA	LBBB+	05/06/2024	NA
				_					

Note:

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

	PERIODIC DISCLOSURES		
REINSURANCE/RETROCESSION RISK CONCENTRATION			
SBI General Insurance Company Ltd	Date:	29.04.2025	
IRDA Reg. No. 144 dated 15/12/2009			
For the period April 2024 - March 2025		(Amount in Rs. Lakhs)	
	REINSURANCE/RETROCESSION RISK CONCENTRATION SBI General Insurance Company Ltd IRDA Reg. No. 144 dated 15/12/2009 For the period April 2024 - March 2025	SBI General Insurance Company Ltd Date: IRDA Reg. No. 144 dated 15/12/2009	REINSURANCE/RETROCESSION RISK CONCENTRATION SBI General Insurance Company Ltd Date: 29.04.2025 IRDA Reg. No. 144 dated 15/12/2009

	R	einsurance Risk Co	oncentration				
S.No.	Reinsurance/Retrocession Placements	No. of	Premium cede	Premium ceded to reinsurers / Total			
		reinsurers	Proportional	Non-Proportional	Facultative	reinsurance premiu	
	Outside India						
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%	
2	No. of Reinsurers with rating AA but less than AAA	70	55,480.18	1,343.03	2,856.17	12.20%	
3	No. of Reinsurers with rating A but less than AA	55	92,490.17	6,154.06	3,038.01	20.79%	
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	0.00%	
5	No. of Reinsurers with rating less than BBB	1	1.63	0.00	-	0.00%	
	Total (A)	126	1,47,971.99	7,497.09	5,894.18	33.00%	
	With In India						
1	Indian Insurance Companies	22	-	-	7,658.81	1.57%	
2	FRBs	8	1,99,909.15	10,942.05	3,454.63	43.83%	
3	GIC Re	1	99,385.48	6,181.68	105.35	21.61%	
4	Other (to be Specified)	-	-	-	-	0.00%	
	Total (B)	31	2,99,294.63	17,123.73	11,218.79	67.00%	
	Grand Total (C)= (A)+(B)	157	4,47,266.62	24,620.82	17,112.97	100.00%	

Note:-

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

⁽b) Figures are to be provided upto the quarter 31st March 2025

	PERIODIC DISCLOSURES	
FORM NL-33	REINSURANCE/RETROCESSION RISK CONCENTRATION	

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

																						Miscell	laneous										(Amount in Rs.	•			
N.	Chaha / Haisaa Tamihaaa	Fin	e	Marin	e Hull	Marin	e Cargo	Tota	al Marine	Moto	or OD	Motor	ТР	<u>Total Mo</u>	otor	Health		Personal A	ccident	Travel Ir	nsurance		Health	Workmen's Compensation/ Employer's liabilit	_	Product Liability	Enginee	ring	Aviation	Crop I	Insurance	Other seg	ments (b)	Total Misce	<u>llaneous</u>	To	otal
NO.	State / Union Territory	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter				Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter quar	the For the	. Op.oc	. 0	Upto the quarter	For the Upto the Quarter quarter		Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto t quart
	STATES ^c																																				
	dhra Pradesh	1,751.68	8,977.95	0.00	0.00	130.6	1 648.39	9 130.6	648.39	1,132.26	4,244.84	4,300.57	13,555.02	5,432.83	17,799.86	2,176.89	8,537.63	3,113.62	9,267.20	0.39	4.86	5,290.89	17,809.69	5.75	22.11 11	.55 40.48	39.76	780.39	0.00 0	.00 23,317.2	21 94,818.80	264.43	865.86	34,362.42	1,32,137.21	36,244.71	1 1,41,70
2 Aru	unachal Pradesh	227.59	412.55	0.00	0.00	2.5	9 2.98	8 2.5	59 2.98	3 243.95	1,104.08	187.88	824.10	431.83	1,928.18	78.40	312.63	3.31	18.29	0.01	0.03	81.72	330.95	0.00	0.00 0	0.00	0.80	19.70	0.00 0	0.0	0.00	11.31	38.39	525.67	2,317.26	755.84	2,7
3 Ass	sam	551.10	2,409.33	0.00	0.00	2.7	5 24.79	2.7	75 24.79	1,300.56	5,142.19	3,034.31	10,285.41	4,334.87	15,427.60	1,434.61	5,199.27	719.03	2,078.11	0.35	0.63	2,153.99	7,278.00	0.57	2.85 0	0.06 9.04	77.25	128.02	0.00	.00 3,689.3	1 7,289.52	63.25	212.59	10,319.31	30,347.63	10,873.15	32,7
4 Biha	<u> </u>	1,177.93	3,///./5	0.00	0.00	19.2	2 58.3	19.2	22 58.35	1,040.04	3,299.54	1,341.94	4,360.31	2,381.98	7,659.85	1,616.91	6,341.62	1,749.92	5,430.89	0.10	0.42	3,366.93	11,//2.93	0.65	1.4/ 0	0.68 8.33	46.66	152.34	0.00	.00 0.0	0.001	157.01	524.96	5,953.91	20,119.88	/,151.0/	23,9
	hattisgarh	411.67	2,601.85	0.00	0.00	14.9	76.18	1 11.6	76.18	903.21	3,245./4	502.83 292.44	2,116.01	1,506.04	5,361./5 1 838 74	602.18	2,424.45 433.77	1,/0/.29	5,661.34	0.00	0.07	2,309.47	8,085.85	3.8/	11.11 1	.00 7.40	45.97	285.93	0.00	.00 0.0	0.001	47.68	187.20	3,914.02 709 32	13,939.24	4,340.60	16,6
6 Goa	<u> </u>	142.28 4.106.90	18.887.73	0.00	0.00	11.6	1 1 710 0	11.0	71 1 710 0	223.16	832.84	292.44	1,005.90	515.00	1,838.74	107.62	433.//	2 222 75	7 210 90	0.04	0.34	6.747.22	644.84	75.21	3.75 U 46.76 114	.29 429.53	687.85	3 338 66	0.00 0	.00	71 7.630.34	15.59	1.757.75	703.32	2,585.10 75.748.25	863.26	96.3
7 Guj 8 Har	Jen 4-0	1,109.37	4,612.74	0.00	0.00	178.3	1,/10.83	5 3 4 7.7	71 1,710.83	3,900.00	0 515 00	9,051.70	6 422 79	13,010.30	14 027 00	2 201 27	0.610.04	2,223.73	1 718 29	1.05	0.70	4.236.22	22,362.79	75.21 3	1017 0 22 1	429.53 91 537 94		643.50	0.00	00 4,090.7	1 7,030.34	536.80	1// 3/ 1/ 3	25,839.13	75,746.25 28.618.96	22/22	
	nachal Pradesh	479.70	.,	0.00	0.00	170.3	7 112 0	1 15 0	09 /44./3	1 702.09	3 100 93	1 704 07	6 11/ 09	2 407 05	0 215 91	3,291.37	9,010.04	466.79	1,710.29	1.05	0.28	759 34	2.252.54	1 41	23.41 120 5.64 2	76 12 20	1 231.42	29.30	0.00	0.0	0.00	30.00	1,142.32	3 301 57	11 646 01	==/07	1 13.8
	arkhand	406.93	1 666 90	0.00	0.00	13.9	1 21.0	2 04	11 21 09	1 732.30	3,100.03 4 170 20	1,704.07	5 658 23	2,497.03	9,213.61	1 697 95	4 642 22	1 543 03	4 814 76	0.03	0.20	7 2 2 3 0 0 0	9 457 38	0.41	3.61 4	.70 15.53	121 50	20.09	0.00	0.0	0.00	59.12	207.38	6.254.52	19,750.25	6 670 85	5 21.4
11 Kar		2 105 36	1,000.50	0.00	0.00	74.1	2 675.70	74 1	12 675.70	1,233.00	14 450 07	5 416 59	15 459 35	9 506 22	29 909 42	8 558 81 2	7,072.22	1 709 71	4 777 10	0.02	10.45	10 269 50	32 284 66	0.51	60 41 135	.04 10.35	412 12	1 019 57	4 12 16	18 0.0	0.00	281.05	1 009 44	20 627 29	65 094 87	22 806 76	74
12 Ker		751.30	0,37 3.00	0.00	0.00) 71.1	1 90.9	7 7 21 8	81 90.97	7 3 236 18	10 594 92	2 299 43	6.059.88	5 535 62	16 654 80	4 738 79 1	7 976 95	1 185 90	3 712 42	0.38	4 69	5,925,47	21 694 07	1 09	9 47 16	00 51 3	33.02	126.51	0.00	0.0	0.00	64 51	225.24	11 575 70	38 761 46	12 348 81	1 43.0
110.	dhya Pradesh	948.45	4 080 31	0.00	0.00	128.7	7 531.26	128.7	77 531 26	5 4 443 87	11 882 32	1 904 66	5 774 36	6 348 52	17 656 69	2 161 66	7 784 90	1 964 19	5 267 16	0.73	3 62	4 126 18	13 055 67	13.42	34 14 15	40 57.79	176.68	360.32	0.00	0.0	0.00	133.66	459 36	10.813.86	31,623,97	11 891 08	36.1
14 Mah		4.759.57	24.125.22	0.00	0.00	272.6	2 1.717.8	5 272.6	52 1.717.85	7,269,41	25.346.37	12.866.30	36,246,69	20.135.71	61.593.06	91.196.87 1.4	11.989.31	3.127.27	10.476.56	3.25	24.81	94.327.39	1,52,490.69	40.81 1	27.22 797	3.865.39	786.06	3.192.71	0.00	.00 8.657.5	51 1.01.411.70	697.88	4.599.35	1,25,442.98	3.27.280.11	1,30,475.17	7 3.53
L5 Mar		55.07	252.78	0.00	0.00	0.0	0 0.00	0.0	0.00	73.95	339.17	131.13	335.62	205.08	674.79	44.19	203.90	55.47	113.63	0.00	0.03	99.66	317.56	1.03	1.61 0	.00 0.25	2.35	8.44	0.00	.00 0.0	0.00	8.38	28.51	316.50	1.031.16	371.57	/ 1.
6 Meg		125.00	380.80	0.00	0.00	1.2	5 1.30	1.2	25 1.30	126.23	514.35	200.13	760.26	326.36	1.274.61	98.64	481.21	111.91	237.11	0.00	0.05	210.55	718.37	0.21	2.27 0	.00 0.30	-0.01	6.40	0.00	.00 0.0	0.00	24.77	80.48	561.88	2.082.44	688.13	3 2
7 Mizo	oram	49.90	355.15	0.00	0.00	0.0	0.00	0.0	0.00	0 41.54	175.03	112,47	399.22	154.01	574.25	80.94	547.09	264.28	912.87	0.00	0.03	345.22	1,459.99	0.00	0.87 0	.00 0.50	0.00	0.00	0.00 0	.00 0.0	0.00	45.17	222.59	544.40	2,258.19	594.29	9 2
8 Nag		42.18	117.96	0.00	0.00	0.0	0.09	9 0.0	0.09	9 108.18	408.24	180.98	616.17	289.17	1,024.41	80.45	304.27	1.62	17.30	0.02	0.02	82.09	321.58	0.00	0.00 0	.00 0.14	2.96	3.47	0.00 0	.00 0.0	0.00	5.38	434.94	379.59	1,784.55	421.76	5 1,
9 Odi	isha	780.16	4,578.12	0.00	0.00	54.0	1 199.54	54.0	01 199.54	2,192.41	7,162.11	5,853.72	16,775.46	8,046.12	23,937.57	1,892.47	6,288.14	1,346.66	3,446.77	0.19	1.04	3,239.33	9,735.94	2.73	14.75 20	.08 42.31	208.87	817.83	0.00 0	.00 0.0	0.00	126.19	557.04	11,643.31	35,105.44	12,477.48	39,
0 Pur	njab	848.30	4,730.89	0.00	0.00	60.2	1 286.34	4 60.2	21 286.34	1 2,938.83	8,141.67	5,155.91	13,740.98	8,094.75	21,882.65	1,117.78	4,139.98	1,081.09	2,838.98	0.93	7.92	2,199.79	6,986.88	3.50	10.31 17	.89 69.84	71.04	181.81	0.00 0	.00 0.0	0.00	210.75	907.75	10,597.72	30,039.25	11,506.23	ر 35,
1 Raj	jasthan	1,642.14	6,259.37	0.00	0.00	47.2	6 196.93	3 47.2	26 196.93	3,418.71	10,292.85	2,978.52	8,388.64	6,397.23	18,681.49	1,842.62	5,553.78	3,639.65	12,267.09	0.23	2.48	5,482.50	17,823.35	7.33	19.81 8	.96 43.65	140.15	463.11	0.00	.00 0.0	ر 149.98	171.12	582.08	12,207.30	37,763.46	13,896.69	9 44,
2 Sikk	kim	18.23	134.34	0.00	0.00	0.0	0 -1.56	5 0.0	00 -1.56	91.35	372.94	101.86	383.15	193.21	756.09	197.10	364.71	3.03	6.92	0.00	0.04	200.13	371.67	0.00	0.06 0	.00 0.09	0.00	1.91	0.00	.00 0.0	0.00	2.27	7.75	395.60	1,137.56	413.83	ر 1,
23 Tan	mil Nadu	3,785.87	14,892.16	0.00	0.00	171.2	6 844.64	171.2	26 844.64	4 3,800.59	14,732.59	5,619.19	15,125.25	9,419.79	29,857.83	4,798.51 2	22,870.56	2,286.53	6,874.63	0.60	9.09	7,085.64	29,754.28	33.01	94.83 190	.73 585.14	377.23	1,313.45	0.00	.03 7,020.4	6 13,102.05	245.05	1,236.35	24,371.89	75,943.94	28,329.02	₂ 91,
24 Tela	angana	1,843.91	8,701.49	0.00	0.00	42.6	5 292.96	42.6	55 292.96	5 1,873.69	7,139.72	3,808.24	10,857.34	5,681.94	17,997.06	6,292.11 1	5,191.07	4,993.12	19,271.45	0.74	5.59	11,285.97	34,468.11	16.57	42.24 58	.85 419.63	224.53	1,237.32	0.00	.00 0.0	0.00	802.58	1,673.54	18,070.44	55,837.89	19,957.00	,64
25 Trip	pura	69.93	278.72	0.00	0.00	0.2	3 0.32	2 0.2	23 0.32	2 48.70	207.13	187.77	909.61	236.46	1,116.73	299.14	883.34	135.90	320.33	0.00	0.21	435.04	1,203.88	0.00	0.43 0	.00 0.53	0.00	0.36	0.00	.00 0.0	0.00	10.75	34.84	682.25	2,356.77	752.41	. 2,
26 Utta	arakhand	407.31	1,737.33	0.00	0.00	21.4	9 95.20	21.4	19 95.20	1,106.97	3,980.93	1,071.92	3,572.95	2,178.88	7,553.88	483.47	2,161.99	555.82	1,647.05	0.04	0.55	1,039.33	3,809.59	0.49	1.84 0	.32 7.21	45.76	137.36	0.00	.00 7,893.5	13,522.53	51.61	278.94	11,209.90	25,311.36	11,638.69	ر 27,
27 Utta	ar Pradesh	2,887.20	10,266.75	0.00	0.00	94.5	4 439.88	94.5	54 439.88	7,900.25	23,036.82	6,900.17	20,234.35	14,800.42	43,271.18	4,096.76 1	15,758.30	4,220.29	12,196.55	0.73	5.78	8,317.78	27,960.63	10.34	48.08 113	.18 635.17	326.72	887.72	0.00	.00 0.0	0.00	449.88	1,426.74	24,018.32	74,229.51	27,000.06	,84
28 We	est Bengal	1,948.78		0.00	0.00	45.2	6 289.85	5 45.2	26 289.85	1,999.21	7,144.21	5,531.51	16,057.93	7,530.72	23,202.14	3,123.14 1	2,436.52	1,675.18	4,274.24	0.29	3.92	4,798.60	16,714.68	2.14	6.45 12	.00 95.00	139.10	606.87	0.00	.00 0.0	0.00	433.30	920.41	12,915.87	41,545.55	14,909.91	. 49,
	TOTAL (A)	33,433.77	1,48,007.05	0.00	0.00	1,768.68	9,082.71	1,768.6	9,082.71	59,014.87	1,92,422.29	85,268.73 2	2,49,076.95 1	1,44,283.60 4	4,41,499.24 1	.,46,914.39 3,36	5,063.40 40	0,892.10 1	.,26,338.25	11.98	98.84	1,87,818.47	4,62,500.48	245.38	1,649 .	.82 7,736.14	4,203.87	16,033.55	4.12 16	54,668.6	9 2,37,924.91	5,467.40	19,791.22	3,98,341.37	11,86,397.27	4,33,543.82	. 13,43,4
	UNION TERRITORIES ^c																																				
1 And	daman and Nicobar Islands	39.13	155.89	0.00	0.00	0.0	0.0	1 0.0	0.01	1 3.00	11.14	9.03	29.13	12.04	40.27	43.79	173.62	57.11	144.31	0.00	0.03	100.90	317.95	0.00	0.00	.00 0.7	0.00	0.00	0.00	.00 0.0	0.00	6.32	21.33	119.26	380.27	158.39	4
	andigarh	18.76	180.87	0.00	0.00	0.0	8 11.90	0.0	08 11.90	271.92	1,000.72	351.70	1,026.24	623.62	2,026.96	51.56	319.22	-3.17	852.49	0.18	1.44	48.57	1,173.15	2.95	6.61 16	.77 23.39	4.26	5.44	0.00	.00 0.0	0.00	360.39	369.23	1,056.56	3,604.78	1,075.40	<u>/</u> 3
	dra and Nagar Haveli	141.99	524.19	0.00	0.00	10.6	5 62.38	3 10.6	62.38	58.99	236.48	144.47	395.88	203.45	632.36	41.89	157.29	0.12	1.76	0.00	0.12	42.01	159.16	8.65	34.36 0	.35 24.85	6.02	15.83	0.00	0.0	0.00	7.21	29.21	267.70	895.76	420.33	1
	man & Diu	20.57	33.59	0.00	0.00) 4.3	4 4.50	5 4.3	34 4.56	8.34	10.37	5.51	7.27	13.85	17.65	23.28	32.84	0.00	0.57	0.00	0.00	23.28	33.41	0.33	2.99 0	0.00	0.00	0.00	0.00 0	0.0	0 0.00	5.53	32.96	42.99	87.00	67.90	<u></u>
	vt. of NCT of Delhi	546.03	3,503.31	0.00	0.00	118.8	6 441.57	7 118.8	36 441.57	7 1,899.58	4,941.99	4,120.34	8,249.35	6,019.92	13,191.34	1,409.77	5,722.28	765.94	1,853.77	1.49	7.85	2,177.20	7,583.90	2.87	14.50 51	.33 370.45	160.87	354.21	0.00 0	.00 0.0	0 11.65	541.09	1,604.92	8,953.28	23,130.97	7,0=0:=7	27
	mmu & Kashmir	308.08	898.65	0.00	0.00	9.6	5 73.82	2 9.6	73.82	2 677.59	2,678.20	1,657.96	5,160.32	2,335.55	7,838.53	141.56	627.24	198.06	509.10	0.01	0.24	339.63	1,136.58	0.56	3.48 0	3.63	89.40	279.99	0.00 0	0.0	0.00	26.51	86.72	2,791.65	9,348.93	3,109.38	10
Lad		8.97	41.46	0.00	0.00	0.0	0.22	2 0.0	0.22	2 3.57	42.74	16.26	64.74	19.83	107.49	2.56	35.05	0.11	4.44	0.00	0.00	2.68	39.49	0.00	0.24 0	0.00	0.00	2.81	0.00 0	.00 0.0	<u>0.00</u>	0.97	4.02	23.47	154.09	32.44	.——
	kshadweep	0.03	1.50	0.00	0.00	0.0	0.00	0.0	0.00	0.29	0.81	1.56	7.54	1.85	8.35	2.62	10.15	0.01	0.10	0.00	0.00	2.63	10.25	0.00	0.00 0	0.00	0.00	0.00	0.00 0	0.0	0.00	0.00	0.00	4.48	18.59	4.51	+
Puc	ducherry	31.42	185.44	0.00	0.00	0.2	3.00	0.2	3.00 597.4 6	223.37	914.12 9,836.58	180.34	644.81	403./0	1,558.93	35.66	118./3	1./0	6.81	0.00	0.03	37.37	125.57	0.00	0.1/ 21	.20 37.43 . 65 460.52	0.81	0.86	0.00	0.0	0.00	2.73	12.21	465.81 13,725.21	1,/35.18	497.48	1,
	TOTAL (B)	1,114.97	5,524.89	0.00	0.00	143.82	597.46	143.8	59/.46	3,146.64	9,836.58	6,487.17	15,585.30	9,633.81	25,421.88	1,752.71 7	7,196.41 1	1,019.88	3,373.34	1.68	9.70	2,774.26	10,579.45	15.36	52.33 89.	.65 460.52	261.37	659.14	0.00	0.0	11.65	950.75	2,160.60	13,/25.21	39,355.57	14,983.99	45,4
Ou	ıtside India	0	0	0	(0 (0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	0	0	0 0	0	0	0	0	0	,
																																	4				
	TOTAL (C)	0	0	0	(0		0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	0	0	0	o'	0	0	0	0	
		1					1																								<u> </u>	 '					
1								1																							,	1 '	1				1

(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

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

Name of the Insurer: SBIG Mar-25

(Amount in Rs. Lakhs)

								(Allibuilt ill Rs.	<u> Laikiis</u>
SI.No.	Line of Business	For the	Quarter	For the cor	responding	upto the	quarter	Up to the co	orresponding
		Premium	No. of Policies	Premium	No. of	Premium	No. of Policies	Premium	No. of Policies
					Policies				
1	Fire	34,548.74	1,58,635.00	48,600.59	1,69,591	1,53,531.94	6,40,252	1,81,772.69	5,91,262
2	Marine Cargo	1,912.49	2,194.00	1,999.05	2,364	9,680.17	8,837	8,296.62	8,852
3	Marine Other than Cargo	0.00	0.00	0.00	0	0.00	0	0.00	0
4	Motor OD	62,161.52	11,34,382.00	54,880.37	8,27,449	2,02,258.87	31,63,819	1,66,662.26	25,90,631
5	Motor TP	91,755.90	4,63,186.00	76,584.27	3,96,012	2,64,662.25	13,27,286	1,89,348.31	9,16,500
6	Health	1,48,667.09	76,664.00	1,09,920.59	1,63,945	3,43,259.81	3,92,218	2,87,927.78	6,72,731
7	Personal Accident	41,911.98	1,48,484.00	29,018.24	1,64,521	1,29,711.59	5,57,949	1,11,891.47	6,64,894
8	Travel	13.66	511.00	28.47	1,316	108.53	3,768	115.20	3,716
9	Workmen's Compensation/ Employer's	260.74	924.00	254.07	999	957.84	3,797	785.26	3,221
	liability								
10	Public/ Product Liability	1,739.47	1,382.00	1,464.10	1,316	8,196.66	14,875	9,071.18	4,562
11	Engineering	4,465.25	1,390.00	3,347.30	1,242	16,692.69	5,522	13,561.43	4,575
12	Aviation	4.12	0.00	3.81	0	16.22	8	11.43	1
13	Crop Insurance	54,668.69	35,22,000.00	70,286.14	52,54,510	2,37,936.57	1,41,22,645	2,63,982.24	1,44,50,369
14	Other segments (Credit Guarantee)	704.07	29.00	845.03	26	3,182.23	114	4,039.51	110
15	Miscellaneous	5,714.08	3,02,484.00	6,726.25	3,06,298	18,769.59	10,03,001	17,891.73	9,25,677

4,48,527.81 58,12,265 4,03,958.26 72,89,589 13,88,964.95 2,12,44,091 12,55,357.11 2,08,37,101

⁽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

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: SBIG Mar-25 Date:

Sl.No.	Channels	For th	e Quarter	Upto t	he Quarter	For the correspor			
						of the previo	us year	of the previous	ous year
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
			(Rs.Lakhs)		(Rs.Lakhs)		(Rs.Lakhs)		(Rs.Lakhs)
1	Individual agents	86,809	13,873.30	2,57,725	43,944.03	1,93,633	27,695.31	5,62,399	76,926
2	Corporate Agents-Banks	6,16,674	90,330.45	22,07,939	3,15,848.13	7,01,856	90,585.28	25,47,050	3,26,198
3	Corporate Agents -Others	41,694	2,756.05	1,28,573	8,277.08	22,167	1,792.87	81,712	6,339
4	Brokers	14,99,389	2,49,469.83	39,50,886	6,55,173.15	9,55,408	1,93,919.64	28,21,166	5,03,742
5	Micro Agents	0	0.00	1	0.02	0	0.00	51	1
6	Direct Business:	0	0.00	0	0.00	0	0.00	0	0
	-Officers/Employees	0	0.00	0	0.00	0	0.00	0	0
	-Online (Through Company Website)	6,613	562.06	31,802	2,215.40	7,864	651.71	29,767	2,327
	-Others (Other than Through Company Website)	33,00,498	72,449.47	1,38,39,981	3,07,685.17	52,66,599	86,000.81	1,44,06,731	3,31,341
7	Common Service Centres(CSC)	1,17,053	2,387.50	4,40,989	8,765.45	1,37,688	2,650.15	3,77,448	6,961
8	Insurance Marketing Firm	3,293	454.33	8,300	1,449.47	4,374	646.67	10,782	1,466
9	Point of sales person (Direct)	1,40,185	16,239.59	3,77,594	45,586.84	0	15.82	-5	56
10	MISP (Direct)	0	0.00	0	0.00	0	0.00	0	0
11	Web Aggregators	57	5.23	302	26.76	0	0.00	0	0
12	Referral Arrangements	0	0.00	0	0.00	0	0.00	0	0
13	Other (to be sepcified)								
	(i)								
	(ii)	0	0.00	-1	-6.54	0	0.00	0	0
	Total (A)	58,12,265	4,48,528	2,12,44,091	13,88,965	72,89,589	4,03,958.26	2,08,37,101	12,55,357.11
14	Business outside India (B)	0	0	0	0.00	0	0.00	0	0.00
	Grand Total (A+B)	58,12,265	4,48,527.81	2,12,44,091	13,88,964.95	72,89,589	4,03,958.26	2,08,37,101	12,55,357.11

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

me of the Insurer	Claims Experience	Fire		Marin		Motor	Motor	Total	Health	Person		Total	Workmen's		Engine	Aviati	_	No.	of claim	ns only
1 2	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the period	1057 1422 910	e Cargo 269 831 762	0 0 0	Marin e 269 831 762	20133 108907 108439	18948 3838 3657	39081 112745 112096	27786	al Acciden 2312 2892 1969		30121 119645 113357	61 170 111	489 292 282	101 333 284	0 0 0	Insuran ce 13513 5984 5135	segme nts ** 417 28 27		85815 244064 235276
3	(b) Reopened during the Period (c) Other Adjustment (to be specified) (i) (ii) Claims Settled during the period	512 0 973	69 0 516	0	69 0 516	468 0 106311	181 0	649 0 109234	5363 0	923	0	6288 0 109006	59 0 94	10 0 360	49 0 209	0 0	849 0 6087	0	302	8788 0
4	(a) paid during the period (b) O ther A djustment (to be specified) (i) (ii) Claims Repudiated during the period	0 314	0	0	0	0 1878	0	0	0 8439	0 402	0	0 8845	0 7	0	0 20	0	0	0	0 231	0 11402
•	O ther A djustment (to be specified) (i) (ii) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the	285	242	0	242	6418	633	7051	10421	1505	19	11945	78	112	126	0	106	207	493	20645
6	mandatory period as prescribed by the Authority) Claims O/S at End of the period Less than 3months 3 months to 6 months	907 208 47	235 136 25	0 0 0	235 136 25	0 14433 12478 829	19230 3346 2524	33663 15824 3353	0 17749 15627 518	2208 1395 110	13 6 0	19970 17028 628	52 38 3	309 150 38	79 56 5	0 0 0	0 13304 911 251	234 26 146	495 266	69248 34643 4499
Slaima O /S	6months to 1 year 1year and above	69 583	18 56	0 0	18 56	144 982	3074 10286	3218 11268	362 1242	110 115 588	1 6	478 1836	0 11	56 65	11 7	0	1263 10879	57	7 219	5177 24929
liated mea	figures are consistent with all relevant NL forms ans rejected, partial rejection on account of policy to be exclusive of IBNR AND IBNER reserves SBI General Insurance Co DIRECT	erms and c	onditions													For the	e quarter	(A mou	ınt in Re	s. Lakhs
SI. No.	Claims Experience	Fire	Marin e Cargo		Total Marin e	Motor OD	Motor TP	Total Motor	Health	Person al Acciden t	Trave	Total Health	Workmen's Compensati on/ Employer's liability	Produc t	ering		Crop Insuran ce			
<u>1</u> 2	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the period (b) Reopened during the Period	48623 9676 6192 3484	1887 1919 1759 159	0 0 0	1887 1919 1759 159	25931 65256 64975 280	226891 46062 43890 2172	252822 111318 108865 2453	21243 77237 73689 3549	27072 32532 22149 10383	127 88 80 8	48442 109858 95918 13939	417 303 198 105	1431 815 787 28	5935 1187 1012 175	0 0 0	14258 55653 47757 7896	1970 1339 1291 48	1604 3264 2887 377	377389 295332 266667 28664
3	(c) O ther A djustment (to be specified) (i) (ii) Claims Settled during the period	0 9782	0 1154	0	0 1154	0 38886	0 24626	0 63512	0 66366	0 13066	0 101	0 79534	0 221	0 638	0 516	0	0 44478	0 46	0 1794	0 201674
4	(a) paid during the period (b) O ther A djustment (to be specified) (i) (ii) Claims Repudiated during the period	0 4286	0 233	0	0 233	0 6564	0	0 6564	0 7796	0 4594	0	0 12400	0 24	0	0 132	0	0	0	0 364	0 24004
5	O ther A djustment (to be specified) (i) (ii) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the	3890	528 0	0	528 0	22434 0	16330	38764	9627 0	17198 0	45 0	26871	266 0	314	835 0	0	10961	853 0	777	84058
6	mandatory period as prescribed by the Authority) Claims O/S at End of the period Less than 3months 3 months to 6 months	40341 5224 4522	1891 885 354	0 0	1891 885 354	23303 15333 2850	231997 36090 26357	255300 51424 29206	14691 11836 594	24746 15355 1305	59 51 0	39496 27242 1899	209 95 46	1293 137 619	5639 670 282	0 0	14472 1367 134	2410 1309 358	1932 1212 153	362984 89566 37573
aims O /S	6months to 1 year 1year and above 6 figures are consistent with all relevant NL forms	7830 22765	234 418	0	234 418	623 4497	36975 132575	37598	621 1640	1484 6602	0 8	2105 8250	0 68	262 275	689 3998	0	2492 10479	682	28 539	51921 183924
diated mea o/s should	ans rejected, partial rejection on account of policy to be exclusive of IBNR AND IBNER reserves	erms and c	onditions																	
NL-37-CL	.A IMS DATA r: SBI General Insurance Co CO-INS														For the	quarte	r ending	_		
SI. No.	Claims Experience	Fire 1716	e Cargo	e Hull	Total Marin e	Motor OD	Motor TP	Total Motor		Person al Acciden	I	Total Health	Workmen's Compensati on/		ering		Crop Insuran ce	Other segme nts **	Miscel laneo us	
2	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the period (b) Reopened during the Period (c) Other Adjustment (to be specified) (i)		1165 11441 10934 507	0 0 0	1165 11441 10934 507	0 0 0	0 0 0	0 0 0	151 199635 199447 188	291 267 24	0 0 0 0	199926 199714 212	0	101 46 40 6	580 1514 1488 26	0 0 0	0 0 0	0 0 0 0	97 127 118 9	214066 213214 852
3	(i)(ii)(ii)(ii)(iii)(iii)(iiii)(iiiiiiiiii	0 806 0	0 10545	0 0	0 10545	0 0	0 0	0 0	0 199172 0	0 215 0	0 0	0 199387 0	0 1 0	0 76 0	0 1513 0	0 0	0 0	0 0	0 99 0	0 212427
4	(i)(ii)	0 94	0 672	0 0	0 672	0 0	0 0	0	0 222	0 38	0	0 260	0 0	0 2	0 19	0	0	0 0	0 21	0 1068
5	(ii) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Claims O/S at End of the period Less than 3months 3 months to 6 months 6months to 1 year 1year and above	1828 456 326 435 611	1389 693 191 229 276	0 0 0 0	1389 693 191 229 276	0 0 0	0 0 0	0 0 0	392 275 9 82 26	378 89 27 248 14	0 0 0 0	770 364 36 330 40	7 0 4 3	69 5 5 9	562 210 64 180 108	4 0 0 0 0	0 0 0 0	0 0 0 0	104 51 16 30	4733 1779 642 1216 1096
ated mea	figures are consistent with all relevant NL forms ans rejected, partial rejection on account of policy t	•		<u> </u>	270				20		0	10		<u> </u>	100	<u>'</u>	Ü		,	1030
o/s should the Insurer	the exclusive of IBNR AND IBNER reserves SBI General Insurance CoCO-INS Claims Experience	Fire	Marin			Motor	Motor	Total	Health	Person		Total	Workmen's			Aviati		(A mou	int in Re Miscel	s. Lakhs) Total
			e Cargo		Marin e	OD	TP	Motor		al A cciden t		Health	Compensati on/ Employer's liability	t		on	Insuran ce	nts **	1	
2	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the period (b) Reopened during the Period (c) Other Adjustment (to be specified)	70928 9102 8275 827	1767 1395 1333 62	0 0 0	1767 1395 1333 62	0 0 0 0	0 0 0	0 0 0	1520 10582 10572 10	57 65 59 5	0 0 0 0	1577 10646 10631 15	7 9 9 0	783 180 157 24	3860 1835 1804 32	19 0 0 0	0 0 0 0	0 0 0 0	675 87 81 6	79617 23255 22290 966
3	(i)(ii) Claims Settled during the period (a) paid during the period (b) Other Adjustment (to be specified)	9252	0 893	0	0 893	0	0	0	0 10204	31	0	0 10235	0	50	0 1298	0	0	0	23	21751
4	(i)(ii)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	(i)(ii)Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the	8078	979	0	979	0	0	0	1091	0	0	0	0	0	255 0	0	0	0	0	0
6	A uthority) Claims O/S at End of the period Less than 3months 3 months to 6 months 6months to 1 year	62700 3801 27068 9086	1290 530 179 202	0 0 0	1290 530 179 202	0 0 0	0 0 0	0 0	807 368 19 139	81 30 10 9	0 0 0	888 398 29 148	16 0 16 0	911 1 56 43	4142 1749 334 542	19 0 0 0	0 0 0	0 0 0	723 54 25 14	70690 6533 27708 10036
udiated mea	figures are consistent with all relevant NL forms ans rejected, partial rejection on account of policy to be exclusive of IBNR AND IBNER reserves	erms and c	onditions																	
	AIMS DATA																			
SI. No.	Darance our - DIRECT														Upto +L	e ans.,	er ending) 04 FY	2024	25
	Claims Experience	Fire			Total Marin	Motor	Motor TP	Total Motor	Health	Person	Trave	Total Health	Workmen's	_	Engine	Aviati	Crop	No.	of claim	ns only
1			e Cargo	e Hull	Marin e	OD	TP	Motor		al A cciden t	I	Health	Compensati on/ Employer's liability	Produc t Liabilit y	Engine ering	A viati on	Crop Insuran ce	No. Other segme nts **	of claim Miscel laneo us	ns only Total
1 2	Claims Experience Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the period (b) Reopened during the Period (c) Other Adjustment (to be specified)	790 8922 8095 827	е	0 0 0		10533 447969 446396 1573	14949 12531 11928 603		17487 427117 413137 13980	al A cciden t 2051 9268 6921 2347	28 124 104 20		Compensati on/ Employer's liability 39 647 495 152	Produc t Liabilit y 811 1064 983 81	53 1197 1080 117	0 0 0 0	Crop Insuran ce 13935 15154 13041 2113	No. Other segme nts ** 19 614 612 2	of claim Miscel laneo us 324 11098 10114 984	61188 940074 917066 23008
3	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the period (b) Reopened during the Period	790 8922 8095 827 0 4962	e Cargo 169 4369 4160	0 0 0 0	169 4369 4160 209 0	10533 447969 446396 1573 0 414660	14949 12531 11928 603 0 6716	25482 460500 458324	17487 427117 413137 13980 0 363313	2051 9268 6921 2347 0	28 124 104 20 0	19566 436509 420162 16347 0 366150	Compensati on/ Employer's liability 39 647 495 152 0 240	Produc t Liabilit y 811 1064 983 81 0	53 1197 1080 117 0	0 0 0 0	Crop Insuran ce 13935 15154 13041 2113 0	No. Other segme nts ** 19 614 612 2 0 15	of claim Miscel laneo us 324 11098 10114 984 0 7182	61188 940074 917066 23008 0 817469
3	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the period (b) Reopened during the Period (c) Other Adjustment (to be specified) (i) (ii) Claims Settled during the period (a) paid during the period	790 8922 8095 827 0 4962 0	e Cargo 169 4369 4160 209 0 2717 0	0 0 0 0	169 4369 4160 209 0 2717 0	10533 447969 446396 1573 0 414660 0	14949 12531 11928 603	25482 460500 458324 2176	17487 427117 413137 13980 0	al A cciden t 2051 9268 6921 2347 0 2809 0	28 124 104 20	19566 436509 420162 16347	Compensati on/ Employer's liability 39 647 495 152	Produc t Liabilit y 811 1064 983 81	53 1197 1080 117	0 0 0 0	Crop Insuran ce 13935 15154 13041 2113	No. Other segme nts ** 19 614 612 2 0 15	of claim Miscel laneo us 324 11098 10114 984 0	61188 940074 917066 23008 0 817469
	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the period (b) Reopened during the Period (c) Other Adjustment (to be specified) (i) (ii) Claims Settled during the period (a) paid during the period (b) Other Adjustment (to be specified) (i) (ii) Claims Repudiated during the period Other Adjustment (to be specified) (i) (ii) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the	790 8922 8095 827 0 4962	e Cargo 169 4369 4160 209 0 2717	0 0 0 0 0	169 4369 4160 209 0 2717	10533 447969 446396 1573 0 414660	14949 12531 11928 603 0 6716	25482 460500 458324 2176 0 421376	17487 427117 413137 13980 0 363313 0	al A cciden t 2051 9268 6921 2347 0 2809	28 124 104 20 0 28	19566 436509 420162 16347 0 366150	Compensati on/ Employer's liability 39 647 495 152 0 240 0	Produc t Liabilit y 811 1064 983 81 0 910	53 1197 1080 117 0 628	0 0 0 0 0	Crop Insuran ce 13935 15154 13041 2113 0 13289 0	No. Other segme nts ** 19 614 612 2 0 15	of claim Miscel laneo us 324 11098 10114 984 0 7182 0 882	61188 940074 917066 23008 0 817469 0
4	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the period (b) Reopened during the Period (c) O ther A djustment (to be specified) (i) (ii) Claims Settled during the period (a) paid during the period (b) O ther A djustment (to be specified) (i) (ii) Claims Repudiated during the period O ther A djustment (to be specified) (i) (ii) Unclaims Repudiated during the period O ther A djustment (to be specified) (i) (ii) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the A uthority) Claims O/S at End of the period Less than 3months 3 months to 6 months 6months to 1 year	790 8922 8095 827 0 4962 0 1727 2116 0 907 208 47 69	e Cargo 169 4369 4160 209 0 2717 0 270 1316 0 235 136 25 18	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	169 4369 4160 209 0 2717 0 270 1316 0 235 136 25 18	10533 447969 446396 1573 0 414660 0 5830 23579 0 14433 12478 829 144	14949 12531 11928 603 0 6716 0 1534 0 19230 3346 2524 3074	25482 460500 458324 2176 0 421376 0 5830 25113 0 33663 15824 3353 3218	17487 427117 413137 13980 0 363313 0 13748 49794 0 17749 15627 518 362	al A cciden t 2051 9268 6921 2347 0 2809 0 982 5320 0 2208 1395 110 115	28 124 104 20 0 28 0 4 107 0	19566 436509 420162 16347 0 366150 0 14734 55221 0 19970 17028 628 478	Compensati on/ Employer's liability 39 647 495 152 0 240 0 19 375 0 52 38 3 0	Produc t Liabilit y 811 1064 983 81 0 910 0 656 0 309 150 38 56	53 1197 1080 117 0 628 0 67 476 0 79 56 5 11	0 0 0 0 0 0 0	Crop Insuran ce 13935 15154 13041 2113 0 13289 0 0 2496 0 13304 911 251 1263	No. Other segme nts ** 19 614 612 2 0 15 0 384 0 234 26 146 57	0	61188 940074 917066 23008 0 817469 0 23529 91016 0 69248 34643 4499 5177
4 5 6 the Insurer	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the period (b) Reopened during the Period (c) Other Adjustment (to be specified) (i) (ii) Claims Settled during the period (a) paid during the period (b) Other Adjustment (to be specified) (i) (ii) Claims Repudiated during the period Other Adjustment (to be specified) (i) (ii) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) Claims O/S at End of the period Less than 3months 3 months to 6 months 6months to 1 year 1year and above	790 8922 8095 827 0 4962 0 1727 2116 0 907 208 47 69 583	e Cargo 169 4369 4160 209 0 2717 0 270 1316 0 235 136 25 18 56	e Hull 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	169 4369 4160 209 0 2717 0 270 1316 0 235 136 25 18 56	10533 447969 446396 1573 0 414660 0 5830 23579 0 14433 12478 829 144 982	14949 12531 11928 603 0 6716 0 1534 0 19230 3346 2524 3074 10286	25482 460500 458324 2176 0 421376 0 5830 25113 0 33663 15824 3353 3218 11268	17487 427117 413137 13980 0 363313 0 13748 49794 0 17749 15627 518 362 1242	al A cciden t 2051 9268 6921 2347 0 2809 0 982 5320 0 2208 1395 110 115 588	28 124 104 20 0 28 0 4 107	19566 436509 420162 16347 0 366150 0 14734 55221 0 19970 17028 628 478 1836	Compensati on/ Employer's liability 39 647 495 152 0 240 0 19 375 0 52 38 3 0 11	Produc t Liabilit y 811 1064 983 81 0 910 0 656 0 309 150 38 56 65	53 1197 1080 117 0 628 0 67 476 0 79 56 5 11 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Crop Insuran ce 13935 15154 13041 2113 0 13289 0 0 2496 0 13304 911 251 1263 10879	No. Other segments ** 19 614 612 2 0 15 0 384 0 234 26 146 57 5	0 324 11098 10114 984 0 7182 0 882 2863 0 495 266 3 7 219	61188 940074 917066 23008 0 817469 0 23529 91016 0 69248 34643 4499 5177 24929 Y 2024-3 S. Lakhs)
4 5 6 the Insurer	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the period (b) Reopened during the Period (c) Other Adjustment (to be specified) (i) (ii) Claims Settled during the period (a) paid during the period (b) Other Adjustment (to be specified) (i) (ii) Claims Repudiated during the period Other Adjustment (to be specified) (i) (ii) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) Claims O/S at End of the period Less than 3months 3 months to 6 months 6months to 1 year 1year and above	790 8922 8095 827 0 4962 0 1727 2116 0 907 208 47 69	e Cargo 169 4369 4160 209 0 2717 0 270 1316 0 235 136 25 18 56	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	169 4369 4160 209 0 2717 0 270 1316 0 235 136 25 18 56	10533 447969 446396 1573 0 414660 0 5830 23579 0 14433 12478 829 144	14949 12531 11928 603 0 6716 0 1534 0 19230 3346 2524 3074	25482 460500 458324 2176 0 421376 0 5830 25113 0 33663 15824 3353 3218	17487 427117 413137 13980 0 363313 0 13748 49794 0 17749 15627 518 362 1242 Health	al Acciden t 2051 9268 6921 2347 0 2809 0 982 5320 0 2208 1395 110 115 588	28 124 104 20 0 28 0 4 107 0 13 6 0 1 6	19566 436509 420162 16347 0 366150 0 14734 55221 0 19970 17028 628 478	Compensati on/ Employer's liability 39 647 495 152 0 240 0 19 375 0 52 38 3 0 11 Workmen's Compensati on/ Employer's	Produc t Liabilit y 811 1064 983 81 0 910 0 910 0 656 0 309 150 38 56 65 Public/ Produc t	53 1197 1080 117 0 628 0 67 476 0 79 56 5 11 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Crop Insuran ce 13935 15154 13041 2113 0 13289 0 0 2496 0 13304 911 251 1263 10879	No. Other segments ** 19 614 612 2 0 15 0 384 0 234 26 146 57 5	324 11098 10114 984 0 7182 0 882 2863 0 495 266 3 7 219 11 in Rs Miscel laneo	61188 940074 917066 23008 0 817469 0 23529 91016 0 69248 34643 4499 5177 24929 Y 2024- s. Lakhs)
4 5 6 he Insurer	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the period (b) Reopened during the Period (c) Other Adjustment (to be specified) (i) (ii) Claims Settled during the period (a) paid during the period (b) Other Adjustment (to be specified) (i) (ii) Claims Repudiated during the period Other Adjustment (to be specified) (i) (i) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) Claims O/S at End of the period Less than 3months 3 months to 6 months 6months to 1 year 1 year and above The Claims Experience Claims Experience Claims O/S at the beginning of the period (a) Booked During the period (a) Booked During the period	790 8922 8095 827 0 4962 0 1727 2116 0 907 208 47 69 583 Fire 65291 50832 46121	e Cargo 169 4369 4160 209 0 2717 0 270 1316 0 235 136 25 18 56 Marin e Cargo	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	169 4369 4160 209 0 2717 0 270 1316 0 235 136 25 18 56 Total Marin e 1753 6551 6237	10533 447969 446396 1573 0 414660 0 5830 23579 0 14433 12478 829 144 982 Motor OD	14949 12531 11928 603 0 6716 0 1534 0 19230 3346 2524 3074 10286 Motor TP 176145 140030 133292	25482 460500 458324 2176 0 421376 0 5830 25113 0 33663 15824 3353 3218 11268 Total Motor	17487 427117 413137 13980 0 363313 0 13748 49794 0 17749 15627 518 362 1242 Health 13900 279278 270136	al Acciden t 2051 9268 6921 2347 0 2809 0 982 5320 0 2208 1395 110 115 588 Person al Acciden t 26593 101460 75767	28 124 104 20 0 28 0 4 107 0 13 6 0 1 6 Trave I 34 498 418	19566 436509 420162 16347 0 366150 0 14734 55221 0 19970 17028 628 478 1836 Total Health 40527 381236 346321	Compensati on/ Employer's liability 39 647 495 152 0 240 0 19 375 0 52 38 3 0 11 Workmen's Compensati on/ Employer's liability 319 1422 1088	Produc t Liabilit y 811 1064 983 81 0 910 0 910 0 656 0 309 150 38 56 65 Public/ Produc t Liabilit y 2679 2753 2544	53 1197 1080 117 0 628 0 67 476 0 79 56 5 11 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Crop Insuran ce 13935 15154 13041 2113 0 13289 0 0 2496 0 13304 911 251 1263 10879 1263 10879 16849 146136 125759	No. Other segments ** 19 614 612 2 0 15 0 0 384 0 234 26 146 57 5 er endin (A mou Other segments ** 991 3878 3865	324 11098 10114 984 0 7182 0 882 2863 0 495 266 3 7 219 10934 10934 9965 10934 9965	61188 940074 917066 23008 0 817469 0 23529 91016 0 69248 34643 4499 5177 24929 Y 2024- s. Lakhs) Total
5 6	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the Period (b) Reopened during the Period (c) Other Adjustment (to be specified) (i) Claims Settled during the period (a) paid during the period (b) Other Adjustment (to be specified) (i) Claims Repudiated during the period Other Adjustment (to be specified) (i) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) Claims O/S at End of the period Less than 3months 3 months to 6 months 6months to 1 year 1 year and above Claims Experience Claims Experience Claims Period (a) Booked During the period (b) Reopened during the Period (c) Other Adjustment (to be specified) (i) (ii) Claims Settled during the period	790 8922 8095 827 0 4962 0 1727 2116 0 907 208 47 69 583 Fire	e Cargo 169 4369 4160 209 0 2717 0 270 1316 0 235 136 25 18 56 Marin e Cargo	e Hull 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	169 4369 4160 209 0 2717 0 270 1316 0 235 136 25 18 56 Total Marin e 1753 6551	10533 447969 446396 1573 0 414660 0 5830 23579 0 14433 12478 829 144 982 Motor OD	14949 12531 11928 603 0 6716 0 0 1534 0 19230 3346 2524 3074 10286 Motor TP	25482 460500 458324 2176 0 421376 0 5830 25113 0 33663 15824 3353 3218 11268 Total Motor	17487 427117 413137 13980 0 363313 0 13748 49794 0 17749 15627 518 362 1242 Health 13900 279278 270136 9141 0	al A cciden t 2051 9268 6921 2347 0 2809 0 982 5320 0 2208 1395 110 115 588 Person al A cciden t 26593 101460	28 124 104 20 0 28 0 4 107 0 13 6 0 1 6 Trave I	19566 436509 420162 16347 0 366150 0 14734 55221 0 19970 17028 628 478 1836 Total Health 40527 381236	Compensati on/ Employer's liability 39 647 495 152 0 240 0 19 375 0 52 38 3 0 11 Workmen's Compensati on/ Employer's liability 319 1422	Produc t Liabilit y 811 1064 983 81 0 910 0 910 0 656 0 309 150 38 56 65 Public/ Produc t Liabilit y 2679 2753	53 1197 1080 117 0 628 0 67 476 0 79 56 5 11 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Crop Insuran ce 13935 15154 13041 2113 0 13289 0 0 2496 0 13304 911 251 1263 10879 ne quarte Crop Insuran ce	No. Other segments ** 19 614 612 2 0 15 0 384 0 234 26 146 57 5 er endin (A mou Cher segments ** 991 3878	324 11098 10114 984 0 2863 0 495 266 3 7 219 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014 1014	61188 940074 917066 23008 0 817469 0 23529 91016 0 69248 34643 4499 5177 24929 Y 2024- S. Lakhs) Total
4 5 6 he Insurer 1 2	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the Period (b) Reopened during the Period (c) Other Adjustment (to be specified) (i) (ii) Claims Settled during the period (a) paid during the period (b) Other Adjustment (to be specified) (i) (ii) Claims Repudiated during the period Other Adjustment (to be specified) (i) (ii) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) Claims O/S at End of the period Less than 3months 3 months to 6 months 6months to 1 year 1year and above Claims Experience Claims Experience Claims Experience Claims Feported during the period (a) Booked During the Period (b) Reopened during the Period (c) Other Adjustment (to be specified) (i) (ii) Claims Settled during the period (a) paid during the period (b) Other Adjustment (to be specified) (i) Claims Repudiated during the period (b) Other Adjustment (to be specified) (ii) Claims Repudiated during the period	790 8922 8095 827 0 4962 0 1727 2116 0 907 208 47 69 583 Fire 65291 50832 46121 4712 0	169 4369 4160 209 0 2717 0 270 1316 0 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 25 18 25 18 25 18 25 18 25 18 25 25 18 25 25 25 25 25 25 25 2	e Hull 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	169 4369 4160 209 0 2717 0 2717 0 270 1316 0 235 136 25 18 56 25 18 56 1753 6551 6237 313 0	10533 447969 446396 1573 0 414660 0 5830 23579 0 14433 12478 829 144 982 Motor OD 16863 186196 185542 654 0	14949 12531 11928 603 0 6716 0 0 1534 0 19230 3346 2524 3074 10286 Motor TP 176145 140030 133292 6738 0	25482 460500 458324 2176 0 421376 0 5830 25113 0 33663 15824 3353 3218 11268 Total Motor 193008 326226 318834 7392 0	17487 427117 413137 13980 0 363313 0 13748 49794 0 17749 15627 518 362 1242 Health 13900 279278 270136 9141 0	al Acciden t 2051 9268 6921 2347 0 2809 0 982 5320 0 2208 1395 110 115 588 Person al Acciden t 26593 101460 75767 25694 0	28 124 104 20 0 28 0 4 107 0 13 6 0 1 6 Trave I 34 498 418 80 0	19566 436509 420162 16347 0 366150 0 14734 55221 0 19970 17028 628 478 1836 1836 Total Health 40527 381236 346321 34915	Compensati on/ Employer's liability 39 647 495 152 0 240 0 19 375 0 52 38 3 0 11 Workmen's Compensati on/ Employer's liability 319 1422 1088 334 0	### Product	53 1197 1080 117 0 628 0 67 476 0 79 56 5 11 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Crop Insuran ce 13935 15154 13041 2113 0 13289 0 0 2496 0 13304 911 251 1263 10879 1e quarte Crop Insuran ce 16849 146136 125759 20376 0	No. Other segments ** 19 614 612 2 0 15 0 0 384 0 234 26 146 57 5 er endin (A moulements ** 991 3878 3865 13 0	of claim Miscel laneo us 324 11098 10114 984 0 7182 0 882 2863 0 495 266 3 7 219 g Q4 Fixed State of the second	61188 940074 917066 23008 0 817469 0 23529 91016 0 23529 91016 0 69248 34643 4499 5177 24929 Y 2024- S. Lakhs) Total 328106 934110 864471 69639 0 609254 0
4 5 6	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the period (b) Reopened during the Period (c) Other Adjustment (to be specified) (i) (ii) Claims Settled during the period (b) Other Adjustment (to be specified) (i) (ii) Claims Repudiated during the period Other Adjustment (to be specified) (i) (ii) Claims Repudiated during the period Other Adjustment (to be specified) (i) (ii) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) Claims O/S at End of the period Less than 3months 3 months to 6 months 6months to 1 year 1 year and above Claims Experience Claims Experience Claims Feported during the period (b) Reopened during the Period (c) Other Adjustment (to be specified) (i) (ii) Claims Settled during the period (b) Other Adjustment (to be specified) (i) (iii) Claims Repudiated during the period Other Adjustment (to be specified) (i) (iii) Claims Repudiated during the period Other Adjustment (to be specified) (ii) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the	790 8922 8095 827 0 4962 0 1727 2116 0 907 208 47 69 583 Fire 65291 50832 46121 4712 0 43140 0 14669 17973	169 4369 4160 209 0 2717 0 270 1316 0 25 136 25 136 25 18 56 56 6237 313 0 3827 0 440 2145	e Hull 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	169 4369 4160 209 0 2717 0 270 1316 0 235 136 25 18 56 56 6237 313 0 3827 0 440 2145	10533 447969 446396 1573 0 414660 0 5830 23579 0 14433 12478 829 144 982 Motor OD 16863 186196 185542 654 0 137059 0	14949 12531 11928 603 0 6716 0 0 1534 0 19230 3346 2524 3074 10286 Motor TP 176145 140030 133292 6738 0 55344 0 0 28835	25482 460500 458324 2176 0 421376 0 5830 25113 0 33663 15824 3353 3218 11268 Total Motor 193008 326226 318834 7392 0 192403	17487 427117 413137 13980 0 363313 0 13748 49794 0 17749 15627 518 362 1242 Health 13900 279278 270136 9141 0 227571 0 11016 39900	2051 9268 6921 2347 0 2809 0 982 5320 0 2208 1395 110 115 588 Person al Acciden t 26593 101460 75767 25694 0 33179 0 10928 59201	28 124 104 20 0 28 0 4 107 0 13 6 0 1 6 Trave I 34 498 418 80 0 130 0 12 330	19566 436509 420162 16347 0 366150 0 14734 55221 0 19970 17028 628 478 1836 1836 Total Health 40527 381236 346321 34915 0 260880 0 21956 99431	Compensation/ Employer's liability 39 647 495 152 0 240 0 19 375 0 52 38 3 0 11 Workmen's Compensation/ Employer's liability 319 1422 1088 334 0 550 0 47 933	Product Liability	Engine ering 53 1197 1080 117 0 628 0 67 476 0 79 56 5 11 7 Engine ering 5765 4141 3736 405 0 1764 0 309 2195	A viation	Crop Insuran ce 13935 15154 13041 2113 0 13289 0 0 2496 0 13304 911 251 1263 10879 146136 125759 20376 0 98445 0 0 50067	No. Other segments ** 19 614 612 2 0 15 0 0 384 0 234 26 146 57 5 er endin (A moule of their segments ** 991 3878 3865 13 0 382 0 2077	Miscellaneo us	Total
4 5 6 he Insurer 1 2 3	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the Period (b) Reopened during the Period (c) Other Adjustment (to be specified) (i)	790 8922 8095 827 0 4962 0 1727 2116 0 907 208 47 69 583 Fire 65291 50832 46121 4712 0 14669	169 4369 4160 209 0 2717 0 270 1316 0 235 136 25 18 56 56 6237 313 0 3827 0 440	e Hull 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	169 4369 4160 209 0 2717 0 2717 0 270 1316 0 235 136 25 18 56 Total Marin e 1753 6551 6237 313 0 3827 0 440	10533 447969 446396 1573 0 414660 0 5830 23579 0 14433 12478 829 144 982 Motor OD 16863 186196 185542 654 0 137059 0	14949 12531 11928 603 0 6716 0 0 1534 0 19230 3346 2524 3074 10286 Motor TP 176145 140030 133292 6738 0 55344 0 0	25482 460500 458324 2176 0 421376 0 5830 25113 0 33663 15824 3353 3218 11268 Total Motor 193008 326226 318834 7392 0 192403	17487 427117 413137 13980 0 363313 0 13748 49794 0 17749 15627 518 362 1242 Health 13900 279278 270136 9141 0 227571 0 11016	al Acciden t 2051 9268 6921 2347 0 2809 0 982 5320 0 2208 1395 110 115 588 Person al Acciden t 26593 101460 75767 25694 0 33179 0 10928	28 124 104 20 0 28 0 4 107 0 13 6 0 1 6 Trave I 34 498 418 80 0 12	19566 436509 420162 16347 0 366150 0 14734 55221 0 19970 17028 628 478 1836 1836 Total Health 40527 381236 346321 34915 0 260880 0 21956	Compensati on/ Employer's liability 39 647 495 152 0 240 0 19 375 0 52 38 3 0 11 Workmen's Compensati on/ Employer's liability 319 1422 1088 334 0 550 0 47	Produc t Liabilit y 811 1064 983 81 0 910 0 910 0 656 0 309 150 38 56 65 Public/ Produc t Liabilit y 2679 2753 2544 210 0 2549 0	Signature	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Crop Insuran ce 13935 15154 13041 2113 0 13289 0 0 2496 0 2496 0 13304 911 251 1263 10879 1251 1263 10879 146136 125759 20376 0 98445 0 0 0	No. Other segme nts ** 19 614 612 2 0 15 0 0 384 0 234 26 146 57 5 er endin (A mount of ther segme nts ** 991 3878 3865 13 0 382 0 0 0	of claim Miscel laneo us 324 11098 10114 984 0 7182 0 882 2863 0 495 266 3 7 219 g Q4 F) Int in Rs Miscel laneo us 924 10934 9965 969 0 5313 0	Total
4 5 6	Claims O/S at the beginning of the period Claims reported during the period (a) Booked During the period (b) Reopened during the Period (c) Other Adjustment (to be specified) (i) Claims Settled during the period (a) paid during the period (b) Other Adjustment (to be specified) (i) Claims Repudiated during the period Other Adjustment (to be specified) (i) (ii) Claims Repudiated during the period Other Adjustment (to be specified) (i) (ii) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) Claims O/S at End of the period Less than 3months 3 months to 6 months 6months to 1 year 1 year and above Claims Experience Claims Experience Claims Experience Claims Feported during the period (b) Reopened during the period (c) Other Adjustment (to be specified) (i) (ii) Claims Settled during the period (b) Other Adjustment (to be specified) (i) (iii) Claims Repudiated during the period Other Adjustment (to be specified) (i) (iii) Claims Repudiated during the period Other Adjustment (to be specified) (i) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) Claims O/S at End of the period Less than 3months	790 8922 8095 827 0 4962 0 1727 2116 0 907 208 47 69 583 Fire 65291 50832 46121 4712 0 14669 17973 0 40341 5224	169 4369 4160 209 0 2717 0 2710 1316 0 235 136 25 18 56 56 440 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145 0 2145	e Hull 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	169 4369 4160 209 0 2717 0 2716 1316 0 255 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 18 56 25 25 25 25 25 25 25	10533 447969 446396 1573 0 414660 0 5830 23579 0 14433 12478 829 144 982 Motor OD 137059 0 137059 0 23303 15333	14949 12531 11928 603 0 6716 0 0 1534 0 1534 10286 2524 3074 10286 176145 140030 133292 6738 0 0 28835 0 231997 36090	25482 460500 458324 2176 0 421376 0 5830 25113 0 33663 15824 3353 3218 11268 Total Motor 193008 326226 318834 7392 0 192403	17487 427117 413137 13980 0 363313 0 13748 49794 0 17749 15627 518 362 1242 Health 13900 279278 270136 9141 0 227571 0 11016 39900 0 14691 11836	2051 9268 6921 2347 0 2809 0 2809 0 982 5320 0 2208 1395 110 115 588 Person al Acciden t 26593 101460 75767 25694 0 33179 0 10928 59201 0	28 124 104 20 0 28 0 4 107 0 13 6 0 11 6 Trave I 34 498 418 80 0 12 330 0 12 330	19566 436509 420162 16347 0 366150 0 14734 55221 0 19970 17028 628 478 1836 4836 1836 346321 34915 0 260880 0 21956 99431 0	Compensati on/ Employer's liability 39 647 495 152 0 240 0 19 375 0 19 375 0 52 38 3 0 11 Workmen's Compensati on/ Employer's liability 319 1422 1088 334 0 550 0 47 933	Product	Engine ering 53	### A viation	Crop Insuran ce 13935 15154 13041 2113 0 13289 0 0 2496 0 13304 911 251 1263 10879 1251 1263 10879 146136 125759 20376 0 98445 0 0 50067 0 14472 1367	No. Other segments ** 19 614 612 2 0 15 0 384 0 384 0 234 26 146 57 5 4 CAmou (Amou	Miscellaneo us 324	Total
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1628 1628	Compensati	Product Liability	Engine ering 53	### A viation O	Crop Insuran Ce	No. Other segme nts ** 19	Second S	Total 61188 94074 917066 23008 0 0 0 0 0 0 0 0 0
4 5 6 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1	Claims O/S at the beginning of the period (a) Booked During the period (b) Reopened during the Period (c) O ther Adjustment (to be specified) (d) Daid during the period (d) Daid during the period (d) Other Adjustment (to be specified) (d) Other Adjustment (to be specified) (d) Other Adjustment (to be specified) (i) Claims Settled during the period Other Adjustment (to be specified) (ii) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) Claims O/S at End of the period Less than 3months 3 months to 1 year I year and above Claims Experience Claims Experience Claims Experience Claims Experience Claims Experience Claims Settled during the period (d) Deoked During the period (b) Other Adjustment (to be specified) (i) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) Claims Settled during the period 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621 1640 Health 0 14691 11836 594 621 1640 Health 0 3920 275 9 82 622662 617518 5144 0 7181 0 31224 0 4828 33792 33513 279 0 32124 0 32124 0 32124	2051 9268 6921 2347 0 2809 0 982 5320 0 982 5320 0 2208 1395 110 115 588 Person al Acciden t 26593 101460 75767 25694 0 33179 0 33179 0 33179 0 461 10928 59201 0 461 0 960 461 0 960 461 0 960 0 461 0 960 0 461 0 960 0 461 0 960 0 461 0 960 0 461 0 960 0 461 0 960 0 461 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 255 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 2555 18 0 0 7576 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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

Page 1 of 1			

Name of the Insurer: SBI General Insurance Date: March 31, 2025 Line of Business: Total

WITHIN INDIA

										Amou	nt in Rs. Lakhs
					Acc	cident Year Coh	ort				
Particulars	YE 31-Mar- 2015 ¹	YE 31-Mar- 2016	YE 31-Mar- 2017	YE 31-Mar- 2018	YE 31-Mar- 2019	YE 31-Mar- 2020	YE 31-Mar- 2021	YE 31-Mar- 2022	YE 31-Mar- 2023	YE 31-Mar- 2024	YE 31-Mar- 2025
A] Ultimate Net loss Cost - Original Estimate	1,42,321	1,06,958	1,17,611	1,37,229	1,97,115	2,49,895	2,90,229	4,09,082	4,58,972	6,90,953	8,08,709
B] Net Claims Provisions ²	78,086	67,473	71,708	92,980	1,16,785	1,46,774	1,62,733	2,01,531	2,60,964	3,43,934	4,33,502
C] Cumulative Payment as of											
one year later - 1st Diagonal	88,098	62,663	68,858	70,047	1,23,288	1,73,914	1,86,535	2,63,231	2,78,226	4,57,888	
two years later - 2nd Diagonal	1,00,366	69,739	75,242	75,240	1,26,726	1,84,217	1,98,179	2,76,328	2,93,930		
three years later - 3rd Diagonal	1,08,602	73,892	79,144	77,397	1,30,040	1,88,575	2,03,622	2,83,158			
four years later - 4th Diagonal	1,14,246	77,358	80,637	79,019	1,32,970	1,91,786	2,07,096				
five years later - 5th Diagonal	1,18,960	78,633	81,719	80,986	1,35,211	1,94,061					
six years later - 6th Diagonal	1,20,864	80,332	83,192	82,147	1,37,128						
seven years later - 7th Diagonal	1,23,077	81,768	84,588	83,209							
eight years later - 8th Diagonal	1,25,219	82,950	85,783								
nine years later - 9th Diagonal	1,27,104	84,175									
ten years later - 10th Diagonal	1,28,743										
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	1,33,766	96,501	1,03,861	1,05,662	1,68,336	2,27,138	2,55,491	3,55,792	4,03,212	6,36,340	
two years later - 2nd Diagonal	1,38,436	98,810	1,02,981	99,764	1,60,693	2,24,138	2,46,530	3,50,161	3,96,158		
three years later - 3rd Diagonal	1,44,260	1,00,182	99,453	99,489	1,59,378	2,19,847	2,40,784	3,42,230			
four years later - 4th Diagonal	1,50,245	1,01,509	99,083	98,787	1,56,255	2,14,920	2,35,603				
five years later - 5th Diagonal	1,53,206	1,01,293	98,758	97,450	1,52,992	2,11,253					
six years later - 6th Diagonal	1,52,731	1,01,014	98,183	94,466	1,51,693						
seven years later - 7th Diagonal	1,52,390	99,753	96,472	93,470							
eight years later - 8th Diagonal	1,51,521	97,143	96,101								
nine years later - 9th Diagonal	1,48,692	95,673									
ten years later - 10th Diagonal	1,47,934										
2	1										
Favourable / (unfavorable) development ³ Amount (A-D)	-5,613	11,286	21,510	43,759	45,422	38,642	54,627	66,852	62,814	54,613	
In % [(A-D)/A]	-3.9%	10.6%	18.3%	31.9%	23.0%	15.5%	18.8%	16.3%	13.7%	7.9%	

Numbers do not include TP Pool Related IBNR and Solatium Fund.

(1) YE 31-Mar-2015¹ Includes all other prior years
 (2) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(3) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

Name of the Insurer: SBI General Insurance Date: March 31, 2025 **Line of Business: Motor-TP**

WITHIN INDIA

										Amou	nt in Rs. Lakh
					Ac	cident Year Coh	ort				
Particulars	YE 31-Mar- 2015 ¹	YE 31-Mar- 2016	YE 31-Mar- 2017	YE 31-Mar- 2018	YE 31-Mar- 2019	YE 31-Mar- 2020	YE 31-Mar- 2021	YE 31-Mar- 2022	YE 31-Mar- 2023	YE 31-Mar- 2024	YE 31-Mar- 2025
A] Ultimate Net loss Cost - Original Estimate	46,968	34,521	30,356	29,481	32,877	34,499	48,062	73,591	94,664	1,07,741	1,84,141
B] Net Claims Provisions ²	43,586	33,987	29,741	29,224	32,680	34,109	47,895	73,061	93,414	1,06,487	1,78,426
C] Cumulative Payment as of											
one year later - 1st Diagonal	10,618	5,282	3,467	2,516	3,090	1,815	3,002	9,119	12,441	14,270	
two years later - 2nd Diagonal	20,408	9,699	6,875	4,676	4,835	4,931	9,785	16,812	23,057	-	
three years later - 3rd Diagonal	27,426	12,911	9,851	5,889	6,981	7,865	13,314	22,491	-	-	
four years later - 4th Diagonal	32,518	15,851	11,033	6,989	9,545	10,368	16,081	-	-	-	
five years later - 5th Diagonal	36,839	16,940	11,950	8,649	11,369	12,207	-	-	-	-	
six years later - 6th Diagonal	38,508	18,488	13,294	9,564	12,834	-	-	-	-	-	
seven years later - 7th Diagonal	40,549	19,804	14,421	10,365	-	-	-	-	-	-	
eight years later - 8th Diagonal	42,482	20,721	15,382	-	-	-	-	-	-	-	
nine years later - 9th Diagonal	44,207	21,662	-	-	-	-	-	-	-	-	
ten years later - 10th Diagonal	45,604	-	-	-	-	-	-	-	-	-	
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	49,208	30,855	28,116	25,691	30,717	34,381	47,044	72,825	94,244	1,07,081	
two years later - 2nd Diagonal	52,871	32,346	27,892	22,711	29,035	33,683	44,144	72,482	91,438	-	
three years later - 3rd Diagonal	57,547	33,504	26,178	22,573	28,686	30,734	41,605	66,637	-	-	
four years later - 4th Diagonal	61,784	35,903	26,020	22,374	27,033	27,212	36,906	-	-	-	
five years later - 5th Diagonal	65,974	35,818	25,849	21,278	24,727	23,770	-	-	-	-	
six years later - 6th Diagonal	65,745	35,515	25,703	18,865	23,410	-	-	-	-	-	
seven years later - 7th Diagonal	65,393	34,568	24,334	18,240	-	-	-	-	-	-	
eight years later - 8th Diagonal	65,184	32,225	24,035	-	-	-	-	-	-	-	
nine years later - 9th Diagonal	62,494	31,495	-	-	-	-	-	-	-	-	
ten years later - 10th Diagonal	62,149	-	-	-	-	-	-	-	-	-	
Favourable / (unfavorable) development ³ Amount	-15,182	3,026	6,321	11,241	9,467	10,729	11,156	6,954	3,226	661	
(A-D)	-13,102	3,020	0,321	11,271	7,707	10,729	11,130	0,734	3,220	001	
In % [(A-D)/A]	-32.3%	8.8%	20.8%	38.1%	28.8%	31.1%	23.2%	9.4%	3.4%	0.6%	

Numbers do not include TP Pool Related IBNR and Solatium Fund.

- (1) YE 31-Mar-2015¹ Includes all other prior years
 (2) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE
 (3) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost Original should be compared with the latest diagonal

Name of the Insurer: SBI General Insurance Date: March 31, 2025 **Line of Business: Short-Tail Business**

WITHIN INDIA

										Amou	nt in Rs. Lakhs
					Acc	cident Year Coh	ort				
Particulars	YE 31-Mar- 2015 ¹	YE 31-Mar- 2016	YE 31-Mar- 2017	YE 31-Mar- 2018	YE 31-Mar- 2019	YE 31-Mar- 2020	YE 31-Mar- 2021	YE 31-Mar- 2022	YE 31-Mar- 2023	YE 31-Mar- 2024	YE 31-Mar- 2025
A] Ultimate Net loss Cost - Original Estimate	95,354	72,437	87,255	1,07,748	1,64,238	2,15,396	2,42,167	3,35,491	3,64,308	5,83,212	6,24,568
B] Net Claims Provisions ²	34,500	33,486	41,967	63,756	84,106	1,12,665	1,14,839	1,28,470	1,67,550	2,37,447	2,55,075
C] Cumulative Payment as of											
one year later - 1st Diagonal	77,480	57,380	65,391	67,531	1,20,199	1,72,099	1,83,533	2,54,112	2,65,786	4,43,618	
two years later - 2nd Diagonal	79,958	60,040	68,367	70,564	1,21,891	1,79,286	1,88,394	2,59,516	2,70,873		
three years later - 3rd Diagonal	81,176	60,981	69,293	71,508	1,23,059	1,80,710	1,90,308	2,60,667			
four years later - 4th Diagonal	81,728	61,507	69,604	72,030	1,23,425	1,81,418	1,91,015				
five years later - 5th Diagonal	82,120	61,693	69,769	72,337	1,23,842	1,81,854					
six years later - 6th Diagonal	82,356	61,845	69,898	72,583	1,24,294						
seven years later - 7th Diagonal	82,527	61,964	70,167	72,844							
eight years later - 8th Diagonal	82,737	62,229	70,400								
nine years later - 9th Diagonal	82,898	62,514									
ten years later - 10th Diagonal	83,140										
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	84,559	65,646	75,745	79,971	1,37,619	1,92,757	2,08,447	2,82,967	3,08,968	5,29,259	
two years later - 2nd Diagonal	85,565	66,464	75,089	77,054	1,31,658	1,90,456	2,02,386	2,77,678	3,04,720		
three years later - 3rd Diagonal	86,713	66,678	73,275	76,917	1,30,692	1,89,113	1,99,179	2,75,593			
four years later - 4th Diagonal	88,461	65,606	73,063	76,413	1,29,222	1,87,708	1,98,697				
five years later - 5th Diagonal	87,232	65,475	72,909	76,172	1,28,265	1,87,483					
six years later - 6th Diagonal	86,986	65,499	72,480	75,601	1,28,283						
seven years later - 7th Diagonal	86,996	65,185	72,138	75,230							
eight years later - 8th Diagonal	86,337	64,918	72,067								
nine years later - 9th Diagonal	86,199	64,178									
ten years later - 10th Diagonal	85,785										
		_									
Favourable / (unfavorable) development ³ Amount (A-D)	9,569	8,259	15,189	32,518	35,955	27,913	43,470	59,898	59,588	53,953	
In % [(A-D)/A]	10.0%	11.4%	17.4%	30.2%	21.9%	13.0%	18.0%	17.9%	16.4%	9.3%	

Note:-

Given short nature of business or low business proportion of long-tail business such as Workmen's Compensation/Liability Business (less than 5% of GWP), all the businesses other than Motor TP are categorized as short-tailed and are clubbed together for the reserving triangle discloser under Short Tailed line of business.

- (1) YE 31-Mar-2015¹ Includes all other prior years
 (2) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE
- (3) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost Original should be compared with the latest diagonal

Form NL-38-Development of Losses (Annual Submission)

Name of the Insurer: SBI General Insurance

Date: March 31, 2025

Line of Business: Long-Tail Business

WITHIN INDIA

Line of Dusiness. Long-rail Dusiness										·	in Rs. Lakhs
						cident Year Col	nort				
Particulars	YE 31-Mar- 2015 ¹	YE 31-Mar- 2016	YE 31-Mar- 2017	YE 31-Mar-2018	YE 31-Mar- 2019	YE 31-Mar- 2020	YE 31-Mar- 2021	YE 31-Mar- 2022	YE 31-Mar- 2023	YE 31-Mar- 2024	YE 31-Mar 2025
A] Ultimate Net loss Cost - Original Estimate											
B] Net Claims Provisions ²											
C] Cumulative Payment as of				-	_	-	-	-		-	
one year later - 1st Diagonal											
two years later - 2nd Diagonal											
three years later - 3rd Diagonal											
four years later - 4th Diagonal											
five years later - 5th Diagonal											
six years later - 6th Diagonal											
seven years later - 7th Diagonal											
eight years later - 8th Diagonal											
nine years later - 9th Diagonal											
ten years later - 10th Diagonal											
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal											
two years later - 2nd Diagonal											
three years later - 3rd Diagonal											
four years later - 4th Diagonal											
five years later - 5th Diagonal											
six years later - 6th Diagonal											
seven years later - 7th Diagonal											
eight years later - 8th Diagonal											
nine years later - 9th Diagonal											
ten years later - 10th Diagonal											
	_		_	_		_		_			
Favourable / (unfavorable) development ³											
Amount											
(A-D)											
In %											
[(A-D)/A]				1							

Note:-

No other line of business other than Motor-TP is classified as long-tailed business. Motor-TP is already disclosed separately as per the regulatory requirements hence this output has been shared as blank

(1) YE 31-Mar-2015¹ Includes all other prior years
 (2) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE

(3) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: SBI General Insurance. - DIRECT

| No. of Claims paid | Si.No. | Line of Business | Line of Claims paid | Line of Business | Line of Business | Line of Claims paid | Line of Claims paid | Line of Business | Line of Claims paid | Line of Claims paid | Line of Business | Line of Claims paid | Line of Claims paid | Line of Business | Line of Claims paid | Line of C

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

Name of the Insurer: SBI General Insurance. - DIRECT

Upto the Quarter ending on ___ Q4 FY 2024-25 (Rs in Lakhs)

					Ageing	of Claims	(Claims p	oaid)									
SI.No.	Line of Business			No. of cl	aims paid						Amour	nt of clain	ns paid			Total No. of claims paid	Total amount of claims paid
1	Fire						10	16								4962	43140
2	Marine Cargo	2010	481	139	71	16	0	0	837	1124	727	522	530	2	87	2717	3827
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	353216	49393	10199	1508	246	44	54	77772	37230	17109	3796	616	115	421	414660	137059
5	Motor TP	80	867	1480	1576	2032	307	374	459	4739	8983	10930	20884	4322	5028	6716	55344
6	Health	309072	47195	5332	1373	328	11	2	181754	39545	4592	1202	367	65	47	363313	227571
7	Personal Accident	134	618	872	756	332	45	52	1019	7334	10314	9160	4222	571	559	2809	33179
8	Travel	4	14	5	4	0	1	0	4	16	6	51	6	46	0	28	130
9	Workmen's Compensation/ Employer's liability	44	82	61	42	10	1	0	33	163	135	153	50	15	1	240	550
10	Public/ Product Liability	89	448	180	154	39	0	0	161	188	614	520	1039	7	20	910	2549
11	Engineering	350	146	60	40	30	1	1	282	254	549	300	363	12	4	628	1764
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	10494	282	136	1371	846	156	4	85597	2327	453	7894	1856	295	24	13289	98445
14	Other segments (a)	0	0	7	6	2	0	0	0	0	230	53	101	-2	0	15	382
15	Miscellaneous	4655	2093	320	95	17	2	0	2929	1603	465	243	24	15	33	7182	5313

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

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: SBI General Insurance. - CO-INS

Fo	r the Quarter ending on	Q4 FY 2024-25					(0) 1									(Amoun	t in Rs. Lakhs)
					Ageing	of Claims	(Claims p	oaid)									
SI.No.	Line of Business				aims paid	_						nt of clair				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	months	> 1 year and <= 3 years	years	> 5 years		
1	Fire	473	55	67	101	102	6	2	789	1383	709	1085	2888	135	2264	806	9252
2	Marine Cargo	9690	646	97	58	51	3	0	430	146	63	98	150	6	0	10545	893
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Motor TP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Health	199172	0	0	0	0	0	0	10969	-761	0	-4	0	0	0	199172	10204
7	Personal Accident	187	6	8	8	4	2	0	23	0	1	6	1	0	0	215	31
8	Travel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Workmen's Compensation/ Employer's liability	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0
10	Public/ Product Liability	67	8	0	0	1	0	0	15	2	0	0	33	0	0	76	50
11	Engineering	1250	83	56	65	59	0	0	115	14	22	31	1115	0	0	1513	1298
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Other segments (a)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Miscellaneous	80	8	2	7	2	0	0	16	1	0	4	2	0	0	99	23

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

Name of the Insurer: SBI General Insurance. - CO-INS

Upto the Quarter ending on ____ Q4 FY 2024-25

(Rs in Lakhs)

υριο	Upto the Quarter ending onQ4 F1 2024-25 (RS in Lakins)																
					Ageing	of Claims	(Claims p	aid)									
SI.No.	Line of Business			No. of cl	aims paid						Amour	nt of clain	ns 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	<=3	ס	> 6 months and <= 1 year	I and $<=$	> 3 years and <= 5 years	> 5 years		
1	Fire	1280	521	281	335	259	21	4	5877	2277	1771	4404	7216	900	2271	2701	24716
2	Marine Cargo	30971	1414	375	278	424	19	2	1501	350	262	278	615	6	1	33483	3012
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	23	78	122	43	23	0	0	4	36	574	1001	181	0	0	289	1795
5	Motor TP	5	157	464	931	1242	0	0	24	3301	10192	26342	33610	0	0	2799	73470
6	Health	615908	2	0	1	0	0	0	33420	-764	-527	-4	0	0	0	615911	32124
7	Personal Accident	772	52	36	41	53	6	0	135	23	13	37	41	4	0	960	254
8	Travel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Workmen's Compensation/ Employer's liability	0	0	1	1	0	0	0	0	0	0	0	0	0	0	2	0
10	Public/ Product Liability	99	10	3	3	7	0	0	188	13	1	14	388	0	0	122	604
11	Engineering	1965	448	219	145	91	0	0	262	81	153	117	1158	0	0	2868	1770
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Other segments (a)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Miscellaneous	313	68	42	26	10	0	0	44	61	1629	37	35	0	0	459	1806

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

Page 1 of 1		

PERIODIC DISCLOSURES FORM NL-40 - Segmental performance for the period ended March 2025 (AUDITED)

																									(Amount i	in Rs. Lakhs)
															Miscellaneou	rs .										
									Moto																	
			Marine			Motor OD				Motor TP						Hea	th			Personal Accid	ent	Tra	wel		Health Tot	al
Particulars	Fire	Marine Cargo	Marine-Other than Marine Cargo	Total	Motor OD- Private car	Motor OD-Two Wheeler	Motor OD- Commercial Vehicle	Motor TP- Private car	Motor TP- Two Wheeler	Motor TP- Commercial Vehicle (Declined Pool)	Motor TP- commercial Vehicle (TP Pool)	Motor TP- commercial Vehicle (Other than Pool)	Motor Other	Total	Health Insurance - Individual	Health Insurance Group- Government Schemes	Health Insurance Group- Employer/Emplo yee Schemes	Health Insurance Group-Other Schemes	Personal Accident - Individual	Personal Accident- Group(Govern ment Schemes)	Personal Accident- Group(Others)	Overseas Travel	Domestic Travel	Retail	Group	Governme Schemes
Premium																										
ross Direct Premium	1,53,532	9,680		9,680	1,67,055	7,801	27,403	38,042	7,587			2,19,033		4,66,921	39,237		2,58,892	45,131	1,373		1,28,339	109		40,719	4,32,361	
ti Inward	1,461	513		513		-										22,571		(0)	-				-	-	(0)	22,57
iross Written Premium	1,54,993	10,193	-	10,193	1,67,055	7,801	27,403	38,042	7,587	-	-	2,19,033	-	4,66,921	39,237	22,571	2,58,892	45,131	1,373	-	1,28,339	109	-	40,719	4,32,361	22,57
let Written Premium	49,013	6,841		6,841	1,21,689	5,682	19,967	28,404	5,665			1,63,543		3,44,950	37,668	22,571	2,44,867	30,333	776		71,406	104		38,548	3,46,606	22,57
Net Earned Premium (A)	40,185	6,754	-	6,754	1,24,444	5,759	18,803	34,879	9,237			1,43,057	-	3,36,178	46,828	21,739	1,77,861	49,290	1,592		85,039	109		48,529	3,12,190	21,73
Claims																										
Claims (Gross)*	89,323	8,074		8.074	1,17,296	3,418	28,727	59,429	28,720			1.13.906		3,51,496	55,451	17,234	1,75,912	43,006	752		52,117	104		56 308	2,71,035	17,23
Claims incurred (Net) (B)	24,681	7,606		7,606	94,033	2,717	22,714	47,908	25,773			89,922		2,83,067	52,468		1,65,451	40,173	449		38,462	99			2,44,086	17,24
Commission																										
ommission-Gross	18,557	1,681		1,681	62,558	6,118	9,354	1,683	3,779			66,665		1,50,159	6,511	1,671	13,590	6,483	205		13,938	18		6,735	34,011	1,67
Commission-Net (C)	(10,008)	1,602	-	1,602	53,846	5,662	7,754	586	3,366			54,729	-	1,25,942	4,181	1,671	12,464	(5,799)	(99)	-	(15,094)	17		4,099	(8,430)	1,67
otal Operating expenses (D)	7,575	990		990	17,498	817	2,871	3,934	785			22,652		48,557	5,881	3,524	38,229	4,736	110		10,097	14		6,004	53,062	3,52
remium deficiency (E)		-	-	-		-	-		-		-		-	-				-				-		-		-
nderwriting Result (F=A-B-C-D-E)	17,937	(3,445)	-	(3,445)	(40,932)	(3,436)	(14,536)	(17,549)	(20,687)		-	(24,247)	-	(1,21,387)	(15,701) (700	(38,282)	10,181	1,132		51,574	(21)		(14,590)	23,473	(7)
Inderwriting Ratio =(f)*100/(A)	0.45	(0.51)		(0.51)	(0.33)	(0.60)	(0.77)	(0.50)	(2.24)			(0.17)		(0.36)	(0.34	(0.03	(0.22)	0.21	0.71		0.61	(0.19)		(0.30)	0.08	(0.0)

			01	HER MISCE	LLANEOUS					Miscellaneous To	tal	
Particulars	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/ Employer's Liability	Crop Insurance	Credit Insurance	Others	Retail	Group	Government Schemes	Grand Total
Premium												
Gross Direct Premium	16,693	16	33	8,164	958	2,37,937	3,182	18,770	6,54,718	3,33,098	2,37,937	13,88,967
RI Inward	137			376						513	22,571	25,057
Gross Written Premium	16,829	16	33	8,541	958	2,37,937	3,182	18,770	6,54,718	3,33,611	2,60,507	14,14,024
Net Written Premium	3,305	0	19	3,862	725	95,586	954	12,044	4,66,923	2,84,090	1,18,156	9,25,024
Net Earned Premium (A)	2,899	0	18	2,545	590	95,202	998	12,596	4,82,317	2,34,227	1,16,941	8,80,424
Claims												
Claims (Gross)*	7,200	(5)	2	1,683	900	1,79,488	2,349	11,629	4,14,779	2,87,786	1,96,722	9,96,684
Claims incurred (Net) (B)	1.857	0	(3)	2.355	632	81.320	877	8.860	3.42.496	2.52.252	98.565	7.25.600
Commission												
Commission-Gross	2,122	2	2	1,445	180	145	432	2,540	1,73,364	24,261	1,816	2,19,678
Commission-Net (C)	(911)	1	1	346	118	(6,311)	(725)	1,463	1,16,387	5,521	(4,643)	1,08,859
Total Operating expenses (D)	522	0	3	544	97	20,085	261	3,300	69,849	42,498	23,609	1,44,520
Premium deficiency (E)	-			-			-					
Underwriting Result (F=A-B-C-D-E)	1,430	(1)	17	(699)	(257)	108	585	(1,028)	(46,415)	(66,044)	(589)	(98,556
Underwriting Ratio =(f)*100/(A)	0.49	(26.89)	0.95	(0.27)	(0.44)	0.00	0.59	(0.08)	(0.10)	(0.28)	(0.01)	(0.11

FORM NL-41 OFFICES INFORMATION

As at: March 31, 2025

Name of the Insurer: SBI General Insurance Company Limited

Date: 21-05-2025

SI. No.	Office Information	Number
1	No. of offices at the beginning of the year	140
2	No. of branches approved during the year	0
3	No. of branches opened during Out of approvals of previous year	0
4	the year Out of approvals of this year	0
5	No. of branches closed during the year	0
6	No of branches at the end of the year	140*
7	No. of branches approved but not opened	0
8	No. of rural branches	1
9	No. of urban branches	139**
10	No. of Directors:-	
	(a) Independent Director*	(a) 4
	(b) Executive Director	(b) 1
	(c) Non-executive Director	(c) 4
	(d) Women Director	(d) 1
	(e) Whole time director	(e) 0
	*Count includes Woman director	
11	No. of Employees	(a) 7772
	(a) On-roll:	(b) 1504
	(b) Off-roll:	(c) 9276
	(c) Total	
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	(a) 21071
	(b) Corporate Agents-Banks	(b) 42
	(c)Corporate Agents-Others	(c) 62
	(d) Insurance Brokers	(d) 735
	(e) Web Aggregators	(e) 18
	(f) Insurance Marketing Firm	(f) 64
	(g) Motor Insurance Service Providers (DIRECT)	(g) 3
	(h) Point of Sales persons (DIRECT)	(h) 28262
	(i) Other as allowed by IRDAI (To be specified)	(i) O
	(1) Micro-Insurance Agent	(1) 4
	(2) Micro- Insurance Entity	(2) 26

^{*} It does not include Regional Offices

Employees and Insurance Agents and Intermediaries - Movement

Particulars	Employees*					Insurance Agents	and Intermediarie	?S			
		Individual Agents	POSP (Direct)	Micro Insurance Entity	Micro Insurance Agent	Motor Insurance Service Providers	Corporate Agents-Banks	Corporate Agents- Others	Insurance Brokers	Web Aggregators	Insurance Marketing Firm
Number at the beginning of the quarter	7701	20123	26923	26	4	3	41	58	715	18	58
Recruitments during the quarter	522	988	1403	0	0	0	1	4	20	C	6
Attrition during the quarter	451	40	64	0	0	0	0	0	0	C	0
Number at the end of the quarter	7772	21071	28262	26	4	3	42	62	735	18	64

^{*} Count mentioned is for Onroll

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

Cessation as KMP on account of resignation Redesignated as Chief Operating Officer w.e.f. 1st April 2025		Chief Business Officer	Shri Rakach Kani	15	Г
Cessation as KMP on account of resignation	Chief Tecnichal & Claims Officer	Chief Technical & Claims Officer	Shri Udayan Joshi	14	T
Cessation as KMP on account of resignation	Chief Information Officer	Chief Information Officer	Snri Pankaj Kumar Pandey	15	Т
	Chief Operating Officer	Chief Operating Officer	Shri Sukesh Ananda Shetty	12	Т
	Chief Risk Officer	Chief Risk Officer	Shri Neil Albert Vaz	5 =	Т
	Head - Human Resources and L&D	Head - Human Resources and L&D	Shri Saurabh Shyam	10	Т
ing	nead - Strategy and reflormance rlanning	эчих вительный видельный в	Shri Samir Chhabra	9	
change in his reporting from Managing Director & CEO to Chief Operating Office	Head - Legal	Head - Legal	Shri Akash Jha	∞	
	company secretary & computation of their	company contemy or compilative Officer	¢		
	Company Sacratary & Compliance Offi	Company Secretary & Compliance Officer	Shri Shatrughan Singh	7	
	Appointed Actuary	Appointed Actuary	Shri Pushkar Deodhar	6	Т
	Chief Investment Officer	Chief Investment Officer	Shri Pradeep Kumar Manshani		Т
	Chief Audit Officer	Chief Audit Officer	Shri Gunjan Ranjan	4	Т
	Chief Financial Officer	Chief Financial Officer	Shri Jitendra Attra		Т
ceased to be KMP consequent upon to superannuation w.e.f. close of business hours of 31st January 2025	DMD	DMD	Shri Anandprasad Pejawar	2	_
	Managing Director & CEO	Managing Director & CEO	Shri Naveen Chandra Jha	-	\neg
	Key Persons				
	Managing Director & CEO	Managing Director & CEO	Shri Naveen Chandra Jha	9	
	Independent Director	Independent Director	Shri Deepak Amin	0	Т
	Independent Director	Independent Director	Shri Pravin Hari Kutumbe	7	Т
	Independent Director	Independent Director	Shri S.C. Srinivasan	6	Т
	Non Executive Director	Non Executive Director	Shri T.K. Kurein		_
	Independent Director	Independent Director	Dr. Ashima Goyal	4	Т
	Non Executive Director	Non Executive Director	Shri Debangshu Munshi	. 0.	_
	Non Executive Director	Non Executive Director	Shri Ashwini Kumar Tewari	2	_
	Chairman, Non Executive Director	Chairman, Non Executive Director	Shri Challa Sreenivasulu Setty		_
Details of change in the period, if any	Role/ Category	Designation	Name of person	Sl. No.	Tre

⁽a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016 (b) In case of directors, designation to include "Independent Director/ Non-executive Director/ Executive Director / Managing Director/ Chairman"

or insurers in India 2016

General Insurance Control C

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

Insurer: SBI General Insurance Company Limited Upto the Quarter ending on Mar-25

(Amount in Rs. Lakhs)

	Rural & Social Obligat	tions (Quarter	•	Amount in Rs. L	akiis)
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assure
1	FIRE	Rural	1060	-	-
1	FIRE	Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
2	MARINE CARGO	Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
3	MARINE OTHER THAN CARGO	Social	-	-	-
4	MOTOR OD	Rural		-	-
	MOTOR OD		8976	-	-
5	MOTOR TP	Rural] 69/6	-	-
5	MOTOR TP			-	-
6	HEALTH	Rural	1,68,529	-	-
O	HEALTH	Social	1,89,935	-	-
7	PERSONAL ACCIDENT	Rural	1,23,110	-	-
/	PERSONAL ACCIDENT	Social	42,03,845	-	-
8	TRAVEL	Rural	-	-	-
0	TRAVEL	Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
9	Workmen's Compensation/ Employer's liability	Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
10	Public/ Product Liability	Social	-	-	-
11	Engineering	Rural	-	-	-
11	Engineering	Social	-	-	-
12	Aviation	Rural	-	-	-
12	Aviduori	Social	-	-	-
13	Other Segment (d)	Rural	-	-	-
13	Other Segment (5)	Social	-	-	-
14	Miscellaneous	Rural	-	-	-
14	Miscellatieous	Social	-	-	-
	Total	Rural	3,01,675	-	-
	ıotai	Social	43,93,780	-	-

Notes:

- (b) The Compliance under Rural obligation is at Industry level for the FY ended March 31, 2025
- (c) Health and PA under Rural and Social sector represents no. of lives covered under the obligation
- (d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (e) Premium Collected means gross direct written premium
- (f) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

⁽a) After the change of IRDAI(Rural, Social sector and Motor TP Obligation) Regulation, 2024 there is no change in the NL-43 format. Hence the Company has reported only the Rural and Social sector information in the disclosure

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

(i) Name of the Insurer: SBIG

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

(iii) Gross Direct Premium Income during immediate preceding FY: 2023-24 1,25,53,57,11,472 (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: 2023-24 18,93,48,30,711

(v) Obligation of the Insurer to be met in a financial year FY.2024-25

Statement Period: Quarter ending Q4 FY 2024-25

Mar 2025 (Q4-2024-2025)

	(Amount ir	Rs. Lakhs)
Items	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	20,604.05	53,282.75
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	71,151.85	2,11,379.50
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	91,755.90	2,64,662.25
Total Gross Direct Motor Own damage Insurance Business Premium	62,161.52	2,02,258.87
Total Gross Direct Premium Income	4,48,527.81	13,88,964.95

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

Name of the Insurer: SBI General Insurance

Date: 01-April-25

SI No.	Particulars	Opening Balance *	Additions during the	Co	omplaints Resolved		Complaints Pending at the end	Total Complaints registered up to the quarter
			quarter (net of duplicate	Fully Accepted	Partial Accepted	Rejected	of the quarter	during the financial year
1	Complaints made by customers							
a)	Proposal Related	0	11	2	0	9	0	31
b)	Claims Related	34	725	87	0	666	6	3088
c)	Policy Related	16	607	183	0	435	5	2102
d)	Premium Related	0	26	2	0	24	0	54
e)	Refund Related	7	93	45	0	54	1	284
f)	Coverage Related	0	6	0	0	6	0	27
g)	Cover Note Related	0	1	0	0	1	0	6
h)	Product Related	0	3	1	0	2	0	6
i)	Others (to be specified)	0	32	7	0	24	1	106
	Total	57	1504	327	0	1221	13	5704
2	Total No. of policies during previous year:	4,21,49,514	(including COIs)					
3	Total No. of claims during previous year:	7,04,177						
4	Total No. of policies during current year:	4,39,99,342	(including COIs)					
5	Total No. of claims during current year:	21,06,470						
_	Total No. of Policy Complaints (current year) per	0.50	(2616 Policy related compla	ints against 4399	9342 policies issued)		
6	10,000 policies (current year):	0.59						
	Total No. of Claim Complaints (current year) per		(3088 claim related complain	nts against 21064	470 claims)			
7	10,000 claims registered (current year):	14.66	, i	J	,			
			<u> </u>	T		<u> </u>		1
		Complaints ma	de by customers		ints made by		Total	
				Inter	mediaries			
8	Duration wise Pending Status				Percentage to			
		Number	Percentage to Pending	Number	Pending	Number	Percentage to Pending	
			complaints		complaints		complaints	
a	Up to 15 days	13	100%	0	0	13	100%	
	15 - 30 days	0	0	0	0	0	0	
С	30 - 90 days	0	0	0	0	0	0	
d	90 days & Beyond	0	0	0	0	0	0	
	Total Number of Complaints	13	100%	0	0	13	100%	

Meeting Date	Investee Company Name	Types of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommenda tion	Vote (For / Against/ Abstain)	Reason supporting the vote decision
03-01-2025	Adani Energy Solutions Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions between Powerpulse Trading Solutions Limited (PPTSL) and Adani Power Limited (APL) upto Rs. 44.0 bn during FY25	FOR	FOR	APL is a listed entity of Adani Group and is an entity under common control in which promoters held 74.96% equity stake as on 30 September 2024. PPTSL, (formerly known as Adani Energy Solutions Step-Thirteen Limited), is a wholly owned subsidiary of Adani Energy Solutions Limited (AESL). It was incorporated in February 2024 for transmission, distribution and supply of power and other infrastructure services. PPTSL is a designated entity established for power trading and has secured a power trading license. PPTSL shall purchase and sell power in the bilateral markets and in power exchanges, on behalf of its clients, including related parties such as APL. The power trading activity will be in line with the provisions of the Electricity Act, 2003 and prevailing regulations governed by the Central Electricity Regulatory Commission (CERC). The power trading margins will be within the limits prescribed by applicable regulations. The transactions are operational and in the ordinary course of business. We support the resolution.
03-01-2025	Adani Energy Solutions Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions between Powerpulse Trading Solutions Limited (PPTSL) and Mahan Energen Limited (MEL) upto Rs. 18.5 bn during FY25	FOR	FOR	MEL is a subsidiary of Adani Power Limited (APL), which is a listed entity of Adani Group and is an entity under common control in which promoters held 74.96% equity stake as on 30 September 2024. PPTSL, (formerly known as Adani Energy Solutions Step-Thirteen Limited), is a wholly owned subsidiary of Adani Energy Solutions Limited (AESL). It was incorporated in February 2024 for transmission, distribution and supply of power and other infrastructure services. PPTSL is a designated entity established for power trading and has secured a power trading license. PPTSL shall purchase and sell power in the bilateral markets and in power exchanges, on behalf of its clients, including related parties such as MEL. The power trading activity will be in line with the provisions of the Electricity Act, 2003 and prevailing regulations governed by the Central Electricity Regulatory Commission (CERC). The power trading margins will be within the limits prescribed by applicable regulations. The transactions are operational and in the ordinary course of business. We support the resolution.
03-01-2025	Adani Energy Solutions Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions between Powerpulse Trading Solutions Limited (PPTSL) and Adani Electricity Mumbai Limited (AEML) upto Rs. 14.8 bn during FY25	FOR	FOR	AEML is a subsidiary of Adani Energy Solutions Limited (AESL). PPTSL, (formerly known as Adani Energy Solutions Step-Thirteen Limited), is a wholly owned subsidiary of AESL. It was incorporated in February 2024 for transmission, distribution and supply of power and other infrastructure services. PPTSL is a designated entity established for power trading and has secured a power trading license. PPTSL shall purchase and sell power in the bilateral markets and in power exchanges, on behalf of its clients, including related parties such as AEML. The power trading activity will be in line with the provisions of the Electricity Act, 2003 and prevailing regulations governed by the Central Electricity Regulatory Commission (CERC). The power trading margins will be within the limits prescribed by applicable regulations. The transactions are operational and in the ordinary course of business. We support the resolution.
03-01-2025	Adani Energy Solutions Ltd.	POSTAL BALLOT	MANAGEMENT	Approve increase in related party transactions between Adani Electricity Mumbai Limited (AEML) and Adani Hybrid Energy Jaisalmer Four Limited (AHEJFL) from Rs. 11.0 bn to Rs. 14.0 bn for FY25	FOR	FOR	AEML is a 74.9% subsidiary of AESL. AHEJFL is a wholly owned subsidiary of Adani Green Energy Limited, a listed Adani group company. At the 2023 AGM, shareholders approved the Power Purchase Agreement (PPA) between AEML and AHEJFL under the competitive tender process. The fixed PPA tariff was Rs. 3.24/ kWh for a period of 25 years with minimum CUF (capacity utilization factor) requirements of 50%- amounting to upto Rs. 11.0 bn annually. The tariff is approved by Maharashtra Electricity Regulatory Commission. The company seeks shareholder approval to increase the value of transaction for FY25 from Rs. 11.0 bn to Rs. 14.0 bn. The increase is due to the order dated 22 May 2024 passed by Maharashtra Electricity Regulatory Commission, under which AEML is obligated to make one-time payment of Rs. 3.0 bn to AHEJFL, towards reliefs for additional expenditure incurred by AHEJFL due to occurrence of change in Law events under the PPA. We support the resolution.
03-01-2025	Adani Energy Solutions Ltd.	POSTAL BALLOT	MANAGEMENT	Approve increase in related party transactions between MPSEZ Utilities Limited (MUL) and Adani Power Limited (APL) from Rs. 16.0 bn to Rs. 22.0 bn for FY25	FOR	FOR	MUL is a wholly- owned subsidiary of AESL. It is the retail electricity distribution arm of AESL, engaged in power distribution to Mundra SEZ as a distribution licensee. APL is a listed group entity of the Adani Group. MUL and APL have entered into a new PPA for supply of 800 MW from APL's Raipur plant to MUL. This is pursuant to a bidding process conducted by MUL. Hence, the transaction limit is being raised to Rs. 22.0 bn for FY25. The proposed transactions between MUL and APL are being undertaken at arm's length pricing and in the ordinary course of business. We support the resolution.
04-01-2025	Hi-Tech Pipes Ltd	POSTAL BALLOT	MANAGEMENT	Reappoint Ms. Neerja Kumar (DIN: 08679454) as an Independent Director for three years from 22 January 2025	FOR	FOR	Ms. Neerja Kumar, 66, is the former General Manager - (MSME), Punjab National Bank (PNB). She has around four decades of experience in PNB in various disciplines. She has worked as Branch Head where she handled Retail loans, MSME loans and International banking branches for the bank. She has also worked as Deputy General Manager in Mumbai handling HR, Planning and development, Credit, Inspection and audit, IT and other areas of banking of Maharashtra and Gujarat. She is serving on the board of the company since 22 January 2020. She has attended all five (100%) board meetings held in FY24 and all four board meetings held in FY25 upto the date of the meeting notice. Her reappointment as an Independent Director is in line with statutory requirements.

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07-01-2025	JK Tyre & Inds. Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint Arun K. Bajoria (DIN: 00026540) as Whole time Director designated as Director & President – International, for two years from 20 January 2025 and fix his remuneration as minimum remuneration	FOR	ABSTAIN	We do not have a significant exposure. Hence we don't have mandatory requirement .
11-01-2025	HDFC Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Santhosh Iyengar Keshavan (DIN: 08466631) as Independent Director for three years from 18 November 2024	FOR	FOR	Santhosh Iyengar Keshavan, 51, is currently the Executive Vice-President and Chief Information Officer at Voya Financial Inc – a financial services firm based in USA. He is also the Chairperson of Voya Global Services Private Limited (Voya India). Prior to joining Voya, he was Chief Information Officer – Core Banking at Regions Financial Corp. He has also worked as the Vice-President of Technology at Fidelity Investments where he led all aspects of pricing and cash management supporting the investment management and treasury functions. He has worked for SunGard Data Systems (now Fidelity Information Services – FIS) in variety of roles and eventually as Managing Director of Retirement Services for International. He managed global teams with P&L responsibility and grew the business unit setting up green field operations including Japan, Australia, and India. He has a Bachelor's degree in Computer Science from the University of Mysore and an MBA in Information Systems from University of Alabama, Birmingham. His appointment is in line with statutory requirements.
22-01-2025	Hyundai Motor India Ltd	POSTAL BALLOT	MANAGEMENT	Reappoint Unsoo Kim (DIN: 09470874) as Managing Director for three years from 25 January 2025 and fix his remuneration	FOR	ABSTAIN	We do not have a significant exposure. Hence we don't have mandatory requirement .
11-02-2025	Praveg Ltd	POSTAL BALLOT	MANAGEMENT	Approve revision in remuneration payable to Alpeshkumar Patel (DIN: 00074091), Executive Director for three years from 10 August 2024 until revised further	FOR	FOR	Alpeshkumar Patel, 48, is a promoter at Eulogia Inn Private Limited, a hotel chain based in Ahmedabad. He has over 20 years of experience in the hospitality industry. Praveg Limited has initiated amalgamation proceedings with Eulogia Inn Private Limited. The shareholders had approved the appointment of Alpeshkumar Patel as an Executive Director for five years from 10 August 2024 (liable to retire by rotation) and fixed his remuneration (as minimum remuneration) at Rs. 3.6 mn for three years in FY24 AGM. The company is seeking shareholder approval to revise his remuneration (as minimum remuneration) to Rs. 4.8 mn for three years from 10 August 2024 until revised further. The proposed remuneration of Rs. 4.8 mn is low for his responsibilities: the board must disclose if he is being paid from Eulogia Inn Private Limited or any other group company. The company had stated in the FY24 AGM notice that it will not execute a formal contract of service with Alpeshkumar Patel, the reason for which is unclear. Notwithstanding, we support the resolution.
13-02-2025	Aditya Birla Fashion and Retail Ltd.	EGM	MANAGEMENT	Approve preferential issue of 40,872,580 equity shares at Rs. 317.45 per share aggregating ~Rs. 13.0 bn to promoter group	FOR	FOR	In April 2024, ABFRL's board approved the demerger of its Madura Fashion and Lifestyle (MFL) business into a newly incorporated, wholly owned subsidiary, Aditya Birla Lifestyle Brands Limited (AB Lifestyle), which will be listed separately. The scheme of demerger was approved by shareholders on 21 January 2025. The company seeks to raise funds of Rs. 23.8 bn. Out of this, Rs. 12.9 bn will be through issuance of up to 40.8 mn equity shares for cash at issue price of Rs. 317.75 per equity share to Pilani Investment and Industries Corporation Limited, part of promoter group. The total dilution (resolution #1 and resolution #2) will be ~6.9% on the expanded capital base for existing shareholders. The proceeds of the issuance will be used for repayment of borrowings availed by demerged ABFRL (Rs. 11.8 bn), investment across high growth businesses within proposed demerged ABFRL (Rs. 6.0 bn) and general corporate purposes (Rs. 5.9 bn). We support the resolution.
13-02-2025	Aditya Birla Fashion and Retail Ltd.	EGM	MANAGEMENT	Approve preferential issue of 39,697,838 equity shares at Rs. 272.37 per share aggregating ~Rs. 10.8 bn to Qualified Institutional Buyers	FOR	FOR	In April 2024, ABFRL's board approved the demerger of its Madura Fashion and Lifestyle (MFL) business into a newly incorporated, wholly owned subsidiary, Aditya Birla Lifestyle Brands Limited (AB Lifestyle), which will be listed separately. The scheme of demerger was approved by shareholders on 21 January 2025. The company seeks to raise funds of Rs. 23.8 bn. Out of this, Rs. 10.8 bn will be through issuance of up to 39.7 mn equity shares for cash at issue price of Rs. 317.75 per equity share to five qualified institutional buyers, public shareholders. The total dilution (resolution #1 and resolution #2) will be ~6.9% on the expanded capital base for existing shareholders. The proceeds of the issuance will be used for repayment of borrowings availed by demerged ABFRL (Rs. 11.8 bn), investment across high growth businesses within proposed demerged ABFRL (Rs. 6.0 bn) and general corporate purposes (Rs. 5.9 bn). We support the resolution.
19-02-2025	Muthoot Microfin Ltd	POSTAL BALLOT	MANAGEMENT	Appoint Thomas Muthoot John (DIN: 07557585) as Director from 19 December 2024	FOR	ABSTAIN	We do not have a significant exposure. Hence we don't have mandatory requirement .
19-02-2025	Muthoot Microfin Ltd	POSTAL BALLOT	MANAGEMENT	Appoint Thomas Muthoot John (DIN: 07557585) as Whole-time Director for five years from 19 December 2024 and fix his remuneration	FOR	ABSTAIN	We do not have a significant exposure. Hence we don't have mandatory requirement .
19-02-2025	Muthoot Microfin Ltd	POSTAL BALLOT	MANAGEMENT	Appoint Anil Sreedhar (DIN: 07536707) as an Independent Director for two years from 30 December 2024	FOR	ABSTAIN	We do not have a significant exposure. Hence we don't have mandatory requirement .

20-02-2025	Kotak Mahindra Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Jaideep Hansraj (DIN: 02234625) as Whole-time Director designated as Executive Director for three years from the date of RBI approval, liable to retire by rotation and fix his remuneration	FOR	FOR	Jaideep Hansraj, 59, is currently Group President of One Kotak. The bank proposes to appoint him as Whole-time Director. His appointment and remuneration are subject to RBI approval. His proposed fixed pay for FY25 is Rs. 61.3 mn. As per RBI guidelines, his variable pay can range from 100% to 300% of fixed pay - taking aggregate FY25 remuneration to range between Rs. 122.6- 245.2 mn. While the remuneration range is high, a large proportion of the remuneration is variable in nature, which ensures that his remuneration is linked to performance. The bank must disclose the performance metrics that determine his variable pay. The proposed remuneration is in line with the industry peers and commensurate with the size and complexities of the bank's operations. We expect the board to be judicious in the remuneration payouts as it has been in the past. We support the resolution.
20-02-2025	Kotak Mahindra Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve revision in remuneration of Ms. Shanti Ekambaram (DIN: 00004889) as Whole-time Director designated as Deputy Managing Director from 1 April 2024 till 31 October 2025	FOR	FOR	Ms. Shanti Ekambaram, 62, Whole-time director, was redesignated as Deputy Managing Director of the bank with RBI's approval from 19 March 2024 until 31 October 2025. Her FY24 remuneration aggregated Rs. 72.9 mn including the fair value of stock options granted. Due to her increased roles and responsibilities, the bank proposes to revise her fixed remuneration to Rs. 61.3 mn, which is subject to RBI approval. As per RBI guidelines, her variable pay can range from 100% to 300% of fixed pay - taking aggregate FY25 remuneration to range between Rs. 122.6- 245.2 mn. While the remuneration range is high, a large proportion of the remuneration is variable in nature, which ensures that her remuneration is linked to performance. The bank must disclose the performance metrics that determine her variable pay. The proposed remuneration is in line with the industry peers and commensurate with the size and complexities of the bank's operations. We expect the board to be judicious in the remuneration payouts as it has been in the past. We support the resolution.
20-02-2025	Kotak Mahindra Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve issuance of unsecured, redeemable, non-convertible debentures/ bonds/ other debt securities on a private placement basis upto Rs. 100.0 bn during FY26	FOR	FOR	The debt raised will be within the overall borrowing limit of Rs. 600.0 bn. The bank's debt is rated CRISIL AAA/Stable/CRISIL A1+, IND AAA/Stable and ICRA AAA/Stable which denotes the highest degree of safety regarding timely servicing of financial obligations. As on 31 December 2024, the bank's Capital Adequacy Ratio (CRAR) and Tier I ratio stood at 22.8% and 21.7% respectively. Since Kotak Mahindra Bank is required to maintain its capital adequacy ratio at levels prescribed by the RBI, we believe that the Bank's debt levels will have to be maintained at regulated levels at all times. We support the resolution.
20-02-2025	Kotak Mahindra Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve Kotak Mahindra Performance Linked Restricted Stock Unit Scheme 2025 (PRSU Scheme) under which upto 9.0 mn PRSUs can be granted	FOR	FOR	Under the PRSU Scheme, the bank proposes to grant upto 9.0 mn PRSUs to eligible employees - from level one (being MD / CEO and WTDs) to level eight (being grade M6) of thirteen levels in the bank and to the employees of its subsidiaries in equivalent grades / levels. ~70% of employees covered shall be from levels four to eight, who are eligible for ~55% of total PRSU grants. The PRSUs may be granted during a period of five years from the date of shareholder approval. The fresh issuance will result in a dilution of ~0.5% on the expanded capital base as on 31 December 2024, however we note that these options have been carved out of the previous approved scheme. The exercise price under the scheme is the face value of the equity share i.e. Rs. 5.0 per PRSU. We do not favour ESOP schemes where options are granted at a significant discount (>20%) to market price but make an exception in cases where the vesting of such options is mandatorily linked to performance parameters, with clear disclosure of predefined performance targets for such parameters. The PRSUs shall have performance-based vesting, which shall vest on the achievement of detailed bank performance parameters. The vesting shall have emphasis on bank performance for senior-level employees and a mix of bank and individual performance for other employees. PRSUs not vested
20-02-2025	Kotak Mahindra Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve extension of Kotak Mahindra Performance Linked Restricted Stock Unit Scheme 2025 (PRSU Scheme) to the eligible employees of present or future wholly-owned subsidiaries in India or abroad Approve revision in the pool	FOR	FOR	due to unmet targets of bank performance may vest in the final transhe upon 100% cumulative target. Through resolution #5, the bank seeks shareholder approval to extend the PRSU scheme to the eligible employees of its present or future wholly owned subsidiaries (i.e., 100% owned by the bank or together with one or more of its subsidiary companies) in India or abroad. Our view is linked to resolution #4. We support the resolution.
20-02-2025	Kotak Mahindra Bank Ltd.	POSTAL BALLOT	MANAGEMENT	size of Kotak Mahindra Equity Option Scheme 2023 (ESOP 2023) from 20.0 mn options to 11.0 mn options	FOR	FOR	Our support for Resolution #6 is linked to Resolution #4.
22-02-2025	Interarch Building Products Ltd	POSTAL BALLOT	MANAGEMENT	Approve change in name of the company from 'Interarch Building Products Limited' to 'Interarch Building Solutions Limited' and consequent amendment to the Memorandum of Association (MoA) and the Articles of Association (AoA)	FOR	FOR	The board of the company approved the proposed change in name is their meeting held on 19 November 2024. The company has stated that change in the company's name aligns with its updated main objectives and vision. The company has updated its main objectives and plans to shift from solely product manufacturing to offering comprehensive building solutions. Hence the company plans to change its name to 'Interarch Building Solutions Limited' for growth and better alignment of the company's strategic direction. The change in name will require a consequent amendment of the company's Memorandum of Association (MoA) and the Articles of Association (AoA) in order to reflect the name change. Hence, we support the resolution.
22-02-2025	Interarch Building Products Ltd	POSTAL BALLOT	MANAGEMENT	Approve variation in the use of IPO proceeds	FOR	AGAINST	As stated in the Red Herring Prospectus (RHP), the total amount allocated for the general corporate purposes will not exceed 25% of the total gross IPO proceeds. We note that after the proposed change, a total amount of Rs. 478.1 mn, which represents 25.5% of the total net IPO proceeds, will be utilized for general corporate purposes. Inadequate disclosures w.r.t. justification for proposed change in Object of Issue.

22-02-2025	Interarch Building Products Ltd	POSTAL BALLOT	MANAGEMENT	Ratify pre-IPO Interarch Employee Stock Option Plan 2023 (ESOP 2023) under which 789,505 stock options can be granted	FOR	AGAINST	The 'Interarch Employee Stock Option Plan 2023 (ESOP 2023) was approved prior to listing by shareholders at 2023 AGM held on 18 August 2023 and was amended on 8 March 2024. As per company's red herring prospectus (RHP), 273,750 stock options have already been granted pre-IPO at an exercise price of Rs. 250 per option. Under the ESOP 2023, exercise price is at the discretion of the Nomination and Remuneration Committee (NRC) and its may be different for different set of employees for options granted on same/different dates. The NRC may determine the vesting criteria which may include performance based or time-based conditions or a mix of both. Further, the maximum vesting period has not been disclosed as it will be specified in the grant letter. We do not favour ESOP schemes where options are granted at a significant discount to market price. In the case of deeply discounted options, there is no alignment between the interests of investors and those of employees. We make an exception in cases where the vesting of such options is mandatorily linked to pre-defined performance parameters and the company has disclosed the targets for such parameters. Since there is no clarity on the vesting criteria, maximum vesting period and exercise price at which options will be granted, we do not support the resolution.
22-02-2025	Interarch Building Products Ltd	POSTAL BALLOT	MANAGEMENT	Approve extension of pre-IPO of the Interarch Employee Stock Option Plan 2023 (ESOP 2023) to employees of subsidiary companies	FOR	AGAINST	Through a separate resolution #4, the company seeks shareholder approval to extend the scheme to employees of subsidiary companies. Our view on this resolution is linked to our view on resolution #3. Thus, we do not support this resolution.
23-02-2025	Adani Wilmar Ltd.	POSTAL BALLOT	MANAGEMENT	Approve change in the name of the company from 'Adani Wilmar Limited' to 'AWL Agri Business Limited' and consequent amendment to the Memorandum of Association (MoA) and the Articles of Association (AoA)	FOR	FOR	The company was established as an equal joint venture between Adani Group (India) and Wilmar Group (Singapore). Adani Group holds its stake through Adani Commodities LLP, a wholly owned subsidiary of Adani Enterprises Limited, while Wilmar Group's investment is through Lence Pte. Ltd., a wholly owned subsidiary of Wilmar International Limited.On 30 December 2024, Adani Commodities LLP (ACL), Lence Pte Ltd. (LPL) and Adani Enterprises Limited (AEL) have entered into an agreement for transfer of upto 403.7 mn equity shares constituting 31.06% of the paid-up equity share capital. Post completion of the transaction, the company will cease to be a joint venture of ACL.As a part of this strategic shift, the company plans to rename itself from Adani Wilmar Limited to AWL Agri Business Limited. The company states that this change reflects Adani Group's exit from the joint venture while retaining the "AWL" abbreviation to maintain brand recognition.The Board of the company at its meeting held on 30 December 2024 approved the change in name of the company to 'AWL Agri Business Limited' along with the subsequent amendments required to be made in the Memorandum of Association (MoA) and Articles of Association (AoA) of the company. We support the resolution.
25-02-2025	Transrail Lighting Ltd	POSTAL BALLOT	MANAGEMENT	Approve increase in remuneration of Randeep Narang (DIN: 07269818), Managing Director and CEO, from 1 April 2024 till the end of his tenure on 14 December 2025.	FOR	ABSTAIN	We do not have a significant exposure. Hence we don't have mandatory requirement .
28-02-2025	Mindspace Business Parks REIT	POSTAL BALLOT	MANAGEMENT	Approve preferential issue of 16,168,090 units at a price of Rs. 379.08 per unit to members of the sponsor group for acquisition of 100% equity shareholding of Sustain Properties Private Limited (Sustain)	FOR	FOR	Mindspace Business Park REIT (Mindspace REIT) will acquire 100% of the equity share capital of Sustain from the sponsors. Sustain is entitled to 65.5% of the built-up area, together with proportionate car parking spaces, and proportionate 65.5% undivided share, right, title and interest in the common areas, facilities, amenities, and services within the Grade-A IT park known as 'Commerzone Raidurg' and proportionate 65.5% undivided share, right, title and interest in the land situated in Hyderabad Knowledge City, Telangana. The valuation reports have been issued by L. Anuradha and ANVI Technical Advisors India Private Limited. The acquisition price (enterprise value) will be Rs. 20.38 bn, a 7.5% discount to the average price determined by the independent valuers. As part of the acquisition, Mindspace REIT will issue 16,168,090 units at an issue price of Rs. 379.08 per unit to the shareholders of Sustain, who are members of the sponsor group. The dilution on the extended capital base as a result of this preferential issue is 2.7%. The REIT expects this acquisition to be accretive for unitholders with the management estimating proforma accretion of 0.8% to Distribution Per Unit. Further, the capitalization rate for the transaction is expected to be 8.1%, which is in line with recent comparable transactions. Thus, we support the resolution.
06-03-2025	Indian Energy Exchange Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Pradeep Kumar Pujari (DIN: 00399995) as Independent Director for five years from 12 March 2025	FOR	FOR	Pradeep Kumar Pujari, 67, is a former IAS Officer of Gujarat Cadre, and served as Secretary to Government of India in Ministry of Power. He has over 36 years of experience working with the state government and the central government. He handled assignments in various departments such as power, finance, industries, and commercial taxes etc. After his superannuation in 2017, he served as the Chairperson of the Central Electricity Regulatory Commission (CERC) till 2022. His appointment as an Independent Director is in line with statutory requirements.
07-03-2025	Aditya Birla Fashion and Retail Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint Sunirmal Talukdar (DIN: 00920608) as an Independent Director from 11 March 2025 till 10 November 2026	FOR	FOR	Sunirmal Talukdar, 73 is former CFO and Group Executive President, Hindalco Industries Limited (retired in December 2011). He has over three decades of experience in strategic and tactical planning, mergers and acquisitions, corporate governance, project evaluation and financing, equity and debt syndication, internal control / audit compliance, direct, indirect and international taxation, organizational restructuring etc. He has been associated with the company since 11 March 2020 as an Independent Director. He has attended all five (100%) board meetings held in FY24 and six meetings in FY25 till the date of notice. His reappointment is in line with statutory requirements. We support the resolution.

11-03-2025	Inventurus Knowledge Solutions Ltd	POSTAL BALLOT	MANAGEMENT	Ratify Employee Stock Option Plan 2022 (ESOP 2022) under which upto 24.0 mn stock options may be granted	FOR	ABSTAIN	We do not have a significant exposure. Hence we don't have mandatory requirement .
11-03-2025	Inventurus Knowledge Solutions Ltd	POSTAL BALLOT	MANAGEMENT	Approve extension of Employee Stock Option Plan 2022 (ESOP 2022) to employees of subsidiaries and associate companies	FOR	ABSTAIN	We do not have a significant exposure. Hence we don't have mandatory requirement .
11-03-2025	Inventurus Knowledge Solutions Ltd	POSTAL BALLOT	MANAGEMENT	Appoint Ms. Theresa Anne Stone (DIN: 10831186) as an Independent Director for five years from 20 November 2024	FOR	ABSTAIN	We do not have a significant exposure. Hence we don't have mandatory requirement .
11-03-2025	Inventurus Knowledge Solutions Ltd	POSTAL BALLOT	MANAGEMENT	Appoint Dr. (Ms.) Mary Klotman (DIN: 09768040) as Nonexecutive Non-independent director, liable to retire by rotation, from 11 November 2024 and approve continuation of her directorship after attaining 75 years of age	FOR	ABSTAIN	We do not have a significant exposure. Hence we don't have mandatory requirement .
11-03-2025	Inventurus Knowledge Solutions Ltd	POSTAL BALLOT	MANAGEMENT	Approve variation in terms of appointment and remuneration of Sachin Gupta (DIN: 02239277) as Whole-time director till the completion of his tenure on 9 November 2027	FOR	ABSTAIN	We do not have a significant exposure. Hence we don't have mandatory requirement .
13-03-2025	Hindustan Construction Co. Ltd.	EGM	MANAGEMENT	Appoint Ramesh Subramanyam (DIN:02421481) as Independent Director for five years from 16 December 2024	FOR	ABSTAIN	We do not have a significant exposure. Hence we don't have mandatory requirement .
13-03-2025	Hindustan Construction Co. Ltd.	EGM	MANAGEMENT	Approve transfer of economic and beneficial interest in arbitration awards of upto Rs. 50.0 bn to a wholly owned subsidiary	FOR	ABSTAIN	We do not have a significant exposure. Hence we don't have mandatory requirement .
13-03-2025	Hindustan Construction Co. Ltd.	EGM	MANAGEMENT	Approve provision of inter- corporate deposits of Rs. 4.0 bn to Prolific Resolution Private Limited, an associate company	FOR	ABSTAIN	We do not have a significant exposure. Hence we don't have mandatory requirement .
17-03-2025	Swan Energy Ltd.	POSTAL BALLOT	MANAGEMENT	Appoint Jayaramakrishnan Kannan (DIN: 06551104) as Independent Director for five years from 17 December 2024 and approve his continuation on the board post attainment of 75 years of age	FOR	FOR	Jayaramakrishnan Kannan, 70, is the Managing Director of MITRAA, a management, tax and financial advisory services provider, as per public sources. He is also an advisor to Check Point, Krya, Method Hub and MITRAA Deep Tech. He has more than four decades of experience in the IT industry and has previously served as Vice President, Head – Global Alliance at TATA Consultancy Services. He holds a post-graduate in Management with specialization in Systems and Marketing from Jamnalal Bajaj Institute of Management Studies (JBIMS). The company also seeks shareholder approval for his continuation on the board once he attains 75 years of age during his tenure, as required under amendments to SEBI's LODR. His appointment and continuation as an independent director is in line with the statutory requirement.
19-03-2025	IDFC First Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve reduction in authorised share capital to Rs. 140.0 bn from Rs. 229.1 bn and consequent alteration to Clause V (Capital Clause) of Memorandum of Association (MoA)	FOR	FOR	Through a composite scheme of arrangement, erstwhile IDFC Financial Holding company Limited and erstwhile IDFC Limited were amalgamated into IDFC First Bank Limited. Post-amalgamation, the authorized share capital of the bank is Rs. 229.1 bn classified into equity share capital of Rs. ~218.7 bn: divided into ~21.9 bn equity shares of Rs. 10.0 each and preference share capital of Rs. ~10.4 bn: divided into ~0.1 preference shares of Rs. 100.0 each. As per Banking Regulation Act, 1949, the subscribed capital of the bank shall not be less than one-half of the authorised capital, and the paid-up capital shall not be less than one-half of the subscribed capital for more than two years. As on 17 February 2025, the bank has issued 7,321,216,737 equity shares of Rs. 10.0 each (subscribed and fully paid-up) which represents 31.96% of the authorised share capital against the regulatory requirement of minimum 50.00%. Therefore, the bank proposes to cancel unissued equity shares and reduce the authorised share capital by Rs. ~89.1 bn: divided into ~8.9 equity shares of Rs. 10.0 each. The proposed reduction has received RBI's approval. The amended MoA will reflect the proposed authorized share capital of Rs. ~129.6 bn: divided into ~12.9 equity shares of Rs. 10.0 each and preference share capital of Rs. ~10.4 bn: divided into ~0.1 preference shares of Rs. 100.0 each. We support the resolution.
19-03-2025	IDFC First Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Ratify related party transactions with Goldman Sachs (India) Capital Markets Private Limited (Goldman Sachs (India) Capital Markets), a related party for Rs. 17.5 bn for FY25	FOR	FOR	Goldman Sachs (India) Capital Markets is a related party of the bank on account of common directorship held by Pravir Vohra, an Independent Director of IDFC First Bank. The bank seeks shareholder approval to ratify related party transactions for FY25 with Goldman Sachs (India) Capital Markets aggregating Rs. 17.5 bn relating to purchase (Rs. 14.3 bn) and sale (Rs. 3.2 bn) transactions of treasury bills, government securities and state development loans during the period from 1 April 2024 to 31 December 2024 and approve future transactions for FY25. The transactions are a part of the bank's regular treasury management activities which facilitate the maintenance of the required regulatory ratio and meet funding/liquidity requirements. The transactions with Goldman Sachs (India) Capital Markets were covered under the omnibus approval and were reviewed quarterly by the Audit Committee. We raise concerns that the bank did not seek shareholder approval prior to surpassing the materiality threshold and therefore, needs to strengthen its processes around related party transactions. However, we support the resolution as the transactions were undertaken at prevailing market rates in the ordinary course of business on an arm's length basis.

21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint Hisashi Takeuchi (DIN: 07806180) as Managing Director and CEO (Chief Executive Officer) for three years from 1 April 2025 and fix his remuneration	FOR	FOR	Hisashi Takeuchi, 61, was redesignated as Managing Director and CEO for three years from 1 April 2022, after being appointed as the Joint Managing Director (Commercial) in FY21. He is associated with Suzuki Motor Corporation since 1986. In his last role with Suzuki Motor Corporation, he served as Managing Officer, Executive General Manager Asia automobile marketing/India Automobile Department. He was first appointed on MSL's board as a Non-Executive Non-Independent Director in 2019. Hisashi Takeuchi's estimated remuneration of Rs. 56.0 mn and Rs. 60.7 mn for FY25 and FY26 respectively is comparable to peers, and commensurate with his responsibilities. During his current tenure, his maximum remuneration can reach upto Rs. 99.0 mn. Further, Hisashi Takeuchi is a professional whose skills and experience carry a market value. We recognize variable pay accounts for only ~33% of his total compensation: we believe over 50% of executive compensation should comprise variable pay to align pay with company performance. As a good practice MSIL must disclose the parameters considered by the Nomination & Remuneration Committee, to determine variable pay. However, we support the resolution given the absolute quantum of remuneration.
21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with TDS Lithium- Ion Battery Gujarat Private Limited (TDS Gujarat): a fellow subsidiary for the purchase and sale of goods and services for an aggregate value of Rs. 26.5 bn per annum for three years from FY26	FOR	FOR	TDS Gujarat is a subsidiary of Suzuki Motor Company –its shareholding has not been disclosed: TDSG is a collaboration between Toshiba, Denso and Suzuki. TDS Gujarat is India's first lithium-ion battery manufacturing plant with cell level localisation. The company procures the battery packs for its smart hybrid vehicles and for exports from TDS Gujarat. MSIL also sells KD parts to TDS Gujarat and also provides land on lease and power, utilities and other services. MSIL has negotiated price of battery packs with a road map of progressive cost reduction at arm's length basis. The limit for purchase of goods is Rs. 26.0 bn per annum and the limit for sale of goods to TDS Gujarat is Rs. 500.0 mn per annum. The aggregate value of transaction with TDS Gujarat is Rs. 14.5 bn in FY24 and Rs. 4.3 bn in H1FY25. The transactions are in the ordinary course of business and operational in nature. Therefore, we support the resolution.
21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with Suzuki Motorcycle India Private Limited (Suzuki Motorcycles): a fellow subsidiary, for the sale and purchase of goods and services aggregating Rs. 30.0 bn per annum for three years from FY26	FOR	FOR	Suzuki Motorcycles is a fellow subsidiary of MSIL and a wholly owned subsidiary of SMC. MSIL supplies powertrain and related components to Suzuki Motorcycles required in the manufacturing of two wheelers. In pricing of these components, MSIL earns a margin which is comparable with industry benchmark. MSIL also purchases goods in the nature of two-wheeler parts & components which are required for trial purposes and reimbursement of expenses on account of warranty, etc. to Suzuki Motorcycles. MSIL also provides services to Suzuki Motorcycle such as IT services, deputation services and provides office space on lease. The limits for the sale of goods and services is Rs. 29.8 bn per annum and for purchase of goods and services from Suzuki Motor cycles is Rs. 200.0 mn per annum. The transactions aggregated Rs. 17.9 bn in FY24 and Rs. 10.0 bn in H1FY25. The transactions are in the ordinary course of business and operational in nature. Therefore, we support the resolution.
21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with Bellsonica Auto Component India Private Limited (Bellsonica): an associate company, for the purchase and sale of goods and services aggregating Rs. 14.0 bn per annum for three years from FY26	FOR	FOR	Bellsonica was established as an associate company in 2006 and has been supplying Components to MSIL since then. Public sources indicate that Bellsonica is a joint venture between Bellsonica Corporation Japan (BCJ) and Maruti Suzuki India Limited (MSIL) where BCJ holds 70% and MSIL holds 30% stake. Bellsonica is a supplier of large weld assemblies of High/Ultra Hitensile sheet metal structural parts, Critical Sheet metal parts, etc. MSIL also purchases tools and dies which are required for its operation. The prices for the components are negotiated by MSIL based on competitive bidding with other component suppliers. MSIL also sells KD parts and/or steel coils to Bellsonica and provides land on lease and power, utilities and other services. The limit for purchase of goods is Rs. 13.5 bn per annum and for sale of goods and services is Rs. 500.0 mn per annum. The transactions with Bellsonica aggregated to Rs. 7.0 bn in FY24 and Rs. 3.8 bn in H1FY25. The transactions are in the ordinary course of business and operational in nature. Therefore,
21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with Mark Exhaust Systems Limited (Mark Exhaust): an associate company, for the purchase and sale of goods and services aggregating Rs. 11.0 bn per annum, for three years from FY26	FOR	FOR	Mark Exhaust Systems Limited is an associate company of MSIL with 44.37% equity held by MSIL. Mark Exhaust Systems Limited is a supplier of core technology part - Exhaust Systems and Door sashes to meet emission requirements for various engines and vehicles (Domestic as well as Export models). The prices for the components are negotiated by MSIL based on a process of competitive bidding with other component suppliers. MSIL also purchases tools and dies which are required for its operation. MSIL sells KD parts and steel coils to Mark Exhaust and provides land on lease and power, utilities and other services. The limit for purchase of goods is Rs. 10.0 bn per annum and for sale of goods and services is Rs. 1.0 bn per annum. The transactions with Mark Exhaust Systems Limited aggregated to Rs. 4.4 bn in FY24 and Rs. 2.3 bn in H1FY25. The transactions are in the ordinary course of business and operational in nature. Therefore, we support the resolution.

21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with Marelli Powertrain India Private Limited (Marelli Powertrain): joint venture, for the purchase and sale of goods and services aggregating Rs. 13.0 bn per annum, for three years from FY26	FOR	FOR	MSIL holds 19.0% equity in Marelli Powertrain India Private Limited. Magneti Marelli, through Magneti Marelli Powertrain India Private Ltd: a joint venture with Maruti Suzuki and Suzuki Motor Co.; incorporated Marelli Powertrain India Private Limited. Marelli Powertrain India Private Limited is supplier of Automated Manual Transmission (AMT) and Electronic Control Unit (ECU) utilising technology of Magneti Marelli to meet requirements for various vehicles (Domestic as well as Export models). MSIL also purchases tools and dies which are required by the company for its operation. MSIL provides land on lease and power, utilities and other services. The limit for purchase of goods is Rs. 12.75 bn per annum and for sale of goods and services is Rs. 250.0 mn per annum. The transactions with Marelli Powertrain India Private Limited aggregated to Rs. 2.8 bn in FY24. The transactions are in the ordinary course of business and operational in nature. Therefore, we support the resolution.
21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions between Suzuki Motor Gujarat Private Limited (wholly owned subsidiary) and Suzuki Motor Corporation, Japan (holding company) not exceeding Rs. 295.0 bn per annum, for three years from FY26	FOR	FOR	Suzuki Motor Gujarat Private Limited (SMG) is a wholly owned subsidiary of MSIL, and Suzuki Motor Corporation, Japan (SMC) is the promoter and holding company of MSIL. SMG shall purchase certain components from SMC. SMG also avails certain services such as transfer of manpower, training, testing, etc from SMC. Further, MSIL's first ever Battery Electric Vehicles (BEVs) will also have its start of production in FY26 in the SMG plant. This is expected to be a large volume manufacturing as in addition to domestic sales, it will have OEM sales and exports to about 100 countries. Given the inadequate component manufacturing of BEV related components in India, there will be higher import content which will gradually be localized. We recognize that the transactions are largely operational in nature and in the ordinary course of business. Therefore, we support the resolution.
21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions between Suzuki Motor Gujarat Private Limited (wholly owned subsidiary) and Krishna Maruti Limited (associate company) not exceeding Rs. 32.5 bn per annum, for three years from FY26	FOR	FOR	Suzuki Motor Gujarat Private Limited (SMG) is a wholly owned subsidiary of the company, and Krishna Maruti Limited (KML) is an associate of MSIL. Maruti Suzuki India Limited (MSIL) holds 15.79% shareholding in KML and SMC holds 29.2%. SMG and KML propose to enter into transactions for purchase (Rs. 32.25 bn) and sale (Rs. 250.0 mn) of goods. KML supplies components such as seat sets, door trim and other interior and exterior components. SMG also purchases tools and dies which are required by it for its operation. SMG sells KD parts to Krishna Maruti and provides power, utilities and other services. The transactions amounted to Rs. 18.2 bn in FY24 and Rs. 8.8 bn in H1FY25. We recognize that the transactions are largely operational in nature and in the ordinary course of business. Therefore, we support the resolution.
21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions between Suzuki Motor Gujarat Private Limited (wholly owned subsidiary) and Jay Bharat Maruti Limited (associate company) not exceeding Rs. 12.5 bn for three years from FY26	FOR	FOR	Suzuki Motor Gujarat Private Limited (SMG) is a wholly owned subsidiary of Maruti Suzuki India Limited. Jay Bharat Maruti Limited (JBML) is an associate company in which MSIL Holds 29.28% equity. JBML is a manufacturer of key auto components and assemblies such as exhaust systems, fuel fillers (fuel pipe), and suspension parts for passenger cars. JBML is a supplier of large weld assemblies of High/Ultra Hi-tensile sheet metal structural parts, rear torsion beam/rear axle, etc. SMG also purchases tools and dies from JBML which are required by it for its operation. SMG sells KD parts to JBML and provides power, utilities and other services. The prices for the components are negotiated based on a process of competitive bidding with other component suppliers. The transactions between SMG and JBML aggregated Rs. 7.8bn in FY24 and Rs. 3.2 bn in H1FY25. The transactions limit for purchase of goods and services is Rs. 12.0 bn per annum and for sale of goods is Rs. 500.0 mn. We recognize that the transactions are largely operational in nature and in the ordinary course of business. Therefore, we support the resolution.
21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions between Suzuki Motor Gujarat Private Limited (wholly owned subsidiary) and TDS Lithium-Ion Battery Gujarat Private Limited (fellow subsidiary) not exceeding Rs. 12.0 bn per annum, for three years from FY26	FOR	FOR	Suzuki Motor Gujarat Private Limited (SMG) is a wholly owned subsidiary of Maruti Suzuki India Limited. TDS Gujarat is a fellow subsidiary of MSIL. TDS Gujarat is a collaboration among Toshiba, Denso and Suzuki. The manufacturing operations are derived by Suzuki's expertise with contribution of Toshiba's Cell Technology and Denso's Module Technology. TDS Gujarat supplies Lithium-ion Battery to Maruti Suzuki India Limited and Suzuki Motor Gujarat. SMG procures battery packs for its smart hybrid vehicles and for exports from TDS Gujarat. SMG sells KD/other parts to TDS Gujarat and provides power, utilities and other services. SMG has negotiated price of battery packs with a road map of progressive cost reduction at arm's length basis. The transaction limit for the purchase of goods will aggregate Rs. 11.9 bn per annum and for sale of goods will aggregate to Rs. 100.0 mn. We recognize that the transactions are largely operational in nature and in the ordinary course of business. Therefore, we support the resolution.
21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint Maheswar Sahu (DIN: 00034051) as Independent Director for five years from 14 May 2025	FOR	FOR	Maheswar Sahu, 71, is a retired IAS officer. He joined the Indian Administrative Service in 1980 and has served the Government of India and Government of Gujarat in various capacities for more than thirty years before retiring as Additional Chief Secretary, Govt. of Gujarat, in 2014. He has been on the board since May 2020. He has attended all nine board meetings in FY24 and from BSE filings, we note he has attended all three board meetings held till 31 December 2024. The company should have disclosed the number of board meetings attended by him in FY25, till the date of the meeting notice. Even so, his reappointment is in line with statutory requirements.

21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with Suzuki Motor Corporation: Holding Company for purchase of goods and availing services for an aggregate value of Rs. 77.0 bn per annum, for three years from FY26	FOR	FOR	Suzuki Motor Corporation (SMC) is the promoter of MSIL with 58.28% holding in the company as on 31 December 2024. The transactions relate to purchase of goods and availing of services aggregating to Rs. 77.0 bn of which ~82% of the limit is allocated towards purchase of goods and the rest towards availing of services. MSIL purchases certain components required in the production of a new model from SMC. These components are localised in a phased manner after the launch. MSIL also avails services such as transfer of manpower and training of personnel for capability improvement and other related services such as testing from SMC. The company purchased goods aggregating Rs. 23.5 bn in FY24 and Rs. 13.2 bn in H1FY25 from SMC. The transactions are operational in the ordinary course of business. Therefore, we support the resolution.
21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with Suzuki Motor Corporation: Holding Company for sale of goods and rendering of services for an aggregate value of Rs. 404.0 bn per annum, for three years from FY26	FOR	FOR	SMC is the promoter of the company with 58.28% shareholding in MSIL as on 31 December 2024. MSIL leverages SMC's global network to export vehicles and other components across the world. The company also provides engineering, IT and other related services to SMC. MSIL recovers all its costs and earns a reasonable margin on the products sold through SMC's global network. MSIL's transactions relating to sale of goods aggregated Rs. 91.5 bn in FY24 and Rs. 64.8 bn in H1FY25. The transactions are in the ordinary course of business and operational in nature. Therefore, we support the resolution.
21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with FMI Automotive Components Private Limited (FMI): associate company, for the purchase and sale of goods and services for an aggregate value of Rs. 21.0 bn per annum for three years from FY26	FOR	FOR	FMI supplies exhaust systems to MSIL to meet emission requirements for various engines and vehicles. MSIL also purchases tools and dies which are required by the Company for its operation. MSIL sells KD parts and/or steel coils to FMI and provides land on lease and power, utilities and other services. MSIL holds 49% in the company while Futaba Industrial Co. (Japan)holds the remainder 51%. The prices for the components are based on a competitive bidding process from other suppliers. The limit for purchase transactions will be Rs. 20.7 bn and the limit for sale transactions to FMI will be Rs. 300.0 mn per annum. The transactions with FMI aggregated Rs. 11.3 bn in FY24 and Rs. 5.4 bn in H1FY25. The transactions are largely operational in nature and in the ordinary course of business. Therefore, we support the resolution.
21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with SKH Metals Limited (SKH) for the purchase and sale of goods and services aggregating Rs. 26.0 bn per annum, for three years from FY26	FOR	FOR	SKH was established in 1986 and has been supplying components to MSIL since then. SKH is a joint venture between the Kapur family and Maruti Suzuki India Ltd. SKH is a supplier of large weld assemblies of High/Ultra Hi-tensile sheet metal structural parts, Frame Suspensions, Fuel Tanks, etc. MSIL purchases tools and dies from SKH, and sells KD parts and/or steel coils to SKH and provides land on lease and power, utilities and other services. The prices for the components from SKH Metals are negotiated through a competitive bidding process with other components suppliers. The limit for purchase of goods is Rs. 23.0 bn per annum and the limit for sale of goods to SKH Metals Limited is Rs. 3.0 bn per annum. The aggregate value of transaction with SKH Metals Limited is Rs. 11.7 bn in FY24 and Rs. 6.5 bn in H1FY25. The transactions are in the ordinary course of business and largely operational in nature. Therefore, we support the resolution.
21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with Jay Bharat Maruti Limited (JBML) for purchase and sale of goods and services for an aggregate value of Rs. 24.0 bn per annum for three years from FY26	FOR	FOR	JBML was established in 1987 in collaboration with MSIL. The company is a manufacturer of key auto components and assemblies such as exhaust systems, fuel fillers (fuel pipe), and suspension parts for passenger cars. JBML is a supplier of large weld assemblies of High/Ultra Hi-tensile sheet metal structural parts, rear torsion beam/rear axle, etc. MSIL also sells KD parts and/or steel coils to Jay Bharat Maruti and provides land on lease and power, utilities and other services. The company was listed on 10 February 1989. MSIL is one of the promoters and holds 29.28% in JBML. The prices for the components from JBML are negotiated through a competitive bidding process with other component suppliers. The limit for purchase of goods is Rs. 23.0 bn per annum and the limit for sale of goods to Jay Bharat Maruti is Rs. 1.0 bn per annum. The aggregate value of transactions with Jay Bharat Maruti Limited is Rs. 11.6 bn in FY24 and Rs. 6.2 bn in H1FY25. The transactions are in the ordinary course of business and operational in nature. Therefore, we support the resolution.
21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with Krishna Maruti Limited (Krishna Maruti): associate company for the purchase and sale of goods and services for an aggregate value of Rs. 40.0 bn per annum for three years from FY26	FOR	FOR	Krishna Maruti was established as an associate company in 1991. MSIL holds 15.80% and Suzuki Motor Corporation holds 29.24% in Krishna Maruti. Krishna Maruti is a supplier of Seat sets, Door trim and other interior and exterior components. MSIL also sells KD parts and/or steel coils to Krishna Maruti and provides land on lease and power, utilities and other services. The pricing for the components sourced from Krishna Maruti are negotiated through a competitive bidding with other component makers. The limit for purchase of goods is Rs. 39.0 bn per annum and the limit for sale of goods to Krishna Maruti is Rs. 1.0 bn per annum. The aggregate value of transaction with Krishna Maruti Limited is Rs. 18.4 bn in FY24 and Rs. 10.5 bn in H1FY25. The transactions are in the ordinary course of business and operational in nature. Therefore, we support the resolution.
21-03-2025	Maruti Suzuki India Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with Bharat Seats Limited (Bharat Seats): An associate entity for the purchase and sale of goods and services aggregating Rs. 24.0 bn per annum for three years from FY26	FOR	FOR	Bharat Seats was established as an associate company in 1986. Bharat Seats is a supplier of Seat sets and Carpets. MSIL also sells KD parts and/or steel coils to Bharat seats and provides land on lease and power, utilities and other services. The company was listed on the exchanges on 1 February 1989. MSIL and SMC are promoters of Bharat Seats with 14.8% shareholding for each. The pricing for the components sourced from Bharat Seats are negotiated through a competitive bidding with other component makers. The limit for purchase of goods is Rs. 22.0 bn per annum and the limit for sale of goods to Bharat Seats is Rs. 2.0 bn per annum. The aggregate value of transaction with Bharat seats Limited is Rs. 8.8 bn in FY24 and Rs. 4.8 bn in H1FY25. The transactions are in the ordinary course of business and operational in nature. Therefore, we support the resolution.

							Jimmy Mahtani, 48, is Partner and Chairperson, South and Southeast Asia, EQT Private Capital Asia, a private
21-03-2025	Sagility India Ltd	POSTAL BALLOT	MANAGEMENT	Appoint Jimmy Mahtani (DIN: 00996110) as Non-Executive Non-Independent Director from 5 February 2025, liable to retire by rotation	FOR	FOR	equity firm. Sagility B.V., the parent company, is an affiliate of EQT Private Capital Asia. Public sources indicate that EQT Private Capital Asia acquired Baring Private Equity Asia (BPEA) in 2022. He was associated with Baring Private Equity Asia (BPEA) from 2006 until 2022. Prior to BPEA, he was associated with General Atlantic Partners (Mumbai) as Vice President. He holds a bachelor's degree in science with a triple major in finance, marketing and international business from Georgetown University. He is liable to retire by rotation and his appointment is in line with the statutory requirement.
21-03-2025	Sagility India Ltd	POSTAL BALLOT	MANAGEMENT	Approve payment of commission to Non-Executive Directors including Independent Directors, upto Rs. 31.5 mn each per annum for three years from 1 April 2024, in the absence or inadequacy of profits	FOR	AGAINST	The shareholders, at the EGM held on 4 September 2024, had approved the payment of remuneration to Independent Directors upto 1% of net profits of the company. The company is seeking shareholder approval to payment of commission to Non-Executive Directors including Independent Directors, upto Rs. Rs. 31.5 mn each per director per annum, for three years from 1 April 2024. The proposed remuneration includes sitting fees and excludes reimbursement of expenses for attending the meetings. While we recognize that Sagility India Limited has a competent set of non-executive directors, the proposed cap on the remuneration is high compared to the size of the business and exceeds that of some SENSEX-listed companies. Further, the company also seeks approval to pay such remuneration in case of inadequate profits or losses. Hence, we do not support the resolution.
21-03-2025	Sagility India Ltd	POSTAL BALLOT	MANAGEMENT	Approve payment of incentive to identified employees pursuant to Initial Public Offering by Sagility B.V., the promoter company	FOR	FOR	The incentive payment by Sagility B.V., the promoter company, to the identified employees of Sagility India Limited and its group companies is in recognition of their contribution to the successful IPO listing. As the entire IPO proceeds were received by the promoter company through the Offer for Sale (OFS), the incentive payment reinforces that the promoter company was the sole beneficiary of the IPO process. While we generally do not support payment of incentives from other sources, the payment is entirely borne by the promoter company without any financial obligation on the company. Further, we expect that the promoters' interests are entirely aligned with the company's success, unlike minority investors who may have a short-term outlook and may incentivise short-termism. Hence, we support the resolution.
21-03-2025	Sagility India Ltd	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with Sagility B.V., the parent company for reimbursement of offer expenses of Rs. 1.28 bn incurred by the company on behalf of Sagility B.V.	FOR	FOR	Sagility B.V., the parent company and part of the promoter group, conducted an Initial Public Offering (IPO) in November 2024, raising Rs. 21.1 bn through an Offer for Sale. As per the Red Herring Prospectus (RHP), all expenses related to the offer, except listing fees, are to be borne by Sagility B.V., including fees for intermediaries, legal counsels, advertising, printing, and other regulatory charges. We note that, the company initially paid these expenses, which were to be reimbursed by Sagility B.V. from the Public Offer account post-listing. The estimated reimbursement amount is Rs. 1.28 bn. We support the resolution.
21-03-2025	Sagility India Ltd	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with Sagility B.V., the parent company for repayment of principal and payment of interest on Non- Convertible Bonds	FOR	FOR	Sagility B.V. is the parent company and part of promoter group. The company has issued Non-Convertible Bonds (unsecured, unlisted, and redeemable) to Sagility B.V., the promoter company, based on the Bond Trust Deed dated 22 December 2021. The total bond value is Rs. 13.0 bn with each bond having a face value of Rs. 1.0 mn. As stated in the notice, these bonds carry 8% annual interest payable at quarterly rests, which is a more favourable interest rate compared to other borrowing options available in the current market scenario. Sagility India's credit rating is ICRA BBB/Stable/ICRA A3+. During the period from November 2024 to March 2025, the expected expenses towards interest on the Non-Convertible Bonds is Rs. 284.3 mn and the contractual repayment of the principal during the year ended 31 March 2025 ended is expected to be Rs. 2.49 bn out of which Rs. 1.25 bn has already been paid to the Sagility B.V., the promoter company. We note that as per Bond Trust Deed and ECB Master Direction issued by RBI, the company is required to repay the principal amount along with interest, which regulates external commercial borrowings and related
21-03-2025	Sagility India Ltd	POSTAL BALLOT	MANAGEMENT	Approve continuation of share appreciation rights (SARs) to certain identified employees and directors of the Group Companies by the Sagility B.V., promoter company	FOR	FOR	In June 2022, Sagility B.V., the promoter company issued SARs to identified employees and directors Sagility India Limited and its Group Companies to reward their contribution and retain key talent. The SARs will vest based on time-based and performance-based conditions. These SARs were classified as liability settled cash awards till 25 June 2024 as the company had an obligation to make payments in case on vesting of the awards. However, as per the amendment agreement dated 25 June 2024, the obligation to settle these SARs lies entirely with the promoter company, without any financial liability on the company or group companies. The company now seeks shareholder approval to continue granting SARs to certain identified employees and directors of the group. Since, Sagility India has no obligation to make any payments under this scheme, Ind AS requires them to treat this as equity settled in their books. We understand this is merely an accounting entry with no actual cash outflow for the listed entity on settlement of these SARs. Given this, we
26-03-2025	HDFC Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with HDB Financial Services Limited (HDBFSL), a 94.74% subsidiary during FY26 in excess of Rs. 10.0 bn or 10.0% of consolidated turnover, whichever is lower	FOR	FOR	support this resolution. HDBFSL is a 94.74% subsidiary of the bank as on 31 December 2024. The Bank provides funded and nonfunded facilities and engages in asset-backed securitization/loan assignment transactions, debt securities investments, sales support, collection and recovery services, and other banking transactions with HDBFSL. During FY26, HDFC Bank expects these transactions and other banking transactions to exceed the materiality threshold of Rs. 10.0 bn or 10% of consolidated turnover, whichever is lower. Through a postal ballot in March 2024, shareholders approved similar transactions for FY25. The transactions are operational in the ordinary course of business on an arm's length basis. We support the resolution.

26-03-2025	HDFC Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with HDFC Securities Limited (HSL), a 94.63% subsidiary during FY26 in excess of Rs. 10.0 bn or 10.0% of consolidated turnover, whichever is lower	FOR	FOR	HSL is a 94.63% subsidiary of the bank as on 31 December 2024. The Bank provides funded and non- funded facilities and engages in purchase and sale of government and non-SLR securities, trading in non-SLR investments and other banking transactions with HSL. During FY26, HDFC Bank expects these transactions and other banking transactions to exceed the materiality threshold of Rs. 10.0 bn or 10% of consolidated turnover, whichever is lower. Through a postal ballot in March 2024, shareholders approved similar transactions for FY25. The transactions are operational in the ordinary course of business on an arm's length basis. We support the resolution.
26-03-2025	HDFC Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with HDFC Life Insurance Company Limited (HDFC Life), a 50.32% subsidiary during FY26 in excess of Rs. 10.0 bn or 10.0% of consolidated turnover, whichever is lower	FOR	FOR	HDFC Life is a 50.32% subsidiary of the bank as on 31 December 2024. The bank engages in purchase and sale of government and non-SLR securities, trading in non-SLR investments, forex and derivative transactions and other banking transactions with HDFC Life. The bank also receives commission for distribution of its life insurance products. During FY26, HDFC Bank expects these transactions and other banking transactions to exceed the materiality threshold of Rs. 10.0 bn or 10% of consolidated turnover, whichever is lower. Through a postal ballot in March 2024, shareholders approved similar transactions for FY25. The transactions are operational in the ordinary course of business on an arm's length basis. We support the resolution.
26-03-2025	HDFC Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with HDFC ERGO General Insurance Company Limited (HDFC ERGO), a 50.48% subsidiary during FY26 in excess of Rs. 10.0 bn or 10.0% of consolidated turnover, whichever is lower	FOR	FOR	HDFC ERGO is a 50.48% subsidiary of the bank as on 31 December 2024. The bank engages in purchase and sale of government and non-SLR securities, trading in non-SLR investments, forex and derivative transactions and other banking transactions with HDFC ERGO. The bank also receives commission for distribution of its general insurance products. During FY26, HDFC Bank expects these transactions and other banking transactions to exceed the materiality threshold of Rs. 10.0 bn or 10% of consolidated turnover, whichever is lower. Through a postal ballot in March 2024, shareholders approved similar transactions for FY25. The transactions are operational in the ordinary course of business on an arm's length basis. We support the resolution.
26-03-2025	HDFC Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with PayU Payments Private Limited (PayU Payments), a related party during FY26 in excess of Rs. 10.0 bn or 10.0% of consolidated turnover, whichever is lower	FOR	FOR	PayU Payments is a related party of the bank on account of common directorship held by Ms. Renu Karnad (Non-Executive Non-Independent Director of HDFC Bank) and Jairaj Purandare (Independent Director of HDFC Asset Management Company Limited; a 52.6% subsidiary of the bank). The Bank provides various banking services to PayU Payments, including payment gateway, net banking, UPI services, escrow account facilities, and avails ancillary services related to the banking business. During FY26, HDFC Bank expects these transactions and other banking transactions to exceed the materiality threshold of Rs. 10.0 bn or 10% of consolidated turnover, whichever is lower. The transactions are operational in the ordinary course of business on an arm's length basis. We support the resolution.
26-03-2025	HDFC Bank Ltd.	POSTAL BALLOT	MANAGEMENT	Approve related party transactions with HCL Technologies Limited (HCL), a related party during FY26 in excess of Rs. 10.0 bn or 10.0% of consolidated turnover, whichever is lower	FOR	FOR	Ms. Roshni Nadar Malhotra is the promoter and non-executive chairperson of HCL. She controls HCL as per regulations. She is also an Independent Director of HDFC Asset Management Company Limited- a 52.6% subsidiary of the bank. Therefore, on account of common directorship, HCL is a related party of HDFC AMC and thus, a related party of HDFC Bank. The Bank provides funded and non-funded facilities and engages in purchase and sale of non-SLR securities, forex and derivative transactions and other banking transactions with HCL. During FY26, HDFC Bank expects these transactions and other banking transactions to exceed the materiality threshold of Rs. 10.0 bn or 10% of consolidated turnover, whichever is lower. Through a postal ballot in March 2024, shareholders approved similar transactions for FY25. The transactions are operational in the ordinary course of business on an arm's length basis. We support the resolution.
30-03-2025	ACC Ltd.	POSTAL BALLOT	MANAGEMENT	Approve material related party transactions upto Rs. 100.0 bn for FY26 with Ambuja Cements Limited (Ambuja), holding company	FOR	FOR	Ambuja is the holding company of ACC Limited (ACC) and held 50.05% equity stake in ACC as on 31 December 2024. The related party transactions with Ambuja are primarily in the nature of procurement and sale of raw material, finished goods, reimbursement of expenses and services, deputation of employees, which are operational in nature. In FY24, these transactions aggregated to Rs. 54.6 bn and in H1FY25, the transactions aggregated to Rs. 29.0 bn. The transactions are in the ordinary course of business and on an arm's length basis. The approval is only sought for one year, i.e., FY26. Therefore, we support the resolution. We note that there is a discrepancy of Rs 52.9 mn in the past related party transactions reported by Ambuja Cements Ltd and ACC Ltd for FY24 and a discrepancy of Rs. 30.3 mn for H1FY25 – the company must explain the reason for the difference.
30-03-2025	Ambuja Cements Ltd.	POSTAL BALLOT	MANAGEMENT	Approve material related party transactions of upto Rs. 100.0 bn for FY26 with ACC Limited (ACC), a subsidiary	FOR	FOR	Ambuja Cements Limited is the holding company of ACC and held 50.05 % equity stake in ACC as on 31 December 2024. The related party transactions with ACC are in the nature of procurement and sale of raw material and finished goods, reimbursement of expenses and services and deputation of employees, which are operational in nature. In FY24, these transactions aggregated to Rs. 54.7 bn and in H1FY25, the transactions aggregated to Rs. 29.1 bn. The transactions are in the ordinary course of business and on an arm's length basis. The approval is only sought for one year, i.e., FY26. Therefore, we support the resolution. We note that there is a discrepancy of Rs 52.9 mn in the past related party transactions reported by Ambuja Cements Ltd and ACC Ltd for FY24 and discrepancy of Rs. 30.3 mn for H1FY25 – the company must explain the reason for the difference.

30-03-2025	Biocon Ltd.	POSTAL BALLOT	MANAGEMENT	Approve material related party transactions for the transfer of business for a consideration not exceeding Rs. 8.6 bn, from Biocon Biologics UK Limited (BBUK) to Biosimilars Newco Limited (BNCL), both indirect subsidiaries of Biocon Limited	FOR	FOR	Biocon Biologics Limited (BBL) is a 88.7% material subsidiary of Biocon Limited. The proposed related party transaction is between BBUK and BNCL, both wholly owned subsidiaries of BBL, and indirect material subsidiaries of Biocon Limited. BBUK is engaged in the development and commercialization of monoclonal antibody portfolio. BNCL undertakes biosimilar businesses across the globe. Through this resolution, the company seeks approval for the transfer / sale of business as a going concern, from BBUK to BNCL. The intent of the proposed consolidation is to streamline processes and create operational synergies. Given the proposed transaction is between two entities under the same group, there is no impact on the standalone and consolidated financial statements of Biocon Limited. We support the resolution.
30-03-2025	Sansera Engineering Ltd.	POSTAL BALLOT	MANAGEMENT	Reappoint Subramonia Sekhar Vasan (DIN: 00361245) as Chairperson and Managing Director, liable to retire by rotation, for five years from 8 July 2025, and approve his continuation on the board as he has attained 70 years of age on 2 March 2023	FOR	FOR	Subramonia Sekhar Vasan, 71, is the Chairperson and Managing Director and part of the promoter group of Sansera Engineering Limited. He has been with the company since its inception and on the board since December 1981. He has attended all six board meetings held in FY24 and all eight board meetings held in FY25 till the date of the notice. He is already over 70 years old – therefore the company is seeking approval for his continuation of directorship via a special resolution. His reappointment as Chairperson and Managing Director is in line with all the statutory requirements. We support the resolution.
30-03-2025	Sansera Engineering Ltd.	POSTAL BALLOT	MANAGEMENT	Approve payment of remuneration to Subramonia Sekhar Vasan (DIN: 00361245), Chairperson and Managing Director, for five years from 8 July 2025	FOR	FOR	Subramonia Sekhar Vasan, 71, is the Chairperson and Managing Director and part of the promoter group of Sansera Engineering Limited. He has been with the company since its inception and on the board since December 1981. He has attended all six board meetings held in FY24 and all eight board meetings held in FY25 till the date of the notice. He is already over 70 years old – therefore the company is seeking approval for his continuation of directorship via a special resolution. His reappointment as Chairperson and Managing Director is in line with all the statutory requirements. We support the resolution.

Place: Mumbai

Date: 01-April-2025

FROM NL- 47
Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY ____2024-25_____.

(Note: details of all Health, PA & Travel Insurance products approved by end of the FY to be provided)

(Note: (S.N	details of all Health, PA & UIN	Travel Insurance product Name of the Product	ts approved b No. Of Lives		1			% age	No. Of	No. Of	% of	Ago-wico d	lictribution	of Policies (classifica	tion of no	licios basa	d on the age of
3.IN	OIN	Name of the Product	oduct No. Of Lives Date of Incurred Combine % age % age Insured Launch Claims d Ratio of of						Complai		policies	· · · · · · · · · · · · · · · · · · ·					
			Ilisui cu	(DD-MM- YYYY)	Ratio (ICR)	(CR)	Claims Settled	Claims Repudia	nts Receive	nts	renewed	Policies in	Policies	completed 3 years	Policies	Policies	Policies
	a	b		d	е	f	g	h	i	j	k	I	m	n	0	р	q=l+m+n+o+p
1	SBIHLGP21330V022021	Group Health Insurance Poli	21,19,905	24-09-2020	112%	122%	99%	4%	225	223	0%	0	0	0	0	0	<u> </u>
2	SBIHLIP11003V011011	Hospital Daily Cash Insurand	3,441	11-11-2011	63%	149%	89%	48%	20	20	13%	2,918	163	18	15	0	3,114
3	SBIHLIP11004V011011	Critical Illness Insurance Pol	527	11-11-2011	0%	0%	91%	91%	4	4	38%	208	168	79	60	0	515
4	SBIPAGP11005V011011	Group Personal Accident	2,95,93,092	01-02-2012	45%	50%	80%	51%	386	385	90%	4,30,207	468	40	0	0	4,30,715
5	IRDA/NL-HLT/SBIGI/P-H/V.II/	11 Loan Insurance Policy	0	26-03-2014	0%	0%	68%	58%	4	4	0%	-5	0	1	1	0	-3
6	SBIPAIP12002V011112	Individual Personal Accident	1,17,465	08-10-2012	37%	-18%	80%	56%	32	32	20%	1,06,151	8,692	572	682	0	1,16,097
7	SBITIOP14004V011314	Travel Insurance (Business a	4,292	09-06-2016	91%	140%	91%	73%	2	2	0%	3,767	1	0	0	0	3,768
8	SBIHLIP22137V032122	Arogya Top Up Policy/Top U	1,32,250	02-08-2021	60%	85%	94%	39%	78	78	57%	58,803	1,14,916	25,028	12,477	0	2,11,224
9	IRDAI/HLT/SBIGI/P-T/V.1/85/	14-Group Business Travel (Inte	0	23-11-2015	0%	0%	0%	0%	0	0	0%	0	0	0	0	0	C
10	IRDAI/HLT/SBIGI/P-T/V.1/10/	16-Group Domestic Travel Polic	0	20-07-2016	0%	0%	0%	0%	0	0	0%	0	0	0	0	0	C
11	SBIPAGP24073V022324	Group Loan Insurance Policy	9,66,709	07-09-2023	13%	-25%	83%	77%	149	148	0%	10,896	0	0	0	0	10,896
12	SBIPAGP20150V011920	Kutumb Swasthya Bima- Gro	1,476	24-03-2020	0%	0%	0%	0%	0	0	4%	0	0	0	0	0	C
13	SBIHLIP20180V011920	Arogya Sanjeevani Policy, SI	64,228		66%	111%	95%	37%	192	191	14%	30,061	10,014	855	0	0	40,930
14	SBIHLIP21090V012021	Corona Kavach Policy, SBI G	0	09-07-2020	0%	0%	0%	0%	2	2	0%	0	0	0	0	0	(
15	SBIHLIP21120V012021	Corona Rakshak Policy, SBI	0	23-07-2020	0%	0%	50%	33%	1	1	0%	0	0	0	0	0	(
16	SBIHLGP21122V012021	Vector Borne Disease Cover-	0	28-07-2020	0%	0%	0%	0%	0	0	0%	0	0	0	0	0	(
17	SBIHLGP21111V012021	Arogya Sanjeevani Policy, SI	3,320	11-07-2020	61%	97%	95%	45%	0	0	0%	307	0	0	0	0	307
18	SBIPAIP20169V012021	Kutumb Swasthya Bima-KSE	288	25-08-2020	0%	0%	100%	100%	0	0	0%	202	55	0	0	0	257
19	SBIHLGP21605V012021	Sampoorna Arogya -Group	3,29,920	11-03-2021	44%	77%	94%	28%	0	0	66%	3,703	3,349	0	0	0	7,052
20	SBIPAIP21639V012021	Saral Suraksha Bima, SBI Ge	0	31-03-2021	0%	0%	0%	0%	0	0	0%	0,700	0,040	0	0	0	7,032
21	SBIHLIP21043V012122	Arogya Supreme	83 892	01-07-2021	87%	148%	94%	38%	494	494	57%	25,292	12,962	0	0	0	38,254
22	SBIHGSP22149V012122	Ayushman Bharat - Punjab (03,032	20-08-2021	79%	87%	13%	6%	0	0	0%	0	0	0	0	0	30,251
23	SBIPAGP22181V012122	Optional Travel Insurance(G	-9,53,621		206%	227%	91%	61%	6	6	0%	0	0	0	0	0	
24	SBIPAGP22182V012122	Hospital Daily Cash – Group		04-01-2022	0%	0%	97%	20%	0	0	0%	733	122	0	0	0	855
25	SBIHIGP22227V012122	Comprehensive Loan Insura	•	08-08-2023	0%	0%	0%	0%	0	0	0%	16	0	0	0	0	16
26	SBIHLGP23005V012223	HospiCash Loan Insurance		26-08-2022	11%	96%	98%	39%	0	0	0%	250	0	0	0	0	250
27	SBIHLIP24141V022324	Super Health Insurance		22-02-2024	75%	126%	90%	13%	88	88	55%	55,967	3,845	0	0	0	59,812
28	SBIHLIP23173V012223	Health Edge Insurance		20-04-2023	130%	165%	91%	68%	57	57	23%	514	84	0	0	0	598
29	SBIHLIP23181V012223	HospiCash Flexi Insurance	1,73,322		59%	228%	100%	4%	0	0	0%	195	0	0	0	0	195
30	SBIHLIP23191V012223	Divyanga Suraksha, SBI Ger	1,75,522	31-03-2023	0%	0%	0%	0%	0	0	0%	1	0	0	0	0	155
31	SBIHLGP24031V012324	Group Mediclaim Policy(GMC	18,36,266	20-11-2023	18%	51%	84%	21%	299	296	56%	3,075	2,431	485	1,514	413	7,918
32	SBITGOP24085V012324	TravelSure- Group	10,50,200	01-03-2024	0%	0%	0%	0%	0	0	0%	0,075	0	0	0	0	7,510
33	SBIHLIA24100V012324	Surrogacy and Oocyte Dono	0	22-02-2024	0%	0%	0%	0%	0	0	0%	0	0	0	0	0	
34	SBIHLIP25035V012425	SBIG Health Super Top-Up	6,655		0%	0%	0%	0%	1	1	0%	4,672	0	0	0	0	4,672
35	SBIHLGP25036V012425	SBI General Comprehensive	0,033	06-09-2024	0%	0%	0%	0%	0	0	0%	4,072	0	0	0	0	1,072
36	SBIHMIP21598V012021	Arogya Sanjeevani, SBI Gen	3	26-02-2021	0%	0%	100%	0%	0	0	0%	0	0	0		0	
37	SBIHMGP21599V012021	Arogya Sanjeevani, SBI Gen	<u> </u>	26-02-2021	0%	0%	0%	0%	0	0	0%	0	0	0	0	0	
38	SBIPMGP21594V012021	Jan Rakshak Personal Accide	0	25-02-2021	0%	070	0%	0%	0	0	0%	0	0	0	0	0	
39	SBIPMIP21595V012021	Kutumb Swasthya Bima Mici	0	25-02-2021	0%	0%	0%	+	0	0	0%	0	0	0	0	0	
	SBIPMGP21596V012021		0			0%		0%	0	0		0	0	0			
40	SBIPAGP12001V011112	Kutumb Swasthya Bima Mici Micro Insurance Policy	0	25-02-2021	0%	0%	0%	0%	0	0	0%	0	0	0	0	0	
41		,	0	19-01-2012	0%	0%	38%	25%	0	0	0%	0	0	U	0		
42	SBIPMGP22196V012122	Hospital Daily Cash-Group-M	<i>4</i> E4 121	19-01-2022	0%	0%	0%	0%	1 207	•	0%	14.004	U	U	0	0	14.00
43	SBIHLIP22135V032122	Aarogya Plus(Product withda	4,54,131	02-08-2021	133%	167%	96%	14%	1,307	1,307	39%	14,694	4	U	0	0	14,698
44	SBIHLIP22158V012122	Aarogya Shield(Product with	0	02-11-2021	0%	0%	0%	0%	170	170	0%	0	0	0	0	0	
45	SBIHLIP22136V032122	Arogya Premier Policy	-29		153%	3843%	98%	9%	170	170	0%	U	0	0	0	0	0
46	SBIHLIP22138V042122	Health Individual Indemnity	24	02-08-2021	112%	2247%	92%	21%	44	44	42%	1	8	4	6	0	19
47	IRDAN144MP0001V01202122	Gramin Samriddhi Bima	0	09-05-2020	0%	0%	0%	0%	0	0	0%	0	0	0	0	0	0
48	IRDAN144RP0002V02201617	Simple Home Insurance Poli	0	04-08-2017	0%	0%	30%	23%	0	0	0%	0	0	0	0	0	<u> </u>

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Information as at: FY 2024-25

a. Specify whether In-house Claim Settlement or Services rendered by TPA -In-House

Name of the TPA (If services rendered by TPA):

Name of the Insurance Company: SBI General Insurance Co.

Validity of agreement with the TPA: from 01/04/2024 to 31/03/2025

b. Number of policies and lives services in respect of which public disclosures are made:

(Data shall be consolidated at insurer level in case of in-house claim settlements and

at the level of concerned TPA in case of services rendered by TPA)

Description	Individual	Group	Government
Number of policies serviced	373052	16629	0

Number of lives serviced 861420 3441990 c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

State	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	AROGYA SUPREM
Andhra Pradesh	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Arunachal Pradesh	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Assam	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Bihar	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Chhattisgarh	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Goa	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Gujarat	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
Haryana	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Himachal Pradesh	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Jammu & Kashmir	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Jharkhand	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Karnataka	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Kerala	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Madhya Pradesh	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Maharashtra	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Manipur	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Meghalaya	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Mizoram	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Nagaland	No	No	Yes	No	Yes	Yes	Yes	Yes
Odisha	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Punjab	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Rajasthan	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes
Sikkim	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Tamil Nadu	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Telangana	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Tripura	No	No	Yes	No	Yes	Yes	Yes	Yes
Uttar Pradesh	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Uttrakhand	No	No	Yes	Yes	Yes	Yes	Yes	Yes
West Bengal	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Andman & Niconar I	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Chandigarh	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Dadra & Nagra Have	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Daman & Diu	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Delhi	No	No	Yes	Yes	Yes	Yes	Yes	Yes
Lakshadweep	No	No	Yes	No	Yes	Yes	Yes	Yes
Puducherry	No	No	Yes	Yes	Yes	Yes	Yes	Yes

Date: 31-Mar-25

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	9934
ii.	Number of claims received during the year	202939
iii.	Number of claims paid during the year (specify % also in brackets)	166985 (78.44%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	35559 (16.70%)
٧.	Number of claims outstanding at the end of the year	10329

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

		Individual P	olicies (in %)	Group Policies (in %)			
S. No.	Description	TAT for pre- auth**	TAT for discharge***	TAT for pre- auth**	TAT for discharge***		
1	Within <1 hour	33236 (49.93%)	25377 (34.06%)	21741 (71.89%)	17022 (52.05%)		
2	Within 1-2 hours	13589 (20.41%)	34581 (46.42%)	6686 (22.11%)	12588 (38.49%)		
3	Within 2-6 hours	14547(21.85%)	14289 (19.18%)	1748 (5.78%)	3056 (9.34%)		
4	Within 6-12 hours	1070(1.61%)	76 (0.10%)	10 (0.03%)	11 (0.03%)		
5	Within 12-24 hours	4097(6.15%)	151 (0.20%)	57 (0.19%)	25 (0.08%)		
6	>24 hours	29(0.04%)	23 (0.03%)	2 (0.01%)	4 (0.01%)		
	Total	66568 (100%)	74497 (100%)	30244 (100%)	32706 (100%)		

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals *** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Ind	lividual	Gro	oup	Governn	nent	Total		
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	
Within 1 month	95459	100%	107076	100%	0	0%	202535	100%	
Between 1-3 months	3	0%	4	0%	0	0%	7	0%	
Between 3 to 6 months	2	0%	0	0%	0	0%	2	0%	
More than 6 months	0	0%	0	0%	0	0%	0	0%	
Total	95464	100%	107080	100%	0	0%	202544	100%	

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	142
3	Grievances resolved during the year	142
4	Grievances outstanding at the end of the year	0

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Information as at: FY 2024-25

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - HEALTH INDIA INSURANCE TPA PRIVATE LTD

Validity of agreement with the TPA: from 14/06/2022 to 13/06/2025

(Data shall be consolidated at insurer level in case of in-house claim settlements and

at the level of concerned TPA in case of services rendered by TPA)

Name of the Insurance Company - SBI General Insurance Co

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government	
Number of policies serviced	0	39	0	
Number of policies serviced		33	0	
Number of lives serviced	0	95238	0	

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Product	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	ROGYA SUPREM
Andhra Pradesh	NO	NO	NO	NO	NO	NO	NO	NO
Arunachal Pradesh	NO	NO	NO	NO	NO	NO	NO	NO
Assam	NO	NO	NO	NO	NO	NO	NO	NO
Bihar	NO	NO	NO	NO	NO	NO	NO	NO
Chhattisgarh	NO	NO	NO	NO	NO	NO	NO	NO
Goa	NO	NO	NO	NO	NO	NO	NO	NO
Gujarat	YES	YES	YES	YES	YES	YES	YES	YES
Haryana	YES	YES	YES	YES	YES	YES	YES	YES
Himachal Pradesh	NO	NO	NO	NO	NO	NO	NO	NO
Jammu & Kashmir	NO	NO	NO	NO	NO	NO	NO	NO
Jharkhand	NO	NO	NO	NO	NO	NO	NO	NO
Karnataka	YES	YES	YES	YES	YES	YES	YES	YES
Kerala	NO	NO	NO	NO	NO	NO	NO	NO
Madhya Pradesh	NO	NO	NO	NO	NO	NO	NO	NO
Maharashtra	YES	YES	YES	YES	YES	YES	YES	YES
Manipur	NO	NO	NO	NO	NO	NO	NO	NO
Meghalaya	NO	NO	NO	NO	NO	NO	NO	NO
Mizoram	NO	NO	NO	NO	NO	NO	NO	NO
Nagaland	NO	NO	NO	NO	NO	NO	NO	NO
Odisha	NO	NO	NO	NO	NO	NO	NO	NO
Punjab	NO	NO	NO	NO	NO	NO	NO	NO
Rajasthan	NO	NO	NO	NO	NO	NO	NO	NO
Sikkim	NO	NO	NO	NO	NO	NO	NO	NO
Tamil Nadu	YES	YES	YES	YES	YES	YES	YES	YES
Telangana	NO	NO	NO	NO	NO	NO	NO	NO
Tripura	NO	NO	NO	NO	NO	NO	NO	NO
Uttar Pradesh	NO	NO	NO	NO	NO	NO	NO	NO
Uttrakhand	NO	NO	NO	NO	NO	NO	NO	NO
West Bengal	NO	NO	NO	NO	NO	NO	NO	NO
Andman & Niconar Is.	NO	NO	NO	NO	NO	NO	NO	NO
Chandigarh	NO	NO	NO	NO	NO	NO	NO	NO
Dadra & Nagra Haveli	NO	NO	NO	NO	NO	NO	NO	NO
Daman & Diu	NO	NO	NO	NO	NO	NO	NO	NO
Delhi	NO	NO	NO	NO	NO	NO	NO	NO
Lakshadweep	NO	NO	NO	NO	NO	NO	NO	NO
Puducherry	NO	NO	NO	NO	NO	NO	NO	NO

Date: 31-Mar-25

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	195
ii.	Number of claims received during the year	6700
iii.	Number of claims paid during the year (specify % also in brackets)	5492 (79.65%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	1124 (16.30%)
٧.	Number of claims outstanding at the end of the year	279

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

		Individual	Policies (in %)	Group Policies (in %)			
S. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***		
1	Within <1 hour	0 (0%)	0 (0%)	2416 (81.59%)	1480 (56.96%)		
2	Within 1-2 hours	0 (0%)	0 (0%)	410 (13.84%)	787(30.29%)		
3	Within 2-6 hours	0 (0%)	0 (0%)	128 (4.32%)	327 (12.58%)		
4	Within 6-12 hours	0 (0%)	0 (0%)	4 (0.1%)	2 (0.07%)		
5	Within 12-24 hours	0 (0%)	0 (0%)	2 (0.06%)	1 (0.03%)		
6	>24 hours	0 (0%)	0 (0%)	1 (0.03%)	1 (0.03%)		
	Total	0 (0%)	0 (0%)	8474 (100%)	2598 (100%)		

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals *** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	6578	99%	0%	0%	6578	99%
Between 1-3 months	0	0%	30	0%	0%	0%	30	0%
Between 3 to 6 months	0	0%	8	0%	0%	0%	8	0%
More than 6 months	0	0%	0	0%	0%	0%	0	0%
Total	0	0%	6616	100%	0%	0%	6616	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	4
3	Grievances resolved during the year	4
4	Grievances outstanding at the end of the year	0

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Information as at: FY 2024-25

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - Heritage Health Insurance TPA Private Limited

Validity of agreement with the TPA: **from** 06/08/2022 **to** 05/08/2025

(Data shall be consolidated at insurer level in case of in-house claim settlements and

at the level of concerned TPA in case of services rendered by TPA)

Name of the Insurance Company - SBI General Insurance Co

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced 0		10	0
Number of lives serviced	0	3930	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Product	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	ROGYA SUPREM
Andhra Pradesh	No	No	No	No	No	No	No	No
Arunachal Pradesh	No	No	No	No	No	No	No	No
Assam	No	No	No	No	No	No	No	No
Bihar	No	No	No	No	No	No	No	No
Chhattisgarh	No	No	No	No	No	No	No	No
Goa	No	No	No	No	No	No	No	No
Gujarat	No	No	No	No	No	No	No	No
Haryana	No	No	No	No	No	No	No	No
Himachal Pradesh	No	No	No	No	No	No	No	No
Jammu & Kashmir	No	No	No	No	No	No	No	No
Jharkhand	No	No	No	No	No	No	No	No
Karnataka	No	No	No	No	No	No	No	No
Kerala	No	No	No	No	No	No	No	No
Madhya Pradesh	No	No	No	No	No	No	No	No
Maharashtra	No	No	No	No	No	No	No	No
Manipur	No	No	No	No	No	No	No	No
Meghalaya	No	No	No	No	No	No	No	No
Mizoram	No	No	No	No	No	No	No	No
Nagaland	No	No	No	No	No	No	No	No
Odisha	No	No	No	No	No	No	No	No
Punjab	No	No	No	No	No	No	No	No
Rajasthan	No	No	No	No	No	No	No	No
Sikkim	No	No	No	No	No	No	No	No
Tamil Nadu	No	No	No	Yes	No	No	No	No
Telangana	No	No	No	No	No	No	No	No
Tripura	No	No	No	No	No	No	No	No
Uttar Pradesh	No	No	No	No	No	No	No	No
Uttrakhand	No	No	No	No	No	No	No	No
West Bengal	No	No	No	Yes	No	No	No	No
Andman & Niconar I	No	No	No	No	No	No	No	No
Chandigarh	No	No	No	No	No	No	No	No
Dadra & Nagra Have	No	No	No	No	No	No	No	No
Daman & Diu	No	No	No	No	No	No	No	No
Delhi	No	No	No	No	No	No	No	No
Lakshadweep	No	No	No	No	No	No	No	No
Puducherry	No	No	No	No	No	No	No	No

Date: 31-Mar-25

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2
ii.	Number of claims received during the year	582
iii.	Number of claims paid during the year (specify % also in brackets)	476 (81.51%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	42 (7.19%)
V.	Number of claims outstanding at the end of the year	66

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

		Individual	Policies (in %)	Group Policies (in %)		
S. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre- auth**	TAT for discharge***	
1	Within <1 hour	0(0%)	0(0%)	121(98%)	120 (98%)	
2	Within 1-2 hours	0(0%)	0(0%)	2 (2%)	3 (2%)	
3	Within 2-6 hours	0(0%)	0(0%)	0(0%)	0(0%)	
4	Within 6-12 hours	0(0%)	0(0%)	0(0%)	0(0%)	
5	Within 12-24 hours	0(0%)	0(0%)	0(0%)	0(0%)	
6	>24 hours	0(0%)	0(0%)	0(0%)	0(0%)	
	Total	0(0%)	0(0%)	123 (100%)	123 (100%)	

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in cas	se of payme	nt / repudiatio	n of claims:					
Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
necessary decament	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	518	100%	0%	0%	518	100%
Between 1-3 months	0	0%	0	0%	0%	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0%	0%	0	0%
More than 6 months	0	0%	0	0%	0%	0%	0	0%
Total	0	0%	518	100%	0%	0%	518	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Information as at: FY 2024-25

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

MDINDIA HEALTH INSURANCE TPA PVT LTD

Date: 31-Mar-25

Name of the TPA (If services rendered by TPA):

Name of the Insurance Company: SBI General Insurance Co.

Validity of agreement with the TPA: from 21/03/2023 to 20/03/2026

(Data shall be consolidated at insurer level in case of in-house claim settlements and

at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	5	0
Number of lives serviced	0	2526	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

State	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	ROGYA SUPREM
Andhra Pradesh	No	No	No	No	No	No	No	No
Arunachal Pradesh	No	No	No	No	No	No	No	No
Assam	No	No	No	No	No	No	No	No
Bihar	No	No	No	No	No	No	No	No
Chhattisgarh	No	No	No	No	No	No	No	No
Goa	No	No	No	No	No	No	No	No
Gujarat	No	No	No	No	No	No	No	No
Haryana	No	No	No	No	No	No	No	No
Himachal Pradesh	No	No	No	No	No	No	No	No
Jammu & Kashmir	No	No	No	No	No	No	No	No
Jharkhand	No	No	No	No	No	No	No	No
Karnataka	No	No	No	Yes	No	No	No	No
Kerala	No	No	No	No	No	No	No	No
Madhya Pradesh	No	No	No	No	No	No	No	No
Maharashtra	No	No	No	Yes	No	No	No	No
Manipur	No	No	No	No	No	No	No	No
Meghalaya	No	No	No	No	No	No	No	No
Mizoram	No	No	No	No	No	No	No	No
Nagaland	No	No	No	No	No	No	No	No
Odisha	No	No	No	No	No	No	No	No
Punjab	No	No	No	No	No	No	No	No
Rajasthan	No	No	No	No	No	No	No	No
Sikkim	No	No	No	No	No	No	No	No
Tamil Nadu	No	No	No	No	No	No	No	No
Telangana	No	No	No	No	No	No	No	No
Tripura	No	No	No	No	No	No	No	No
Uttar Pradesh	No	No	No	No	No	No	No	No
Uttrakhand	No	No	No	No	No	No	No	No
West Bengal	No	No	No	No	No	No	No	No
Andman & Niconar I	No	No	No	No	No	No	No	No
Chandigarh	No	No	No	No	No	No	No	No
Dadra & Nagra Have	No	No	No	No	No	No	No	No
Daman & Diu	No	No	No	No	No	No	No	No
Delhi	No	No	No	Yes	No	No	No	No
Lakshadweep	No	No	No	No	No	No	No	No
Puducherry	No	No	No	No	No	No	No	No

d. Data of number of claims processed:

u. Data U	i number of claims processed.							
i.	. Outstanding number of claims at the beginning of the year							
ii.	Number of claims received during the year							
iii.	i. Number of claims paid during the year (specify % also in brackets)							
iv.	Number of claims repudiated during the year (specify % also in brackets)	0 (0%)						
٧.								

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

		Individual P	olicies (in %)	Group Policies (in %)		
S. No.	Description	TAT for pre- auth**	TAT for discharge***	TAT for pre- auth**	TAT for discharge***	
1	Within <1 hour	0 (0%)	0 (0%)	42 (95.45%)	37 (92.5%)	
2	Within 1-2 hours	0 (0%)	0 (0%)	2 (4.55%)	3 (7.5%)	
3	Within 2-6 hours	0 (0%)	0 (0%)	0 (0%)	0 (0%)	
4	Within 6-12 hours	0 (0%)	0 (0%)	0 (0%)	0 (0%)	
5	Within 12-24 hours	0 (0%)	0 (0%)	0 (0%)	0 (0%)	
6	>24 hours	0 (0%)	0 (0%)	0 (0%)	0 (0%)	
	Total	0 (0%)	0 (0%)	44 (100%)	40 (100%)	

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals *** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

f. Turn Around Time in cas	e or paymer	it / repudiation	oi ciaiiiis:				1	
Description (to be reckoned from the date of receipt of last necessary document	Inc	lividual	Gro	oup	Government		Total	
•	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	5	100%	0	0%	5	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	5	100%	0	0%	5	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

(ANNOAL DISCLOSURE)

Information as at FY 2024-25

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - PARAMOUNT HEALTH SERVICES & INSURANCE TPA PVT. LTD

Validity of agreement with the TPA: from 03/01/2023 to 02/01/2026

(Data shall be consolidated at insurer level in case of in-house claim settlements and

at the level of concerned TPA in case of services rendered by TPA)

Name of the Insurance Company: SBI General Isurance Co.

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government	
Number of policies serviced	71	134	0	
Number of lives serviced	74	150320	0	

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Product	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	ROGYA SUPREME
Andhra Pradesh	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Arunachal Pradesh	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Assam	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Bihar	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Chhattisgarh	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Goa	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Gujarat	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Haryana	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Himachal Pradesh	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Jammu & Kashmir	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Jharkhand	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Karnataka	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Kerala	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Madhya Pradesh	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Maharashtra	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Manipur	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Meghalaya	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mizoram	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Nagaland	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Odisha	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Punjab	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Rajasthan	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Sikkim	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Tamil Nadu	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Telangana	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Tripura	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Uttar Pradesh	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Uttrakhand	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
West Bengal	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Andman & Niconar Is	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Chandigarh	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Dadra & Nagra Havel	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Daman & Diu	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Delhi	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Lakshadweep	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Puducherry	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Date: 31-Mar-25

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	1540	
ii.	Number of claims received during the year	27084	
iii.	Number of claims paid during the year (specify % also in brackets)	22799 (79.65%)	
iv.	Number of claims repudiated during the year (specify % also in brackets)	4570 (15.97%)	
٧.	Number of claims outstanding at the end of the year	1255	

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

		Individual P	olicies (in %)	Group Policies (in %)		
S. No.	Description	TAT for pre- auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 hour	1%	0%	93%	62%	
2	Within 1-2 hours	0%	0%	3%	32%	
3	Within 2-6 hours	0%	0%	1%	4%	
4	Within 6-12 hours	0%	0%	0%	0%	
5	Within 12-24 hours	0%	0%	1%	0%	
6	>24 hours	0%	0%	0%	0%	
	Total	100%	100%	100%	100%	

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals *** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document		ridual	Grou	ıp	Government		Total	
	No. of Claims	Percentage						
Within 1 month	460	100%	26908	100%	0	0%	27368	100%
Between 1-3 months	0	0%	1	0%	0	0%	1	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	460	100%	26909	100%	0	0%	27369	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	6
3	Grievances resolved during the year	6
4	Grievances outstanding at the end of the year	0

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Information as at: FY 2024-25

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the Insurance Company - SBI General Insurance Co.

Name of the TPA (If services rendered by TPA) - VIDAL HEALTH TPA PVT LTD

Validity of agreement with the TPA: from 01/04/2023 to 31/03/2026

(Data shall be consolidated at insurer level in case of in-house claim settlements and

at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	191	0
Number of lives serviced	0	307829	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Product	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	ROGYA SUPREN
Andhra Pradesh	No	No	No	Yes	No	No	No	No
Arunachal Pradesh	NO	No	No	No	No	No	No	No
Assam	No	No	No	No	No	No	No	No
Bihar	No	No	No	No	No	No	No	No
Chhattisgarh	No	No	No	No	No	No	No	No
Goa	No	No	No	No	No	No	No	No
Gujarat	No	No	No	Yes	No	No	No	No
Haryana	No	No	No	No	No	No	No	No
Himachal Pradesh	No	No	No	No	No	No	No	No
Jammu & Kashmir	No	No	No	No	No	No	No	No
Jharkhand	No	No	No	No	No	No	No	No
Karnataka	No	No	No	Yes	No	No	No	No
Kerala	No	No	No	Yes	No	No	No	No
Madhya Pradesh	No	No	No	No	No	No	No	No
Maharashtra	No	No	No	Yes	No	No	No	No
Manipur	No	No	No	No	No	No	No	No
Meghalaya	No	No	No	No	No	No	No	No
Mizoram	No	No	No	No	No	No	No	No
Nagaland	No	No	No	No	No	No	No	No
Odisha	No	No	No	No	No	No	No	No
Punjab	No	No	No	No	No	No	No	No
Rajasthan	No	No	No	No	No	No	No	No
Sikkim	No	No	No	No	No	No	No	No
Tamil Nadu	No	No	No	Yes	No	No	No	No
Telangana	No	No	No	Yes	No	No	No	No
Tripura	No	No	No	No	No	No	No	No
Uttar Pradesh	No	No	No	No	No	No	No	No
Uttrakhand	No	No	No	No	No	No	No	No
West Bengal	No	No	No	Yes	No	No	No	No
Andman & Niconar Is	No	No	No	No	No	No	No	No
Chandigarh	No	No	No	Yes	No	No	No	No
Dadra & Nagra Haveli	No	No	No	No	No	No	No	No
Daman & Diu	No	No	No	No	No	No	No	No
Delhi	No	No	No	Yes	No	No	No	No
Lakshadweep	No	No	No	No	No	No	No	No
Puducherry	No	No	No	No	No	No	No	No

Date: 31-Mar-25

d. Data of number of claims processed:

		
i.	Outstanding number of claims at the beginning of the year	917
ii.	Number of claims received during the year	33994
iii.	Number of claims paid during the year (specify % also in brackets)	27913 (79.95%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	6229 (17.84%)
٧.	Number of claims outstanding at the end of the year	769

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

		Individual	Policies (in %)	Group Policies (in %)		
S. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 hour	0%	0%	89%	82%	
2	Within 1-2 hours	0%	0%	7%	11%	
3	Within 2-6 hours	0%	0%	4%	7%	
4	Within 6-12 hours	0%	0%	0%	0%	
5	Within 12-24 hours	0%	0%	0%	0%	
6	>24 hours	0%	0%	0%	0%	
	Total	0%	0%	100%	100%	

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case Description (to be reckoned from the date of receipt of last necessary document	e of payment / repudiation of clai			f claims: Group		Government		Total	
,	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	
Within 1 month	0	0%	34105	100%	0%	0%	34105	100%	
Between 1-3 months	0	0%	36	0%	0%	0%	36	0%	
Between 3 to 6 months	0	0%	0	0%	0%	0%	0	0%	
More than 6 months	0	0%	1	0%	0%	0%	1	0%	
Total	0	0%	34142	100%	0%	0%	34142	100%	

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	5
3	Grievances resolved during the year	5
4	Grievances outstanding at the end of the year	0

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Information as at: FY 2024-25

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - FAMILY HEALTH PLAN INSURANCE TPA LIMITED

Validity of agreement with the TPA: from 19/12/2022 to 18/12/2025

(Data shall be consolidated at insurer level in case of in-house claim settlements and

at the level of concerned TPA in case of services rendered by TPA)

Name of the Insurance Company - SBI General Insurance Co

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	140	0
Number of lives serviced	0	217992	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Product	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	ROGYA SUPREM
Andhra Pradesh	No	No	No	Yes	No	No	No	No
Arunachal Pradesh	No	No	No	No	No	No	No	No
Assam	No	No	No	No	No	No	No	No
Bihar	No	No	No	No	No	No	No	No
Chhattisgarh	No	No	No	No	No	No	No	No
Goa	No	No	No	No	No	No	No	No
Gujarat	No	No	No	Yes	No	No	No	No
Haryana	No	No	No	Yes	No	No	No	No
Himachal Pradesh	No	No	No	No	No	No	No	No
Jammu & Kashmir	No	No	No	No	No	No	No	No
Jharkhand	No	No	No	Yes	No	No	No	No
Karnataka	No	No	No	Yes	No	No	No	No
Kerala	No	No	No	Yes	No	No	No	No
Madhya Pradesh	No	No	No	Yes	No	No	No	No
Maharashtra	No	No	No	Yes	No	No	No	No
Manipur	No	No	No	No	No	No	No	No
Meghalaya	No	No	No	No	No	No	No	No
Mizoram	No	No	No	No	No	No	No	No
Nagaland	No	No	No	No	No	No	No	No
Odisha	No	No	No	Yes	No	No	No	No
Punjab	No	No	No	No	No	No	No	No
Rajasthan	No	No	No	Yes	No	No	No	No
Sikkim	No	No	No	Yes	No	No	No	No
Tamil Nadu	No	No	No	Yes	No	No	No	No
Telangana	No	No	No	Yes	No	No	No	No
Tripura	No	No	No	No	No	No	No	No
Uttar Pradesh	No	No	No	Yes	No	No	No	No
Uttrakhand	No	No	No	No	No	No	No	No
West Bengal	No	No	No	Yes	No	No	No	No
Andman & Niconar Is.	No	No	No	No	No	No	No	No
Chandigarh	No	No	No	No	No	No	No	No
Dadra & Nagra Haveli	No	No	No	No	No	No	No	No
Daman & Diu	No	No	No	No	No	No	No	No
Delhi	No	No	No	Yes	No	No	No	No
Lakshadweep	No	No	No	No	No	No	No	No
Puducherry	No	No	No	No	No	No	No	No

Date: 31-Mar-25

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	1624
ii.	Number of claims received during the year	45350
iii.	Number of claims paid during the year (specify % also in brackets)	41671 (88.71%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	3702 (7.88%)
٧.	Number of claims outstanding at the end of the year	1601

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

		Individual	Policies (in %)	Group Policies (in %)		
S. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 hour	0	0	23005(89%)	16556(64%)	
2	Within 1-2 hours	0	0	1457(6%)	5574(21%)	
3	Within 2-6 hours	0	0	944(4%)	3570(14%)	
4	Within 6-12 hours	0	0	98(0%)	134(1%)	
5	Within 12-24 hours	0	0	161(1%)	119(0%)	
6	>24 hours	0	0	60(0%)	25(0%)	
	Total	0	0	25725(100%)	25978(100%)	

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	45346	100%	0	0%	45346	100%
Between 1-3 months	0	0%	24	0%	0	0%	24	0%
Between 3 to 6 months	0	0%	3	0%	0	0%	3	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	45373	100%	0	0%	45373	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	8
3	Grievances resolved during the year	8
4	Grievances outstanding at the end of the year	0

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Information as at: FY 2024-25

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - MEDI ASSIST INSURANCE TPA PRIVATE LTD

Validity of agreement with the TPA: from 13/12/2022 to 12/12/2025

(Data shall be consolidated at insurer level in case of in-house claim settlements and

at the level of concerned TPA in case of services rendered by TPA)

Name of the Insurance Company: SBI General Insurance Co.

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government		
Number of policies serviced	48	265	0		
Number of lives serviced	54	779527	0		

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Product	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	ROGYA SUPREM
Andhra Pradesh	No	No	No	Yes	No	No	No	No
Arunachal Pradesh	No	No	No	No	Yes	No	No	No
Assam	No	No	No	Yes	Yes	No	No	Yes
Bihar	No	No	No	Yes	Yes	No	No	No
Chhattisgarh	No	No	No	Yes	No	No	No	No
Goa	No	No	No	Yes	No	No	No	No
Gujarat	No	No	No	Yes	No	No	No	No
Haryana	No	No	No	Yes	No	No	No	No
Himachal Pradesh	No	No	No	Yes	No	No	No	No
Jammu & Kashmir	No	No	No	No	No	No	No	No
Jharkhand	No	Yes	No	Yes	Yes	Yes	No	No
Karnataka	No	Yes	No	Yes	Yes	Yes	No	No
Kerala	No	No	No	Yes	Yes	No	No	Yes
Madhya Pradesh	No	No	No	Yes	No	No	No	No
Maharashtra	No	No	No	Yes	No	No	No	No
Manipur	No	No	No	No	No	No	No	No
Meghalaya	No	No	No	No	No	No	No	No
Mizoram	No	No	No	No	No	No	No	No
Nagaland	No	No	No	No	No	No	No	No
Odisha	No	No	No	Yes	Yes	No	No	No
Punjab	No	No	No	Yes	No	No	No	No
Rajasthan	No	No	No	Yes	No	No	No	No
Sikkim	No	No	No	No	No	No	No	No
Tamil Nadu	No	Yes	No	Yes	No	No	No	No
Telangana	No	No	No	Yes	No	No	No	No
Tripura	No	No	No	No	No	No	No	No
Uttar Pradesh	No	No	No	Yes	No	No	No	No
Uttrakhand	No	No	No	Yes	No	No	No	No
West Bengal	No	Yes	No	Yes	Yes	Yes	No	No
Andman & Niconar I	No	No	No	No	No	No	No	No
Chandigarh	No	No	No	Yes	No	No	No	No
Dadra & Nagra Have	No	No	No	Yes	No	No	No	No
Daman & Diu	No	No	No	Yes	No	No	No	No
Delhi	No	No	No	Yes	No	No	No	No
Lakshadweep	No	No	No	No	No	No	No	No
Puducherry	No	No	No	No	No	No	No	No

Date: 31-Mar-25

d. Data of number of claims processed:

	- Hamber of Game processa.	
i.	Outstanding number of claims at the beginning of the year	2832
ii.	Number of claims received during the year	109118
iii.	Number of claims paid during the year (specify % also in brackets)	96962 (86.61%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	12133 (10.84%)
٧.	Number of claims outstanding at the end of the year	2855

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

		Individual	Policies (in %)	Group Policies (in %)		
S. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 hour	84%	50%	92%	76%	
2	Within 1-2 hours	6%	34%	6%	19%	
3	Within 2-6 hours	10%	16%	2%	4%	
4	Within 6-12 hours	0%	0%	0%	0%	
5	Within 12-24 hours	0%	1%	0%	0%	
6	>24 hours	0%	0%	0%	0%	
	Total	100%	100%	100%	100%	

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in cas	se of payme	nt / repudiatio	n of claims:				T	
Description (to be reckoned from the date of receipt of last necessary document	Ind	ividual	Gro	лb	Government		Total	
•	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	269	100%	108823	100%	0	0%	109092	100%
Between 1-3 months	0	0%	3	0%	0	0%	3	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	269	100%	108826	100%	0	0%	109095	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	13
3	Grievances resolved during the year	13
4	Grievances outstanding at the end of the year	0

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company: SBI General Insurance Co.

Information as at : FY 2024-25

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

East West Assist Insurance TPA Private Limited

Date: 31-Mar-25

Name of the TPA (If services rendered by TPA):

Validity of agreement with the TPA: from 01/12/2024 to 30/11/2027

(Data shall be consolidated at insurer level in case of in-house claim settlements and

at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
	_		_
Number of policies serviced	0	10	0
Number of lives serviced	0	27387	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Product	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	ROGYA SUPREM
Andhra Pradesh	No	No	No	No	No	No	No	No
Arunachal Pradesh	No	No	No	No	No	No	No	No
Assam	No	No	No	No	No	No	No	No
Bihar	No	No	No	No	No	No	No	No
Chhattisgarh	No	No	No	No	No	No	No	No
Goa	No	No	No	No	No	No	No	No
Gujarat	No	No	No	No	No	No	No	No
Haryana	No	No	No	No	No	No	No	No
Himachal Pradesh	No	No	No	No	No	No	No	No
Jammu & Kashmir	No	No	No	No	No	No	No	No
Jharkhand	No	No	No	No	No	No	No	No
Karnataka	No	No	No	No	No	No	No	No
Kerala	No	No	No	No	No	No	No	No
Madhya Pradesh	No	No	No	No	No	No	No	No
Maharashtra	No	No	No	Yes	No	No	No	No
Manipur	No	No	No	No	No	No	No	No
Meghalaya	No	No	No	No	No	No	No	No
Mizoram	No	No	No	No	No	No	No	No
Nagaland	No	No	No	No	No	No	No	No
Odisha	No	No	No	No	No	No	No	No
Punjab	No	No	No	No	No	No	No	No
Rajasthan	No	No	No	No	No	No	No	No
Sikkim	No	No	No	No	No	No	No	No
Tamil Nadu	No	No	No	No	No	No	No	No
Telangana	No	No	No	No	No	No	No	No
Tripura	No	No	No	No	No	No	No	No
Uttar Pradesh	No	No	No	No	No	No	No	No
Uttrakhand	No	No	No	No	No	No	No	No
West Bengal	No	No	No	No	No	No	No	No
Andman & Niconar I	No	No	No	No	No	No	No	No
Chandigarh	No	No	No	No	No	No	No	No
Dadra & Nagra Have	No	No	No	No	No	No	No	No
Daman & Diu	No	No	No	No	No	No	No	No
Delhi	No	No	No	Yes	No	No	No	No
Lakshadweep	No	No	No	No	No	No	No	No
Puducherry	No	No	No	No	No	No	No	No

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	585
iii.	Number of claims paid during the year (specify % also in brackets)	460 (78.63%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	33 (5.64%)
٧.	Number of claims outstanding at the end of the year	92

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

		Individual P	olicies (in %)	Group Policies (in %)		
S. No.	Description	TAT for pre- auth**	TAT for discharge***	TAT for pre- auth**	TAT for discharge***	
1	Within <1 hour	-	-	317 (97.26%)	143 (47.67%)	
2	Within 1-2 hours	-	-	9 (2.74%)	136 (45.33%)	
3	Within 2-6 hours	-	-		21 (7.00%)	
4	Within 6-12 hours	-	-			
5	Within 12-24 hours	-	-			
6	>24 hours	-	-			
	Total	-	-	328 (100.00%)	300 (100.00%)	

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Inc	lividual	Gro	oup	Govern	nent	Tot	:al
•	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	486	99%	0	0%	486	99%
Between 1-3 months	0	0%	7	1%	0	0%	7	1%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	493	100%	0	0%	493	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company: SBI General Insurance Co.

Date: 31-Mar-25

Information as at: FY 2024-25

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Safeway Insurance TPA Private Limited

Name of the TPA (If services rendered by TPA):

Validity of agreement with the TPA: from 01/12/2024 to 30/11/2027

(Data shall be consolidated at insurer level in case of in-house claim settlements and

at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	2	0
Number of lives serviced	0	670	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

State	ogya Sanjeeva	Arogya Supreme	roup Health Insuranc	oup Sampoorna Arog	Health Edge Insurance	h Individual Inde	ew Health Varian	er Health Insura	GMC
Andaman & Nicobar	No	No	No	No	No	No	No	No	No
Andhra Pradesh	No	No	No	No	No	No	No	No	No
Arunachal Pradesh	No	No	No	No	No	No	No	No	No
Assam	No	No	No	No	No	No	No	No	No
Bihar	No	No	No	No	No	No	No	No	No
Chandigarh	No	No	No	No	No	No	No	No	No
Chattisgarh	No	No	No	No	No	No	No	No	No
Dadra & Nagar Have	No	No	No	No	No	No	No	No	No
Dadra Nagar Haveli ı	No	No	No	No	No	No	No	No	No
Daman & Diu	No	No	No	No	No	No	No	No	No
Delhi	No	No	No	No	No	No	No	No	No
Goa	No	No	No	No	No	No	No	No	No
Gujarat	No	No	No	No	No	No	No	No	No
Haryana	No	No	No	No	No	No	No	No	No
Himachal Pradesh	No	No	No	No	No	No	No	No	No
Jammu & Kashmir	No	No	No	No	No	No	No	No	No
Jharkhand	No	No	No	No	No	No	No	No	No
Karnataka	No	No	No	No	No	No	No	No	No
Kerala	No	No	No	No	No	No	No	No	No
Ladakh	No	No	No	No	No	No	No	No	No
Lakshadweep	No	No	No	No	No	No	No	No	No
Madhya Pradesh	No	No	No	No	No	No	No	No	No
Maharashtra	No	No	No	No	No	No	No	No	No
Manipur	No	No	No	No	No	No	No	No	No
Meghalaya	No	No	No	No	No	No	No	No	No
Mizoram	No	No	No	No	No	No	No	No	No
Nagaland	No	No	No	No	No	No	No	No	No
Odisha	No	No	No	No	No	No	No	No	No
Puducherry	No	No	No	No	No	No	No	No	No
Punjab	No	No	No	No	No	No	No	No	No
Rajasthan	No	No	No	No	No	No	No	No	No
Sikkim	No	No	No	No	No	No	No	No	No
Tamil Nadu	No	No	No	No	No	No	No	No	No
Telangana	No	No	No	No	No	No	No	No	No
Tripura	No	No	No	No	No	No	No	No	No
Uttar Pradesh	No	No	No	No	No	No	No	No	No
Uttarakhand	No	No	No	No	No	No	No	No	No
West Bengal	No	No	No	No	No	No	No	No	No

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	0
iii.	Number of claims paid during the year (specify % also in brackets)	0
iv.	Number of claims repudiated during the year (specify % also in brackets)	0
٧.	Number of claims outstanding at the end of the year	0

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

		Individual P	olicies (in %)	Group Policies (in %)		
S. No.	Description	TAT for pre- auth**	TAT for discharge***	TAT for pre- auth**	TAT for discharge***	
1	Within <1 hour	0	0	0	0	
2	Within 1-2 hours	0	0	0	0	
3	Within 2-6 hours	0	0	0	0	
4	Within 6-12 hours	0	0	0	0	
5	Within 12-24 hours	0	0	0	0	
6	>24 hours	0	0	0	0	
	Total	0	0	0	0	

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Ind	lividual	Gro	oup	Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	0	0%	0	0%	0	0%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	0	0%	0	0%	0	0%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Information as at: FY 2024-25

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

MedSave Health Insurance TPA Limited

Date: 31-Mar-25

Name of the TPA (If services rendered by TPA):

Name of the Insurance Company: SBI General Insurance Co.

Validity of agreement with the TPA: from 01/07/2024 to 30/6/2027

(Data shall be consolidated at insurer level in case of in-house claim settlements and

at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	0	3	0
Number of lives serviced	0	65583	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Product	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	ROGYA SUPREM
Andhra Pradesh	No	No	No	No	No	No	No	No
Arunachal Pradesh	No	No	No	No	No	No	No	No
Assam	No	No	No	No	No	No	No	No
Bihar	No	No	No	No	No	No	No	No
Chhattisgarh	No	No	No	No	No	No	No	No
Goa	No	No	No	No	No	No	No	No
Gujarat	Yes	No	No	No	No	No	No	No
Haryana	No	No	No	No	No	No	No	No
Himachal Pradesh	No	No	No	No	No	No	No	No
Jammu & Kashmir	No	No	No	No	No	No	No	No
Jharkhand	No	No	No	No	No	No	No	No
Karnataka	No	No	No	No	No	No	No	No
Kerala	No	No	No	No	No	No	No	No
Madhya Pradesh	No	No	No	No	No	No	No	No
Maharashtra	No	No	No	No	No	No	No	No
Manipur	No	No	No	No	No	No	No	No
Meghalaya	No	No	No	No	No	No	No	No
Mizoram	No	No	No	No	No	No	No	No
Nagaland	No	No	No	No	No	No	No	No
Odisha	No	No	No	No	No	No	No	No
Punjab	No	No	No	No	No	No	No	No
Rajasthan	Yes	No	No	No	No	No	No	No
Sikkim	No	No	No	No	No	No	No	No
Tamil Nadu	No	No	No	Yes	No	No	No	No
Telangana	No	No	No	No	No	No	No	No
Tripura	No	No	No	No	No	No	No	No
Uttar Pradesh	No	No	No	No	No	No	No	No
Uttrakhand	No	No	No	No	No	No	No	No
West Bengal	No	No	No	No	No	No	No	No
Andman & Niconar I	No	No	No	No	No	No	No	No
Chandigarh	No	No	No	No	No	No	No	No
Dadra & Nagra Have	No	No	No	No	No	No	No	No
Daman & Diu	No	No	No	No	No	No	No	No
Delhi	No	No	No	No	No	No	No	No
Lakshadweep	No	No	No	No	No	No	No	No
Puducherry	No	No	No	No	No	No	No	No

d. Data of number of claims processed:

u. Data o	number of claims processed:	
i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	6
iii.	Number of claims paid during the year (specify % also in brackets)	5 (83.33%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	0 (0%)
٧.	Number of claims outstanding at the end of the year	1
	i. ii. iii. iv.	iii. Number of claims paid during the year (specify % also in brackets) iv. Number of claims repudiated during the year (specify % also in brackets)

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

		Individual P	olicies (in %)	Group Policies (in %)		
S. No.	Description	TAT for pre- auth**	TAT for discharge***	TAT for pre- auth**	TAT for discharge***	
1	Within <1 hour	0 (0%)	0 (0%)	88.03%	85.78%	
2	Within 1-2 hours	0 (0%)	0 (0%)	7.05%	10.13%	
3	Within 2-6 hours	0 (0%)	0 (0%)	2.78%	3.02%	
4	Within 6-12 hours	0 (0%)	0 (0%)	0.21%	0.22%	
5	Within 12-24 hours	0 (0%)	0 (0%)	0.43%	0.22%	
6	>24 hours	0 (0%)	0 (0%)	1.50%	0.65%	
	Total	0 (0%)	0 (0%)	100.00%	100.00%	

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals *** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document	Inc	Individual		oup	Government		Total	
•	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	611	95%	0	0%	611	95%
Between 1-3 months	0	0%	31	5%	0	0%	31	5%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	642	100%	0	0%	642	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0