

S.No.	Form No	Description	Applicability		
			General & Health Insurers	Indian Reinsurer	Branches of Foreign Reinsurer in India
1	NL-1-B-RA	Revenue Account	YES	YES	YES
2	NL-2-B-PL	Profit and Loss Account	YES	YES	YES
3	NL-3-B-BS	Balance Sheet	YES	YES	<b>NO</b>
4	NL-4-PREMIUM SCHEDULE	Premium	YES	YES	YES
5	NL-5-CLAIMS SCHEDULE	Claims Incurred	YES	YES	YES
6	NL-6-COMMISSION SCHEDULE	Commission	YES	YES	YES
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses	YES	YES	YES
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital	YES	YES	<b>NO</b>
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding	YES	YES	<b>NO</b>
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	Pattern of Shareholding-Annexure A	YES	YES	<b>NO</b>
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus	YES	YES	YES
11	NL-11-BORROWING SCHEDULE	Borrowings	YES	YES	YES
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	Investment	YES	YES	YES
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)				
	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND		YES	YES	YES
13	NL-13-LOANS SCHEDULE	Loans	YES	YES	YES
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets	YES	YES	YES
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance	YES	YES	YES
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets	YES	YES	YES
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities	YES	YES	YES
18	NL-18-PROVISIONS SCHEDULE	Provisions	YES	YES	YES
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure	YES	YES	YES
20	NL-20-ANALYTICAL RATIOS SCHEDULE	Analytical Ratios	YES	YES	YES
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	Related Party Transactions	YES	YES	YES
22	NL-22-RECEIPTS AND PAYMENT SCHEDULE	Receipts & Payment Statement	YES	YES	YES
23	NL-23 - SOLVENCY MARGIN - GI-TA	Statement of Admissible Assets	YES	YES	YES
24	NL-24 - SOLVENCY MARGIN - GI-TR	Statement of Liabilities	YES	YES	YES
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	Required Solvency Margin	YES	YES	YES
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	Solvency Margin	YES	YES	YES
27	NL-27-PRODUCT INFORMATION	Product Information	YES	<b>NO</b>	<b>NO</b>
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	Investment assets and Accretion of Assets	YES	YES	YES
29	NL-29-DEBT SECURITIES	Debt Securities	YES	YES	YES
30	NL-30-NON PERFORMING ASSETS	Non performing assets	YES	YES	YES
31	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	Investment and Investment Income	YES	YES	YES
32	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	Down graded investment, Investment Rating and Infra investment rating	YES	YES	YES
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	Reinsurance Risk Concentration	YES	YES	YES
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business	YES	<b>NO</b>	<b>NO</b>
35	NL-35-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)	YES	<b>NO</b>	<b>NO</b>
36	NL-36-CHANNEL WISE PREMIUM	Business channels	YES	<b>NO</b>	<b>NO</b>
37	NL-37-CLAIMS DATA	Claims Data	YES	<b>NO</b>	<b>NO</b>
38	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	Movement of Claims	YES	<b>NO</b>	<b>NO</b>
39	NL-39-AGEING OF CLAIMS	Ageing of Claims	YES	<b>NO</b>	<b>NO</b>
40	NL-41-OFFICE INFORMATION	Office Information	YES	YES	YES
41	NL-42-KEY MANAGEMENT PERSONS	Board of Directors & Management Person	YES	YES	YES
42	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations	YES	<b>NO</b>	<b>NO</b>
43	NL-44 MOTOR THIRD PARTY OBLIGATION	Motor Third Party Obligation	YES	<b>NO</b>	<b>NO</b>
44	NL-45-GRIEVANCE DISPOSAL	Grievance Disposal	YES	<b>NO</b>	<b>NO</b>
45	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	Voting Activity disclosure under Stewardship Code	YES	YES	YES
46	NL-47- PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL ACCIDENT AND TRAVEL INSURANCE PRODUCTS (ANNUAL SUBMISSION)	Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products	YES	<b>NO</b>	<b>NO</b>
47	NL-48 - DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)	Quantitative and Qualitative parameters of Health services rendered	YES	<b>NO</b>	<b>NO</b>

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2024	Up to the quarter March, 2024
1	Premiums earned (Net)	NL-4	1,627	4,769	217	2,761	19	81	2	26	76,117	3,09,010	64,508	2,34,628	77,763	3,13,860	64,727	2,37,415
2	Profit/ Loss on sale/redemption of Investments		4	(161)	(11)	(8)	0	(6)	(0)	(0)	(676)	(6,787)	(353)	(252)	(672)	(6,954)	(364)	(259)
3	Interest, Dividend & Rent – Gross Note 1		488	2,585	405	2,321	9	70	8	49	19,636	75,785	17,841	67,870	20,134	78,440	18,254	70,239
4	(a) Other Income (to be specified)																	
	(i) Co-Insurance Administration Income		(9)	(33)	(5)	(29)	(0)	(1)	(0)	(0)	(3)	(7)	(2)	(8)	(12)	(41)	(7)	(37)
	(ii) Misc. Income		0	0	(0)	0	0	0	0	0	18	63	12	49	18	63	12	49
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management (ii) Others (please specify)		0	0	0	0	0	0	0	0	312	4,802	3,091	13,029	312	4,802	3,091	13,029
	<b>TOTAL (A)</b>		<b>2,111</b>	<b>7,160</b>	<b>605</b>	<b>5,045</b>	<b>28</b>	<b>144</b>	<b>11</b>	<b>75</b>	<b>95,403</b>	<b>3,82,866</b>	<b>85,097</b>	<b>3,15,316</b>	<b>97,542</b>	<b>3,90,170</b>	<b>85,712</b>	<b>3,20,436</b>
6	Claims Incurred (Net)	NL-5	1,169	2,996	568	1,885	(1)	36	(8)	6	48,726	2,09,281	39,249	1,47,678	49,894	2,12,313	39,809	1,49,569
7	Commission	NL-6	629	1,404	458	1,391	7	33	4	22	21,058	75,854	18,954	64,515	21,694	77,291	19,416	65,927
8	Operating Expenses related to Insurance Business	NL-7	212	1,265	230	1,026	3	22	4	20	10,625	38,084	8,244	35,061	10,840	39,371	8,477	36,107
9	Premium Deficiency																	
	<b>TOTAL (B)</b>		<b>2,010</b>	<b>5,665</b>	<b>1,257</b>	<b>4,302</b>	<b>10</b>	<b>91</b>	<b>(1)</b>	<b>48</b>	<b>80,409</b>	<b>3,23,219</b>	<b>66,446</b>	<b>2,47,254</b>	<b>82,428</b>	<b>3,28,975</b>	<b>67,702</b>	<b>2,51,603</b>
10	<b>Operating Profit/(Loss) C= (A - B)</b>		<b>102</b>	<b>1,495</b>	<b>(652)</b>	<b>743</b>	<b>19</b>	<b>53</b>	<b>11</b>	<b>27</b>	<b>14,994</b>	<b>59,647</b>	<b>18,651</b>	<b>68,062</b>	<b>15,114</b>	<b>61,195</b>	<b>18,010</b>	<b>68,833</b>
11	<b>APPROPRIATIONS</b>																	
	Transfer to Shareholders' Account		102	1,495	(652)	743	19	53	11	27	14,994	59,647	18,651	68,062	15,114	61,195	18,010	68,833
	Transfer to Catastrophe Reserve																	
	Transfer to Other Reserves (to be specified)																	
	<b>TOTAL (C)</b>		<b>102</b>	<b>1,495</b>	<b>(652)</b>	<b>743</b>	<b>19</b>	<b>53</b>	<b>11</b>	<b>27</b>	<b>14,994</b>	<b>59,647</b>	<b>18,651</b>	<b>68,062</b>	<b>15,114</b>	<b>61,195</b>	<b>18,010</b>	<b>68,833</b>

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2024	Up to the quarter March, 2024
Interest, Dividend & Rent	285	1,806	406	2,045	10	70	8	49	19,771	75,955	17,549	67,442	20,065	77,831	17,964	69,536
<b>Add/Less:-</b>													0	0	0	0
Investment Expenses													0	0	0	0
Amortisation of Premium/ Discount on Investments	(3)	(5)	(2)	2	(0)	(0)	(0)	0	(148)	(216)	(47)	61	(151)	(221)	(48)	63
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	207	784	0	273	0	0	0	0	13	46	339	367	220	830	339	641
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>488</b>	<b>2,585</b>	<b>405</b>	<b>2,321</b>	<b>9</b>	<b>70</b>	<b>8</b>	<b>49</b>	<b>19,636</b>	<b>75,785</b>	<b>17,841</b>	<b>67,870</b>	<b>20,134</b>	<b>78,440</b>	<b>18,254</b>	<b>70,239</b>

\* Term gross imolies inclusive of YDS

**FORM NL-2-B-PL****Name of the Insurer: Shriram General Insurance Company Limited****Registration No. 137 and Date of Registration with the IRDAI- May 08,2008****PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 31st March 2025****(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>Schedule Ref. Form No.</b>	<b>For the Quarter March, 2025</b>	<b>Up to the quarter March, 2025</b>	<b>For the Quarter March, 2024</b>	<b>Up to the quarter March, 2024</b>
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		102	1,495	(652)	743
	(b) Marine Insurance		19	53	11	27
	(c) Miscellaneous Insurance		14,994	59,647	18,651	68,062
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,874	6,973	1,541	6,266
	(b) Profit on sale of investments		552	6,905	12	136
	(c) (Loss on sale/ redemption of investments)		0	0	0	0
	(d) Amortization of Premium / Discount on Investments		(56)	(203)	(51)	(195)
3	OTHER INCOME (To be specified)					
	(a) Interest on Income Tax Refund		0	0	0	0
	<b>TOTAL (A)</b>		<b>17,484</b>	<b>74,870</b>	<b>19,512</b>	<b>75,039</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments					
	(b) For doubtful debts		32	(31)	(4)	(2)
	(c) Others (to be specified)		0	0	0	0
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		83	315	60	164
	(b) Bad debts written off		0	0	0	0
	(c) Interest on subordinated debt		0	0	0	0
	(d) Expenses towards CSR activities		330	1,322	358	1,433
	(e) Penalties		0	0	0	0
	(f) Contribution to Policyholders' A/c		0	0	0	0
	(i) Towards Excess Expenses of Management		312	4,802	3,091	13,029
	(ii) Others (please specify)					
	(g) Others (Please specify)					
	(i) (Profit)/Loss on Sale/Write off of Fixed Assets (Net)		1	3	(0)	(0)
	<b>TOTAL (B)</b>		<b>758</b>	<b>6,411</b>	<b>3,505</b>	<b>14,623</b>
6	Profit/(Loss) Before Tax		<b>16,726</b>	<b>68,459</b>	<b>16,006</b>	<b>60,416</b>
7	Provision for Taxation		3,763	16,961	3,948	14,966
8	<b>Profit / (Loss) after tax</b>		<b>12,963</b>	<b>51,498</b>	<b>12,058</b>	<b>45,450</b>
9	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		9,848	30,771	8,682	21,640
	(b) Final dividend paid		0	3,372	0	11,403
	(c) Transfer to any Reserves or Other Accounts (to be specified)					
	Balance of profit/ loss brought forward from last year		2,45,352	2,31,115	2,25,435	2,16,403
	Balance carried forward to Balance Sheet		<b>2,48,467</b>	<b>2,48,470</b>	<b>2,28,810</b>	<b>2,28,810</b>

**FORM NL-3-B-BS****Name of the Insurer: Shriram General Insurance Company Limited****Registration No. 137 and Date of Registration with the IRDAI -May 08,2008****BALANCE SHEET AS AT 31st March 2025****(Amount in Rs. Lakhs)**

<b>Particulars</b>	<b>Schedule Ref. Form No.</b>	<b>As at 31.03.2025</b>	<b>As At 31.03.2024</b>
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8	25,916	25,916
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	2,48,490	2,28,830
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		3,791	8,333
-Policyholders' Funds			
BORROWINGS	NL-11	0	0
<b>TOTAL</b>		<b>2,78,197</b>	<b>2,63,079</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12	2,11,987	1,57,610
INVESTMENTS-Policyholders	NL-12A	11,01,995	10,48,807
LOANS	NL-13	0	0
FIXED ASSETS	NL-14	5,248	4,887
DEFERRED TAX ASSET (Net)		7,251	6,893
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	8,137	5,043
Advances and Other Assets	NL-16	64,693	45,279
<b>Sub-Total (A)</b>		<b>72,830</b>	<b>50,322</b>
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	9,13,744	8,35,478
PROVISIONS	NL-18	2,07,371	1,69,962
<b>Sub-Total (B)</b>		<b>11,21,115</b>	<b>10,05,440</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(10,48,285)</b>	<b>(9,55,118)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	0	0
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>		<b>2,78,197</b>	<b>2,63,079</b>

**CONTINGENT LIABILITIES**

<b>Particulars</b>	<b>As at 31.03.2025</b>	<b>As At 31.03.2024</b>
1. Partly paid-up investments	Nil	Nil
2. Claims, other than against policies, not acknowledged as debts by the company	Nil	Nil
3. Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
4. Guarantees given by or on behalf of the Company	Nil	Nil
5. Statutory demands/ liabilities in dispute, not provided for	1735	5348
6. Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
7. Others (to be specified)		
<b>TOTAL</b>	<b>1735</b>	<b>5348</b>

Order No. J. Administrative Expenses 4

(Amount in Rs. Lakhs)																																									
Particulars	F&B		Marine Cargo		Marine Hull		Total Marine		Hazardous		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments **		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025			
Gross Direct Premium	1,751	6,710	60	241	-	-	60	241	23,735	79,126	79,362	2,68,430	-	1,01,127	3,47,883	188	368	2,790	11,848	0	0	2,854	12,327	152	659	180	318	676	2,458	-	-	-	-	-	1,128	2,791	1,08,128	1,05,286	1,79,138		
Add: Premium on reinsurance accepted **	922	3,880	5	9	-	-	5	9	-	-	-	-	-	-	-	1,761	26,895	-	-	-	-	1,761	26,895	11	61	712	175	-	-	-	-	-	-	-	1	1	6,094	21,182	2,691	21,183	
Less: Premium on reinsurance ceded **	1,264	6,470	17	263	-	-	17	263	8,513	16,978	16,988	25,188	-	26,100	36,147	15	124	472	2,339	0	1	487	2,460	1	28	65	189	480	1,804	-	-	-	-	-	109	1,465	26,676	42,094	28,019	48,027	
Net Written Premium	1,749	6,230	8	87	-	-	8	87	15,222	62,148	62,774	2,43,241	-	75,027	3,11,694	1,694	21,236	3,323	9,510	-	-	4,357	30,946	146	626	46	148	288	781	-	-	-	-	-	125	1,322	81,508	1,45,124	94,381	1,48,681	
Less: Ceding balance of UPI	9,439	9,380	47	31	-	-	47	31	39,469	34,987	1,20,368	1,16,116	-	1,80,896	1,20,362	6,174	164	5,018	4,741	0	0	14,263	4,885	292	232	165	97	468	130	-	-	-	-	-	622	535	1,05,435	1,16,483	1,05,481	1,08,594	
Net Ceding balance of UPI	5,049	5,094	17	37	-	-	17	37	41,434	41,189	1,13,601	1,10,660	-	1,86,768	1,10,760	6,152	5,162	5,087	5,087	0	0	24,130	16,139	232	232	163	102	398	144	-	-	-	-	-	1,040	1,040	1,63,946	1,63,947	2,64,825		
Net Earned Premium	1,627	4,769	19	81	-	-	19	81	11,617	61,356	11,511	2,18,775	-	67,136	2,01,138	6,157	61,244	2,314	9,344	0	-	8,441	25,382	167	427	-	2	64	188	762	-	-	-	-	-	126	689	76,117	1,08,130	71,762	1,11,880
Gross Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
In India	1,751	6,710	60	246	-	-	60	246	23,735	79,126	79,362	2,68,430	-	1,01,127	3,47,883	188	368	2,790	11,848	0	0	2,854	12,327	152	659	180	318	676	2,458	-	-	-	-	-	1,128	2,791	1,08,128	1,05,286	1,79,138		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

(Amount in Rs. Lakhs)																																									
Particulars	F&B		Marine Cargo		Marine Hull		Total Marine		Hazardous		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024			
Gross Direct Premium	2,066	6,921	44	212	-	-	44	212	18,361	62,096	62,047	2,15,097	-	81,747	2,77,763	82	283	2,525	11,087	0	0	2,608	11,980	149	528	69	222	773	2,157	-	-	-	-	-	589	1,771	66,515	2,94,462	87,026	3,03,055	
Less: Premium on reinsurance accepted <sup>(2)</sup>	638	1,474	3	6	-	-	3	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42	188	682	1,108		
Less: Premium on reinsurance ceded <sup>(3)</sup>	1,488	5,447	36	176	-	-	36	176	18,361	62,096	62,047	2,15,097	-	81,747	2,77,763	38	128	426	9,081	0	0	200	3,238	7	24	42	127	127	1,449	-	-	-	-	-	-	385	861	5,331	18,199	7,927	24,512
Net Written Premium	1,027	1,474	11	62	-	-	11	62	17,461	59,387	59,387	2,09,053	-	79,287	2,09,053	44	154	1,893	9,086	0	0	1,890	8,742	142	511	27	85	278	166	-	-	-	-	-	-	385	860	66,136	1,76,360	18,100	1,84,520
Less: Ceding balance of UPI	-	7,948	-	15	-	-	-	15	-	22,776	-	68,125	-	1,16,881	-	188	-	2,848	-	-	-	3,037	-	188	-	26	-	471	-	-	-	-	-	-	-	-	489	-	1,15,024	-	1,21,088
Less: Ceding balance of UPI	631	9,380	9	31	-	-	9	31	1,887	34,987	11,368	1,16,116	-	61,265	1,26,162	-	164	139	4,741	-	0	154	4,895	11	223	65	97	114	530	-	-	-	-	-	-	117	535	11,779	1,16,462	16,588	1,64,083
Net Earned Premium	217	2,761	2	26	-	-	2	26	13,594	48,027	48,786	1,77,662	-	61,175	2,25,889	46	179	1,696	6,793	0	0	1,745	8,972	128	461	-	14	164	717	-	-	-	-	-	-	127	724	64,598	2,24,628	84,707	2,37,415
Gross Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
In India	2,066	6,921	44	212	-	-	44	212	18,361	62,096	62,047	2,15,097	-	81,747	2,77,763	82	283	2,525	11,087	0	0	2,608	11,980	149	528	69	222	773	2,157	-	-	-	-	-	589	1,771	66,515	2,94,462	87,026	3,03,055	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			



[illegible]

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor Oil		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health		Workman's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total				
	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2025	Up to the quarter March, 2025					
1	Employer's remuneration & welfare benefits	124	618	1	8	-	-	-	1	8	1,020	1,761	2,439	12,616	4,469	16,747	4	15	268	872	-	0	273	887	8	26	5	153	28	60	-	-	-	-	-	-	20	73	4,810	17,415	4,914	30,944	
2	Travel, transportation and vehicle running expenses	8	108	-	-	-	-	-	-	8	460	109	1,629	4,649	2,111	0	0	3	11	-	0	0	2	11	1	3	1	2	4	10	-	-	-	-	-	-	-	-	426	2,107	448	3,246	
3	Training expenses	0	2	-	-	-	-	-	-	4	14	12	46	16	60	0	0	-	-	-	0	0	0	0	-	0	-	0	-	-	-	-	-	-	-	-	-	-	16	60	16	63	
4	Health, welfare & leave	8	161	0	1	-	-	-	0	1	87	236	293	1,135	376	1,471	0	1	23	76	-	0	23	76	1	2	0	1	2	6	-	-	-	-	-	2	7	407	1,386	435	1,623		
5	Supplies	0	26	-	-	-	-	-	-	46	189	189	526	189	688	0	1	12	117	-	0	12	117	0	1	0	1	1	3	-	-	-	-	-	-	1	4	207	36	213	71		
6	Hiring & redundancy	1	4	-	-	-	-	-	-	33	38	111	37	144	0	1	17	53	-	0	17	54	-	0	-	-	0	-	-	-	-	-	-	-	-	1	3	55	261	16	267		
7	Communication expenses	5	36	-	-	-	-	-	-	75	361	251	881	366	1,144	0	0	3	18	-	0	3	18	0	1	0	0	1	2	3	-	-	-	-	-	-	1	3	332	1,361	337	1,991	
8	Lease & professional charges	4	36	0	1	-	-	-	0	1	74	266	245	1,160	316	1,476	1	2	8	48	-	0	8	50	0	1	0	1	2	10	-	-	-	-	-	-	4	11	334	1,364	338	1,941	
9	Auditor fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(a) as auditor	0	1	-	-	-	-	-	-	-	1	5	2	18	3	23	0	0	0	0	-	0	0	1	-	-	-	0	-	-	-	-	-	-	-	-	-	3	23	3	23			
(b) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(c) Taxation matters	-	-	-	-	-	-	-	-	-	1	2	4	7	5	9	0	0	-	-	0	0	0	-	-	-	0	0	-	-	-	-	-	-	-	-	0	0	5	9	5	9		
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(e) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(f) In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(g) Tax Audit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(h) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(i) and if audit expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
10	Amortization and goodwill	5	24	0	1	-	-	-	0	1	38	286	265	1,024	238	1,262	1	1	9	46	-	0	9	47	0	1	0	1	2	9	-	-	-	-	-	-	4	11	334	1,364	338	1,946	
11	Interest & Bank Charges	4	24	0	2	-	-	-	0	2	65	162	262	1,056	367	1,363	1	1	10	47	-	0	10	48	1	3	0	1	2	0	-	-	-	-	-	-	4	11	334	1,364	368	1,456	
12	Depreciation	2	15	0	1	-	-	-	0	1	32	108	443	146	587	0	1	3	20	-	0	4	24	0	1	0	0	1	1	4	-	-	-	-	-	-	2	5	146	629	148	635	
13	Board/Trade Mark, Logo, Franchise Fee	10	26	0	3	-	-	-	0	3	160	594	665	2,446	576	3,122	1	2	20	188	-	0	21	193	1	6	1	3	5	20	-	-	-	-	-	-	0	26	625	3,241	636	3,432	
14	Business Development and Sales Promotions Expenses	20	26	0	1	-	-	-	0	1	133	103	413	1,180	124	1,435	0	0	3	7	-	0	3	7	1	0	0	1	0	4	7	-	-	-	-	-	0	4	1	237	1,438	240	1,437
15	Information Technology Expenses	17	188	1	4	-	-	-	1	4	133	163	1,118	3,680	1,461	5,965	1	2	4	10	-	0	44	149	2	6	1	4	10	28	-	-	-	-	-	-	10	32	1,524	4,366	1,552	4,512	
16	Goods and Services Tax (GST)	0	8	0	-	-	-	-	0	1	68	20	28	364	0	0	0	10	-	0	0	0	0	0	0	1	0	-	0	2	-	-	-	-	-	1	2	36	338	36	338		
17	Others (to be specified)	0	13	0	-	-	-	-	0	1	12	38	242	51	314	0	0	3	17	-	0	3	17	-	-	-	0	1	-	-	-	-	-	-	-	0	1	55	233	56	241		
(a) Security Expenses	0	13	0	-	-	-	-	-	0	1	12	38	242	51	314	0	0	3	17	-	0	3	17	-	-	-	0	1	-	-	-	-	-	-	-	0	1	55	233	56	241		
(b) Office Expenses	0	-	0	-	-	-	-	-	0	-	0	1	1	3	1	4	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	1	4	1	4	
(c) Technical Services Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(d) Postage & Courier	0	2	0	-	-	-	-	-	0	1	4	16	13	53	16	68	0	0	0	0	0	0	2	-	-	-	0	-	-	-	-	-	-	-	-	-	0	1	17	72	72	74	
(e) Miscellaneous Expenses	0	13	0	1	-	-	-	-	0	1	68	16	60	285	78	338	0	1	60	288	-	0	60	288	0	1	0	-	1	3	-	-	-	-	-	-	4	15	149	148	61		
18	Net Profit	212	1,261	3	22	-	-	-	3	22	1,261	6,286	7,667	27,511	9,962	36,767	10	32	494	1,774	-	0	494	1,866	16	61	10	66	186	-	-	-	-	-	-	-	76	204	16,625	36,884	16,940	38,371	
19	Net Profit	212	1,261	3	22	-	-	-	3	22	1,261	6,286	7,667	27,511	9,962	36,767	10	32	494	1,774	-	0	494	1,866	16	61	10	66	186	-	-	-	-	-	-	-	76	204	16,625	36,884	16,940	38,371	

Notes:  
(1) Sum of expenses or income of the parent of the total participant (the company) is the 1,000,000 minimum is higher, shall also report as a separate line item.  
(2) Separate disclosure to be made for segmental expenses which constitute more than 1 percent of the total gross direct premium.  
(3) Expenses paid for actual accounting (retroactive) expenses are to be included under relevant line item on the basis of nature of services rendered and not to be shown as "Outstanding Expenses".

Description	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health		Workman's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (1)		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024	For the Quarter March, 2024	Up to the quarter March, 2024			
1	Employer's remuneration & welfare benefits	128	421	2	8	-	-	-	2	8	762	1,254	2,712	11,354	3,511	15,118	4	14	188	682	-	0	184	686	5	19	2	4	18	13	-	-	-	-	13	49	3,716	15,361	1,684	18,511	
2	Travel, transportation and vehicle running expenses	15	76	0	0	-	-	-	0	0	81	463	277	1,416	358	2,073	0	0	403	177	0	0	20	100	0	0	0	0	0	0	0	0	0	0	0	0	20	1,000	2,073	2,100	
3	Training expenses	1	3	0	0	-	-	-	0	0	4	21	15	74	19	96	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16	10	25	108
4	Rent, rates & taxes	0	30	0	1	-	-	-	0	1	71	201	247	1,034	338	1,508	0	0	15	61	0	0	15	63	0	2	0	1	2	5	-	-	-	-	1	4	227	1,363	247	1,425	
5	Repairs	5	19	0	0	-	-	-	0	0	36	142	123	494	159	627	0	1	7	30	0	0	7	30	0	1	0	0	1	2	18	-	-	-	0	18	673	173	692		
6	Printing & Stationery	0	21	0	0	-	-	-	0	0	10	59	45	246	45	291	0	0	0	20	0	0	0	20	0	1	0	1	4	2	0	0	0	0	0	0	2	100	102	102	
7	Communication expenses	5	17	0	0	-	-	-	0	0	58	107	122	496	226	822	0	0	2	6	0	0	2	7	0	1	0	0	1	3	-	-	-	0	1	261	893	267	911		
8	Legal & professional charges	8	41	0	1	-	-	-	0	1	75	265	220	936	323	1,264	0	1	9	53	0	0	10	55	1	2	0	1	3	10	-	-	-	2	8	328	1,246	247	1,386		
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
10	As an auditor	0	1	0	0	-	-	-	0	0	5	4	3	63	4	68	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	57	5	62		
11	As an auditor in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(a) Insurance claims	0	0	(1)	0	-	-	-	(1)	0	0	2	1	7	1	9	0	0	(8)	0	(8)	0	(8)	0	0	0	0	0	0	0	0	0	0	0	0	1	10	1	10			
(b) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(c) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(d) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(e) Tax audit	0	0	0	0	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
(f) Certification	(8)	0	(8)	0	-	-	-	(8)	0	(8)	0	(3)	0	(3)	1	(3)	0	(8)	0	(8)	0	(8)	0	(8)	0	(8)	0	0	0	0	0	0	(3)	0	(3)	1	(3)	1	0		
(g) out of pocket expenses	0	0	0	0	-	-	-	0	0	1	1	3	1	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	4	1	4			
12	Attendance and daily	12	55	0	1	-	-	-	0	1	188	361	376	1,334	465	1,765	0	2	15	72	0	0	15	74	1	3	0	1	5	13	-	-	-	3	11	508	1,867	522	1,867		
Interest & Bank Charge	0	30	0	1	-	-	-	1	0	37	200	244	935	244	1,180	0	1	11	51	0	0	11	52	1	0	1	1	5	9	-	-	-	0	6	24	1,274	244	1,514			
13	Depreciation	3	3	0	0	-	-	-	0	0	18	70	113	306	113	420	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14	Bank/Trade Note usage/charges	18	90	0	2	-	-	-	0	2	168	628	577	2,189	740	2,938	1	3	22	108	0	0	23	131	1	5	1	2	7	22	-	-	-	5	18	762	2,476	880	3,356		
15	Business Development and Sales Promotion Expenses	30	130	(1)	0	-	-	-	(1)	0	(25)	222	102	811	(117)	694	(9)	0	(1)	4	(1)	0	(1)	4	(5)	1	0	0	0	4	-	-	(8)	0	(17)	1,054	(126)	1,028			
16	Information Technology Expenses	26	96	0	2	-	-	-	0	2	188	607	549	2,335	890	2,940	1	3	25	126	0	0	26	128	2	6	1	2	8	23	-	-	-	6	19	878	3,162	880	3,200		
17	Goods and Services Tax (GST)	7	5	7	0	-	-	-	0	0	16	57	176	521	221	708	0	0	18	0	0	0	18	0	0	0	0	0	0	0	0	0	0	0	1	16	200	183	207		
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(a) Electricity Expenses	2	9	0	0	-	-	-	0	13	69	46	246	58	311	0	0	3	15	0	0	3	15	0	0	0	0	0	0	0	0	0	0	1	41	328	63	397				
(b) Office Expenses	0	0	0	0	-	-	-	0	0	0	0	1	7	2	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	10	2	15			
(c) Miscellaneous Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(d) Postage & Courier	1	2	0	0	-	-	-	0	0	1	13	18	46	20	68	0	0	0	0	1	3	0	0	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0			
(e) Miscellaneous Expenses	8	34	0	0	-	-	-	0	17	108	435	131	473	0	0	1	52	363	0	0	52	366	0	1	0	0	1	3	-	-	-	5	15	179	886	188	813				
TOTAL	220	1,034	4	30	-	-	-	4	30	1,746	5,286	6,440	25,589	7,770	33,860	8	33	342	1,246	0	0	363	1,610	10	48	5	17	54	162	-	-	-	98	110	8,244	35,861	6,457	36,107			
In total	220	1,034	4	30	-	-	-	4	30	1,746	5,286	6,440	25,589	7,770	33,860	8	33	342	1,246	0	0	363	1,610	10	48	5	17	54	162	-	-	-	98	110	8,244	35,861	6,457	36,107			
Cumulative total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			



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

	<b>Particulars</b>	<b>As at 31.03.2025</b>	<b>As At 31.03.2024</b>
1	Authorised Capital	70,010	40,000
	700100000 Equity Shares of Rs.10 each (Previous Year 400000000 Equity Shares of Rs 10 each)	-	-
	Preference Shares of Rs..... each	-	-
2	Issued Capital	25,916	25,916
	259162750 Equity Shares of Rs. 10 each	-	-
	Preference Shares of Rs..... each	-	-
3	Subscribed Capital	25,916	25,916
	259162750 Equity Shares of Rs. 10 each	-	-
	Preference Shares of Rs..... each	-	-
4	Called-up Capital	25,916	25,916
	259162750 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	-	-
	Preference Shares of Rs..... each	-	-
5	Paid-up Capital	25916	25916
	259162750 Equity Shares of Rs. 10 each	-	-
	Preference Shares of Rs. .... Each	-	-

## FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

### PATTERN OF SHAREHOLDING [As certified by the Management]

Shareholder	As at 31.03.2025		As At 31.03.2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	12,18,67,879	47.02%	17,27,05,388	66.64%
· Foreign	5,94,04,203	22.92%	5,94,04,203	22.92%
Investors*	-		-	
· Indian	3,57,04,034	13.78%	11,62,800	0.45%
· Foreign	4,21,86,634	16.28%	2,58,90,359	9.99%
Others (to be specified e.g. ESOP etc.)				
<b>TOTAL</b>	<b>25,91,62,750</b>	<b>100.00%</b>	<b>25,91,62,750</b>	<b>100.00%</b>



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

	<b>Particulars</b>	<b>As at 31.03.2025</b>	<b>As At 31.03.2024</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	20	20
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	2,48,470	2,28,810
	<b>TOTAL</b>	<b>2,48,490</b>	<b>2,28,830</b>

**FORM NL-11-BORROWINGS SCHEDULE**

(Amount in Rs. Lakhs)			
	Particulars	As at 31.03.2025	As At 31.03.2024
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)**

(Amount in Rs. Lakhs)				
SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1	-	-	-	-
2	-	-	-	-
3	-	-	-	-
4	-	-	-	-
5	-	-	-	-

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

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As at 31.03.2025	As At 31.03.2024	As at 31.03.2025	As At 31.03.2024	As at 31.03.2025	As At 31.03.2024
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	76,150	76,281	3,09,664	2,92,716	3,85,814	3,68,997
2	Other Approved Securities	-	-	-	-	-	-
	(a) Fixed Term Deposit	-	-	-	201	-	201
3	Other Investments	-	-	-	-	-	-
	( a) Shares	-	-	-	-	-	-
	(aa) Equity	1,04,646	50,435	-	-	1,04,646	50,435
	(bb) Preference	-	-	-	-	-	-
	( b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	243	244	3,58,778	2,85,107	3,59,021	2,85,350
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(i) Other Securities: (Alternative Investment Fund)	742	472	-	-	742	472
	(f) Subsidiaries	18,266	18,266	-	-	18,266	18,266
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	11,940	11,912	4,20,944	4,28,298	4,32,884	4,40,210
5	Other than Approved Investments	-	-	-	-	-	-
	<b>TOTAL</b>	<b>2,11,987</b>	<b>1,57,610</b>	<b>10,89,386</b>	<b>10,06,322</b>	<b>13,01,373</b>	<b>11,63,932</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-	5,535	6,755	5,535	6,755
2	Other Approved Securities	-	-	3,201	6,449	3,201	6,449
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	1,303	13,747	1,303	13,747
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	-	-	2,570	15,535	2,570	15,535
5	Other than Approved Investments	-	-	-	-	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>12,609</b>	<b>42,485</b>	<b>12,609</b>	<b>42,485</b>
	<b>GRNAD TOTAL</b>	<b>2,11,987</b>	<b>1,57,610</b>	<b>11,01,995</b>	<b>10,48,807</b>	<b>13,13,982</b>	<b>12,06,417</b>

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

Particulars	Shareholders		Policyholders		(Amount in Rs. Lakhs)	
	Total		Total		Total	
	As at 31.03.2025	As At 31.03.2024	As at 31.03.2025	As At 31.03.2024	As at 31.03.2025	As At 31.03.2024
<b>Long Term Investments--</b>						
<b>Book Value</b>	1,07,842	1,07,175	10,89,386	10,06,322	11,97,228	11,13,497
<b>market Value</b>	1,06,749	1,03,156	10,93,303	9,80,515	12,00,052	10,83,671
<b>Short Term Investments--</b>						
<b>Book Value</b>	-	-	12,609	42,485	12,609	42,485
<b>market Value</b>	-	-	12,605	42,373	12,605	42,373

**FORM NL-13-LOANS SCHEDULE**

(Amount in Rs. Lakhs)			
	Particulars	As at 31.03.2025	As At 31.03.2024
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>		

**Notes:**

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

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

**FORM NL-14-FIXED ASSETS SCHEDULE**
**(Amount in Rs. Lakhs)**

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at 31.03.2025	As At 31.03.2024
Goodwill	0	813	0	813	0	163	0	163	650	0
Intangibles: Software	1587	0	0	1,587	1,492	45	-	1,537	50	95
Land - Leasehold (undivided share)	2284	0	0	2,284	285	29	-	314	1,970	1,999
Leasehold Property	511	3	0	514	432	17	-	448	66	80
Buildings	1841	24	0	1,865	491	28	-	519	1,346	1,350
Furniture & Fittings	586	31	2	615	316	54	1	369	246	271
Information Technology Equipment	3004	209	83	3,130	2,079	414	79	2,413	717	925
Vehicles	22	0	0	22	21	-	-	21	1	1
Office Equipment	560	84	25	619	393	47	22	417	202	167
Others (Specify nature)										
<b>TOTAL</b>	10,395	1,164	110	11,449	5,509	796	102	6,201	5,248	4,887
Work in progress	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	10,395	1,164	110	11,449	5,509	796	102	6,201	5,248	4,887
<b>PREVIOUS YEAR</b>	9,987	427	18	10,396	4,975	549	16	5,509	4,887	-

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



# **FORM NL-15-CASH AND BANK BALANCE SCHEDULE**

(Amount in Rs. Lakhs)			
	Particulars	As at 31.03.2025	As At 31.03.2024
1	Cash (including cheques <sup>(a)</sup> , drafts and stamps)	353	324
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	5,535	2,895
	(c) Others (to be specified)	-	-
	(aa) Current Account Unspent CSR Balance	2,249	1,824
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	8,137	5,043
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
	In India	8,137	5,043
	Outside India	-	-

\* Cheques on hand amount to Rs. 130 (in Lakh) Previous Year : Rs. 110 (in Lakh)

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

<b>(Amount in Rs. Lakhs)</b>			
	<b>Particulars</b>	<b>As at 31.03.2025</b>	<b>As At 31.03.2024</b>
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	506	357
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
6	Others (to be specified)	-	-
	Advance for Share Purchase	-	-
	Deposit with Reinsurers	-	-
	Advances to Employees	6	8
	Tax Refundable	3,545	-
	Advances recoverable in cash or in kind	83	133
	<b>TOTAL (A)</b>	<b>4,140</b>	<b>499</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	35,077	29,691
2	Outstanding Premiums	-	-
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	23,048	12,896
	Less : Provisions for doubtful, if any	-671	-702
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,782	1,844
8	Others (to be specified)		
	Deposit for Premises	331	311
	Amount deposited with tax authorities (pending settlement of proceedings/appeals)	975	730
	Deposit with CCIL	1	1
	Deposits with Electricity Authorities	8	8
	Deposits with Telecom Authorities	2	2
	<b>TOTAL (B)</b>	<b>60,553</b>	<b>44,781</b>
	<b>TOTAL (A+B)</b>	<b>64,693</b>	<b>45,279</b>

Notes:

(a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.

(b) The term 'officer' should conform to the definition of that term as given under the Companies Act.

**FORM NL-17-CURRENT LIABILITIES SCHEDULE**

**(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As at 31.03.2025</b>	<b>As At 31.03.2024</b>
1	Agents' Balances	8,684	7,511
2	Balances due to other insurance companies	25,013	2,620
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies <sup>(a)</sup>	30,471	25,437
	(b) for Other Policies	9,665	7,205
5	Unallocated Premium	730	223
6	Sundry creditors	5,362	1,852
7	Due to subsidiaries/ holding company		
8	Claims Outstanding	8,04,225	7,66,054
9	Due to Officers/ Directors		
10	Unclaimed Amount of policyholders	1,436	1,479
11	Income accrued on Unclaimed amounts	106	87
12	Interest payable on debentures/bonds		
13	GST Liabilities	15	2,202
14	Others (to be specified)		
	Environmental Relief Fund		
	Due To Policyholder/Insured	617	453
	Hit and Run Compensation Account (Erstwhile Solatium Fund)	2,328	1,791
	Tax deducted payable	1,372	1,411
	Other Statutory dues	168	153
	Salary Payable	3,216	2,439
	Temporary Book overdraft as per accounts	20,334	14,559
	Miscellaneous (Agency fee)	2	3
	<b>Total</b>	<b>9,13,744</b>	<b>8,35,478</b>

Note :

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

<b>Details of unclaimed amounts and Investment Income thereon</b>		
<b>Particulars</b>	<b>As at 31.03.2025</b>	<b>As At 31.03.2024</b>
Opening Balance	1,566	1,876
Add: Amount transferred to unclaimed amount	357	1,078
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	20	22
Add: Investment Income	21	22
Less: Amount paid during the year	421	1,409
Less: Transferred to SCWF	2	25
Closing Balance of Unclaimed Amount	1,542	1,566

**FORM NL-18-PROVISIONS SCHEDULE****(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As at 31.03.2025</b>	<b>As At 31.03.2024</b>
1	Reserve for Unexpired Risk	2,01,924	1,66,093
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	2,282	424
4	For Employee Benefits	485	485
5	Others (to be specified)	-	-
6	Unspent CSR Expenses related to ongoing project	2,680	2,961
	<b>TOTAL</b>	<b>2,07,371</b>	<b>1,69,962</b>

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

<b>(Amount in Rs. Lakhs)</b>			
	<b>Particulars</b>	<b>As at 31.03.2025</b>	<b>As At 31.03.2024</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Notes:

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

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

Sl.No.	Particular	Calculation	For the Quarter March, 2025	Up to the quarter March, 2025	For the Quarter March, 2024	Up to the quarter March, 2024
1	Gross Direct Premium Growth Rate**	$\frac{[GDPI(CY) - GDPI(PY)]}{GDPI(PY)}$	25.43%	23.63%	30.45%	34.00%
2	Gross Direct Premium to Net worth Ratio	$\frac{GDPI}{\text{Shareholder's funds}}$	40.05%	136.78%	34.40%	119.18%
3	Growth rate of Net Worth	$\frac{\text{Shareholder's funds}(CY) - \text{Shareholder's funds}(PY)}{\text{Shareholder's funds}(PY)}$	8.47%	8.47%	9.18%	9.18%
4	Net Retention Ratio**	$\frac{\text{Net written premium} - \text{Gross Direct Premium}}{\text{Gross Direct Premium}}$	75.12%	87.75%	92.05%	91.95%
5	Net Commission Ratio**	$\frac{\text{Net Commission}}{\text{Net written premium}}$	25.65%	22.10%	23.89%	23.49%
6	Expense of Management to Gross Direct Premium Ratio**	$\frac{\text{Direct Commission} + \text{Operating Expenses}}{\text{Gross Direct Premium}}$	31.38%	33.38%	33.90%	34.62%
7	Expense of Management to Net Written Premium Ratio**	$\frac{\text{Net Commission} + \text{Operating Expenses}}{\text{Net Written Premium}}$	40.77%	35.82%	36.55%	37.46%
8	Net Incurred Claims to Net Earned Premium**	$\frac{\text{Net Incurred Claims}}{\text{Net Earned Premium}}$	67.65%	67.65%	63.00%	63.00%
9	Claims paid to claims provisions**	$\frac{\text{Claim Paid}}{\text{Claims provisions}}$	10.19%	28.12%	8.01%	26.45%
10	Combined Ratio**	(7) + (8)	102.62%	101.01%	95.82%	99.36%
11	Investment income ratio	$\frac{\text{Investment income}}{\text{Average Assets}}$	1.74%	6.77%	1.67%	6.54%
12	Technical Reserves to net premium ratio **	$\frac{[(\text{Reserve for unexpired claims} + \text{Reserve for unearned premium})]}{\text{Net Premium}}$	1189.51%	287.73%	1146.76%	332.17%
13	Underwriting balance ratio	$\frac{\text{Underwriting results}}{\text{Net earned premium}}$	-6.00%	-4.82%	-4.60%	-5.98%
14	Operating Profit Ratio	$\frac{\text{Operating profit}}{\text{Net Earned premium}}$	19.44%	19.50%	27.82%	28.99%
15	Liquid Assets to liabilities ratio	$\frac{\text{Liquid Assets}}{\text{Policyholders liabilities}}$	2.02%	2.02%	3.54%	3.54%
16	Net earning ratio	$\frac{\text{Profit after tax}}{\text{Net Premium written}}$	15.33%	14.73%	14.83%	16.20%
17	Return on net worth ratio	$\frac{\text{Profit after tax}}{\text{Net Worth}}$	18.77%	18.77%	17.84%	17.84%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	$\frac{\text{Available Solvency margin}}{\text{Required Solvency margin}}$	3.51	3.51	4.02	4.02
19	NPA Ratio	$\frac{\text{Gross NPA}}{\text{Net NPA}}$				
	Gross NPA Ratio	$\frac{\text{Gross NPA}}{\text{Gross Assets}}$	NA	NA	NA	NA
	Net NPA Ratio	$\frac{\text{Net NPA}}{\text{Net Assets}}$	NA	NA	NA	NA
20	Debt Equity Ratio	$\frac{\text{Debt}}{\text{Equity}}$	NA	NA	NA	NA
21	Debt Service Coverage Ratio	$\frac{\text{Earnings before Interest and Tax}}{\text{Interest}}$	NA	NA	NA	NA
22	Interest Service Coverage Ratio	$\frac{\text{Earnings before Interest and Tax}}{\text{Interest}}$	NA	NA	NA	NA
23	Earnings per share	$\frac{\text{Profit / (loss) after tax}}{\text{No. of shares}}$	5.00	19.87	4.65	17.54
24	Book value per share	$\frac{\text{Net worth}}{\text{No. of shares}}$	105.88	105.88	98.30	98.30

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

Segments Upto the quarter ended on 31.03.2025		Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE											
<b>Current Period</b>		-2.46%	39.53%	33.19%	34.92%	71.92%	62.83%	15.82%	125.93%	319.15%	-18.80%
<b>Previous Period</b>		12.20%	43.18%	30.96%	28.45%	56.55%	68.26%	34.94%	122.06%	266.80%	-55.79%
Marine Cargo											
<b>Current Period</b>		60.89%	24.71%	37.80%	24.72%	97.37%	44.15%	15.44%	106.91%	89.26%	-11.63%
<b>Previous Period</b>		5.27%	19.32%	52.48%	24.09%	121.04%	23.01%	9.16%	121.84%	141.41%	-81.52%
Marine Hull											
<b>Current Period</b>		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Previous Period</b>		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Marine											
<b>Current Period</b>		60.89%	24.71%	37.80%	24.72%	97.37%	44.15%	15.44%	106.91%	89.26%	-11.63%
<b>Previous Period</b>		5.27%	19.32%	52.48%	24.09%	121.04%	23.01%	9.16%	121.84%	141.41%	-81.52%
Motor OD											
<b>Current Period</b>		27.83%	86.17%	22.98%	33.03%	38.34%	68.78%	39.00%	103.88%	83.64%	-7.90%
<b>Previous Period</b>		46.16%	95.52%	27.76%	39.27%	41.11%	70.10%	37.51%	110.17%	83.17%	-19.59%
Motor TP											
<b>Current Period</b>		24.45%	90.62%	23.82%	33.83%	37.33%	66.57%	27.89%	101.70%	374.98%	-5.46%
<b>Previous Period</b>		29.91%	95.34%	22.54%	33.96%	35.62%	61.81%	25.50%	96.78%	416.94%	-2.29%
Total Motor											
<b>Current Period</b>		25.20%	89.61%	23.64%	33.65%	37.55%	67.05%	28.30%	102.18%	311.04%	-5.99%
<b>Previous Period</b>		33.22%	95.38%	23.71%	35.15%	36.85%	63.57%	25.90%	99.69%	342.22%	-5.97%
Health											
<b>Current Period</b>		30.02%	99.41%	-0.39%	11.60%	0.20%	101.13%	47.36%	100.89%	36.36%	-0.82%
<b>Previous Period</b>		-6.49%	54.63%	-14.70%	15.09%	27.62%	-56.29%	0.00%	-50.54%	192.74%	151.32%
Personal Accident											
<b>Current Period</b>		2.15%	80.43%	14.33%	29.31%	36.45%	28.31%	55.29%	61.11%	106.16%	37.96%
<b>Previous Period</b>		102.51%	74.26%	17.76%	31.21%	42.03%	50.22%	34.66%	88.53%	100.37%	0.80%
Travel Insurance											
<b>Current Period</b>		238.91%	79.78%	23.60%	28.15%	35.29%	17.65%	0.00%	52.18%	48.04%	48.36%
<b>Previous Period</b>		1166.59%	94.17%	6.24%	17.65%	18.74%	-243.65%	0.00%	-225.54%	91.06%	324.43%
Total Health											
<b>Current Period</b>		2.82%	92.60%	4.20%	28.78%	11.49%	74.55%	55.24%	84.60%	58.10%	13.34%
<b>Previous Period</b>		97.09%	73.79%	17.20%	30.83%	41.78%	47.47%	34.63%	85.22%	101.99%	4.67%
Workmen's Compensation/ Employer's liability											
<b>Current Period</b>		21.49%	95.67%	17.46%	26.45%	27.64%	76.21%	51.75%	103.23%	183.95%	-3.18%
<b>Previous Period</b>		14.89%	95.59%	18.04%	26.77%	28.00%	-17.92%	21.82%	9.46%	171.78%	87.38%
Public/ Product Liability											
<b>Current Period</b>		43.07%	42.57%	26.16%	23.55%	53.47%	39.77%	0.00%	87.80%	169.95%	-19.84%
<b>Previous Period</b>		107.92%	38.28%	39.17%	23.51%	61.41%	-94.05%	0.00%	-34.77%	175.41%	-166.11%
Engineering											
<b>Current Period</b>		11.74%	30.22%	11.93%	26.31%	81.15%	18.51%	29.08%	54.47%	157.45%	44.65%
<b>Previous Period</b>		24.99%	36.02%	-5.77%	25.35%	67.02%	47.34%	37.21%	61.43%	163.67%	37.47%
Aviation											
<b>Current Period</b>		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Previous Period</b>		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Crop Insurance											
<b>Current Period</b>		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.75%	0.00%	0.00%	0.00%
<b>Previous Period</b>		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.71%	0.00%	0.00%	0.00%
Other segments **											
<b>Current Period</b>		57.05%	47.52%	25.62%	24.36%	51.26%	128.89%	29.69%	169.92%	199.66%	-96.01%
<b>Previous Period</b>		16.81%	48.54%	10.65%	24.68%	50.84%	85.37%	22.77%	113.42%	223.75%	-18.21%
Total Miscellaneous											
<b>Current Period</b>		24.39%	89.14%	21.96%	33.35%	35.37%	67.73%	28.45%	100.72%	287.39%	-4.60%
<b>Previous Period</b>		34.82%	93.73%	23.37%	34.81%	37.13%	62.94%	26.22%	99.01%	333.27%	-5.38%
<b>Total-Current Period</b>		23.63%	87.75%	22.10%	33.38%	35.82%	67.65%	28.12%	101.01%	287.73%	-4.82%
<b>Total-Previous Period</b>		34.00%	91.95%	23.49%	34.62%	37.46%	63.00%	26.45%	99.36%	332.17%	-5.98%

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: Shriram General Insurance Company Limited

For the Quarter Ending : 31.03.2025

PART-A Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received* (Rs. in Lakhs)			
				For the Quarter	Up to the Quarter	For the Corresponding Quarter of the Previous Year	Up to the Quarter of the Previous Year
1	Gurdeep Singh Gulati	Relative of KMP	Remuneration	7.26	29.20	7.26	29.20
2	Gurdeep Singh Gulati	Relative of KMP	Dividend	2.66	9.52	2.35	8.93
3	Gurdeep Singh Gulati	Relative of KMP	Premium Received	0.00	0.16	0.05	0.21
4	Gurdeep Singh Gulati	Relative of KMP	Claim Paid	0.00	0.00	0.00	0.16
5	Mora Mathur	W.T. Director & CFO	Remuneration	17.87	55.16	5.71	23.00
6	Mora Mathur	W.T. Director & CFO	Premium Received	0.07	0.16	0.03	0.13
7	Mora Mathur	W.T. Director & CFO	Claim Paid	0.80	0.80	0.00	0.00
8	Mora Mathur	W.T. Director & CFO	Dividend	0.68	2.45	0.60	2.39
9	Mr. Anil Kumar Agarwal	Managing Director & CEO	Remuneration	74.73	142.02	22.38	89.67
10	Mr. Anil Kumar Agarwal	Managing Director & CEO	Dividend	2.85	10.20	2.51	9.56
11	Mr. Anil Kumar Agarwal	Managing Director & CEO	Premium Received	0.00	0.41	0.00	0.50
12	Mr. Ashwani Dhanawat	CO	Premium Received	0.00	0.00	0.00	0.07
13	Mr. Ashwani Dhanawat	CO	Remuneration	41.96	82.84	18.48	41.00
14	Mr. Ashwani Dhanawat	CO	Dividend	0.68	2.45	0.60	2.39
15	Mr. Hemant Kumar Sharma	Chief Compliance Officer	Premium Received	0.01	0.01	0.01	0.06
16	Mr. Hemant Kumar Sharma	Chief Compliance Officer	Remuneration	6.32	6.32	8.48	31.00
17	Mr. Hemant Kumar Sharma	Chief Compliance Officer	Dividend	0.68	0.68	0.60	2.39
18	Mr. Hemant Kumar Sharma	Chief Compliance Officer	Claim Paid	0.00	0.00	0.00	0.21
19	Mr. Jasmit Singh Gulati	Executive Vice-Chairman	Dividend	0.00	0.00	0.00	0.00
20	Mr. Jasmit Singh Gulati	Executive Vice-Chairman	Premium Received	0.54	0.60	0.51	0.63
21	Mr. Jasmit Singh Gulati	Executive Vice-Chairman	Remuneration	162.98	286.49	41.12	164.63
22	Mr. Neera Prakash	Managing Director	Remuneration	0.00	0.00	0.00	29.83
23	Mr. Neera Prakash	Managing Director	Dividend	0.00	0.00	0.00	0.00
24	Mr. Ravi Choudhary	CEO	Remuneration	29.06	58.20	10.96	43.67
25	Mr. Ravi Choudhary	CEO	Premium Received	0.04	0.19	0.00	0.00
26	Mr. Ravi Choudhary	CEO	Claim Paid	0.10	0.10	0.00	0.00
27	Mr. Saurav Roy	Appointed actuary	Remuneration	83.31	180.02	25.25	113.14
28	Tanvika Jain	Company Secretary	Remuneration	6.57	13.24	2.45	9.96
29	Shriram Capital Pte. Ltd (SCPL)	Entity Having Substantial Interest and Control	Advisory Expenses	165.38	642.26	157.50	611.50
30	Shriram Capital Pte. Ltd (SCPL)	Entity Having Substantial Interest and Control	Premium Received	0.00	2.48	0.00	2.83
31	Shriram Capital Pte. Ltd (SCPL)	Entity Having Substantial Interest and Control	Dividend	4192.30	14299.23	0.00	0.00
32	Shriram Capital Pte. Ltd (SCPL)	Entity Having Substantial Interest and Control	Reimbursement of Expenses	0.00	0.05	0.00	0.00
33	Shriram Capital Pte. Ltd (SCPL)	Entity Having Significant Influence	Dividend	2257.36	8078.97	1990.04	7574.04
34	Shriram Ownership Trust*	Entity Having Significant Influence	Dividend	0.00	653.54	0.00	0.00
35	SGI Employees' Group Gratuity Trust	Enterprises having common Key Management Persons	Gratuity Contribution	0.00	298.82	0.00	229.90
36	Shriram GI Holdings Private Limited	Holding Company	Dividend	0.00	0.00	5785.63	22019.94
37	Novus Technology Solutions Pvt. Ltd.	Promoter	Premium Received	0.05	46.84	0.11	54.45
38	Novus Technology Solutions Pvt. Ltd.	Promoter	Claim Paid	0.00	43.05	29.41	29.41
39	Novus Technology Solutions Pvt. Ltd.	Promoter	Claim Outstanding	0.00	0.00	-35.00	0.00
40	Novus Technology Solutions Pvt. Ltd.	Promoter	Expenses	851.78	3368.83	743.44	2970.55
41	Shriram Insight Share Brokers Ltd.	Promoter	Commission	0.57	0.61	0.00	0.17
42	Shriram Insight Share Brokers Ltd.	Promoter	Premium Received	0.00	5.92	0.51	6.11
43	Shriram Insight Share Brokers Ltd.	Promoter	Commission Payable	0.15	0.18	0.03	0.03
44	Shriram Insight Share Brokers Ltd.	Promoter	Claim Paid	0.00	0.62	0.00	0.00
45	Shriram Life Insurance Company Limited	Promoter	Premium Received	0.00	66.83	0.00	44.83
46	Shriram Life Insurance Company Limited	Promoter	Insurance Premium Paid	4.89	60.32	3.63	56.19
47	Shriram Life Insurance Company Limited	Promoter	Insurance Premium Refund	2.72	11.78	3.02	8.39
48	Shriram Life Insurance Company Limited	Promoter	Claim paid	0.00	0.00	26.13	48.26
49	Shriram Life Insurance Company Limited	Promoter	Claim Outstanding	0.00	89.34	-23.65	0.00
50	Shriram Value Services Ltd.	Promoter	Premium Received	0.00	0.54	0.00	0.40
51	Shriram Value Services Ltd.	Promoter	License Fee	836.44	3422.96	800.31	3068.92
52	Shriram Wealth Limited	Promoter	Commission	0.00	15.50	11.62	46.49
53	Shriram Wealth Limited	Promoter	Premium Received	1.39	1.39	0.00	0.00
54	Way2wealth Insurance Brokers Pvt. Ltd.	Promoter	Commission	2.48	3.50	1.19	1.93
55	Way2wealth Insurance Brokers Pvt. Ltd.	Promoter	Commission Payable	-0.06	0.01	0.10	0.10
56	Way2wealth Insurance Brokers Pvt. Ltd.	Promoter	Premium Received	0.00	0.05	0.00	0.00
57	Way2wealth Brokers Pvt. Ltd.	Promoter	Premium Received	-0.01	0.27	0.00	0.00
58	Shriram Asset Management Co. Ltd.	Promoter	Premium Received	0.27	1.77	0.25	1.50
59	Shriram Asset Management Co. Ltd.	Promoter	Investment	47.86	538.76	349.33	730.61
60	Shriram Asset Management Co. Ltd.	Promoter	Purchase of Investment	0.00	18.30	507.42	936.77
61	Shriram Asset Management Co. Ltd.	Promoter	Sale of Investment	157.15	250.06	158.10	705.27
62	Shriram Asset Management Co. Ltd.	Promoter	Interest Income	14.17	39.92	7.93	26.81
63	Shriram Asset Reconstruction Private Limited	Promoter	Premium Received	0.00	0.10	0.00	0.00
64	Shriram Credit Co. Ltd. (SCCL)	Promoter	Premium Received	0.00	0.86	0.00	1.01
65	Shriram Fortune Solutions Ltd.	Promoter	Premium Received	0.00	10.96	0.00	6.61
66	Shriram Fortune Solutions Ltd.	Promoter	Commission	9.25	39.63	0.43	7.69
67	Shriram Fortune Solutions Ltd.	Promoter	Commission Payable	0.90	4.43	6.93	6.93
68	Shriram Investment Holdings Pvt. Limited	Promoter	Premium Received	0.00	0.56	0.00	0.23
69	Shriram Trust	Enterprises having common Key Management Persons	CSR Amount	673.86	711.56	0.34	252.72
70	Accl Haptix LLP	Enterprise Whom Relative of KMP are Parties	Expenses	26.65	54.35	22.39	70.37

\*Inclusion the premium flow through Associated/ Common companies as agents and intermediaries

PART-B Related Party Transaction Balances - As at the end of the Quarter 31st March 2025

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable from the related party (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	SGI Employees' Group Gratuity Trust	Enterprises having common Key Management Persons	0.10	Receivable				
2	Shriram Value Services Ltd.	Promoter	752.79	Payable				



**FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)**

TO BE PREPARED IN ACCORDANCE WITH Accounting Standard 3 (AS 3)- Cash Flow

Statements- Cash Flow Statement shall be prepared only under the Direct Method.

However, the following minimum information must be captured.

**Format of Receipts and Payments A/c to be furnished by the insurers on direct basis**

<b>(Amount in Rs. Lakhs)</b>		
	<b>F.Y. 24-25</b>	<b>F.Y. 23-24</b>
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	4,52,248	3,67,190
Other receipts	852	653
Payments to the re-insurers, net of commissions and claims	-2,478	-9,506
Payments of claims	-1,76,516	-1,50,886
Payments of commission and brokerage	-84,727	-63,078
Payments of other operating expenses	-27,416	-38,091
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	-117	-260
Income taxes paid (Net)	-19,007	-21,091
Good & Service tax paid	-71,341	-55,855
Other payments	-	-
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	71,498	29,075
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	-1,164	-427
Proceeds from sale of fixed assets	4	2
Purchases of investments	-7,12,387	-3,73,580
Loans disbursed	-	-
Sales of investments	5,74,471	3,11,687
Repayments received	-	-
Rents/Interests/ Dividends received	79,419	75,134
Investments in money market instruments and in liquid mutual funds (Net) <sup>(a)</sup>	25,396	-6,455
Expenses related to investments	-	-
Net cash flow from investing activities	-34,261	6,362
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital		
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid	-34,143	-33,043
Net cash flow from financing activities	-34,143	-33,043
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	3,094	2,393
Cash and cash equivalents at the beginning of the year	5,043	2,650
Cash and cash equivalents at the end of the year	8,137	5,043

Notes: -

(a) Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

(b) The above items are minimum which are to be reported. Insurers may include any which they deem fit

**FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)****STATEMENT OF ADMISSIBLE ASSETS :****As at 31.03.2025**

Name of Insurer: Shriram General Insurance Company Limited

Registration Number: 137

Date of Registration: May 08,2008

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS		2,11,987	2,11,987
	Policyholders as per NL-12 A of BS	11,01,995		11,01,995
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>11,01,995</b>	<b>2,11,987</b>	<b>13,13,982</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	18,267	18,267
(C)	Fixed assets as per BS	-	5,248	5,248
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,342	1,342
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	-	8,137	8,137
(F)	Advances and Other assets as per BS	24,159	47,786	71,944
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>24,159</b>	<b>55,923</b>	<b>80,081</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	1,920	6,421	8,341
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	3,791	3,791
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>11,26,154</b>	<b>2,73,157</b>	<b>13,99,311</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	1,920	29,820	31,741
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>11,24,234</b>	<b>2,43,337</b>	<b>13,67,570</b>

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	Investment in subsidiaries		18,266	18,266
	Investment in Equity not considered for Solvency		1	1
	Inadmissible Fixed assets			
	(a) Intangibles: (i) Software		-	-
	(ii) Goodwill		650	650
	(b) Leasehold Improvements		66	66
	(c ) Information Technology Equipment (75% of its value)		379	379
	(d) Furniture & Fittings		246	246
	Inadmissible current assets			
	(a) Service tax paid under PROTEST		975	975
	(b) Advance to Employees		7	7
	(c ) Deposits		1	1
	(d) Seventy-five percent of the 'Deferred Tax Asset' other than that arising on accounts of "Accumulated		5,439	5,439
	(e) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	9		9
	(f) Other Reinsurer's balances outstanding for more than 180 days	86		86
	(g) Investment in Fixed deposit unclaimed amount of policyholders	1,782		1,782
	(h) Co-insurer's balances outstanding for more than ninety days	45		45

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

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

## STATEMENT OF LIABILITIES :

As at 31.03.2025

(All amounts in Rupees of Lakhs)

		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,25,147	2,01,924
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,25,147	2,01,924
(d)	Outstanding Claim Reserve (other than IBNR reserve)	4,00,152	3,63,216
(e)	IBNR reserve	4,70,358	4,41,009
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>10,95,656</b>	<b>10,06,149</b>

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

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

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

**TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 31st March, 2025**

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	10,700	4,230	5,365	2,996	1,070	899	1,070
2	Marine Cargo	351	87	130	36	42	23	42
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	3,47,805	3,11,658	2,08,377	1,88,510	62,332	56,553	62,332
5	Engineering	2,586	781	812	166	259	122	259
6	Aviation	-	-	-	-	-	-	-
7	Liability	983	766	594	511	153	153	153
8	Health	33,312	30,847	20,854	19,079	6,169	5,724	6,169
9	Miscellaneous	2,782	1,322	3,198	1,294	389	672	672
10	Crop	-	-	24	(84)	-	4	4
	<b>Total</b>	<b>3,98,519</b>	<b>3,49,691</b>	<b>2,39,354</b>	<b>2,12,507</b>	<b>70,414</b>	<b>64,149</b>	<b>70,700</b>

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

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

Name of Insurer: Shriram General Insurance Company Limited

Registration Number: 137

Date of Registration: May 08,2008

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
<b>ITEM NO.</b>	<b>DESCRIPTION</b>	<b>AMOUNT</b>
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1124234
	Deduct:	
(B)	Current Liabilities as per BS	804225
(C)	Provisions as per BS	201924
(D)	Other Liabilities	65878
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	52207
	Shareholder's FUNDS	
(F)	Available Assets	243337
	Deduct:	
(G)	Other Liabilities	47546
(H)	Excess in Shareholder's funds (F-G)	195791
(I)	Total ASM (E+H)	247998
(J)	Total RSM	70700
<b>(K)</b>	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>3.51</b>

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

**FORM NL-27- PRODUCTS INFORMATION**

Name of the Insurer: Shriram General Insurance Co Ltd

Date: 31.03.2025

<b>Products Information</b>						
<i>List below the products and/or add-ons introduced during the period</i>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
<b>1</b>	Shri Home Owner Flexi Insurance Policy		IRDAN137RPMS0003V01202425	Misc	Retail	25-02-2025
<b>2</b>	Domiciliary Hospitalization and Medical Expenses / Home Care Treatment (SHSI)		SGLHLIA25036V012425	Health	Retail	28-02-2025
<b>3</b>	OPD Cover (SHSI)		SGLHLIA25037V012425	Health	Retail	28-02-2025
<b>4</b>	SURROGACY AND OOCYTE DONOR INSURANCE POLICY		SGLHLIA25038V012425	Health	Retail	28-02-2025
<b>5</b>	Additional Towing Charge Reimbursement for commercial vehicle		IRDAN137RP0018V01200809 /A0004V01202425	Motor	Retail	17-03-2025
<b>6</b>	Road Side Assistance (OEM): Commercial Vehicle		IRDAN137RP0018V01200809 /A0005V01202425	Motor	Retail	27-03-2025
<b>7</b>	Road Side Assistance (OEM): Bundled Motor Private Car Policy		IRDAN137RP0006V01201819/A0003V01202425	Motor	Retail	27-03-2025
<b>8</b>	Road Side Assistance (OEM): Motor Private Car (Package Policy)		IRDAN137RP0016V01200809/A0003V01202425	Motor	Retail	27-03-2025
<b>9</b>	Road Side Assistance (OEM): Stand-alone Motor OD (Private Car)		IRDAN137RP0002V01201920/A0003V01202425	Motor	Retail	27-03-2025

Note: -

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

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

PART - A

Name of the Insurer:SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Registration Number:137

Statement as on: 31.03.2025

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	2,11,986.55
	Investments (Policyholders)	8A	11,01,995.39
2	Loans	9	-
3	Fixed Assets	10	5,247.86
4	Current Assets		-
	a. Cash & Bank Balance	11	8,136.99
	b. Advances & Other Assets	12	64,692.74
5	Current Liabilities		-
	a. Current Liabilities	13	9,13,743.82
	b. Provisions	14	2,07,370.13
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		25,13,173.47
	Less: Other Assets	SCH ++	Amount
1	Loans (f any)	9	
2	Fixed Assets (f any)	10	5,247.86
3	Cash & Bank Balance (f any)	11	8,136.99
4	Advances & Other Assets (f any)	12	64,692.74
5	Current Liabilities	13	9,12,199.95
6	Provisions	14	2,07,370.13
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		18,265.83
9	Debit Balance of P&L A/c		
	Total (B)		12,15,913.49
	Investment Assets'	(A-B)	12,97,259.98

Section II										
No	Investment represented as	Reg. %	SH Balance	FRSM*	PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		76150.45	310703.37	386853.82	29.9%		386853.82	380555.16
2	Central Govt Sec, State Govt Sec or Other Approved Securities (inc (1) above)	Not less than 30%		76150.45	313699.48	389849.93	30.1%		389849.93	383551.27
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			11939.53	423514.66	435454.19	33.7%		435454.19	437659.69
	2. Other Investments									
	b. Approved Investments			100512.40	366311.56	466823.96	36.1%	3888.77	470712.73	477625.37
	c. Other Investments	Not exceeding 50%	1.00	1326.50		1327.50	0.1%	-84.38	1243.12	1243.12
	Investment Assets	100%	1.00	189928.88	1103525.71	1293455.59	100%	3804.39	1297259.98	1300079.45

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

PART - B

Name of the Insurer:SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Registration Number:

Statement as on:31.03.2025

(Rs. Lakhs)

Statement of Accretion of Assets

(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		382938.53	29.88%	3915.29	24.23%	386853.82	29.91%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (inc		388129.47	30.23%	3720.47	23.12%	389849.93	30.14%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		199538.14	15.62%	9772.05	60.73%	209210.19	16.18%
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments		226144.00	17.70%	0.00	0.00%	226144.00	17.48%
	2. Other Investments							
	c. Approved Investments		464915.19	36.40%	1908.77	11.86%	466823.96	36.00%
	d. Other Investments (not exceeding 15%)		637.00	0.05%	690.50	4.29%	1327.50	0.10%
	Total		1277363.80	100.00%	16091.79	100.00%	1293455.59	100.00%

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

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

Date:31.03.2025

(Amount in Rs. Lakhs)

<b>Detail Regarding debt securities</b>								
	<b>MARKET VALUE</b>				<b>Book Value</b>			
	<b>As at 31 March 2025</b>	<b>As % of total for this class</b>	<b>As at 31 March 2024</b>	<b>As % of total for this class</b>	<b>As at 31 March 2025</b>	<b>As % of total for this class</b>	<b>As at 31 March 2024</b>	<b>As % of total for this class</b>
<b>Break down by credit rating</b>								
AAA rated	473520	39.64%	475399	42.87%	470427	39.47%	487412	42.80%
AA or better	331915	27.78%	269461	24.30%	325876	27.34%	268161	23.55%
Rated below AA but above A								
Rated below A but above B								
Any other (Please specify)								
a) Sovereign Paper	385050	32.23%	356027	32.10%	391349	32.84%	375253	32.95%
b) Govt. Guaranteed Bonds	0	0.00%	500	0.05%	0	0.00%	499	0.04%
c) Deposit with Scheduled Banks	4206	0.35%	7600	0.69%	4206	0.35%	7600	0.67%
<b>Total (A)</b>	<b>1194692</b>	<b>100.00%</b>	<b>1108987</b>	<b>100.00%</b>	<b>1191859</b>	<b>100.00%</b>	<b>1138925</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	13635	1.14%	44054	3.97%	13640	1.14%	44166	3.88%
more than 1 year and upto 3years	101903	8.53%	294753	26.58%	101553	8.52%	301237	26.45%
More than 3years and up to 7years	473037	39.59%	304229	27.43%	472367	39.63%	311155	27.32%
More than 7 years and up to 10 years	449659	37.64%	236198	21.30%	447824	37.57%	240756	21.14%
above 10 years	156457	13.10%	229753	20.72%	156475	13.13%	241610	21.21%
<b>Total (B)</b>	<b>1194692</b>	<b>100.00%</b>	<b>1108987</b>	<b>100.00%</b>	<b>1191859</b>	<b>100.00%</b>	<b>1138925</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	385050	32.23%	356492	32.15%	391349	32.84%	375717	32.99%
b. State Government	0	0.00%	35	0.00%	0	0.00%	35	0.00%
c. Corporate Securities	504179	42.20%	744129	67.10%	498914	41.86%	754842	66.28%
d. Scheduled Commercial Banks	304923	25.52%	7600	0.69%	301071	25.26%	7600	0.67%
e. Mutual Fund	539	0.05%	731	0.07%	525	0.04%	731	0.06%
<b>Total (C)</b>	<b>1194692</b>	<b>100.00%</b>	<b>1108987</b>	<b>100.00%</b>	<b>1191859</b>	<b>100.00%</b>	<b>1138925</b>	<b>100.00%</b>

**Note**

(a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

(b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

**(c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"**



**FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS**

Name of the Insurer: SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Registration No: 137

Date: 31.03.2025

Name of the Fund

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD ( As on date)	Prev. FY (as on 31.03.2024)	YTD ( As on date)	Prev. FY (as on 31.03.2024)	YTD ( As on date)	Prev. FY (as on 31.03.2024)	YTD ( As on date)	Prev. FY (as on 31.03.2024)	YTD ( As on date)	Prev. FY (as on 31.03.2024)
1	Investments Assets	1182632.12	1125395.80	Nil	Nil	9226.39	12578.97	101597.08	45403.64	1293455.59	1199764.51
2	Gross NPA										
3	% of Gross NPA on Investment Assets (2/1)										
4	Provision made on NPA										
5	Provision as a % of NPA (4/2)										
6	Provision on Standard Assets										
7	Net Investment Assets (1-4)										
8	Net NPA (2-4)										
9	% of Net NPA to Net Investment Assets (8/7)										
10	Write off made during the period										

NIL

**Note:**

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

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

Name of the Insurer:SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Registration Number: 117

Statement as on: 31.03.2025

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund \_\_\_\_\_

No.	Category of Investment	Category Code	Current Quarter				Year to Date (Current year)				Year to Date (Previous year) <sup>2</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>3</sup>	Net Yield (%) <sup>4</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>3</sup>	Net Yield (%) <sup>4</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>3</sup>	Net Yield (%) <sup>4</sup>
1	G - Sec													
	(i) Central Government Bonds	CGSB	3.86,854.92	6,023.06	6.04%		3.86,854.92	22,367.41	5.31%	4.72%	3.78,619.87	22,467.36	6.20%	4.64%
	(ii) Central Government Guaranteed Loans	CGSL	-	-	-		-	-	-		-	-	-	
	(iii) Special Deposits	CSFD	-	-	-		-	-	-		-	-	-	
	(iv) Deposit under Section 7 of Insurance Act, 1938	CDDB	-	-	-		-	-	-		-	-	-	
	(v) Treasury Bills	CTRB	2,996.11	9.64	0.06		2,996.11	33.06	6.82%	5.10%	-	-	-	-
2	G - Sec or Other Approved Sec/Guaranteed Sec													
	(i) State Government Bonds	SGSB	-	-	-		-	-	-		-	-	-	
	(ii) State Government Guaranteed Loans	SGSL	-	-	-		-	-	-		-	-	-	
	(iii) Other Approved Securities (excluding Infrastructure / Social Security Instruments)	SGOA	-	-	-		-	-	-		-	-	-	
	(iv) Guaranteed Equity	SGGE	-	-	-		-	-	-		-	-	-	
3	Investments Subject to Exposure Norms													
	(a) Housing & Loans to State Govt. for Housing / PFE													
	(i) Loans to State Government for Housing	HLSH	-	-	-		-	-	-		-	-	-	
	(ii) Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-		-	-	-		-	-	-	
	(iii) Term Loan - HUDCO	HTLH	-	-	-		-	-	-		-	-	-	
	(iv) Term Loan to Institutions accredited by NAB (Commercial Papers)	HTLN	-	-	-		-	-	-		-	-	-	
	(v) Mortgage Backed Securities	HMBS	-	-	-		-	-	-		-	-	-	
	TAXABLE BONDS OF													
	(i) Bonds / Debentures issued by HUDCO	HTHD	20,158.86	393.75	7.09%	5.31%	20,158.86	393.75	7.17%	5.37%	177.87	5.65%	4.21%	
	(ii) Bonds / Debentures issued by NAB/Institutions accredited by NAB	HTDN	1,71,859.67	3,229.33	5.98%	4.18%	1,71,859.67	30,335.38	7.46%	5.98%	1,64,604.12	12,406.30	4.44%	4.97%
	(iii) Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Adt	HTDA	-	-	-		-	-	-		-	-	-	
	TAX FREE BONDS													
	(i) Bonds / Debentures issued by HUDCO	HTFD	5,632.34	89.30	8.54%	6.39%	5,632.34	361.45	6.42%	4.80%	6,662.65	365.78	6.05%	4.86%
	(ii) Bonds / Debentures issued by NAB/Institutions accredited by NAB	HTFN	-	-	-		-	-	-		-	-	-	
	(iii) Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Adt	HTFA	-	-	-		-	-	-		-	-	-	
4	(B) Infrastructure Investments													
	(i) Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-	-		-	-	-		-	-	-	
	(ii) Infrastructure/ Social Sector - Other Approved Securities													
	TAXABLE BONDS OF													
	(i) Infrastructure / Social Sector - PSU - Debentures / Bonds	PTSD	2,27,873.63	3,801.38	5.52%	4.13%	2,27,873.63	12,054.11	7.09%	5.31%	2,55,689.99	16,751.34	6.44%	4.82%
	(ii) Infrastructure / Social Sector - Other Corporate Securities	ICTD	-	-	-		-	-	-		-	-	-	
	(iii) Infrastructure / Social Sector - Term Loans (with Charge)	LTWC	-	-	-		-	-	-		-	-	-	
	(iv) Infrastructure / Social Sector - Commercial Papers	ICPC	-	-	-		-	-	-		-	-	-	
	TAX FREE BONDS													
	(i) Infrastructure / Social Sector - PSU - Debentures / Bonds	PFTD	9,929.69	152.26	8.36%	6.26%	9,929.69	624.89	6.24%	4.67%	10,012.85	630.22	6.25%	4.68%
	(ii) Infrastructure / Social Sector - Other Corporate Securities	PFTN	-	-	-		-	-	-		-	-	-	
5	(i) (d) Approved Investments													
	(i) PSU - (Approved investment) - Equity shares - listed	EAEG	19,523.63	189.73	19.83%	14.69%	19,523.63	2,819.21	19.63%	14.69%	8,432.84	187.16	2.47%	1.85%
	(ii) Corporate Securities (Approved investment) - Equity shares (Other than listed)	EACE	80,745.97	207.03	9.59%	7.18%	80,745.97	5,501.26	9.59%	7.18%	33,667.46	488.31	1.86%	1.39%
	(iii) PSU - (Approved investment) - Equity shares - unlisted	ETPE	-	-	-		-	-	-		-	-	-	
	(iv) Corporate Securities (Approved investment) - Equity shares - listed	ETCE	-	-	-		-	-	-		-	-	-	
	(v) Corporate Securities (Approved investment) - Equity shares - unlisted	ENQD	-	-	-		-	-	-		-	-	-	
	(vi) Corporate Securities (Approved investment) - Equity - Unlisted	EPUG	63,459.53	2,360.30	9.06%	6.78%	63,459.53	5,427.61	9.06%	6.74%	67,632.71	5,168.84	9.22%	6.80%
	(vii) Corporate Securities - Bonds - (Tax Free)	EBTF	-	-	-		-	-	-		-	-	-	
	(viii) Corporate Securities (Approved investment) - Preference Shares	EPHQ	-	-	-		-	-	-		-	-	-	
	(ix) Corporate Securities (Approved investment) - Investment in Shares	ECIS	-	-	-		-	-	-		-	-	-	
	(x) Corporate Securities (Approved investment) - Debentures	ECDB	-	-	-		-	-	-		-	-	-	
	(xi) Corporate Securities (Approved investment) - Derivative Instruments	ECDI	-	-	-		-	-	-		-	-	-	
	(xii) Investment properties - Immovable	ENIP	-	-	-		-	-	-		-	-	-	
	(xiii) Loans - Policy Loans	ELPL	-	-	-		-	-	-		-	-	-	
	(xiv) Loans - Secured Loans - Mortgage of Property in India (Term Loans)	ELMI	-	-	-		-	-	-		-	-	-	
	(xv) Loans - Secured Loans - Mortgage of Property outside India (Term Loans)	ELMO	-	-	-		-	-	-		-	-	-	
	(xvi) Deposits - Deposit with scheduled banks	ECDB	4,206.11	106.39	6.09%	4.56%	4,206.11	380.38	5.06%	4.54%	7,660.32	196.30	7.20%	5.39%
	(xvii) Deposits - Money at call and short notice with banks (Bills)	ECMR	1,498.97	105.88	6.51%	4.88%	1,498.97	761.15	6.82%	5.10%	6,199.04	460.15	6.65%	4.98%
	(xviii) ECLs (Approved investment) - CBLO	ECBO	-	-	-		-	-	-		-	-	-	
	(xix) Risk Re-securing	ECBR	-	-	-		-	-	-		-	-	-	
	(xx) Commercial Papers issued by All India Financial Institutions rated Very Stable or more	ECOP	-	-	-		-	-	-		-	-	-	
	(xxi) Application Money	ECAM	-	-	-		-	-	-		-	-	-	
	(xxii) Deposit with Primary Dealers duly recognized by Reserve Bank of India	EDPD	-	-	-		-	-	-		-	-	-	
	(xxiii) Perpetual Debt Instruments of Tier I & II Capital issued to PSU Banks	EUPD	46,360.83	843.08	6.94%	5.19%	46,360.83	4,177.12	6.19%	4.63%	73,186.37	5,339.53	7.89%	5.90%
	(xxiv) Perpetual Debt Instruments of Tier I & II Capital issued to NON-PSU Banks	EPPO	-	-	-		-	-	-		-	-	-	
	(xxv) Additional Tier 1 (Based III Compliant) Perpetual Bonds - PSU Banks - TAPDS	EAPB	2,10,503.74	5,118.29	8.10%	6.06%	2,10,503.74	18,572.16	8.24%	6.17%	1,68,278.14	9,950.61	8.05%	6.02%
	(xxvi) Deposits - CDs with scheduled banks	ECCD	-	-	-		-	-	-		-	-	-	
	(xxvii) Corporate Securities (Approved investment) - Mutual Funds													
	Liquid Fund - MF	OMBS/OMLF	525.21	0.61	6.28%	4.70%	525.21	32.79	6.28%	4.70%	739.61	26.81	6.15%	4.60%
	Gift Fund - MF	OMGF	-	-	-		-	-	-		-	-	-	
	Liquid Fund - MF	ELMF	-	-	-		-	-	-		-	-	-	
	Multi Exchange Traded Fund	ETTF	-	-	-		-	-	-		-	-	-	
6	(ii) Other Investments													
	Other Investments - Bonds - PSU - Taxable	OBPT	-	-	-		-	-	-		-	-	-	
	Other Investments - Bonds - PSU - Tax Free	OBTF	-	-	-		-	-	-		-	-	-	
	Other Investments - Equity Shares (incl. PSU & Unlisted)	OEPU	500.00	-	-		500.00	-	-		-	-	-	
	Other Investments - Debentures	OLDB	-	-	-		-	-	-		-	-	-	
	Other Investments - Preference Shares	OPSH	-	-	-		-	-	-		-	-	-	
	Other Investments - Equity Shares (incl. Equity related inc)- Portfolio Group	OEFG	1.00	-	-		1.00	-	-		1.00	-	-	
	Other Investments - Short term Loans (Unsecured Deposits)	OSLU	-	-	-		-	-	-		-	-	-	
	Other Investments - Term Loans (without Charge)	OTLW	-	-	-		-	-	-		-	-	-	
	Corporate Securities (Other investment) - Mutual Funds													
	G-Sec Plan - MF	OMPS	-	-	-		-	-	-		-	-	-	
	Debt / Income Fund - MF	OMDI	-	-	-		-	-	-		-	-	-	
	Debt Plan - MF	OMDP	-	-	-		-	-	-		-	-	-	
	Liquid Fund - MF	OMLF	-	-	-		-	-	-		-	-	-	
	Others - MF	OMOT	-	-	-		-	-	-		-	-	-	
	Corporate Securities (Other investment) - Derivative Instruments	OCDB	-	-	-		-	-	-		-	-	-	
	Other Investment - PTC / Securitised Assets - Under Approved Sectors	OPSA	-	-	-		-	-	-		-	-	-	
	Alternative Fund Investment	OAFI	826.50	-	-		826.50	-	-		832.89	5.89	1.87%	1.40%
	TOTAL		12,93,455.59	21,612.30	6.86%	5.13%	12,93,455.59	84,330.12	7.25%	5.43%	11,99,764.51	75,545.54	7.01%	5.25%

No Category of Investment (COI) shall be as per Guidelines, as amended from time to time

for

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

4 FOMI shall be treated in respect of each fund

5 YTD Income re investment shall be reconciled with figures in P&L and Revenue account

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

## FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Name of the Insurer: **SHRIRAM GENERAL INSURANCE COMPANY LIMITED**

Registration Number: **137**

Statement as on: **31.03.2025**

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

Statement of Down Graded Investments

Periodicity of Submission: **Quarterly**

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

NIL

### Note:

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

**FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION**

**Name of the Insurer: SHRIRAM GENERAL INSURANCE CO. LTD.**  
**Registration No: 137**

Date: 31.03.2025

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above					0.00%
2	No. of Reinsurers with rating AA but less than AAA	7	1,590	253	-	3.77%
3	No. of Reinsurers with rating A but less than AA	13	1,893	596	5	5.11%
4	No. of Reinsurers with rating BBB but less than A	8	631	98	-3	1.49%
5	No. of Reinsurers with rating less than BBB	3	76	3	-	0.16%
	<b>Total (A)</b>	31	4,190	950	2	10.53%
	<b>With In India</b>					
1	Indian Insurance Companies	7	-	-	20,743	42.48%
2	FRBs	3	950	889	-	3.77%
3	GIC Re	1	19,575	1,504	26	43.22%
4	Other (to be Specified)		-	-	-	0.00%
	<b>Total (B)</b>	11	20,525	2,393	20,769	89.47%
	<b>Grand Total (C)= (A)+(B)</b>	42	24,715	3,343	20,771	

Note:-

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

(b) Figures are to be provided upto the quarter

## FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

## GROSS DIRECT PREMIUM UNDERWRITTEN

Date : 31.03.2025

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Miscellaneous		Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments <sup>(b)</sup>	Total Miscellaneous	Total
		For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter
	<b>STATES<sup>c</sup></b>																			
1	Andhra Pradesh	50.87	0.00	0.29	0.29	1407.96	4299.16	5707.12	4.97	326.62	0.00	331.59	1.67	0.00	7.76	0.00	0.00	125.88	6174.02	6225.19
2	Arunachal Pradesh	0.00	0.00	0.00	0.00	32.55	32.40	64.95	0.02	0.15	0.00	0.17	0.53	0.00	3.00	0.00	0.00	0.25	68.91	68.91
3	Assam	3.26	0.00	0.05	0.05	330.62	1230.58	1561.20	3.60	4.30	0.00	7.90	0.58	0.00	26.18	0.00	0.00	5.19	1601.05	1604.35
4	Bihar	7.07	0.00	0.39	0.39	674.26	2153.72	2827.98	9.67	91.61	0.00	101.28	0.50	0.00	10.33	0.00	0.00	67.36	3007.45	3014.90
5	Chhattisgarh	47.22	0.00	1.90	1.90	328.07	1064.56	1392.63	1.30	27.72	0.00	29.02	8.41	0.00	11.50	0.00	0.00	5.83	1447.39	1496.51
6	Goa	0.27	0.00	0.00	0.00	26.87	103.45	130.32	0.22	11.55	0.00	11.77	0.31	0.00	0.00	0.00	0.00	0.61	143.01	143.27
7	Gujarat	377.77	0.00	1.79	1.79	1771.69	6599.36	8371.06	6.18	73.16	0.00	79.34	6.00	0.06	25.77	0.00	0.00	52.97	8535.21	8914.77
8	Haryana	148.39	0.00	5.50	5.50	1023.71	2420.77	3444.48	2.96	35.61	0.00	38.56	3.08	0.00	17.01	0.00	0.00	42.56	3545.69	3699.58
9	Himachal Pradesh	5.27	0.00	0.11	0.11	365.64	1500.00	1865.64	4.18	21.59	0.00	25.77	0.83	0.00	18.84	0.00	0.00	6.00	1917.08	1922.47
10	Jharkhand	2.98	0.00	0.01	0.01	305.13	1242.23	1547.36	3.55	13.55	0.00	17.10	7.27	0.00	10.22	0.00	0.00	3.76	1585.70	1588.69
11	Karnataka	50.59	0.00	0.41	0.41	3009.48	10873.26	13882.75	11.14	46.50	0.00	57.63	4.15	0.00	82.64	0.00	0.00	39.79	14066.96	14117.96
12	Kerala	3.20	0.00	0.00	0.00	924.46	2861.38	3785.84	9.94	29.92	0.00	39.86	1.15	0.00	11.34	0.00	0.00	7.15	3845.35	3848.56
13	Madhya Pradesh	89.54	0.00	2.61	2.61	850.97	2604.04	3455.01	3.89	110.92	0.00	114.81	12.51	0.00	45.38	0.00	0.00	96.20	3723.91	3816.05
14	Maharashtra	172.91	0.00	9.66	9.66	2117.12	6905.84	9022.96	11.11	649.61	0.00	660.73	30.90	0.00	47.67	0.00	0.00	107.94	9870.18	10052.75
15	Manipur	0.00	0.00	0.00	0.00	6.04	8.86	14.90	0.00	0.02	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.80	15.73	15.73
16	Meghalaya	0.00	0.00	0.00	0.00	14.54	30.44	44.99	0.05	0.30	0.00	0.35	0.00	0.00	0.00	0.00	0.00	0.03	45.37	45.37
17	Mizoram	0.00	0.00	0.00	0.00	11.53	33.39	44.92	0.00	0.00	0.00	0.00	0.00	0.00	1.60	0.00	0.00	0.50	47.02	47.02
18	Nagaland	0.00	0.00	0.00	0.00	-0.11	23.82	23.71	0.06	0.03	0.00	0.10	0.08	0.00	2.00	0.00	0.00	0.42	26.30	26.30
19	Odisha	7.41	0.00	2.62	2.62	546.88	1836.92	2383.80	5.71	23.33	0.00	29.04	2.44	0.00	9.63	0.00	0.00	36.46	2461.37	2471.40
20	Punjab	93.67	0.00	2.47	2.47	418.70	1660.64	2079.34	4.40	86.65	0.00	91.05	0.10	0.00	11.85	0.00	0.00	40.25	2222.59	2318.72
21	Rajasthan	94.12	0.00	15.33	15.33	1722.59	6737.60	8460.19	14.32	71.62	0.01	85.95	11.61	0.00	43.18	0.00	0.00	79.20	8680.12	8789.57
22	Sikkim	0.00	0.00	0.00	0.00	31.68	115.02	146.70	0.07	0.99	0.00	1.06	0.89	0.00	0.00	0.00	0.00	1.08	149.72	149.73
23	Tamil Nadu	225.13	0.00	1.56	1.56	1999.81	6604.45	8604.26	10.36	403.27	0.00	413.63	18.53	0.00	83.47	0.00	0.00	141.10	9260.99	9487.67
24	Telangana	75.49	0.00	0.09	0.09	1096.92	3082.72	4179.64	3.39	387.70	0.00	391.08	8.79	0.45	30.80	0.00	0.00	95.17	4705.93	4781.51
25	Tripura	0.00	0.00	0.00	0.00	29.94	133.65	163.59	0.54	1.83	0.00	2.37	0.02	0.00	0.43	0.00	0.00	0.36	166.77	166.77
26	Uttarakhand	42.23	0.00	1.51	1.51	319.28	1182.17	1501.45	4.14	37.11	0.00	41.25	1.04	0.00	5.26	0.00	0.00	7.25	1556.25	1599.99
27	Uttar Pradesh	92.93	0.00	8.69	8.69	2626.54	7371.78	9998.31	23.66	252.21	0.00	275.87	18.24	0.00	77.98	0.00	0.00	185.11	10555.52	10657.13
28	West Bengal	65.63	0.00	2.03	2.03	782.95	3210.78	3993.73	9.23	28.23	0.00	37.45	5.53	0.00	38.17	0.00	0.00	17.32	4092.20	4159.86
	<b>TOTAL (A)</b>	<b>1655.96</b>	<b>0.00</b>	<b>57.01</b>	<b>57.01</b>	<b>22775.81</b>	<b>75922.98</b>	<b>98698.80</b>	<b>148.67</b>	<b>2736.11</b>	<b>0.01</b>	<b>2884.79</b>	<b>145.13</b>	<b>0.51</b>	<b>622.01</b>	<b>0.00</b>	<b>0.00</b>	<b>1166.53</b>	<b>103517.76</b>	<b>105230.73</b>
	<b>UNION TERRITORIES<sup>c</sup></b>																			
1	Andaman and Nicobar Islands	0.00	0.00	0.00	0.00	0.42	4.75	5.17	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	5.18	5.18
2	Chandigarh	0.13	0.00	0.00	0.00	32.53	127.45	159.98	0.33	1.16	0.00	1.49	0.03	0.00	0.00	0.00	0.00	0.42	161.93	162.05
3	Dadra and Nagar Haveli	0.01	0.00	0.09	0.09	43.30	203.97	247.27	0.00	0.30	0.00	0.30	0.00	0.00	0.00	0.00	0.00	0.00	247.56	247.66
4	Daman & Diu	2.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.54	0.00	0.00	0.00	0.00	0.11	0.65	3.07
5	Govt. of NCT of Delhi	55.33	0.00	2.94	2.94	627.09	2237.03	2864.12	6.19	38.79	0.00	44.98	5.98	0.00	41.02	0.00	0.00	49.05	3005.15	3063.42
6	Jammu & Kashmir	1.20	0.00	0.11	0.11	231.27	794.81	1026.08	2.89	14.21	0.00	17.10	1.38	0.00	12.81	0.00	0.00	11.05	1068.41	1069.72
7	Ladakh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.01
9	Puducherry	5.75	0.00	0.00	0.00	24.34	91.11	115.45	0.65	4.34	0.00	4.99	0.21	0.00	0.00	0.00	0.00	2.18	122.82	128.57
	<b>TOTAL (B)</b>	<b>64.84</b>	<b>0.00</b>	<b>3.14</b>	<b>3.14</b>	<b>958.95</b>	<b>3459.13</b>	<b>4418.07</b>	<b>10.06</b>	<b>58.81</b>	<b>0.00</b>	<b>68.87</b>	<b>8.14</b>	<b>0.00</b>	<b>53.83</b>	<b>0.00</b>	<b>0.00</b>	<b>62.80</b>	<b>4611.71</b>	<b>4679.69</b>
	<b>Outside India</b>																			
1	<b>TOTAL (C)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Grand Total (A)+(B)+(C)</b>	<b>1720.79</b>	<b>0.00</b>	<b>60.15</b>	<b>60.15</b>	<b>23734.76</b>	<b>79382.11</b>	<b>103116.87</b>	<b>158.73</b>	<b>2794.92</b>	<b>0.01</b>	<b>2953.66</b>	<b>153.26</b>	<b>0.51</b>	<b>675.84</b>	<b>0.00</b>	<b>0.00</b>	<b>1229.33</b>	<b>108129.48</b>	<b>109910.41</b>

Note :-

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

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

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

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

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

## FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

## GROSS DIRECT PREMIUM UNDERWRITTEN

Date : 31.03.2025

(Amount in Rs. Lakhs)

GROSS DIRECT PREMIUM UNDERWRITTEN					Date : 31.03.2023	Miscellaneous															(Amount in Rs. Lakhs)				
Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation n/	Public/ Product Liability Upto the quarter	Engineering	Aviation	Crop Insurance	Other segments <sup>(b)</sup>	Total Miscellaneous	Total					
		Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter					
	STATES <sup>c</sup>																								
1	Andhra Pradesh	643.09	0.00	1.13	1.13	4990.74	14154.43	19145.17	17.96	1218.12	0.08	1236.16	14.45	0.83	45.25	0.00	0.00	224.98	20666.84	21311.05					
2	Arunachal Pradesh	0.02	0.00	0.00	0.00	131.80	128.28	260.08	0.18	0.72	0.00	0.89	0.53	0.00	21.68	0.00	0.00	0.38	283.57	283.59					
3	Assam	7.04	0.00	0.38	0.38	1176.71	4123.72	5300.43	7.41	20.40	0.05	27.86	0.77	0.00	43.93	0.00	0.00	12.09	5385.09	5392.50					
4	Bihar	40.85	0.00	5.45	5.45	2015.80	7061.63	9077.43	18.98	465.25	0.01	484.23	3.38	0.00	22.37	0.00	0.00	203.75	9791.16	9837.46					
5	Chhattisgarh	173.05	0.00	2.62	2.62	1772.25	3955.85	5728.10	4.44	141.70	0.00	146.14	50.33	0.05	100.73	0.00	0.00	26.76	6052.10	6227.77					
6	Goa	10.71	0.00	0.00	0.00	79.69	357.63	437.32	0.26	45.99	0.00	46.25	1.01	0.00	0.45	0.00	0.00	4.53	489.56	500.27					
7	Gujarat	1208.67	0.00	32.11	32.11	5069.68	20927.66	25997.34	12.75	341.29	0.00	354.04	35.90	0.44	114.53	0.00	0.00	149.80	26652.06	27892.84					
8	Haryana	572.26	0.00	13.32	13.32	3150.31	7330.46	10480.76	5.95	246.50	0.08	252.53	16.67	0.00	52.86	0.00	0.00	179.38	10982.21	11567.79					
9	Himachal Pradesh	59.08	0.00	0.31	0.31	1386.91	5802.60	7189.51	8.13	119.17	0.00	127.30	2.14	0.00	36.86	0.00	0.00	19.64	7375.45	7434.85					
10	Jharkhand	7.81	0.00	0.06	0.06	877.26	3649.72	4526.98	6.76	53.70	0.00	60.46	27.02	0.00	73.42	0.00	0.00	10.30	4698.18	4706.05					
11	Karnataka	270.93	0.00	23.60	23.60	10069.08	33766.24	43835.33	30.73	230.01	0.05	260.79	31.12	0.00	232.28	0.00	0.00	104.08	44463.60	44758.13					
12	Kerala	14.12	0.00	0.20	0.20	3267.51	15640.03	18907.54	28.14	102.24	0.03	130.41	3.99	0.00	28.34	0.00	0.00	19.51	19089.78	19104.11					
13	Madhya Pradesh	321.43	0.00	50.84	50.84	2971.20	9815.34	12786.55	8.87	402.84	0.05	411.76	54.63	0.00	237.32	0.00	0.00	227.89	13718.14	14090.41					
14	Maharashtra	835.27	0.00	60.35	60.35	6889.13	22087.97	28977.10	22.53	2796.35	0.12	2819.01	136.33	0.07	184.55	0.00	0.00	340.23	32457.28	33352.90					
15	Manipur	0.00	0.00	0.00	0.00	10.01	17.32	27.33	0.08	0.09	0.00	0.16	0.00	0.00	3.10	0.00	0.00	2.44	33.03	33.03					
16	Meghalaya	0.00	0.00	0.00	0.00	52.44	100.80	153.24	0.15	1.60	0.00	1.75	0.00	0.00	4.65	0.00	0.00	0.13	159.77	159.77					
17	Mizoram	0.00	0.00	0.00	0.00	15.25	52.98	68.24	0.00	0.00	0.00	0.00	0.00	0.00	2.87	0.00	0.00	0.76	71.88	71.88					
18	Nagaland	0.00	0.00	0.00	0.00	13.15	70.37	83.52	0.19	0.10	0.00	0.29	0.39	0.00	4.32	0.00	0.00	0.88	89.41	89.41					
19	Odisha	124.64	0.00	7.50	7.50	2201.14	6054.90	8256.04	11.61	145.31	0.00	156.91	18.16	0.00	42.64	0.00	0.00	71.21	8544.96	8677.10					
20	Punjab	372.74	0.00	4.40	4.40	1469.13	5736.16	7205.29	8.04	406.50	0.06	414.59	2.80	0.00	52.41	0.00	0.00	66.94	7742.03	8119.17					
21	Rajasthan	292.53	0.00	57.16	57.16	5761.09	21104.39	26865.48	36.13	403.10	0.21	439.44	44.48	0.00	202.29	0.00	0.00	205.93	27757.62	28107.31					
22	Sikkim	-0.01	0.00	0.00	0.00	97.30	360.33	457.63	0.11	4.33	0.00	4.44	2.49	0.00	0.00	0.00	0.00	3.02	467.58	467.57					
23	Tamil Nadu	2080.03	0.00	18.83	18.83	6675.20	22880.20	29555.40	29.08	1937.96	0.10	1967.14	63.73	0.15	299.80	0.00	0.00	454.93	32341.14	34440.00					
24	Telangana	540.65	0.00	4.05	4.05	3784.48	10191.78	13976.26	8.40	1179.00	0.00	1187.40	20.67	0.64	116.20	0.00	0.00	174.51	15475.69	16020.40					
25	Tripura	0.02	0.00	0.02	0.02	99.16	431.51	530.68	1.29	8.94	0.00	10.23	0.33	0.00	2.46	0.00	0.00	0.68	544.37	544.41					
26	Uttarakhand	104.81	0.00	1.73	1.73	1044.37	4129.25	5173.62	9.35	138.84	0.04	148.23	6.47	0.00	22.53	0.00	0.00	23.00	5373.84	5480.38					
27	Uttar Pradesh	395.49	0.00	29.14	29.14	8320.13	25813.08	34133.20	54.15	1158.42	0.09	1212.66	73.26	0.04	227.55	0.00	0.00	335.18	35981.88	36406.52					
28	West Bengal	231.05	0.00	3.88	3.88	2739.60	10773.24	13512.84	16.81	137.16	0.01	153.97	18.00	0.00	83.99	0.00	0.00	60.98	13829.78	14064.70					
	TOTAL (A)	8306.29	0.00	317.08	317.08	76130.52	256517.89	332648.41	348.48	11705.60	0.95	12055.03	629.06	2.21	2259.38	0.00	0.00	2923.92	350518.02	359141.38					
	UNION TERRITORIES <sup>c</sup>																								
1	Andaman and Nicobar Islands	0.00	0.00	0.01	0.01	1.77	14.97	16.74	0.00	0.01	0.00	0.01	0.00	0.00	1.58	0.00	0.00	0.00	18.33	18.35					
2	Chandigarh	4.70	0.00	0.01	0.01	119.27	468.29	587.57	1.01	5.55	0.00	6.55	0.10	0.00	0.16	0.00	0.00	2.56	596.94	601.65					
3	Dadra and Nagar Haveli	0.03	0.00	0.30	0.30	101.30	545.10	646.40	0.15	0.74	0.00	0.89	0.00	0.00	0.00	0.00	0.00	0.00	647.29	647.61					
4	Daman & Diu	221.05	0.00	0.36	0.36	0.80	2.02	2.81	0.00	0.00	0.00	0.00	0.71	0.00	0.00	0.00	0.00	0.83	4.36	225.77					
5	Govt. of NCT of Delhi	146.71	0.00	23.16	23.16	2065.63	7832.89	9898.52	9.92	137.90	0.01	147.83	19.33	0.00	111.73	0.00	0.00	122.73	10300.12	10469.99					
6	Jammu & Kashmir	7.26	0.00	0.22	0.22	871.21	2732.08	3603.29	6.45	79.63	0.00	86.08	4.58	0.00	37.08	0.00	0.00	39.88	3770.91	3778.38					
7	Ladakh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
8	Lakshadweep	0.00	0.00	0.00	0.00	0.36	0.54	0.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.90	0.90	0.90					
9	Puducherry	24.60	0.00	0.00	0.00	85.10	315.72	400.82	1.50	19.35	0.01	20.86	0.32	0.00	0.33	0.00	0.00	7.18	429.50	454.10					
	TOTAL (B)	404.35	0.00	24.06	24.06	3245.44	11911.61	15157.04	19.02	243.18	0.02	262.22	25.04	0.00	150.88	0.00	0.00	173.17	15768.35	16196.76					
	Outside India																								
1	TOTAL (C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
	Grand Total (A)+(B)+(C)	8710.64	0.00	341.14	341.14	79375.96	268429.49	347805.46	367.50	11948.78	0.97	12317.25	654.09	2.21	2410.26	0.00	0.00	3097.09	366286.36	375338.14					

Note :-

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

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

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

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

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

**FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS****Name of the Insurer: Shriram General Insurance Co Ltd****Date: 31.03.2025****(Amount in Rs. Lakhs)**

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1720.79	22548	2065.52	35694	8710.64	175695	8930.72	128651
2	Marine Cargo	60.15	928	44.21	2355	341.14	6277	212.03	9765
3	Marine Other than Cargo	0.00	0	0.00	0	0.00	0	0.00	0
4	Motor OD	23734.76	1003514	18300.75	1045120	79375.96	4021134	62096.49	4166083
5	Motor TP	79382.11	53854	63046.71	57023	268429.49	215681	215696.92	195174
6	Health	158.73	3379	83.15	5592	367.50	17672	282.66	19033
7	Personal Accident	2794.92	492616	2524.92	311444	11948.78	1561528	11696.76	1310863
8	Travel	0.01	1	0.03	3	0.97	59	0.29	24
9	Workmen's Compensation/ Employer's liability	153.26	1550	148.98	1426	654.09	6126	538.41	4906
10	Public/ Product Liability	0.51	2	0.64	4	2.21	20	2.11	16
11	Engineering	675.84	3733	772.58	2315	2410.26	8045	2157.03	6276
12	Aviation	0.00	0	0.00	0	0.00	0	0.00	0
13	Crop Insurance	0.00	0	0.00	0	0.00	0	0.00	0
14	Other segments **	99.81	1049	68.29	493	316.05	3056	220.34	1271
15	Miscellaneous	1129.52	29088	569.17	13512	2781.04	69936	1770.81	48203

**Notes:**

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

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

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

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

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

(f) Other segment includes other liability

**FORM NL-36- BUSINESS -CHANNELS WISE**
**Name of the Insurer: Shriram General Insurance Co Ltd**
**Date: 31.03.2025**

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	55198	5559.54	243393	19415.77	71304	4491.64	294902	15265.41
2	Corporate Agents-Banks	16562	367.18	49785	1283.12	13102	335.97	41663	1138.85
3	Corporate Agents -Others	707254	39304.03	2415905	132192.20	522859	34266.59	2128387	118442.50
4	Brokers	120561	16004.55	405939	49700.33	95614	10569.02	381646	38389.15
5	Micro Agents								
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	20589	1416.86	81577	4285.81	33403	1279.78	112826	4167.13
7	Common Service Centres(CSC)								
8	Insurance Marketing Firm	21	1.64	279	27.63	1266	98.90	2227	172.96
9	Point of sales person (Direct)	661507	46876.43	2741902	166787.22	694029	36128.95	2740657	123251.49
10	MISP (Direct)	30327	378.42	146172	1643.00	43345	452.62	244329	2769.48
11	Web Aggregators	243	1.74	277	3.06	25	1.47	124	7.61
12	Referral Arrangements								
13	Other (to be sepcified) (i) _____ (ii) _____								
	Total (A)	1612262	109910.41	6085229	375338.14	1474947	87624.94	5946761	303604.58
14	Business outside India (B)								
	Grand Total (A+B)	1612262	109910.41	6085229	375338.14	1474947	87624.94	5946761	303604.58

**Note:**

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

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

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



## FORM NL-37-CLAIMS DATA

Name of the Insurer: SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Upto the quarter ending \_\_\_\_ 31.03.2025

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/	Public/Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		
																		Other Liability	Miscellaneous	Total
1	Claims O/S at the beginning of the period	161	8	-	8	7,933	38,134	46,067	8	377	-	385	59	-	73	-	59	1	247	47,060
2	Claims reported during the period	403	53	-	53	1,95,119	16,988	2,12,107	129	2,619	-	2,748	183	-	212	-	-	6	695	2,16,407
	(a) Booked During the period	370	51	-	51	1,91,335	14,373	2,05,708	122	2,461	-	2,583	165	-	205	-	-	6	666	2,09,754
	(b) Reopened during the Period	33	2	-	2	3,784	2,615	6,399	7	158	-	165	18	-	7	-	-	-	29	6,653
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	352	39	-	39	1,85,901	16,997	2,02,898	98	2,366	-	2,464	160	-	172	-	-	2	771	2,06,858
	(a) paid during the period	289	34	-	34	1,72,829	14,052	1,86,881	74	1,059	-	1,133	60	-	126	-	-	-	629	1,89,152
	(b) Other Adjustment (Claims closed during the period)	63	5	-	5	13,072	2,945	16,017	24	1,307	-	1,331	100	-	46	-	-	2	142	17,706
4	Claims Repudiated during the period	76	14	-	14	8,804	132	8,936	30	120	-	150	5	-	34	-	24	3	66	9,308
	Other Adjustment (to be specified)																			
	(i) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority).																			
6	Claims O/S at End of the period	136	8	-	8	8,347	37,993	46,340	9	510	-	519	77	-	79	-	35	2	105	47,301
	Less than 3months	35	3	-	3	5,419	3,624	9,043	3	414	-	417	40	-	27	-	-	-	46	9,611
	3 months to 6 months	24	5	-	5	457	2,835	3,292	6	43	-	49	6	-	12	-	-	-	10	3,398
	6months to 1 year	31	-	-	-	159	4,312	4,471	-	3	-	3	6	-	6	-	-	1	8	4,526
	1year and above	46	-	-	-	2,312	27,222	29,534	-	50	-	50	25	-	34	-	35	1	41	29,766

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

Upto the quarter ending 31.03.2025  
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other Liability	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1,258	18	-	18	12,533	3,22,358	3,34,891	11	660	-	670	221	-	527	-	2	10	1,016	3,38,612
2	Claims reported during the period	4,018	174	-	174	67,479	1,39,268	2,06,747	8,466	2,386	-	10,852	155	-	728	-	-	30	3,450	2,26,155
	(a) Booked During the period	3,782	149	-	149	62,911	1,21,352	1,84,264	8,451	2,249	-	10,700	135	-	696	-	-	30	3,332	2,03,088
	(b) Reopened during the Period	236	24	-	24	4,568	17,915	22,484	15	137	-	152	21	-	32	-	-	-	117	23,067
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	944	24	-	24	41,368	1,15,044	1,56,412	13,997	1,428	-	15,425	210	-	265	-	0	1	839	1,74,120
	(a) paid during the period	944	24	-	24	41,368	1,15,044	1,56,412	13,997	1,428	-	15,425	210	-	265	-	0	1	839	1,74,120
	(b) Other Adjustment (Claims closed during the period)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Adjustment (to be specified)																			
	(i) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority).																			
6	Claims O/S at End of the period	2,021	10	-	10	12,567	3,44,519	3,57,086	1,458	584	-	2,043	294	-	465	-	1	14	1,276	3,63,209
	Less than 3months	849	1	-	1	5,145	30,820	35,965	5	453	-	458	83	-	144	-	-	-	657	38,158
	3 months to 6 months	484	9	-	9	820	25,476	26,296	1,453	24	-	1,478	37	-	25	-	-	-	52	28,381
	6months to 1 year	137	-	-	-	481	44,103	44,584	-	21	-	21	47	-	33	-	-	4	247	45,074
	1year and above	550	-	-	-	6,121	2,44,120	2,50,241	-	86	-	86	126	-	263	-	1	10	320	2,51,596

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

Periodic disclosures											
Form NL-38 Development of Losses (Annual Submission)											
Name of the Insurer:		Shriram General Insurance Company Limited									
Date:		March 31, 2025									
Line of Business:		Motor-TP (excluding erstwhile Indian Motor Third Party Insurance Pool (IMTPIP))									
										Amount in lakhs	
Accident Year Cohort											
Particulars	FYE 31-Mar-2015 <sup>1</sup>	FYE 31-Mar-2016	FYE 31-Mar-2017	FYE 31-Mar-2018	FYE 31-Mar-2019	FYE 31-Mar-2020	FYE 31-Mar-2021	FYE 31-Mar-2022	FYE 31-Mar-2023	FYE 31-Mar-2024	FYE 31-Mar-2025
A] Ultimate Net loss Cost - Original Estimate	2,65,521	1,13,445	1,37,806	1,51,686	1,58,406	1,69,492	1,47,126	1,40,023	1,50,303	1,99,366	2,41,462
B] Net Claims Provisions <sup>2</sup>	37,294	19,272	22,729	29,076	38,703	43,885	51,507	51,979	78,322	1,42,649	2,32,646
C] Cumulative Payment as of											
one year later - 1st Diagonal	53,177	16,308	14,235	16,463	14,210	5,898	10,380	12,420	16,351	26,374	
two year later - 2nd Diagonal	1,06,276	29,066	29,462	27,987	20,569	20,902	25,012	24,413	28,378		
three year later - 3rd Diagonal	1,34,495	42,202	40,031	33,726	33,830	35,492	38,489	35,429			
four year later - 4th Diagonal	1,57,024	50,075	44,515	42,895	45,788	48,403	49,751				
five year later - 5th Diagonal	1,73,050	53,485	51,364	51,733	55,017	58,841					
six year later - 6th Diagonal	1,79,658	58,467	59,245	59,590	64,057						
seven year later - 7th Diagonal	1,88,442	64,710	65,539	66,040							
eight year later - 8th Diagonal	1,98,623	69,891	70,856								
nine year later - 9th Diagonal	2,07,912	73,817									
ten year later - 10th Diagonal	2,16,583										
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	2,68,307	1,09,903	1,15,596	1,19,536	1,22,864	1,67,569	1,36,092	1,12,738	1,29,011	1,69,023	
two year later - 2nd Diagonal	2,54,630	1,05,469	1,04,439	1,05,721	1,22,014	1,53,874	1,17,898	95,830	1,06,700		
three year later - 3rd Diagonal	2,62,394	99,263	99,467	1,05,268	1,20,373	1,17,524	1,08,080	87,408			
four year later - 4th Diagonal	2,58,607	96,840	99,102	1,01,555	1,13,203	1,08,557	1,01,258				
five year later - 5th Diagonal	2,57,720	96,545	96,687	1,03,894	1,07,181	1,02,726					
six year later - 6th Diagonal	2,57,237	94,941	1,00,962	98,780	1,02,759						
seven year later - 7th Diagonal	2,53,895	1,00,521	96,373	95,115							
eight year later - 8th Diagonal	2,66,299	96,084	93,585								
nine year later - 9th Diagonal	2,58,733	93,089									
ten year later - 10th Diagonal	2,53,877										
Favourable / (unfavorable) development <sup>3</sup> Amount (A-D)	11,644	20,357	44,221	56,570	55,647	66,766	45,868	52,615	43,603	30,343	
In % [(A-D)/A]	4%	18%	32%	37%	35%	39%	31%	38%	29%	15%	
Note:-											
The numbers do not include the erstwhile Indian Motor Third Party Insurance Pool (IMTPIP).											
<sup>1</sup> Includes all other prior years											
<sup>2</sup> Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE											
<sup>3</sup> 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 is compared with the latest diagonal											

Periodic disclosures											
Form NL-38 Development of Losses (Annual Submission)											
Name of the Insurer:		Shriram General Insurance Company Limited									
Date:		March 31, 2025									
Line of Business:		Short-tailed business									
											Amount in lakhs
Accident Year Cohort											
Particulars	FYE 31-Mar-2015 <sup>1</sup>	FYE 31-Mar-2016	FYE 31-Mar-2017	FYE 31-Mar-2018	FYE 31-Mar-2019	FYE 31-Mar-2020	FYE 31-Mar-2021	FYE 31-Mar-2022	FYE 31-Mar-2023	FYE 31-Mar-2024	FYE 31-Mar-2025
A] Ultimate Net loss Cost - Original Estimate	1,28,341	26,514	30,838	32,187	36,661	39,499	32,896	30,980	31,576	43,002	72,602
B] Net Claims Provisions <sup>2</sup>	1,302	421	564	715	642	1,035	815	983	1,247	2,674	21,279
C] Cumulative Payment as of											
one year later - 1st Diagonal	1,19,679	23,482	24,471	25,989	29,204	30,662	27,298	24,646	25,528	35,130	
two year later - 2nd Diagonal	1,20,766	23,826	26,836	26,136	29,744	31,513	28,005	25,381	25,818		
three year later - 3rd Diagonal	1,21,554	24,021	27,331	26,260	30,074	31,875	29,365	25,543			
four year later - 4th Diagonal	1,22,098	24,147	27,395	26,402	30,272	32,333	28,737				
five year later - 5th Diagonal	1,22,524	24,230	27,510	26,515	30,417	32,710					
six year later - 6th Diagonal	1,22,723	24,310	27,650	26,713	30,677						
seven year later - 7th Diagonal	1,22,909	24,449	27,830	26,857							
eight year later - 8th Diagonal	1,23,290	24,626	27,949								
nine year later - 9th Diagonal	1,23,709	24,662									
ten year later - 10th Diagonal	1,24,081										
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	1,24,755	25,025	28,206	28,444	31,784	33,017	29,704	27,228	27,681	37,804	
two year later - 2nd Diagonal	1,24,912	24,807	28,018	27,509	31,015	33,134	29,523	26,806	27,065		
three year later - 3rd Diagonal	1,24,983	24,884	28,389	27,405	31,082	33,501	30,416	26,526			
four year later - 4th Diagonal	1,25,090	24,916	28,396	27,555	31,277	33,668	29,552				
five year later - 5th Diagonal	1,25,214	24,959	28,464	27,505	31,202	33,745					
six year later - 6th Diagonal	1,25,296	25,041	28,548	27,515	31,319						
seven year later - 7th Diagonal	1,25,239	25,109	28,555	27,572							
eight year later - 8th Diagonal	1,25,168	25,108	28,513								
nine year later - 9th Diagonal	1,25,304	25,084									
ten year later - 10th Diagonal	1,25,383										
Favourable / (unfavorable) development <sup>3</sup> Amount (A-D)	2,958	1,430	2,325	4,615	5,342	5,754	3,343	4,454	4,511	5,198	
In % [(A-D)/A]	2%	5%	8%	14%	15%	15%	10%	14%	14%	12%	
Note:-											
The numbers do not include the erstwhile Indian Motor Third Party Insurance Pool (IMTPIP).											
<sup>1</sup> Includes all other prior years											
<sup>2</sup> Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE											
<sup>3</sup> 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 is compared with the latest diagonal											

Periodic disclosures											
Form NL-38 Development of Losses (Annual Submission)											
Name of the Insurer:		Shriram General Insurance Company Limited									
Date:		March 31, 2025									
Line of Business:		Total (excluding erstwhile Indian Motor Third Party Insurance Pool (IMTPIP))									
											Amount in lakhs
Accident Year Cohort											
Particulars	FYE 31-Mar-2015 <sup>1</sup>	FYE 31-Mar-2016	FYE 31-Mar-2017	FYE 31-Mar-2018	FYE 31-Mar-2019	FYE 31-Mar-2020	FYE 31-Mar-2021	FYE 31-Mar-2022	FYE 31-Mar-2023	FYE 31-Mar-2024	FYE 31-Mar-2025
A] Ultimate Net loss Cost - Original Estimate	3,93,862	1,39,959	1,68,644	1,83,873	1,95,067	2,08,992	1,80,021	1,71,003	1,81,879	2,42,368	3,14,064
B] Net Claims Provisions <sup>2</sup>	38,596	19,693	23,293	29,791	39,344	44,920	52,322	52,962	79,569	1,45,323	2,53,925
C] Cumulative Payment as of											
one year later - 1st Diagonal	1,72,857	39,790	38,706	42,451	43,414	36,560	37,678	37,066	41,879	61,504	
two year later - 2nd Diagonal	2,27,042	52,892	56,298	54,123	50,313	52,415	53,017	49,794	54,195		
three year later - 3rd Diagonal	2,56,049	66,222	67,362	59,986	63,905	67,367	67,854	60,972			
four year later - 4th Diagonal	2,79,122	74,221	71,911	69,296	76,060	80,737	78,488				
five year later - 5th Diagonal	2,95,573	77,714	78,874	78,249	85,434	91,552					
six year later - 6th Diagonal	3,02,381	82,777	86,895	86,303	94,734						
seven year later - 7th Diagonal	3,11,350	89,159	93,369	92,897							
eight year later - 8th Diagonal	3,21,913	94,517	98,805								
nine year later - 9th Diagonal	3,31,621	98,479									
ten year later - 10th Diagonal	3,40,664										
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	3,93,062	1,34,928	1,43,802	1,47,980	1,54,647	2,00,586	1,65,796	1,39,966	1,56,692	2,06,827	
two year later - 2nd Diagonal	3,79,542	1,30,276	1,32,457	1,33,230	1,53,029	1,87,007	1,47,421	1,22,636	1,33,765		
three year later - 3rd Diagonal	3,87,377	1,24,147	1,27,857	1,32,673	1,51,455	1,51,025	1,38,496	1,13,934			
four year later - 4th Diagonal	3,83,698	1,21,756	1,27,498	1,29,111	1,44,480	1,42,225	1,30,810				
five year later - 5th Diagonal	3,82,934	1,21,504	1,25,151	1,31,399	1,38,383	1,36,471					
six year later - 6th Diagonal	3,82,532	1,19,982	1,29,510	1,26,295	1,34,079						
seven year later - 7th Diagonal	3,79,134	1,25,630	1,24,928	1,22,688							
eight year later - 8th Diagonal	3,91,467	1,21,192	1,22,098								
nine year later - 9th Diagonal	3,84,037	1,18,172									
ten year later - 10th Diagonal	3,79,260										
Favourable / (unfavorable) development <sup>3</sup> Amount (A-D)	14,602	21,787	46,546	61,185	60,989	72,520	49,211	57,069	48,114	35,542	
In % [(A-D)/A]	4%	16%	28%	33%	31%	35%	27%	33%	26%	15%	
Note:-											
The numbers do not include the erstwhile Indian Motor Third Party Insurance Pool (IMTPIP).											
<sup>1</sup> Includes all other prior years											
<sup>2</sup> Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE											
<sup>3</sup> 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 is compared with the latest diagonal											

**FORM NL-39- AGEING OF CLAIMS**

Name of the Insurer: SHRIRAM GENERAL INSURANCE COMPANY LIMITED

For the Quarter ending on 31.03.2025

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	24	10	13	27	15	2	-	(40)	1,224	190	(8)	(163)	(806)	39	91	436
2	Marine Cargo	11	1	3	1	1	1	-	10	6	2	1	-	(0)	-	18	18
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	39,704	6,991	810	282	159	44	79	4,740	4,133	1,147	419	330	96	246	48,069	11,112
5	Motor TP	73	230	682	941	1,749	736	2,140	194	1,789	4,153	6,508	14,809	7,262	13,680	6,551	48,395
6	Health	16	7	1	-	1	-	-	0	13,985	0	-	5	-	-	25	13,991
7	Personal Accident	29	141	90	33	11	1	5	21	179	69	15	17	1	3	310	303
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	6	8	1	3	-	2	-	2	3	42	29	-	32	20	107
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	28	4	5	4	-	2	2	8	2	23	24	0	13	9	45	79
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other Liability	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	0
15	Miscellaneous	117	25	16	15	9	1	-	59	36	31	165	41	9	1	183	341

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

Upto the Quarter ending on 31.03.2025

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	82	47	45	79	33	3	-	4	1,390	300	113	(101)	(805)	44	289	944
2	Marine Cargo	20	4	5	3	1	1	-	13	6	3	2	-	(0)	-	34	24
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	1,43,667	23,255	3,710	1,243	576	131	247	18,276	13,933	5,086	1,858	1,034	358	823	1,72,829	41,368
5	Motor TP	151	475	1,417	2,071	3,816	1,649	4,473	312	5,405	8,709	14,392	35,118	18,348	32,760	14,052	1,15,044
6	Health	38	30	5	-	1	-	-	1	13,986	5	-	5	-	-	74	13,997
7	Personal Accident	104	519	287	100	22	9	18	175	743	296	151	28	23	11	1,059	1,428
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	21	22	7	5	1	4	-	10	13	83	40	12	52	60	210
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	65	19	21	14	1	3	3	17	35	99	61	15	19	18	126	265
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0
14	Other Liability	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	1
15	Miscellaneous	371	75	44	46	65	12	16	129	130	109	334	66	14	56	629	839

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

**FORM NL-41 OFFICES INFORMATION****As at: 31.03.2025****Name of the Insurer: Shriram General Insurance Co Ltd**

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	278	
2	No. of branches approved during the year	22	
3	No. of branches opened during the	Out of approvals of previous year	0
4	year	Out of approvals of this year	3
5	No. of branches closed during the year	2	
6	No of branches at the end of the year	279	
7	No. of branches approved but not opened	19	
8	No. of rural branches	0	
9	No. of Semi-urban branches	48	
10	No. of urban branches	147	
11	No. of Metro branches	84	
12	<u>No. of Directors:-</u> (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a) 4 (b) 3 (c) 9 (d) 1 (e) 2	
13	<u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total	(a) 4130 (b) 0 (c) 4130	
14	<u>No. of Insurance Agents and Intermediaries</u> (a) Individual Agents, (b) Corporate Agents-Banks (c)Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) CSC	(a) 3195 (b) 16 (c) 31 (d) 551 (e) 10 (f) 13 (g) 162 (h) 86204 (i) 0	

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

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	4012	85340
Recruitments during the quarter	516	5512
Attrition during the quarter	398	670
Number at the end of the quarter	4130	90182

**FORM BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**  
**NL-42**

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

**Date: 31.03.2025**

<b>Board of Directors and Key Management Persons</b>				
<b>Sl. No.</b>	<b>Name of person</b>	<b>Designation</b>	<b>Role / Category</b>	<b>Details of change in the period, if any</b>
1	CHANDRA KISHORE MISHRA	NON-EXECUTIVE DIRECTOR, CHAIRMAN	INDEPENDENT DIRECTOR	NO CHANGE
2	BIMAL KUMAR SIPANI	NON-EXECUTIVE DIRECTOR	INDEPENDENT DIRECTOR	NO CHANGE
3	JASMIT SINGH GUJRAL	EXECUTIVE VICE CHAIRMAN	EXECUTIVE DIRECTOR	NO CHANGE
4	ANIL KUMAR AGGARWAL	MANAGING DIRECTOR & CEO	EXECUTIVE DIRECTOR	NO CHANGE
5	Ms. MONA MATHUR	WHOLE TIME DIRECTOR & CFO	EXECUTIVE DIRECTOR	NO CHANGE
6	UMESH GOVIND REVANKAR	NON-EXECUTIVE DIRECTOR	NON-INDEPENDENT DIRECTOR	NO CHANGE
7	DANIEL JAMES FRED STEVENS	NON-EXECUTIVE DIRECTOR	NON-INDEPENDENT DIRECTOR	NO CHANGE
8	SANJEEV MEHRA	NOMINEE DIRECTOR	NON-INDEPENDENT DIRECTOR	NO CHANGE
9	IAN KIRK	NON-EXECUTIVE DIRECTOR	INDEPENDENT DIRECTOR	NO CHANGE
10	ROHAN RAKESH SURI	NON-EXECUTIVE DIRECTOR	NON-INDEPENDENT DIRECTOR	NO CHANGE
11	NAGENDRA KUMAR DASAPPA PAPANNA	NON-EXECUTIVE DIRECTOR	INDEPENDENT DIRECTOR	NO CHANGE
12	THIAN JOOST FICK	NOMINEE DIRECTOR	NON-INDEPENDENT DIRECTOR	NO CHANGE
13	SOURAV ROY	APPOINTED ACTUARY	ACTUARIAL	NO CHANGE
14	ASHWANI DHANAWAT	CHIEF INVESTMENT OFFICER	INVESTMENT	NO CHANGE
15	TANUSHREE JAIN	COMPANY SECRETARY	SECRETARIAL	NO CHANGE
16	RACHIT GOYAL	CHIEF RISK OFFICER	RISK	NO CHANGE
17	HEMANT KUMAR SHARMA	CHIEF COMPLIANCE OFFICER	COMPLIANCE	Appointed as CCO Wef 03rd Feb. 2025

Notes:-

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

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

**FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)**
**Insurer:** **Shriram General Insurance Co Ltd.**
**Upto the Quarter ending on**
**31.03.2025**
**(Amount in Rs. Lakhs)**

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

**Notes:**

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

(b) Premium Collected means gross direct written premium

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



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

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

**Statement Period: Quarter ending 31st March, 2025**

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	-	-
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	-	-
Total Gross Direct Motor Third Party Insurance	-	-
Business Premium (L+P)	-	-
Total Gross Direct Motor Own damage Insurance	-	-
Business Premium		
Total Gross Direct Premium Income	-	-

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

**FORM NL-45-GREIVANCE DISPOSAL**

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

 Date: **31.03.2025**

<b>GRIEVANCE DISPOSAL</b>								
SI No.	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	16	0	16	0	0	48
b)	Claims Related	0	149	28	82	39	0	578
c)	Policy Related	1	1035	14	1018	4	0	2498
d)	Premium Related	0	136	0	135	1	0	266
e)	Refund Related	0	11	2	8	1	0	35
f)	Coverage Related	0	2	0	2	0	0	6
g)	Cover Note Related	0	1	0	1	0	0	4
h)	Product Related	0	17	1	16	0	0	92
i)	Others	0	32	8	23	1	0	84
	<b>Total</b>	<b>1</b>	<b>1399</b>	<b>53</b>	<b>1301</b>	<b>46</b>	<b>0</b>	<b>3611</b>
<b>2</b>	<b>Total No. of policies during previous year:</b>	58,90,265						
<b>3</b>	<b>Total No. of claims during previous year:</b>	1,86,947						
<b>4</b>	<b>Total No. of policies during current year:</b>	60,85,229						
<b>5</b>	<b>Total No. of claims during current year:</b>	2,16,407						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	4.98						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	26.71						
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	0	0	0	0	0	0	
b)	15 - 30 days	0	0	0	0	0	0	
c)	30 - 90 days	0	0	0	0	0	0	
d)	90 days & Beyond	0	0	0	0	0	0	
	<b>Total Number of Complaints</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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

(b) Complaints reported should be net of duplicate complaints

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

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

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

**Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE****Name of the Insurer: Shriram General Insurance Company Limited For the Quarter ending:****Date: 31.03.2025**

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

FROM NL- 47

Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 24-25.

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

S.N		UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the						Total No. Of Policies
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=l+m+n+o+p	
1		SGLPAIP09001V010809	Personal Accident Insurance	0	17-02-2009	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
2		SGLPAGP09002V010809	Personal Accident Insurance	0	17-02-2009	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
3		SGLPAGP11001V011011	Janta Personal Accident Insurance (Group)	101971	20-01-2011	0	27	64%	9%	0	0	67	2	0	0	0	0	2	
4		SGLTIOP12001V011112	Overseas Travel Insurance	68	11-05-2011	0	22	0%	0%	0	0	0	59	0	0	0	0	59	
5		SGLPAGP14001V011314	Personal Accident Insurance for Kisan Credit Card Holders	19114	30-06-2015	0	15	100%	0%	0	0	0	1076	0	0	0	0	1076	
6		SGLPAGP19083V021819	Optional travel insurance for E-Ticket Passengers of IRCTC	0	30-09-2016	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
7		SGLPAGP21478V022021	Shri Group Personal Accident Insurance	5054659	28-09-2020	36	51	37%	3%	1	1	0	1038684	0	0	0	0	1038684	
8		SGLHLIP21481V022021	Shri Loan Protect Insurance (Individual)	2261	28-09-2020	0	27	60%	20%	0	0	1	1351	0	0	0	0	1351	
9		SGLPAIP21477V022021	Shri Individual Personal Accident Insurance	522920	28-09-2020	14	31	33%	7%	5	5	2	521766	0	0	0	0	521766	
10		SGLHLGP21482V022021	Shri Loan Protect Insurance (Group)	35	28-09-2020	0	0	0%	0%	0	0	0	1	0	0	0	0	1	
11		SGLPMIP21479V022021	Shri Micro Individual Personal Accident Insurance	0	28-09-2020	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
12		SGLPMGP21480V022021	Shri Micro Group Personal Accident Insurance	0	28-09-2020	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
13		SGLHLIP21483V022021	Shri Criticare Insurance	3898	28-09-2020	0	16	0%	100%	0	0	32	3865	0	0	0	0	3865	
14		SGLPAGP20073V031920	Optional travel insurance for E-Ticket Passengers of IRCTC	0	28-10-2019	0	0	29%	21%	1	1	0	0	0	0	0	0	0	
15		SGLHLIP21570V012021	Shri Vectorcare Insurance Policy	0	01-01-2021	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
16		SGLPAIP21620V012021	Saral Suraksha Bima Shriram General Insurance Co. Ltd	0	30-03-2021	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
17		SGLPAGP21621V012021	Saral Suraksha Bima (Group) Shriram General Insurance Co. Ltd	0	30-03-2021	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
18		SGLHLIP22230V012122	Shri Hospital Daily Cash Benefit Insurance	10321	11-05-2022	5	20	63%	17%	0	0	31	10030	0	0	0	0	10030	
19		SGLHLGP23014V012223	Shri Group Hospital Daily Cash Benefit Insurance	255	13-04-2022	0	19	0%	0%	0	0	12	14	0	0	0	0	14	
20		SGLHLIP23019V012223	Shri Sarv -Care Health Benefit Package Policy	400	26-04-2022	1	17	33%	67%	0	0	22	400	0	0	0	0	400	
21		SGLHLGP23026V012223	Shri Vector Care Group Insurance Policy	0	25-05-2022	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
22		SGLPAIA23159V012223	Funeral Expenses (Individual)	0	23-01-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
23		SGLPAIA23158V012223	Family Care Fund (Individual)	0	23-01-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
24		SGLHLIP23206V012223	Shri Specially -abled Person Health Insurance Policy(PWD/Mental Illness /HIV-AIDS) – SGI	0	23-03-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
25		SGLHLIA24V012324	Shri Ambulance Assistance	0	10-10-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
26		SGLPAGA24035V012324	Permanent Total Disability (PTO) - Enhancement	0	18-12-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
27		SGLPAGA24036V012324	Children's Education Benefit Plus	0	18-12-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
28		SGLPAGA24037V012324	Broken Bone Benefit	0	18-12-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
29		SGLPAGA24038V012324	Outpatient Treatment Cover (OPD)	0	18-12-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
30		SGLPAGA24039V012324	Ballooning and Aviation including other Adventure Sports	0	18-12-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
31		SGLPAGA24040V012324	Purchase of Blood Cover	0	18-12-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
32		SGLPAGA24041V012324	Reimbursement of Exam Fee/School Fee	0	18-12-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
33		SGLPAGA24042V012324	Funeral Expense Cover	0	18-12-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
34		SGLPAGA24043V012324	Emergency Family Travel Cover	0	18-12-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
35		SGLPAGA24044V012324	Accident Burn Cover	0	18-12-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
36		SGLPAGA24045V012324	Coma Contingency Cover	0	18-12-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
37		SGLPAGA24046V012324	Mobility Benefit	0	18-12-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
38		SGLPAGA24047V012324	Clothing Cover	0	18-12-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
39		SGLPAGA24048V012324	Loss of Employment	0	18-12-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
40		SGLPAGA24049V012324	EMI Protection	0	18-12-2023	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
41		SGLHLGP24105V012324	Shri All Benefit Health Insurance Group Policy	0	15-04-2024	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
42		SGLHLIP24137V012324	Shri Ambulance Service for Hospital Assistance - Health	151	01-01-2024	0	19	0%	0%	0	0	1	151	0	0	0	0	151	
43		SGLHLIP25028V012425	Shri Criticare Plus Health Insurance Policy	0	28-05-2024	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
44		SGLHLIP25033V012425	Shri Heart Care Health Insurance Policy	0	14-06-2024	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
45		SGLHLIP25034V012425	Shri Cancer Care Health Insurance Policy	0	14-06-2024	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
46		SGLHLIP25035V012425	Shri Health Suraksha Insurance Policy	2643	20-12-2024	1	17	0%	50%	0	0	0	1860	0	0	0	0	1860	
47		SGLHLIA25036V012425	Domiciliary Hospitalization and Medical Expenses / Home Care Treatment (SHSI)	0	28-02-2025	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
48		SGLHLIA25037V012425	OPD Cover (SHSI)	0	28-02-2025	0	0	0%	0%	0	0	0	0	0	0	0	0	0	
49		SGLHLIP25038V012425	SURROGACY AND OOCYTE DONOR INSURANCE POLICY	0	28-02-2025	0	0	0%	0%	0	0	0	0	0	0	0	0	0	

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

Date: 31-03-2025

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

Validity of agreement with the TPA: **from 19/11/2024 to 18/11/2027**

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

<b>c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer</b>	
Name of the State	Name of the Districts
Separate worksheet attached (NL-48C)	

i.	Outstanding number of claims at the beginning of the year	8
ii.	Number of claims received during the year	117
iii.	Number of claims paid during the year (specify % also in brackets)	73(58%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	50(40%)
v.	Number of claims outstanding at the end of the year	2

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	75%	25%	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
	<b>Total</b>	75%	25%	0	0

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

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	114	93%	0	0%	0	0%	114	93%
Between 1-3 months	8	7%	0	0%	0	0%	8	7%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	1	1%	0	0%	0	0%	1	1%
<b>Total</b>	<b>123</b>	<b>100%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>123</b>	<b>100%</b>

**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

Page 53 of 55



1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
14	14
15	15
16	16
17	17
18	18
19	19
20	20
21	21
22	22
23	23
24	24
25	25
26	26
27	27
28	28
29	29
30	30
31	31
32	32
33	33
34	34
35	35
36	36
37	37
38	38
39	39
40	40
41	41
42	42
43	43
44	44
45	45
46	46
47	47
48	48
49	49
50	50
51	51
52	52
53	53
54	54
55	55
56	56
57	57
58	58
59	59
60	60
61	61
62	62
63	63
64	64
65	65
66	66
67	67
68	68
69	69
70	70
71	71
72	72
73	73
74	74
75	75
76	76
77	77
78	78
79	79
80	80
81	81
82	82
83	83
84	84
85	85
86	86
87	87
88	88
89	89
90	90
91	91
92	92
93	93
94	94
95	95
96	96
97	97
98	98
99	99
100	100

101	101
102	102
103	103
104	104
105	105
106	106
107	107
108	108
109	109
110	110
111	111
112	112
113	113
114	114
115	115
116	116
117	117
118	118
119	119
120	120
121	121
122	122
123	123
124	124
125	125
126	126
127	127
128	128
129	129
130	130
131	131
132	132
133	133
134	134
135	135
136	136
137	137
138	138
139	139
140	140
141	141
142	142
143	143
144	144
145	145
146	146
147	147
148	148
149	149
150	150