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FORM NI-1-B-RA
 Name of the Insurer: HDFC ERGO General Insurance Company Limited
 Registration No.146 and Date of Registration with the IRDAI: Jul 09, 2010
 REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2025

(in Lakhs)

| Particulars | Schedule Ref. Form No. | Fire | | | | Marine | | | | Miscellaneous | | | | Total | | | |
|--|------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| | | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 |
| 1 Premiums earned (Net) | NI-4 | 6,449 | 6,449 | 7,779 | 7,779 | 2,741 | 2,741 | 3,121 | 3,121 | 1,53,554 | 1,53,554 | 2,02,619 | 2,02,619 | 1,62,744 | 1,62,744 | 2,13,520 | 2,13,520 |
| 2 Profit/Loss on sale/redemption of Investments | | 795 | 795 | 1,249 | 1,249 | 176 | 176 | 270 | 270 | 12,601 | 12,601 | 18,660 | 18,660 | 13,572 | 13,572 | 20,119 | 20,119 |
| 3 Interest, Dividend & Rent – Gross (Note 1) | | 2,470 | 2,470 | 2,565 | 2,565 | 484 | 484 | 497 | 497 | 34,612 | 34,612 | 34,347 | 34,347 | 37,566 | 37,566 | 37,409 | 37,409 |
| 4 (a) Other Income | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) Investment Income from Terrorism Pool | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (ii) Miscellaneous Income/Liabilities written back | | -1 | -1 | 0 | 0 | -1 | -1 | 0 | 0 | -30 | -30 | 10 | 10 | 32 | 32 | 10 | 10 |
| (b) Contribution from the Shareholders' Account | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (i) Towards Excess Expenses of Management | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (ii) Towards Remuneration of MD/CEO/VP/Other KMPs | | 13 | 13 | 46 | 46 | 1 | 1 | 3 | 3 | 44 | 44 | 156 | 156 | 58 | 58 | 205 | 205 |
| (c) Others – Foreign exchange gain/(loss) | | 9 | 9 | (6) | (6) | 1 | 1 | (0) | (0) | 32 | 32 | (18) | (18) | 42 | 42 | (24) | (24) |
| TOTAL (A) | | 9,737 | 9,737 | 11,633 | 11,633 | 3,404 | 3,404 | 3,891 | 3,891 | 2,00,873 | 2,00,873 | 2,55,774 | 2,55,774 | 2,14,014 | 2,14,014 | 2,71,298 | 2,71,298 |
| 6 Claims Incurred (Net) | NI-5 | 5,725 | 5,725 | 7,871 | 7,871 | 2,823 | 2,823 | 3,296 | 3,296 | 1,40,974 | 1,40,974 | 2,02,908 | 2,02,908 | 1,49,522 | 1,49,522 | 2,14,075 | 2,14,075 |
| 7 Commission | NI-6 | (6,210) | (6,210) | (6,369) | (6,369) | 634 | 634 | 551 | 551 | 5,578 | 5,578 | 10,669 | 10,669 | 2 | 2 | 4,851 | 4,851 |
| 8 Operating Expenses related to Insurance Business | NI-7 | 6,557 | 6,557 | 6,124 | 6,124 | 563 | 563 | 508 | 508 | 39,989 | 39,989 | 37,970 | 37,970 | 47,109 | 47,109 | 44,602 | 44,602 |
| 9 Premium Deficiency | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (B) | | 6,072 | 6,072 | 7,626 | 7,626 | 4,020 | 4,020 | 4,355 | 4,355 | 1,86,541 | 1,86,541 | 2,51,547 | 2,51,547 | 1,96,633 | 1,96,633 | 2,63,528 | 2,63,528 |
| 10 Operating Profit/(Loss) C = (A - B) | | 3,665 | 3,665 | 4,007 | 4,007 | (616) | (616) | (464) | (464) | 14,332 | 14,332 | 4,227 | 4,227 | 17,381 | 17,381 | 7,770 | 7,770 |
| 11 APPROPRIATIONS | | | | | | | | | | | | | | | | | |
| Transfer to Shareholders' Account | | 3,665 | 3,665 | 4,007 | 4,007 | (616) | (616) | (464) | (464) | 14,332 | 14,332 | 4,227 | 4,227 | 17,381 | 17,381 | 7,770 | 7,770 |
| Transfer to Catastrophe Reserve | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Transfer to Other Reserves | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (C) | | 3,665 | 3,665 | 4,007 | 4,007 | (616) | (616) | (464) | (464) | 14,332 | 14,332 | 4,227 | 4,227 | 17,381 | 17,381 | 7,770 | 7,770 |

Note - 1

| Particulars | Fire | | | | Marine | | | | Miscellaneous | | | | Total | | | |
|--|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 |
| Interest, Dividend & Rent | 2,228 | 2,228 | 2,372 | 2,372 | 494 | 494 | 513 | 513 | 35,335 | 35,335 | 35,446 | 35,446 | 38,057 | 38,057 | 38,331 | 38,331 |
| Add/Less: | | | | | | | | | | | | | | | | |
| Investment Expenses | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Amortisation of Premium/ Discount on Investments | (46) | (46) | (74) | (74) | (10) | (10) | (16) | (16) | (723) | (723) | (1,099) | (1,099) | (779) | (779) | (1,189) | (1,189) |
| 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 | 288 | 288 | 267 | 267 | - | - | - | - | - | - | - | - | - | - | - | 267 |
| Interest, Dividend & Rent – Gross* | 2,470 | 2,470 | 2,565 | 2,565 | 484 | 484 | 497 | 497 | 34,612 | 34,612 | 34,347 | 34,347 | 37,566 | 37,566 | 37,409 | 37,409 |

* Term gross implies inclusive of TDS


FORM NL-2-B-PL

Name of the Insurer: HDFC ERGO General Insurance Company Limited
Registration No. 146 and Date of Registration with the IRDAI: July 9, 2010
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2025

(in Lakhs)

| | Particulars | Schedule Ref. Form No. | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 |
|---|---|---------------------------|---|---|---|---|
| 1 | OPERATING PROFIT/(LOSS) | NL-1 | | | | |
| | (a) Fire Insurance | | 3,665 | 3,665 | 4,007 | 4,007 |
| | (b) Marine Insurance | | (616) | (616) | (464) | (464) |
| | (c) Miscellaneous Insurance | | 14,332 | 14,332 | 4,227 | 4,227 |
| 2 | INCOME FROM INVESTMENTS | | | | | |
| | (a) Interest, Dividend & Rent – Gross | | 10,104 | 10,104 | 8,634 | 8,634 |
| | (b) Profit on sale of investments | | 3,735 | 3,735 | 4,596 | 4,596 |
| | (c) (Loss on sale/ redemption of investments) | | (131) | (131) | (51) | (51) |
| | (d) Amortization of Premium / Discount on Investments | | (207) | (207) | (268) | (268) |
| 3 | OTHER INCOME | | - | - | - | - |
| | TOTAL (A) | | 30,882 | 30,882 | 20,681 | 20,681 |
| 4 | PROVISIONS (Other than taxation) | | | | | |
| | (a) For diminution in the value of investments | | - | - | - | - |
| | (b) For doubtful debts | | 59 | 59 | 70 | 70 |
| | (c) Others | | - | - | - | - |
| 5 | OTHER EXPENSES | | | | | |
| | (a) Expenses other than those related to Insurance Business | | - | - | - | - |
| | (b) Bad debts written off | | - | - | 24 | 24 |
| | (c) Interest on subordinated debt | | 2,742 | 2,742 | 2,077 | 2,077 |
| | (d) Expenses towards CSR activities | | 388 | 388 | 601 | 601 |
| | (e) Penalties | | 50 | 50 | - | - |
| | (f) Contribution to Policyholders' A/c | | | | | |
| | (i) Towards Excess Expenses of Management | | - | - | - | - |
| | (ii) Others | | | | | |
| | (g) Towards Remuneration of MD/CEO/WTD/Other KMPs | | 58 | 58 | 205 | 205 |
| | (i) Amalgamation Expenses | | - | - | - | - |
| | (ii) Bad & Doubtful Investments written off | | - | - | - | - |
| | (iii) Debenture issuance expenses | | - | - | - | - |
| | (iv) Remuneration to directors and others | | - | - | - | - |
| | TOTAL (B) | | 3,297 | 3,297 | 2,977 | 2,977 |
| 6 | Profit/(Loss) Before Tax | | 27,585 | 27,585 | 17,704 | 17,704 |
| 7 | Provision for Taxation | | | | | |
| | - Current Tax | | 6,706 | 6,706 | 4,552 | 4,552 |
| | - Deferred Tax | | 142 | 142 | (111) | (111) |
| 8 | Profit / (Loss) after tax | | 20,737 | 20,737 | 13,263 | 13,263 |
| 9 | APPROPRIATIONS | | | | | |
| | (a) Interim dividends paid during the year | | - | - | - | - |
| | (b) Final dividend paid | | - | - | - | - |
| | (c) Transfer to any Reserves or Other Accounts | | - | - | - | - |
| | Balance of profit/ loss brought forward from last year | | 1,99,258 | 1,99,258 | 1,63,758 | 1,63,758 |
| | Balance carried forward to Balance Sheet | | 2,19,995 | 2,19,995 | 1,77,021 | 1,77,021 |

FORM NL-3-B-BSName of the Insurer: **HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**

Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

BALANCE SHEET AS AT JUNE 30, 2025

(₹ in Lakhs)

| Particulars | Schedule Ref. Form No. | As At June 30, 2025 | As At June 30, 2024 |
|---|------------------------|---------------------|---------------------|
| SOURCES OF FUNDS | | | |
| SHARE CAPITAL | NL-8 | 72,583 | 71,497 |
| RESERVES AND SURPLUS | NL-10 | 4,64,423 | 3,56,998 |
| FAIR VALUE CHANGE ACCOUNT | | | |
| -Shareholders' Funds | | 4,372 | 2,972 |
| -Policyholders' Funds | | 15,707 | 13,717 |
| BORROWINGS | NL-11 | 1,40,000 | 1,07,500 |
| TOTAL | | 6,97,085 | 5,52,684 |
| APPLICATION OF FUNDS | | | |
| INVESTMENTS-Shareholders | NL-12 | 6,05,006 | 4,70,038 |
| INVESTMENTS-Policyholders | NL-12A | 21,73,810 | 21,69,111 |
| LOANS | NL-13 | - | - |
| FIXED ASSETS | NL-14 | 54,805 | 46,988 |
| DEFERRED TAX ASSET (Net) | | 2,627 | 4,209 |
| CURRENT ASSETS | | | |
| Cash and Bank Balances | NL-15 | 21,920 | 16,409 |
| Advances and Other Assets | NL-16 | 2,66,575 | 2,71,829 |
| Sub-Total (A) | | 2,88,495 | 2,88,238 |
| DEFERRED TAX LIABILITY (Net) | | - | - |
| CURRENT LIABILITIES | NL-17 | 19,77,620 | 18,35,376 |
| PROVISIONS | NL-18 | 4,50,037 | 5,90,524 |
| Sub-Total (B) | | 24,27,658 | 24,25,900 |
| NET CURRENT ASSETS (C) = (A - B) | | (21,39,163) | (21,37,662) |
| MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | NL-19 | - | - |
| DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT | | - | - |
| TOTAL | | 6,97,085 | 5,52,684 |

CONTINGENT LIABILITIES

| Particulars | As At June 30, 2025 | As At June 30, 2024 |
|--|---------------------|---------------------|
| 1. Partly paid-up investments | - | - |
| 2. Claims, other than against policies, not acknowledged as debts by the company | - | - |
| 3. Underwriting commitments outstanding (in respect of shares and securities) | - | - |
| 4. Guarantees given by or on behalf of the Company | - | - |
| 5. Statutory demands/ liabilities in dispute, not provided for | 1,19,138 | 54,312 |
| 6. Reinsurance obligations to the extent not provided for in accounts | - | - |
| 7. Others | - | - |
| TOTAL | 1,19,138 | 54,312 |

Note:

1. The Company has disputed the demand raised by Service Tax & Goods & Service Tax Authorities for various years amounting to ₹ 71,360 lakhs (June 30, 2024 ₹ 22,145 lakhs) towards service tax and goods and service tax (excluding interest & penalty). Appeals/replies against these demand orders/notices is filed / yet to be filed before the appropriate Authorities.

2. The Company has disputed the demand raised by Income Tax Authorities for various years amounting to ₹ 47,778 lakhs (June 30, 2024 ₹ 32,167 lakhs) towards income tax (excluding interest & penalty). Appeals against these demand orders are filed/ yet to be filed before the appropriate Authorities.



FORM NL-4-PREMIUM SCHEDULE

(in Lakhs)

| Particulars | FIRE | | Marine Cargo | | Marine Hull | | Total Marine | | Motor OD | | Motor TP | | Total Motor | | Miscellaneous Health | | Personal Accident | | Travel Insurance | | Total Health | |
|--------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 |
| | Gross Direct Premium | 76,742 | 76,742 | 5,684 | 5,684 | 299 | 299 | 5,983 | 5,983 | 36,761 | 36,761 | 20,502 | 20,502 | 57,263 | 57,263 | 1,43,071 | 1,43,071 | 14,066 | 14,066 | 1,692 | 1,692 | 1,58,829 |
| Add: Premium on reinsurance accepted | 4,136 | 4,136 | 67 | 67 | 0 | 0 | 67 | 67 | 0 | 0 | 0 | 0 | 0 | 0 | 15,398 | 15,398 | 0 | 0 | 0 | 0 | 15,398 | 15,398 |
| Less: Premium on reinsurance ceded | (72,249) | (72,249) | (712) | (712) | (297) | (297) | (1,009) | (1,009) | (27,508) | (27,508) | (1,646) | (1,646) | (29,154) | (29,154) | (50,801) | (50,801) | (6,470) | (6,470) | (81) | (81) | (57,352) | (57,352) |
| Net Written Premium | 8,629 | 8,629 | 5,039 | 5,039 | 1 | 1 | 5,041 | 5,041 | 9,253 | 9,253 | 18,856 | 18,856 | 28,109 | 28,109 | 1,07,668 | 1,07,668 | 7,596 | 7,596 | 1,611 | 1,611 | 1,16,875 | 1,16,875 |
| Add: Opening balance of UPR | 48,330 | 48,330 | 3,146 | 3,146 | 11 | 11 | 3,157 | 3,157 | 21,997 | 21,997 | 48,516 | 48,516 | 70,513 | 70,513 | 2,44,307 | 2,44,307 | 35,164 | 35,164 | 1,099 | 1,099 | 2,80,569 | 2,80,569 |
| Less: Closing balance of UPR | (48,510) | (48,510) | (5,446) | (5,446) | (11) | (11) | (5,457) | (5,457) | (19,904) | (19,904) | (43,507) | (43,507) | (63,411) | (63,411) | (2,55,937) | (2,55,937) | (34,683) | (34,683) | (1,436) | (1,436) | (2,92,055) | (2,92,055) |
| Net Earned Premium | 6,449 | 6,449 | 2,739 | 2,739 | 2 | 2 | 2,741 | 2,741 | 11,346 | 11,346 | 23,865 | 23,865 | 35,211 | 35,211 | 96,038 | 96,038 | 8,077 | 8,077 | 1,274 | 1,274 | 1,05,389 | 1,05,389 |
| Gross Direct Premium | | | | | | | | | | | | | | | | | | | | | | |
| - In India | 76,742 | 76,742 | 5,684 | 5,684 | 299 | 299 | 5,983 | 5,983 | 36,761 | 36,761 | 20,502 | 20,502 | 57,263 | 57,263 | 1,43,071 | 1,43,071 | 14,066 | 14,066 | 1,692 | 1,692 | 1,58,829 | 1,58,829 |
| - Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

(in Lakhs)

| Particulars | Workmen's Compensation | | Public/ Product Liability | | Engineering | | Aviation | | Weather / Crop Insurance | | Other Liability | | Specialty | | Home | | Other Miscellaneous | | Total Miscellaneous | | Grand Total | Grand Total |
|--------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 |
| | Gross Direct Premium | 1,030 | 1,030 | 371 | 371 | 11,572 | 11,572 | 279 | 279 | 1,228 | 1,228 | 5,280 | 5,280 | 14,838 | 14,838 | 698 | 698 | 7,952 | 7,952 | 2,59,341 | 2,59,341 | 3,42,066 |
| Add: Premium on reinsurance accepted | 0 | 0 | 30 | 30 | 310 | 310 | 0 | 0 | 0 | 0 | 845 | 845 | 2,015 | 2,015 | 0 | 0 | 0 | 0 | 18,598 | 18,598 | 22,801 | 22,801 |
| Less: Premium on reinsurance ceded | (317) | (317) | (352) | (352) | (9,928) | (9,928) | (279) | (279) | (1,721) | (1,721) | (5,120) | (5,120) | (12,511) | (12,511) | (886) | (886) | (7,249) | (7,249) | (1,24,870) | (1,24,870) | (1,98,128) | (1,98,128) |
| Net Written Premium | 713 | 713 | 49 | 49 | 1,954 | 1,954 | 0 | 0 | (493) | (493) | 1,005 | 1,005 | 4,342 | 4,342 | (188) | (188) | 702 | 702 | 1,53,609 | 1,53,609 | 1,66,739 | 1,66,739 |
| Add: Opening balance of UPR | 1,325 | 1,325 | 44 | 44 | 3,322 | 3,322 | 0 | 0 | 2,486 | 2,486 | 747 | 747 | 3,837 | 3,837 | 10,828 | 10,828 | 17,506 | 17,506 | 3,91,178 | 3,91,178 | 4,40,664 | 4,40,664 |
| Less: Closing balance of UPR | (1,328) | (1,328) | (65) | (65) | (3,877) | (3,877) | (0) | (0) | (178) | (178) | (1,222) | (1,222) | (5,440) | (5,440) | (9,758) | (9,758) | (13,717) | (13,717) | (3,90,693) | (3,90,693) | (4,44,660) | (4,44,660) |
| Net Earned Premium | 710 | 710 | 29 | 29 | 1,400 | 1,400 | 0 | 0 | 2,171 | 2,171 | 530 | 530 | 2,739 | 2,739 | 883 | 883 | 4,492 | 4,492 | 1,53,554 | 1,53,554 | 1,62,744 | 1,62,744 |
| Gross Direct Premium | | | | | | | | | | | | | | | | | | | | | | |
| - In India | 1,030 | 1,030 | 371 | 371 | 11,572 | 11,572 | 279 | 279 | 1,228 | 1,228 | 5,280 | 5,280 | 14,838 | 14,838 | 698 | 698 | 7,952 | 7,952 | 2,59,341 | 2,59,341 | 3,42,066 | 3,42,066 |
| - Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

(in Lakhs)

| Particulars | FIRE | | Marine Cargo | | Marine Hull | | Total Marine | | Motor OD | | Motor TP | | Total Motor | | Miscellaneous Health | | Personal Accident | | Travel Insurance | | Total Health | |
|--------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| | For the quarter ended June 30, 2024 | Up to the quarter ended June 31, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 31, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 31, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 31, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 31, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 31, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 31, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 31, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 31, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 31, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 31, 2024 |
| | Gross Direct Premium | 77,446 | 77,446 | 5,795 | 5,795 | 272 | 272 | 6,067 | 6,067 | 58,938 | 58,938 | 31,299 | 31,299 | 90,237 | 90,237 | 1,45,414 | 1,45,414 | 11,186 | 11,186 | 971 | 971 | 1,57,571 |
| Add: Premium on reinsurance accepted | 7,950 | 7,950 | 115 | 115 | 0 | 0 | 115 | 115 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Less: Premium on reinsurance ceded | (70,627) | (70,627) | (733) | (733) | (270) | (270) | (1,002) | (1,002) | (44,229) | (44,229) | (3,358) | (3,358) | (47,587) | (47,587) | (52,869) | (52,869) | (4,630) | (4,630) | (76) | (76) | (57,575) | (57,575) |
| Net Written Premium | 14,769 | 14,769 | 5,178 | 5,178 | 2 | 2 | 5,180 | 5,180 | 14,709 | 14,709 | 27,941 | 27,941 | 42,650 | 42,650 | 92,545 | 92,545 | 6,556 | 6,556 | 896 | 896 | 99,996 | 99,996 |
| Add: Opening balance of UPR | 53,462 | 53,462 | 3,837 | 3,837 | 14 | 14 | 3,851 | 3,851 | 1,45,340 | 1,45,340 | 69,574 | 69,574 | 2,14,915 | 2,14,915 | 2,59,598 | 2,59,598 | 44,154 | 44,154 | 1,072 | 1,072 | 3,04,825 | 3,04,825 |
| Less: Closing balance of UPR | (60,452) | (60,452) | (5,898) | (5,898) | (11) | (11) | (5,909) | (5,909) | (1,00,491) | (1,00,491) | (64,966) | (64,966) | (1,65,457) | (1,65,457) | (2,64,823) | (2,64,823) | (42,382) | (42,382) | (1,115) | (1,115) | (3,08,320) | (3,08,320) |
| Net Earned Premium | 7,779 | 7,779 | 3,116 | 3,116 | 5 | 5 | 3,121 | 3,121 | 59,559 | 59,559 | 32,549 | 32,549 | 92,108 | 92,108 | 87,320 | 87,320 | 8,329 | 8,329 | 853 | 853 | 96,502 | 96,502 |
| Gross Direct Premium | | | | | | | | | | | | | | | | | | | | | | |
| - In India | 77,446 | 77,446 | 5,795 | 5,795 | 272 | 272 | 6,067 | 6,067 | 58,938 | 58,938 | 31,299 | 31,299 | 90,237 | 90,237 | 1,45,414 | 1,45,414 | 11,186 | 11,186 | 971 | 971 | 1,57,571 | 1,57,571 |
| - Outside India | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

(in Lakhs)

| Particulars | Workmen's Compensation | | Public/ Product Liability | | Engineering | | Aviation | | Crop Insurance | | Other Liability | | Specialty | | Home | | Other Miscellaneous | | Total Miscellaneous | | Grand Total | Grand Total |
|--------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 |
| | Gross Direct Premium | 834 | 834 | 68 | 68 | 8,677 | 8,677 | 460 | 460 | (1,456) | (1,456) | 5,598 | 5,598 | 15,048 | 15,048 | 2,561 | 2,561 | 12,063 | 12,063 | 2,91,660 | 2,91,660 | 3,75,173 |
| Add: Premium on reinsurance accepted | 0 | 0 | 0 | 0 | 401 | 401 | 0 | 0 | 0 | 0 | 868 | 868 | 2,773 | 2,773 | 0 | 0 | 0 | 0 | 4,042 | 4,042 | 12,107 | 12,107 |
| Less: Premium on reinsurance ceded | (263) | (263) | (53) | (53) | (7,112) | (7,112) | (460) | (460) | (358) | (358) | (5,355) | (5,355) | (13,850) | (13,850) | (818) | (818) | (9,578) | (9,578) | (1,42,293) | (1,42,293) | (2,13,922) | (2,13,922) |
| Net Written Premium | 570 | 570 | 15 | 15 | 1,966 | 1,966 | 0 | 0 | (1,098) | (1,098) | 1,112 | 1,112 | 3,970 | 3,970 | 1,743 | 1,743 | 2,485 | 2,485 | 1,53,409 | 1,53,409 | 1,73,358 | 1,73,358 |
| Add: Opening balance of UPR | 1,084 | 1,084 | 41 | 41 | 3,001 | 3,001 | 0 | 0 | 5,252 | 5,252 | 1,863 | 1,863 | 4,965 | 4,965 | 13,566 | 13,566 | 19,625 | 19,625 | 5,69,137 | 5,69,137 | 6,26,450 | 6,26,450 |
| Less: Closing balance of UPR | (1,083) | (1,083) | (33) | (33) | (3,883) | (3,883) | (0) | (0) | (406) | (406) | (1,954) | (1,954) | (6,218) | (6,218) | (14,586) | (14,586) | (17,987) | (17,987) | (5,19,927) | (5,19,927) | (5,86,288) | (5,86,288) |
| Net Earned Premium | 571 | 571 | 22 | 22 | 1,084 | 1,084 | 0 | 0 | 3,749 | 3,749 | 1,020 | 1,020 | 2,717 | 2,717 | 723 | 723 | 4,122 | 4,122 | 2,02,619 </ | | | |

FORM NL-5 - CLAIMS SCHEDULE
 (in Lakhs)

| Particulars | FIRE | | Marine Cargo | | Marine Hull | | Total Marine | | Motor OD | | Motor TP | | Total Motor | | Health | | Personal Accident | | Travel Insurance | | Total Health | |
|--|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 |
| Claims Paid (Direct) | 23,290 | 23,290 | 3,056 | 3,056 | 24 | 24 | 3,080 | 3,080 | 37,539 | 37,539 | 22,565 | 22,565 | 60,104 | 60,104 | 1,01,859 | 1,01,859 | 8,099 | 8,099 | 165 | 165 | 1,10,123 | 1,10,123 |
| Add -Re-insurance accepted to direct claims | 747 | 747 | 14 | 14 | 0 | 0 | 14 | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Less -Re-insurance Ceded to claims paid | (19,111) | (19,111) | (192) | (192) | (24) | (24) | (216) | (216) | (23,832) | (23,832) | (1,08,031) | (1,08,031) | (1,31,863) | (1,31,863) | (36,039) | (36,039) | (3,046) | (3,046) | (7) | (7) | (39,092) | (39,092) |
| Net Claim Paid | 4,926 | 4,926 | 2,878 | 2,878 | 0 | 0 | 2,878 | 2,878 | 13,707 | 13,707 | (85,466) | (85,466) | (71,759) | (71,759) | 65,819 | 65,820 | 5,054 | 5,053 | 158 | 158 | 71,031 | 71,031 |
| Add Claims Outstanding at the end of the year | 51,750 | 51,750 | 17,473 | 17,473 | 104 | 104 | 17,577 | 17,577 | 23,540 | 23,540 | 9,02,854 | 9,02,854 | 9,26,394 | 9,26,394 | 94,917 | 94,917 | 26,695 | 26,695 | 2,599 | 2,599 | 1,24,211 | 1,24,211 |
| Less Claims Outstanding at the beginning of the year | (50,951) | (50,951) | (17,536) | (17,536) | (96) | (96) | (17,632) | (17,632) | (26,606) | (26,606) | (7,93,694) | (7,93,694) | (8,20,300) | (8,20,300) | (71,901) | (71,901) | (23,607) | (23,607) | (2,192) | (2,192) | (97,699) | (97,699) |
| Net Incurred Claims | 5,725 | 5,725 | 2,815 | 2,815 | 8 | 8 | 2,823 | 2,823 | 10,640 | 10,640 | 23,695 | 23,695 | 34,336 | 34,335 | 88,836 | 88,837 | 8,141 | 8,141 | 565 | 565 | 97,543 | 97,543 |
| Claims Paid (Direct) | | | | | | | | | | | | | | | | | | | | | | |
| -In India | 23,290 | 23,290 | 2,964 | 2,964 | 24 | 24 | 2,988 | 2,988 | 37,539 | 37,539 | 22,565 | 22,565 | 60,104 | 60,104 | 1,01,859 | 1,01,859 | 8,099 | 8,099 | 165 | 165 | 1,10,123 | 1,10,123 |
| -Outside India | - | - | 92 | 92 | - | - | 92 | 92 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Estimates of IBNR and IBNER at the end of the period (net) | 25,024 | 25,024 | 12,146 | 12,146 | 88 | 88 | 12,234 | 12,234 | 20,495 | 20,495 | 4,71,560 | 4,71,560 | 4,92,055 | 4,92,055 | 77,112 | 77,112 | 22,629 | 22,629 | 2,515 | 2,515 | 1,02,256 | 1,02,256 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | 25,326 | 25,326 | 11,659 | 11,659 | 80 | 80 | 11,740 | 11,740 | 21,414 | 21,414 | 4,11,079 | 4,11,079 | 4,32,492 | 4,32,492 | 60,233 | 60,233 | 20,412 | 20,412 | 2,153 | 2,153 | 82,798 | 82,798 |

| Particulars | Workmen's Compensation | | Public/ Product Liability | | Engineering | | Aviation | | Weather / Crop Insurance | | Other Liability | | Specialty | | Home | | Other Miscellaneous | | Total Miscellaneous | | Grand Total | Grand Total |
|--|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 |
| Claims Paid (Direct) | 493 | 493 | 75 | 75 | 4,840 | 4,840 | 1 | 1 | 85,853 | 85,853 | 1,172 | 1,172 | 4,578 | 4,578 | 80 | 80 | 5,275 | 5,275 | 2,72,593 | 2,72,593 | 2,98,963 | 2,98,963 |
| Add -Re-insurance accepted to direct claims | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 3,181 | 3,181 | 0 | 0 | 0 | 0 | 3,183 | 3,183 | 3,944 | 3,944 |
| Less -Re-insurance Ceded to claims paid | (20) | (20) | (57) | (57) | (3,992) | (3,992) | (1) | (1) | (46,447) | (46,447) | (614) | (614) | (5,877) | (5,877) | (29) | (29) | (2,307) | (2,307) | (2,300) | (2,300) | (2,49,627) | (2,49,627) |
| Net Claim Paid | 473 | 473 | 18 | 18 | 849 | 849 | 1 | 1 | 39,406 | 39,406 | 557 | 558 | 1,881 | 1,881 | 51 | 51 | 2,968 | 2,968 | 45,476 | 45,476 | 53,280 | 53,281 |
| Add Claims Outstanding at the end of the year | 4,040 | 4,040 | 300 | 300 | 8,439 | 8,439 | 514 | 514 | 1,17,559 | 1,17,558 | 11,537 | 11,537 | 15,826 | 15,826 | 2,700 | 2,700 | 11,713 | 11,713 | 12,23,033 | 12,23,033 | 12,92,360 | 12,92,360 |
| Less Claims Outstanding at the beginning of the year | (3,935) | (3,935) | (313) | (313) | (8,146) | (8,146) | (515) | (515) | (1,55,686) | (1,55,686) | (11,909) | (11,909) | (15,787) | (15,787) | (2,398) | (2,398) | (10,847) | (10,847) | (11,27,536) | (11,27,535) | (11,96,117) | (11,96,117) |
| Net Incurred Claims | 578 | 578 | 5 | 5 | 1,142 | 1,142 | 0 | 0 | 1,078 | 1,078 | 185 | 186 | 1,921 | 1,920 | 354 | 354 | 3,834 | 3,834 | 1,40,974 | 1,40,974 | 1,49,522 | 1,49,522 |
| Claims Paid (Direct) | | | | | | | | | | | | | | | | | | | | | | |
| -In India | 493 | 493 | 75 | 75 | 4,840 | 4,840 | (3) | (3) | 85,853 | 85,853 | 1,168 | 1,168 | 4,578 | 4,578 | 80 | 80 | 5,275 | 5,275 | 2,72,586 | 2,72,586 | 2,98,864 | 2,98,864 |
| -Outside India | - | - | - | - | - | - | 3 | 3 | - | - | 4 | 4 | - | - | - | - | - | - | 7 | 7 | 99 | 99 |
| Estimates of IBNR and IBNER at the end of the period (net) | 2,208 | 2,208 | 218 | 218 | 5,652 | 5,652 | 125 | 125 | 1,15,442 | 1,15,442 | 6,707 | 6,707 | 10,823 | 10,823 | 2,694 | 2,694 | 10,554 | 10,554 | 7,48,733 | 7,48,733 | 7,85,991 | 7,85,991 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | 1,998 | 1,998 | 216 | 216 | 5,878 | 5,878 | 120 | 120 | 1,53,743 | 1,53,743 | 6,428 | 6,428 | 10,813 | 10,813 | 2,392 | 2,392 | 9,450 | 9,450 | 7,06,329 | 7,06,329 | 7,43,394 | 7,43,394 |

| Particulars | FIRE | | Marine Cargo | | Marine Hull | | Total Marine | | Motor OD | | Motor TP | | Total Motor | | Health | | Personal Accident | | Travel Insurance | | Total Health | |
|--|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 |
| Claims Paid (Direct) | 14,122 | 14,122 | 5,576 | 5,576 | 19 | 19 | 5,595 | 5,595 | 49,338 | 49,338 | 19,216 | 19,216 | 68,554 | 68,554 | 98,009 | 98,009 | 5,450 | 5,450 | 348 | 348 | 1,03,807 | 1,03,807 |
| Add -Re-insurance accepted to direct claims | 841 | 841 | 59 | 59 | (0) | (0) | 59 | 59 | (0) | (0) | (0) | (0) | (0) | (0) | (0) | (0) | 11 | 11 | 43 | 43 | 11 | 11 |
| Less -Re-insurance Ceded to claims paid | (10,988) | (10,988) | (3,339) | (3,339) | (17) | (17) | (3,356) | (3,356) | (9,896) | (9,896) | (80,863) | (80,863) | (84,878) | (84,878) | (31,046) | (31,046) | (1,480) | (1,480) | (64) | (64) | (32,609) | (32,609) |
| Net Claim Paid | 3,975 | 3,975 | 2,295 | 2,295 | 2 | 2 | 2,298 | 2,298 | 45,343 | 45,343 | (61,667) | (61,667) | (16,324) | (16,324) | 66,964 | 66,964 | 3,981 | 3,981 | 264 | 264 | 71,209 | 71,209 |
| Add Claims Outstanding at the end of the year | 50,268 | 50,268 | 18,303 | 18,303 | 75 | 75 | 18,378 | 18,378 | 45,582 | 45,582 | 8,00,910 | 8,00,910 | 8,46,492 | 8,46,492 | 65,079 | 65,079 | 23,522 | 23,522 | 2,398 | 2,398 | 90,998 | 90,998 |
| Less Claims Outstanding at the beginning of the year | (46,372) | (46,372) | (17,307) | (17,307) | (73) | (73) | (17,380) | (17,380) | (39,728) | (39,728) | (6,89,447) | (6,89,447) | (7,29,175) | (7,29,175) | (50,113) | (50,113) | (22,426) | (22,426) | (2,044) | (2,044) | (74,583) | (74,583) |
| Net Incurred Claims | 7,871 | 7,871 | 3,292 | 3,292 | 4 | 4 | 3,296 | 3,296 | 51,197 | 51,197 | 49,796 | 49,796 | 1,00,994 | 1,00,994 | 81,929 | 81,929 | 5,077 | 5,077 | 618 | 618 | 87,625 | 87,625 |
| Claims Paid (Direct) | | | | | | | | | | | | | | | | | | | | | | |
| -In India | 14,122 | 14,122 | 5,462 | 5,462 | 19 | 19 | 5,481 | 5,481 | 49,338 | 49,338 | 19,136 | 19,136 | 68,474 | 68,474 | 98,009 | 98,009 | 5,450 | 5,450 | 297 | 297 | 1,03,756 | 1,03,756 |
| -Outside India | - | - | 114 | 114 | - | - | 114 | 114 | - | - | 80 | 80 | 80 | 80 | - | - | - | - | 51 | 51 | 51 | 51 |
| Estimates of IBNR and IBNER at the end of the period (net) | 26,828 | 26,828 | 11,338 | 11,338 | 50 | 50 | 11,388 | 11,388 | 31,637 | 31,637 | 4,36,518 | 4,36,518 | 4,68,155 | 4,68,155 | 48,811 | 48,811 | 18,872 | 18,872 | 2,197 | 2,197 | 69,880 | 69,880 |
| Estimates of IBNR and IBNER at the beginning of the period (net) | 23,439 | 23,439 | 10,699 | 10,699 | 47 | 47 | 10,745 | 10,745 | 27,864 | 27,864 | 3,67,221 | 3,67,221 | 3,95,085 | 3,95,085 | 37,977 | 37,977 | 19,796 | 19,796 | 2,022 | 2,022 | 59,796 | 59,796 |

| Particulars | Workmen's Compensation | | Public/ Product Liability | | Engineering | | Aviation | | Weather / Crop Insurance | | Other Liability | | Specialty | | Home | | Other Miscellaneous | | Total Miscellaneous | | Grand Total | Grand Total |
|---|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 |
| Claims Paid (Direct) | 228 | 228 | 0 | 0 | 1,834 | 1,834 | (0) | (0) | 26,825 | 26,825 | 21 | 21 | 2,428 | 2,428 | 38 | 38 | 5,066 | 5,066 | 2,08,802 | 2,08,802 | 2,28,519 | 2,28,519 |
| Add -Re-insurance accepted to direct claims | (0) | (0) | (0) | (0) | 21 | 21 | 2 | | | | | | | | | | | | | | | |



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-8-SHARE CAPITAL SCHEDULE

(` in Lakhs)

| | Particulars | As at June 30, 2025 | As at June 30, 2024 |
|---|---|--------------------------------|--------------------------------|
| 1 | Authorised Capital | | |
| | 2000,000,000 Equity Shares of ₹ 10/- each (Previous period: 2000,000,000 Equity Shares of ₹ 10/- each) | 2,00,000 | 2,00,000 |
| 2 | Issued Capital | | |
| | 725,829,006 Equity Shares of ₹ 10/- each (Previous year: 714,968,264 Equity Shares of ₹ 10/- each) | 72,583 | 71,497 |
| 3 | Subscribed Capital | | |
| | 725,829,006 Equity Shares of ₹ 10/- each (Previous year: 714,968,264 Equity Shares of ₹ 10/- each) | 72,583 | 71,497 |
| 4 | Called-up Capital | | |
| | 725,829,006 Equity Shares of ₹ 10/- each (Previous year: 714,968,264 Equity Shares of ₹ 10/- each) | 72,583 | 71,497 |
| | 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 | - | - |
| 5 | Paid-up Capital | | |
| | 725,829,006 Equity Shares of ₹ 10/- each (Previous year: 714,968,264 Equity Shares of ₹ 10/- each) | 72,583 | 71,497 |



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING
[As certified by the Management]

| Shareholder | As at June 30, 2025 | | As at June 30, 2024 | |
|----------------------------------|---------------------|--------------|---------------------|--------------|
| | Number of Shares | % of Holding | Number of Shares | % of Holding |
| Promoters | | | | |
| · Indian: HDFC Bank Limited | 36,53,32,706 | 50.33% | 36,09,12,647 | 50.48% |
| · Foreign: ERGO International AG | 35,89,64,540 | 49.46% | 35,09,41,790 | 49.08% |
| Investors | | | | |
| · Indian | - | - | - | - |
| · Foreign | - | - | - | - |
| Others | 15,31,760 | 0.21% | 31,13,827 | 0.44% |
| TOTAL | 72,58,29,006 | 100% | 71,49,68,264 | 100% |

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF HDFC ERGO GENERAL INSURANCE COMPANY, AS AT QUARTER ENDED JUNE 30, 2025

| Sl. No. | Category | No. of Investors | No. of shares held | % of share-holdings | Paid up equity (Rs. In lakhs) | Shares pledged or otherwise encumbered | | Shares under Lock in Period | |
|--------------|--|------------------|---------------------|---------------------|-------------------------------|--|---|-----------------------------|--|
| | | | | | | Number of shares (VI) | As a percentage of Total Shares held (VII) = (VI)/(III)*100 | Number of shares (VIII) | As a percentage of Total Shares held (IX) = (VIII)/(III)*100 |
| (I) | (II) | | (III) | (IV) | (V) | | | | |
| A | Promoters & Promoters Group | | | | | | | | |
| A.1 | Indian Promoters | | | | | | | | |
| i) | Individuals/HUF (Names of major shareholders): | - | - | - | - | - | - | - | - |
| ii) | Bodies Corporate: (i)HDFC Bank Limited** | 1 | 36,53,32,706 | 50.33 | 36,533 | - | - | 36,09,12,647 | 98.79 |
| iii) | Financial Institutions/ Banks | - | - | - | - | - | - | - | - |
| iv) | Central Government/ State Government(s) / President of India | - | - | - | - | - | - | - | - |
| v) | Persons acting in concert (Please specify) | - | - | - | - | - | - | - | - |
| vi) | Any other (Please specify) | - | - | - | - | - | - | - | - |
| A.2 | Foreign Promoters | | | | | | | | |
| i) | Individuals (Name of major shareholders): | - | - | - | - | - | - | - | - |
| ii) | Bodies Corporate: ERGO International AG | 1 | 35,89,64,540 | 49.46 | 35,896 | - | - | 5,57,33,532 | 15.53 |
| iii) | Any other (Please specify) | - | - | - | - | - | - | - | - |
| B. | Non Promoters | | | | | | | | |
| B.1 | Public Shareholders | | | | | | | | |
| 1.1) | Institutions | | | | | | | | |
| i) | Mutual Funds | - | - | - | - | - | - | - | - |
| ii) | Foreign Portfolio Investors | - | - | - | - | - | - | - | - |
| iii) | Financial Institutions/Banks | - | - | - | - | - | - | - | - |
| iv) | Insurance Companies | - | - | - | - | - | - | - | - |
| v) | FII belonging to Foreign promoter | - | - | - | - | - | - | - | - |
| vi) | FII belonging to Foreign Promoter of Indian Promoter | - | - | - | - | - | - | - | - |
| vii) | Provident Fund/Pension Fund | - | - | - | - | - | - | - | - |
| viii) | Alternative Investment Fund | - | - | - | - | - | - | - | - |
| ix) | Any other (Please specify) | - | - | - | - | - | - | - | - |
| 1.2) | Central Government/ State Government(s)/ President of India | - | - | - | - | - | - | - | - |
| 1.3) | Non-Institutions | | | | | | | | |
| i) | Individual share capital upto Rs. 2 Lacs* | 76.00 | 2,20,991.00 | 0.03 | 22.10 | 9,475.00 | 4.29 | - | - |
| ii) | Individual share capital in excess of Rs. 2 Lacs* | 15.00 | 13,10,769.00 | 0.18 | 131.08 | 34,200.00 | 2.61 | - | - |
| iii) | NBFCs registered with RBI | - | - | - | - | - | - | - | - |
| iv) | Others: | | | | | | | | |
| - | Trusts | - | - | - | - | - | - | - | - |
| - | Non Resident Indian | - | - | - | - | - | - | - | - |
| - | Clearing Members | - | - | - | - | - | - | - | - |
| - | Non Resident Indian Non Repartriable | - | - | - | - | - | - | - | - |
| - | Bodies Corporate | - | - | - | - | - | - | - | - |
| - | IEPF | - | - | - | - | - | - | - | - |
| v) | Any other (Please Specify) | - | - | - | - | - | - | - | - |
| B.2 | Non Public Shareholders | | | | | | | | |
| 2.1) | Custodian/DR Holder | - | - | - | - | - | - | - | - |
| 2.2) | Employee Benefit Trust | - | - | - | - | - | - | - | - |
| 2.3) | Employees | - | - | - | - | - | - | - | - |
| Total | | 93 | 72,58,29,006 | 100.00 | 72,583 | 43,675 | 0.006 | 41,66,46,179 | 57.40 |

* Shares allotted by the Company under Employees Stock Option Plan - 2009 (ESOP - 2009).

**Pursuant to scheme of amalgamation of HDFC Limited with and into HDFC Bank (Bank), the Bank becomes the holding company of the Company w.e.f July 1, 2023.

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

PART B:

Name of the Indian Promoter / Indian Investor: **HDFC Bank Limited**

| Sl. No. | Category | No. of Investors | No. of shares held | % of share-holdings | Paid up equity (Rs. In lakhs) | Shares pledged or otherwise encumbered | | Shares under Lock in Period | |
|--------------|--|------------------|-----------------------|---------------------|-------------------------------|--|--|-----------------------------|---|
| | | | | | | Number of shares (VI) | As a percentage of Total Shares held (VII) = (VI)/(III)* 100 | Number of shares (VIII) | As a percentage of Total Shares held (IX) = (VIII)/(III)* 100 |
| (I) | (II) | | (III) | (IV) | (V) | | | | |
| A | Promoters & Promoters Group | | | | | | | | |
| A.1 | Indian Promoters | | | | | | | | |
| i) | Individuals/HUF (Names of major shareholders): | - | - | - | - | - | - | - | - |
| ii) | Bodies Corporate: | - | - | - | - | - | - | - | - |
| iii) | Financial Institutions/ Banks | - | - | - | - | - | - | - | - |
| iv) | Central Government/ State Government(s) / President of India | - | - | - | - | - | - | - | - |
| v) | Persons acting in concert (Please specify) | - | - | - | - | - | - | - | - |
| vi) | Any other (Please specify) | - | - | - | - | - | - | - | - |
| A.2 | Foreign Promoters | | | | | | | | |
| i) | Individuals (Name of major shareholders): | - | - | - | - | - | - | - | - |
| ii) | Bodies Corporate: | - | - | - | - | - | - | - | - |
| iii) | Any other (Please specify) | - | - | - | - | - | - | - | - |
| B. | Non Promoters | | | | | | | | |
| B.1 | Public Shareholders | | | | | | | | |
| 1.1) | Institutions | | | | | | | | |
| i) | Mutual Funds | 698 | 1,70,01,75,034 | 22.17 | 17,001.75 | - | - | - | - |
| ii) | Foreign Portfolio Investors Category I | 2,540 | 3,07,32,44,382 | 40.08 | 30,732.44 | - | - | - | - |
| iii) | Foreign Portfolio Investors Category II | 239 | 16,82,10,287 | 2.19 | 1,682.10 | - | - | - | - |
| iv) | Foreign Portfolio Investors Category III | - | - | - | - | - | - | - | - |
| v) | Banks | 32 | 2,48,914 | - | 2.49 | - | - | - | - |
| vi) | Insurance Companies | 211 | 50,05,07,556 | 6.53 | 5,005.08 | - | - | - | - |
| vii) | FII belonging to Foreign promoter* | - | - | - | - | - | - | - | - |
| viii) | Foreign Institutional Investor | 4 | 11,53,199 | 0.02 | 11.53 | - | - | - | - |
| ix) | Foreign Bank | 6 | 2,95,859 | - | 2.96 | - | - | - | - |
| x) | FII belonging to Foreign promoter of Indian Promoter# | - | - | - | - | - | - | - | - |
| xi) | Provident Fund/Pension Fund | 52 | 12,83,48,048 | 1.67 | 1,283.48 | - | - | - | - |
| xii) | Alternative Investment Fund | 135 | 4,53,89,066 | 0.59 | 453.89 | - | - | - | - |
| xiii) | Sovereign Wealth Fund | 4 | 1,19,82,618 | 0.16 | 119.83 | - | - | - | - |
| x) | NBFC Registered with RBI | 34 | 6,30,690 | 0.01 | 6.31 | - | - | - | - |
| x) | Any other (Other Financial Institutions) | 2 | 46,040 | - | 0.46 | - | - | - | - |
| 1.2) | Central Government/ State Government(s)/ President of India | 5 | 75,250 | - | 0.75 | - | - | - | - |
| ii) | State Government/Governor | 2 | 50,401 | - | 0.50 | - | - | - | - |
| iii) | Shareholding by companies or bodies corporate where Central/State Government is a promoter | 1 | 3,000 | - | 0.03 | - | - | - | - |
| 1.3) | Non-Institutions | | | | | | | | |
| i) | Individual share capital upto Rs. 2 Lacs | 36,01,460 | 68,40,58,134 | 8.92 | 6,840.58 | - | - | - | - |
| ii) | Individual share capital in excess of Rs. 2 Lacs | 433 | 11,86,01,889 | 1.55 | 1,186.02 | - | - | - | - |
| iii) | NBFCs registered with RBI | - | - | - | - | - | - | - | - |
| iv) | Others: | | | | | | | | |
| - | Trusts | 156 | 28,25,064 | 0.04 | 28.25 | - | - | - | - |
| - | Non Resident Indian | 32,436 | 1,93,79,331 | 0.25 | 193.79 | - | - | - | - |
| - | Foreign Nationals | 8 | 7,592 | - | 0.08 | - | - | - | - |
| - | Foreign Companies | 2 | 1,62,274 | - | 1.62 | - | - | - | - |
| - | Clearing Members | 20 | 2,53,578 | - | 2.54 | - | - | - | - |
| - | Bodies Corporate | 11,618 | 11,46,42,684 | 1.50 | 1,146.43 | - | - | - | - |
| - | Bodies Corporate-Ltd Liability Partnership | - | - | - | - | - | - | - | - |
| - | Investor Education and Protection Fund (IEPF) | 1 | 1,05,24,000 | 0.14 | 105.24 | - | - | - | - |
| - | Foreign Corporate Bodies (FDIs) | - | - | - | - | - | - | - | - |
| v) | Any other (Please Specify) | - | - | - | - | - | - | - | - |
| vi) | Associate Companies/ Subsidiaries | 1 | 2,88,79,225 | 0.38 | 288.79 | - | - | - | - |
| - | Directors & Relatives (Excluding independent director & Nominee director) | 39 | 1,29,04,159 | 0.17 | 129.04 | - | - | - | - |
| - | Key Managerial Personnel | 4 | 1,08,713 | - | 1.09 | - | - | - | - |
| - | Hindu Undivided Families | 75,761 | 1,17,17,454 | 0.15 | 117.17 | - | - | - | - |
| - | Independent Director & Their Relatives | - | - | - | - | - | - | - | - |
| - | Unclaimed Shares | 1 | 7,670 | - | 0.08 | - | - | - | - |
| - | Fraction Shares | - | - | - | - | - | - | - | - |
| - | Escrow Demat A/C | 1 | 8,18,574 | 0.01 | 8.19 | - | - | - | - |
| - | Physical Shares | 1 | 45,42,949 | 0.06 | 45.43 | - | - | - | - |
| B.2 | Non Public Shareholders | | | | | | | | |
| 2.1) | Custodian/DR Holder | 1 | 1,02,81,02,943 | 13.41 | 10,281.03 | - | - | - | - |
| 2.2) | Employee Benefit Trust | 3 | 17,069 | - | 0.17 | - | - | - | - |
| 2.3) | Any other (Please Specify) | - | - | - | - | - | - | - | - |
| Total | | 37,25,911 | 7,66,79,13,646 | 100.00 | 76,679.13 | - | - | - | - |

* Non of this instituon belongs to foreign promoter

Name of the Indian Promoter / Indian Investor: **HDFC Bank Limited**

List of Shareholders holding 1% and above of the total capital as on JUNE 30, 2025



| Sr. No. | Name of the Shareholders | No of Shares | % to Capital |
|----------------|--|-----------------------|---------------------|
| 1 | SBI-ETF NIFTY 50 | 49,99,51,222 | 6.52 |
| 2 | Life Insurance Corporation of India | 34,20,28,648 | 4.46 |
| 3 | ICICI Prudential Bluechip Fund | 20,00,34,313 | 2.61 |
| 4 | HDFC Trustee Company Ltd - HDFC Flexi Cap Fund | 17,88,77,781 | 2.33 |
| 5 | Government of Singapore | 16,06,18,215 | 2.09 |
| 6 | UTI - Nifty 50 Exchange Traded Fund | 14,34,62,868 | 1.87 |
| 7 | NIPPON Life India Trustee Ltd - A/C NIPPON India ETF Nifty 50 BEES | 13,24,24,980 | 1.73 |
| 8 | NPS Trust-A/C HDFC Pension Management Company Ltd Scheme E-Tier I | 12,83,48,048 | 1.67 |
| 9 | Government Pension fund Global | 9,22,51,759 | 1.2 |
| 10 | Vanguard Total International Stock Index Fund | 8,19,14,274 | 1.07 |
| | Total | 1,95,99,12,108 | 25.55 |



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(in Lakhs)

| | Particulars | As at June 30, 2025 | | As at June 30, 2024 | |
|---|---|---------------------|-----------------|---------------------|-----------------|
| 1 | Capital Reserve | | - | | - |
| 2 | Capital Redemption Reserve | | - | | - |
| 3 | Share Premium | | | | |
| | Balance Brought forward from Previous Year | 2,10,833 | | 1,46,382 | |
| | Add: Addition during the period | - | 2,10,833 | 0 | 1,46,382 |
| 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) | | | | |
| | (a) Debenture Redemption Reserve | | | | |
| | Balance Brought forward from Previous Year | 3,565 | | 3,565 | |
| | Add: Addition during the period | - | 3,565 | - | 3,565 |
| | (b) Reserve on Amalgamation (Note 1) | | 30,030 | | 30,030 |
| 7 | Balance of Profit in Profit & Loss Account | | | | |
| | Balance Brought forward from Previous Year | 1,99,258 | | 1,63,758 | |
| | Add: Profit during the period | 20,737 | | 13,263 | |
| | Less: Transfer to Debenture Redemption Reserve | - | 2,19,995 | - | 1,77,021 |
| | TOTAL | | 4,64,423 | | 3,56,998 |

Notes:

1. Reserves on Amalgamation created on the merger of erstwhile HDFC ERGO Health Insurance Limited (formerly Apollo Munich Health Insurance Company Limited) with the Company.



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-11-BORROWINGS SCHEDULE

(` in Lakhs)

| | Particulars | As at June 30, 2025 | As at June 30, 2024 |
|---|------------------------|----------------------------|----------------------------|
| 1 | Debentures/ Bonds | 1,40,000 | 1,07,500 |
| 2 | Banks | - | - |
| 3 | Financial Institutions | - | - |
| 4 | Others | - | - |
| | TOTAL | 1,40,000 | 1,07,500 |

DISCLOSURE FOR SECURED BORROWINGS

(` in Lakhs)

| SL. NO. | SOURCE / INSTRUMENT | AMOUNT BORROWED | AMOUNT OF SECURITY | NATURE OF SECURITY |
|----------------|----------------------------|------------------------|---------------------------|---------------------------|
| | | | | Nil |

FORM NL-12 & 12A - INVESTMENT SCHEDULE

(` in Lakhs)

| | Particulars | NL -12 | | NL -12A | | Total | |
|-------------------------------|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | | Shareholders | | Policyholders | | As at June 30, 2025 | As at June 30, 2024 |
| | | As at June 30, 2025 | As at June 30, 2024 | As at June 30, 2025 | As at June 30, 2024 | | |
| LONG TERM INVESTMENTS | | | | | | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 1,26,622 | 1,23,449 | 4,54,961 | 5,69,686 | 5,81,583 | 6,93,135 |
| 2 | Other Approved Securities | 1,06,340 | 1,75,216 | 3,82,084 | 8,08,581 | 4,88,424 | 9,83,797 |
| 3 | Other Investments | - | - | - | - | - | - |
| | (a) Shares | - | - | - | - | - | - |
| | (aa) Equity | 61,397 | 736 | 2,20,602 | 3,394 | 2,81,999 | 4,130 |
| | (bb) Preference | - | - | - | - | - | - |
| | (b) Mutual Funds | - | - | - | - | - | - |
| | (c) Derivative Instruments | - | - | - | - | - | - |
| | (d) Debentures/ Bonds | 65,444 | - | 2,35,142 | - | 3,00,586 | - |
| | (e) Other Securities (Alternative Investment Fund) | 240 | 214 | 861 | 989 | 1,101 | 1,204 |
| | (f) Subsidiaries | - | - | - | - | - | - |
| | (g) Investment Properties-Real Estate | - | - | - | - | - | - |
| 4 | Investments in Infrastructure and Housing | 1,90,991 | 1,26,433 | 6,86,237 | 5,83,456 | 8,77,228 | 7,09,888 |
| 5 | Other than Approved Investments*^ | 2,022 | - | 7,264 | - | 9,286 | - |
| | TOTAL | 5,53,056 | 4,26,048 | 19,87,151 | 19,66,107 | 25,40,207 | 23,92,155 |
| SHORT TERM INVESTMENTS | | | | | | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 16,324 | 3,386 | 58,655 | 15,627 | 74,979 | 19,013 |
| 2 | Other Approved Securities | 165 | 32,311 | 594 | 1,49,107 | 759 | 1,81,419 |
| 3 | Other Investments | - | - | - | - | - | - |
| | (a) Shares | - | - | - | - | - | - |
| | (aa) Equity | 870 | - | 3,127 | - | 3,997 | - |
| | (bb) Preference | - | - | - | - | - | - |
| | (b) Mutual Funds | 582 | - | 2,089 | - | 2,671 | - |
| | (c) Derivative Instruments | - | - | - | - | - | - |
| | (d) Debentures/ Bonds | 9,904 | - | 35,585 | - | 45,489 | - |
| | (e) Other Securities (Alternative Investment Fund) | 17,022 | 57 | 61,159 | 261 | 78,181 | 318 |
| | (f) Subsidiaries | - | - | - | - | - | - |
| | (g) Investment Properties-Real Estate | - | - | - | - | - | - |
| 4 | Investments in Infrastructure and Housing | 7,083 | 8,236 | 25,450 | 38,009 | 32,533 | 46,245 |
| 5 | Other than Approved Investments*^ | - | - | - | - | - | - |
| | TOTAL | 51,950 | 43,990 | 1,86,659 | 2,03,005 | 2,38,609 | 2,46,995 |
| | GRNAD TOTAL | 6,05,006 | 4,70,038 | 21,73,810 | 21,69,111 | 27,78,816 | 26,39,150 |

For NL - 12

*The above is net-off Provision for Diminution in value of Investments (June 30, 2025 : ` 16,254 Lakhs & June 30, 2024 : ` 20,975 Lakhs)

For NL - 12 & 12A

^ Other than Approved Investments includes AIF Securities, Unlisted Equity shares and Listed Equity which do not continue to satisfy dividend pay-out criteria as per Actuarial, Finance and Investment Functions of Insurers Regulations, 2024 and Master Circular thereon dated May 17, 2024.

A) Aggregate value of the Investments other than Equity Shares and Mutual Funds

(` in Lakhs)

| Particulars | Shareholders | | Policyholders | | Total | |
|---------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | As at June 30, 2025 | As at June 30, 2024 | As at June 30, 2025 | As at June 30, 2024 | As at June 30, 2025 | As at June 30, 2024 |
| Long Term Investments-- | | | | | | |
| Book Value | 4,55,497 | 3,93,490 | 18,02,394 | 14,40,829 | 22,57,891 | 18,34,319 |
| Market Value | 4,63,965 | 3,88,040 | 18,35,902 | 14,20,873 | 22,99,867 | 18,08,913 |
| Short Term Investments-- | | | | | | |
| Book Value | 43,571 | 43,407 | 1,72,411 | 1,58,943 | 2,15,982 | 2,02,350 |
| Market Value | 43,509 | 43,274 | 1,72,165 | 1,58,454 | 2,15,675 | 2,01,728 |



FORM NL-13-LOANS SCHEDULE

(` in Lakhs)

| | Particulars | As at June 30, 2025 | As at June 30, 2024 |
|----------|--|---------------------|---------------------|
| 1 | SECURITY-WISE CLASSIFICATION | | |
| | Secured | | |
| | (a) On mortgage of property | | |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | (b) On Shares, Bonds, Govt. Securities | - | - |
| | (c) Others | - | - |
| | Unsecured | - | - |
| | TOTAL | - | - |
| 2 | BORROWER-WISE CLASSIFICATION | | |
| | (a) Central and State Governments | - | - |
| | (b) Banks and Financial Institutions | - | - |
| | (c) Subsidiaries | - | - |
| | (d) Industrial Undertakings | - | - |
| | (e) Companies | - | - |
| | (f) Others | - | - |
| | TOTAL | - | - |
| 3 | PERFORMANCE-WISE CLASSIFICATION | | |
| | (a) Loans classified as standard | | |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | (b) Non-performing loans less provisions | | |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | TOTAL | - | - |
| 4 | MATURITY-WISE CLASSIFICATION | | |
| | (a) Short Term | - | - |
| | (b) Long Term | - | - |
| | TOTAL | - | - |

| Provisions against Non-performing Loans | | | |
|--|----------------------|------------------------------|----------------------------|
| | Non-Performing Loans | Loan Amount (` in Lakhs) | Provision (` in Lakhs) |
| | Sub-standard | - Nil - | |
| | Doubtful | | |
| | Loss | | |
| | Total | | |

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-14-FIXED ASSETS SCHEDULE

(` in Lakhs)

| Particulars | Cost/ Gross Block | | | | Depreciation | | | | Net Block | |
|----------------------------------|-------------------|---------------|--------------|-----------------|-----------------|----------------|-------------|---------------|---------------------|---------------------|
| | Opening | Additions | Deductions | Closing | Up to Last Year | For The Period | On Sales/ | To Date | As at June 30, 2025 | As at June 30, 2024 |
| | | | | | | | Adjustments | | | |
| Goodwill | - | - | - | - | - | - | - | - | - | - |
| Intangibles (Computer Software) | 56,307 | 6,086 | 0 | 62,392 | 34,873 | 2,294 | (0) | 37,167 | 25,226 | 17,516 |
| Land-Freehold | - | - | - | - | - | - | - | - | - | - |
| Leasehold Property | 1,990 | - | 0 | 1,990 | 832 | 43 | (0) | 875 | 1,115 | 1,055 |
| Buildings | 15,161 | - | - | 15,161 | 2,607 | 63 | (0) | 2,671 | 12,490 | 12,744 |
| Furniture & Fittings | 4,435 | 21 | 12 | 4,444 | 2,441 | 90 | 9 | 2,522 | 1,923 | 2,314 |
| Information Technology Equipment | 19,943 | 545 | 81 | 20,408 | 14,602 | 704 | 81 | 15,225 | 5,182 | 5,675 |
| Vehicles | 4,214 | 23 | 150 | 4,088 | 1,705 | 206 | 85 | 1,826 | 2,262 | 2,662 |
| Office Equipment | 3,947 | 25 | 19 | 3,953 | 2,757 | 111 | 14 | 2,855 | 1,099 | 1,293 |
| Others | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 1,05,997 | 6,700 | 262 | 1,12,436 | 59,817 | 3,512 | 189 | 63,139 | 49,296 | 43,259 |
| Work in progress | 6,365 | 5,362 | 6,218 | 5,509 | - | - | - | - | 5,509 | 3,729 |
| Grand Total | 1,12,362 | 12,062 | 6,480 | 1,17,945 | 59,817 | 3,512 | 189 | 63,139 | 54,805 | 46,988 |
| PREVIOUS YEAR | 96,071 | 11,120 | 7,268 | 99,923 | 50,918 | 2,424 | 407 | 52,935 | 46,988 | |



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

| (` in Lakhs) | | | |
|--------------|---|--------------------------------|--------------------------------|
| | Particulars | As at June 30, 2025 | As at June 30, 2024 |
| 1 | Cash (including cheques, drafts and stamps) | 1,081 | 1,071 |
| 2 | Bank Balances | | |
| | (a) Deposit Accounts | - | - |
| | (aa) Short-term (due within 12 months) | 259 | 428 |
| | (bb) Others | 113 | 56 |
| | (b) Current Accounts | 20,467 | 14,854 |
| | (c) Others (to be specified) | - | - |
| 3 | Money at Call and Short Notice | | |
| | (a) With Banks | - | - |
| | (b) With other Institutions | - | - |
| 4 | Others (to be specified) | - | - |
| | TOTAL | 21,920 | 16,409 |
| | Balances with non-scheduled banks included in 2 and 3 above | - | - |
| | CASH & BANK BALANCES | 21,920 | 16,409 |
| | In India | 21,920 | 16,409 |
| | Outside India | - | - |

| (` in Lakhs) | | |
|--------------------|--------------------------------|--------------------------------|
| Particulars | As at June 30, 2025 | As at June 30, 2024 |
| Cheques on hand | 946 | 1,040 |



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(in Lakhs)

| | Particulars | As at June 30, 2025 | | As at June 30, 2024 | |
|---|---|---------------------|-----------------|---------------------|-----------------|
| | ADVANCES | | | | |
| 1 | Reserve deposits with ceding companies | | - | | - |
| 2 | Application money for investments | | - | | - |
| 3 | Prepayments | | 3,307 | | 4,509 |
| 4 | Advances to Directors/Officers | | - | | - |
| 5 | Advance tax paid and taxes deducted at source (Net of provision for taxation) | | 11,391 | | 10,506 |
| 6 | Goods and Service tax Credit | | 12,284 | | 4,973 |
| 7 | Others | | | | |
| | (i) Advances to employees | | 42 | | 66 |
| | (ii) Advances to suppliers | 21,608 | | 14,223 | |
| | Less : Provisions for doubtful debts | (2,291) | 19,317 | (2,291) | 11,932 |
| | TOTAL (A) | | 46,341 | | 31,986 |
| | OTHER ASSETS | | | | |
| 1 | Income accrued on investments | | 64,246 | | 62,805 |
| 2 | Outstanding Premiums | 1,07,491 | | 1,23,201 | |
| | Less : Provisions for doubtful debts | (1,624) | 1,05,867 | (286) | 1,22,915 |
| 3 | Agents' Balances | | 338 | | 481 |
| 4 | Foreign Agencies Balances | | - | | - |
| 5 | Due from other entities carrying on insurance business (including reinsurers) | | 46,206 | | 49,806 |
| 6 | Due from subsidiaries/ holding | | 24 | | - |
| 7 | Investments held for Unclaimed Amount of Policyholders | | 1,886 | | 1,902 |
| 8 | Interest Income on Unclaimed amount of Policyholders Investment | | 484 | | 510 |
| 9 | Others | | | | |
| | (i) Deposits for premises | | 1,180 | | 1,421 |
| | (ii) Stock of Salvaged Cars | | 3 | | 3 |
| | TOTAL (B) | | 2,20,234 | | 2,39,843 |
| | TOTAL (A+B) | | 2,66,575 | | 2,71,829 |



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-17-CURRENT LIABILITIES SCHEDULE

| (` in Lakhs) | | |
|---|------------------------|------------------------|
| | As at June 30, 2025 | As at June 30, 2024 |
| 1 Agents' Balances | 11,828 | 13,987 |
| 2 Balances due to other insurance companies | 2,94,546 | 4,43,239 |
| 3 Deposits held on re-insurance ceded | - | - |
| 4 Premiums received in advance | | |
| (a) For Long term policies ^(a) | 2,25,527 | 87,900 |
| (b) for Other Policies | 6,324 | 8,037 |
| 5 Unallocated Premium | 60,148 | 50,695 |
| 6 Sundry creditors | 61,065 | 48,915 |
| 7 Due to subsidiaries/ holding company | 6,346 | 461 |
| 8 Claims Outstanding | 12,92,358 | 11,63,261 |
| 9 Due to Officers/ Directors | 243 | 126 |
| 10 Unclaimed Amount of policyholders | 1,837 | 1,902 |
| 11 Income accrued on Unclaimed amounts | 484 | 510 |
| 12 Interest payable on debentures | 5,775 | 5,024 |
| 13 GST Liabilities | 5,807 | 5,390 |
| 14 Others (to be specified) | | |
| Tax deducted at source | 4,570 | 5,176 |
| Other statutory dues | 763 | 753 |
| Unclaimed Dividend Payable | - | - |
| TOTAL | 19,77,620 | 18,35,376 |

Note :

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



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-18-PROVISIONS SCHEDULE

(in Lakhs)

| | Particulars | As at June 30, 2025 | As at June 30, 2024 |
|---|---|--------------------------------|--------------------------------|
| 1 | Reserve for Unexpired Risk | 4,44,660 | 5,86,289 |
| 2 | Reserve for Premium Deficiency | - | - |
| 3 | For taxation (less advance tax paid and taxes deducted at source) | 3,001 | 2,516 |
| 4 | For Employee Benefits | 2,376 | 1,719 |
| 4 | Others | - | - |
| | TOTAL | 4,50,037 | 5,90,524 |



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

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

(Amount in Rs. Lakhs)

| | Particulars | As at June 30, 2025 | As at June 30, 2024 |
|---|---|--------------------------------|--------------------------------|
| 1 | Discount Allowed on issue of shares/ debentures | - | - |
| 2 | Others (to be specified) | - | - |
| | TOTAL | - | - |

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

| Sl.No. | Particular | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 |
|--------|---|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
| 1 | Gross Direct Premium Growth Rate** | -8.82% | -8.82% | 9.63% | 9.63% |
| 2 | Gross Direct Premium to Net worth Ratio | 0.67 | 0.67 | 0.94 | 0.94 |
| 3 | Growth rate of Net Worth | 27.23% | 27.23% | 3.44% | 3.44% |
| 4 | Net Retention Ratio** | 45.70% | 45.70% | 44.76% | 44.76% |
| 5 | Net Commission Ratio** | 0.00% | 0.00% | 2.80% | 2.80% |
| 6 | Expense of Management to Gross Direct Premium Ratio** | 31.66% | 31.66% | 28.52% | 28.52% |
| 7 | Expense of Management to Net Written Premium Ratio** | 28.25% | 28.25% | 28.53% | 28.53% |
| 8 | Net Incurred Claims to Net Earned Premium** | 91.88% | 91.88% | 100.26% | 100.26% |
| 9 | Claims paid to claims provisions** | -0.31% | -0.31% | 0.05% | 0.05% |
| 10 | Combined Ratio** | 120.13% | 120.13% | 128.79% | 128.79% |
| 11 | Investment income ratio | 2.35% | 2.35% | 2.69% | 2.69% |
| 12 | Technical Reserves to net premium ratio ** | 10.42 | 10.42 | 10.09 | 10.09 |
| 13 | Underwriting balance ratio | (0.21) | (0.21) | (0.23) | (0.23) |
| 14 | Operating Profit Ratio | 10.68% | 10.68% | 3.64% | 3.64% |
| 15 | Liquid Assets to liabilities ratio | 0.12 | 0.12 | 0.12 | 0.12 |
| 16 | Net earning ratio | 12.43% | 12.43% | 7.65% | 7.65% |
| 17 | Return on net worth ratio | 4.09% | 4.09% | 3.33% | 3.33% |
| 18 | Available Solvency margin Ratio to Required Solvency Margin Ratio | 2.06 | 2.06 | 1.56 | 1.56 |
| 19 | NPA Ratio | | | | |
| | Gross NPA Ratio | 0.59% | 0.59% | 0.79% | 0.79% |
| | Net NPA Ratio | 0.00% | 0.00% | 0.00% | 0.00% |
| 20 | Debt Equity Ratio | 0.28 | 0.28 | 0.27 | 0.27 |
| 21 | Debt Service Coverage Ratio | 11.06 | 11.06 | 9.52 | 9.52 |
| 22 | Interest Service Coverage Ratio | 11.06 | 11.06 | 9.52 | 9.52 |
| 23 | Earnings per share | 2.86 | 2.86 | 1.86 | 1.86 |
| | | Basic | | | |
| | | Diluted | | | |
| 24 | Book value per share | 69.85 | 69.85 | 55.73 | 55.73 |

** Segmental Reporting up to the quarter



| Segments Upto the quarter ended on June 30, 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 | | | | | | | | | | |
| Current Period | -0.91% | 10.67% | -71.97% | 23.75% | 4.02% | 88.78% | 8.86% | 92.79% | 11.62 | 0.06 |
| Previous Period | 24.39% | 17.30% | -43.12% | 19.74% | -1.66% | 101.18% | 7.89% | 99.52% | 7.50 | 0.02 |
| Marine Cargo | | | | | | | | | | |
| Current Period | -1.93% | 87.62% | 12.67% | 21.67% | 23.32% | 102.78% | 13.68% | 126.10% | 4.55 | (0.46) |
| Previous Period | -15.55% | 87.60% | 10.77% | 18.82% | 20.21% | 105.64% | 10.77% | 125.84% | 4.67 | (0.39) |
| Marine Hull | | | | | | | | | | |
| Current Period | 9.93% | 0.51% | -287.02% | 10.02% | 1418.99% | 441.02% | 0.39% | 1860.01% | 76.23 | (14.7) |
| Previous Period | -29.70% | 0.65% | -366.27% | 7.40% | 735.53% | 70.40% | 2.35% | 805.92% | 49.08 | (2.19) |
| Total Marine | | | | | | | | | | |
| Current Period | -1.39% | 83.32% | 12.58% | 21.09% | 23.74% | 103.02% | 13.60% | 126.76% | 4.57 | (0.47) |
| Previous Period | -16.31% | 83.78% | 10.64% | 18.31% | 20.45% | 105.58% | 10.73% | 126.03% | 4.69 | (0.40) |
| Motor OD | | | | | | | | | | |
| Current Period | -37.63% | 25.17% | 33.64% | 46.57% | 106.75% | 93.79% | 29.93% | 200.53% | 4.70 | (0.81) |
| Previous Period | 41.75% | 24.96% | 27.68% | 37.54% | 84.43% | 85.96% | 45.29% | 170.39% | 9.93 | (0.07) |
| Motor TP | | | | | | | | | | |
| Current Period | -34.50% | 91.97% | 2.84% | 22.79% | 23.65% | 99.29% | -10.79% | 122.94% | 50.19 | (0.18) |
| Previous Period | -36.09% | 89.27% | 7.66% | 23.00% | 24.11% | 152.99% | -8.97% | 177.10% | 30.99 | (0.74) |
| Total Motor | | | | | | | | | | |
| Current Period | -36.54% | 49.09% | 12.98% | 38.05% | 51.01% | 97.51% | -9.47% | 148.52% | 35.21 | (0.38) |
| Previous Period | -0.35% | 47.26% | 14.57% | 32.50% | 44.91% | 109.65% | -6.01% | 154.56% | 23.73 | (0.30) |
| Health | | | | | | | | | | |
| Current Period | -1.61% | 67.94% | 4.31% | 34.97% | 25.09% | 92.50% | 30.18% | 117.60% | 3.26 | (0.21) |
| Previous Period | 18.43% | 63.64% | 3.58% | 31.03% | 23.75% | 93.83% | 43.47% | 117.58% | 3.56 | (0.19) |
| Personal Accident | | | | | | | | | | |
| Current Period | 25.75% | 54.00% | -14.06% | 38.18% | 5.87% | 100.79% | 5.87% | 106.66% | 8.08 | (0.06) |
| Previous Period | -47.83% | 58.61% | 21.02% | 46.75% | 44.70% | 60.96% | 16.11% | 105.66% | 10.05 | 0.04 |
| Travel Insurance | | | | | | | | | | |
| Current Period | 74.17% | 95.23% | 32.50% | 48.29% | 50.08% | 44.36% | 3.14% | 94.44% | 2.39 | (0.08) |
| Previous Period | 5.41% | 92.18% | 25.06% | 37.90% | 40.45% | 72.44% | 10.78% | 112.89% | 3.92 | (0.15) |
| Total Health | | | | | | | | | | |
| Current Period | 0.80% | 67.08% | 3.51% | 35.40% | 24.19% | 92.55% | 23.70% | 116.74% | 3.56 | (0.19) |
| Previous Period | 8.56% | 63.46% | 4.92% | 32.18% | 25.27% | 90.80% | 34.34% | 116.07% | 3.99 | (0.17) |
| Workmen's Compensation | | | | | | | | | | |
| Current Period | 23.57% | 69.26% | 18.33% | 23.43% | 30.17% | 81.34% | 11.99% | 111.52% | 7.52 | (0.12) |
| Previous Period | 15.08% | 68.43% | 18.07% | 22.32% | 28.06% | 81.25% | 7.02% | 109.31% | 7.25 | (0.09) |
| Public/ Product Liability | | | | | | | | | | |
| Current Period | 447.33% | 12.26% | -49.33% | 23.81% | 8.37% | 17.38% | 5.79% | 25.75% | 7.39 | 0.68 |
| Previous Period | 11.60% | 21.56% | -7.40% | 27.97% | 43.70% | 17.28% | 0.02% | 60.97% | 23.05 | 0.54 |
| Engineering | | | | | | | | | | |
| Current Period | 33.37% | 16.45% | -29.15% | 21.56% | 21.55% | 81.56% | 7.08% | 103.11% | 6.30 | (0.12) |
| Previous Period | 22.37% | 21.65% | -16.27% | 19.29% | 15.25% | 148.44% | 6.66% | 163.69% | 5.69 | (0.76) |
| Aviation | | | | | | | | | | |
| Current Period | -39.43% | 0.07% | -4544.33% | 7.78% | 6195.17% | 80.00% | 0.28% | 6275.17% | 2,614.42 | (26.96) |
| Previous Period | 18.55% | 0.01% | -24582.21% | 8.09% | 24852.74% | -1045.70% | 0.34% | 23807.03% | 8,316.85 | (104.16) |
| Crop Insurance | | | | | | | | | | |
| Current Period | -184.37% | -40.10% | 6.29% | 88.83% | -212.69% | 49.66% | 25.07% | -163.03% | (237.92) | 0.02 |
| Previous Period | -140.83% | 75.41% | -8.35% | -54.64% | -79.01% | 83.34% | 8.73% | 4.33% | (99.07) | (0.06) |
| Other Liability | | | | | | | | | | |
| Current Period | -5.67% | 16.41% | -40.10% | 18.36% | 2.56% | 35.00% | 4.68% | 37.56% | 12.69 | 0.60 |
| Previous Period | 16.83% | 17.19% | -20.03% | 21.67% | 11.41% | 381.64% | 0.16% | 393.06% | 10.94 | (2.94) |
| Total Miscellaneous | | | | | | | | | | |
| Current Period | -11.08% | 55.07% | 3.64% | 34.25% | 29.77% | 91.81% | 20.85% | 121.58% | 10.54 | (0.21) |
| Previous Period | 6.95% | 51.88% | 6.95% | 31.06% | 31.70% | 100.14% | 8.25% | 131.85% | 10.52 | (0.24) |
| Total-Current Period | -8.82% | 45.70% | 0.00% | 31.66% | 28.25% | 91.88% | -0.31% | 120.13% | 10.42 | (0.21) |
| Total-Previous Period | 9.63% | 44.76% | 2.80% | 28.52% | 28.53% | 100.26% | 0.05% | 128.79% | 10.09 | (0.23) |

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE
For the Quarter Ending June 30, 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 (` in Lakhs) | | | |
|--------|---|---|--|---|---------------------------------------|-------------------------------------|---------------------------------------|
| | | | | For the quarter ended June 30, 2025 | Up to the quarter ended June 30, 2025 | For the quarter ended June 30, 2024 | Up to the quarter ended June 30, 2024 |
| 1 | HDFC Bank Limited | Holding Company | Interest on Fixed Deposit | 48 | 48 | 40 | 40 |
| | | | Interest on Investments (NCDs) | 2,393 | 2,393 | 1,987 | 1,987 |
| | | | Premium from Direct Business written-Net of GST | 13,707 | 13,707 | 2,582 | 2,582 |
| | | | Claims | 1,373 | 1,373 | 4,459 | 4,459 |
| | | | Commission | 16,326 | 16,326 | 13,929 | 13,929 |
| | | | Bank Charges | 220 | 220 | 422 | 422 |
| | | | Rent, Rates and Taxes | - | - | 161 | 161 |
| | | | Electricity expenses | - | - | - | - |
| | | | Repairs & Maintenance | - | - | 16 | 16 |
| | | | Name Usage Fees | 325 | 325 | 427 | 427 |
| | | | Interim Dividend Paid | - | - | - | - |
| | | | Other Expenses | - | - | - | - |
| | | | Investment Purchased (Transaction during the period) | 45,025 | 45,025 | 24,944 | 24,944 |
| | | | Investments Sold / Redeemed | 5,128 | 5,128 | - | - |
| 2 | Munich Re | Investing Party's group company | Reinsurance Commission | 33,110 | 33,110 | 25,829 | 25,829 |
| | | | Reinsurance Claims recovery | 1,24,670 | 1,24,670 | 73,255 | 73,255 |
| | | | Premium on Re-Insurance Ceded | 70,292 | 70,292 | 85,347 | 85,347 |
| | | | Interest on Debentures | - | - | - | - |
| 3 | ERGO International AG | Investing Party | Name Usage Fees | 325 | 325 | 427 | 427 |
| | | | Interim Dividend Paid | - | - | - | - |
| | | | Interest on Debentures | 195 | 195 | 195 | 195 |
| 4 | HDFC Capital Advisors Limited | Fellow Subsidiary | Premium from Direct Business written-Net of GST | - | - | - | - |
| 5 | HDFC Asset Management Company Limited | Fellow Subsidiary | Premium from Direct Business written-Net of GST | 266 | 266 | 295 | 295 |
| 6 | HDFC Life Insurance Company Limited | Fellow Subsidiary | Premium from Direct Business written-Net of GST | 5 | 5 | 5 | 5 |
| | | | Interest on Debentures | - | - | 44 | 44 |
| | | | Claims | - | - | 1 | 1 |
| | | | Others | 9 | 9 | 107 | 107 |
| 7 | HDFC Sales Private Limited | Fellow Subsidiary | Premium from Direct Business written-Net of GST | 24 | 24 | 10 | 10 |
| | | | Claims | 1 | 1 | 0 | 0 |
| | | | Commission | 2,196 | 2,196 | 2,961 | 2,961 |
| 8 | HDB Financials Limited | Fellow Subsidiary | Interest on Investments (NCDs) | 44 | 44 | 88 | 88 |
| | | | Premium from Direct Business written-Net of GST | 1 | 1 | 5 | 5 |
| | | | Claims | - | - | - | - |
| | | | Commission | 161 | 161 | 285 | 285 |
| | | | NCD Redeemed | - | - | 5,000 | 5,000 |
| 9 | HDFC Securities Limited | Fellow Subsidiary | Premium from Direct Business written-Net of GST | 5 | 5 | 11 | 11 |
| | | | Claims | - | - | - | - |
| | | | Commission | 16 | 16 | 17 | 17 |
| 10 | Key Management Persons (Including Relatives) | Key Management Persons (Including Relatives) | Premium from Direct Business written-Net of GST | 0 | 0 | 1 | 1 |
| | | | Claims | - | - | 0 | 0 |
| | | | Remuneration expenses | 307 | 307 | 491 | 491 |

PART-B

| Sl.No. | Name of the Related Party | Nature of Relationship with the Company | Amount of Outstanding Balances including Commitments (` 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 (` in Lakhs) | Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (` in Lakhs) |
|--------|-------------------------------------|---|--|------------------------------|--|---|---|--|
| 1 | HDFC Bank Limited | Holding Company | 1,54,448 | Receivable | No | No | Nil | Nil |
| | | | 6,503 | Payable | No | No | Nil | Nil |
| 2 | HDFC Life Insurance Company Limited | Fellow Subsidiary | 36 | Receivable | No | No | Nil | Nil |
| | | | 0 | Payable | No | No | Nil | Nil |
| 3 | HDFC Sales Private Limited | Fellow Subsidiary | 781 | Payable | No | No | Nil | Nil |
| 4 | Munich Re | Investing Party's group company | 2,38,668 | Payable | No | No | Nil | Nil |
| 5 | HDB Financials Limited | Fellow Subsidiary | 2,166 | Receivable | No | No | Nil | Nil |
| | | | 46 | Payable | No | No | Nil | Nil |
| 6 | HDFC Securities Limited | Fellow Subsidiary | 11 | Payable | No | No | Nil | Nil |
| 7 | ERGO International AG | Investing Party | 10,449 | Payable | No | No | Nil | Nil |
| 8 | HDFC Pension Management | Fellow Subsidiary | 0 | Payable | | | | |



FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

**STATEMENT OF ADMISSIBLE ASSETS :
AS AT JUNE 30, 2025**

Name of Insurer: HDFC ERGO General Insurance Company Limited
Registration Number: 146
Date of Registration: July 9, 2010
Classification: Business within India / Total Business

(` in Lakhs)

| Item No. | Particulars | Policyholders A/c. | Shareholders A/c. | Total |
|------------|--|--------------------|-------------------|------------------|
| | Investments: | | | |
| | Shareholders as per NL-12 of BS | - | 6,05,006 | 6,05,006 |
| | Policyholders as per NL-12 A of BS | 21,73,810 | - | 21,73,810 |
| (A) | Total Investments as per BS | 21,73,810 | 6,05,006 | 27,78,816 |
| (B) | Inadmissible Investment assets as per Clause (1) of Schedule I of regulation | - | - | - |
| (C) | Fixed assets as per BS | - | 54,805 | 54,805 |
| (D) | Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation | - | 8,368 | 8,368 |
| | Current Assets: | | | |
| (E) | Cash & Bank Balances as per BS* | 13,362 | 8,558 | 21,920 |
| (F) | Advances and Other assets as per BS | 1,52,097 | 1,17,105 | 2,69,202 |
| (G) | Total Current Assets as per BS...(E)+(F) | 1,65,460 | 1,25,662 | 2,91,122 |
| (H) | Inadmissible current assets as per Clause (1) of Schedule I of regulation | - | 59,513 | 59,513 |
| (I) | Loans as per BS | - | - | - |
| (J) | Fair value change account subject to minimum of zero | 15,707 | 4,372 | 20,079 |
| (K) | Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I) | 23,39,269 | 7,85,473 | 31,24,742 |
| (L) | Total Inadmissible assets...(B)+(D)+(H)+(J) | 15,707 | 72,252 | 87,960 |
| (M) | Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L) | 23,23,562 | 7,13,220 | 30,36,783 |

* Transferred to policyholder's funds to the extent of shortfall in policyholder's funds on account of Fair Value disallowance (Item No. (J) above)

(All amounts in Rupees of Lakhs)

| Item No. | Inadmissible Investment assets (Item wise Details) | Policyholders A/c. | Shareholders A/c. | Total |
|----------|---|--------------------|-------------------|---------------|
| | Inadmissible Investment assets as per Clause (1) of Schedule I of regulation | | | |
| | Inadmissible Fixed assets | | | |
| | (a) Software | - | 4,945 | 4,945 |
| | (b) Furniture and Fittings | - | 1,923 | 1,923 |
| | (c) Leased Property | - | 1,115 | 1,115 |
| | (d) Capital Advance (Software & FA) | - | 385 | 385 |
| | | | | |
| | Cash and Bank balances | - | 12,704 | 12,704 |
| | Inadmissible current assets | | | |
| | (a) Deferred Tax Assets | - | 1,971 | 1,971 |
| | (b) Other Advances | - | 167 | 167 |
| | (c) Advances | - | 320 | 320 |
| | (d) Reinsurance recoverable | - | 41,365 | 41,365 |
| | (e) Advance service tax | - | 617 | 617 |
| | (f) Unclaimed amount of Policyholders | - | 2,370 | 2,370 |
| | Fair value change account subject to minimum of zero | 15,707 | 4,372 | 20,079 |
| | Total | 15,707 | 72,252 | 87,960 |

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



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

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

STATEMENT OF LIABILITIES :
AS AT JUNE 30, 2025

(' in Lakhs)

| Item No. | Reserve | Current Year | |
|------------|---|------------------|------------------|
| | | Gross Reserve | Net Reserve |
| (a) | Unearned Premium Reserve (UPR) | 9,52,060 | 4,44,660 |
| (b) | Premium Deficiency Reserve (PDR) | - | - |
| (c) | Unexpired Risk Reserve (URR)...(a)+(b) | 9,52,060 | 4,44,660 |
| (d) | Outstanding Claim Reserve (other than IBNR reserve) | 7,55,584 | 5,06,367 |
| (e) | IBNR reserve | 13,28,132 | 7,85,991 |
| (f) | Total Reserves for Technical Liabilities...(c)+(d)+(e) | 30,35,776 | 17,37,018 |

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: HDFC ERGO General Insurance Company Limited |
| Registration Number: 146 |
| Date of Registration: July 9, 2010 |
| Classification: Business within India / Total Business |

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON JUNE 30, 2025**(in 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 | 1,84,736 | 20,273 | 1,01,433 | 21,584 | 18,474 | 15,215 | 18,474 |
| 2 | Marine Cargo | 14,250 | 11,921 | 16,829 | 15,117 | 2,384 | 4,535 | 4,535 |
| 3 | Marine - Other than Marine Cargo | 1,880 | 11 | 2,783 | 29 | 188 | 417 | 417 |
| 4 | Motor | 2,73,396 | 1,33,880 | 4,21,026 | 2,85,046 | 41,009 | 94,731 | 94,731 |
| 5 | Engineering | 35,618 | 5,671 | 23,674 | 5,465 | 3,562 | 3,551 | 3,562 |
| 6 | Aviation | 2,053 | 1 | 2,703 | 1 | 205 | 405 | 405 |
| 7 | Liability | 73,037 | 17,252 | 44,171 | 14,989 | 10,955 | 9,938 | 10,955 |
| 8 | Health | 6,48,936 | 3,81,820 | 5,23,346 | 3,40,136 | 97,340 | 1,17,753 | 1,17,753 |
| 9 | Miscellaneous | 38,674 | 10,450 | 28,592 | 14,539 | 5,414 | 6,004 | 6,004 |
| 10 | Crop | 3,27,947 | 1,29,324 | 2,61,996 | 1,06,675 | 32,795 | 39,299 | 39,299 |
| | Total | 16,00,526 | 7,10,604 | 14,26,552 | 8,03,581 | 2,12,327 | 2,91,850 | 2,96,136 |

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: HDFC ERGO General Insurance Company Limited |
| Registration Number: 146 |
| Date of Registration: July 9, 2010 |
| Classification: Business within India / Total Business |

TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO AS AT 30th JUNE 2025

| (1) | (2) | (3) |
|------------|---|------------------------|
| ITEM NO. | DESCRIPTION | AMOUNT (₹ in Lakhs) |
| (A) | Policyholder's FUNDS | |
| | Available assets(as per Form IRDAI-GI-TA) | 23,23,562 |
| | Deduct: | |
| (B) | Current Liabilities as per BS | 17,37,018 |
| (C) | Provisions as per BS | - |
| (D) | Other Liabilities | 5,86,544 |
| (E) | Excess in Policyholder's funds (A)-(B)-(C)-(D) | - |
| | Shareholder's FUNDS | |
| (F) | Available Assets | 7,13,220 |
| | Deduct: | |
| (G) | Other Liabilities | 1,01,774 |
| (H) | Excess in Shareholder's funds (F-G) | 6,11,446 |
| (I) | Total ASM (E+H) | 6,11,446 |
| (J) | Total RSM | 2,96,136 |
| (K) | SOLVENCY RATIO (Total ASM/ Total RSM) | 2.065 |

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



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-27- PRODUCTS INFORMATION

| Products Information | | | | | | |
|---|--------------------------|--------------|-----------|-------------------|---------------------|--------------------------|
| <i>List below the products and/or add-ons introduced during the quarter ended June 30, 2025</i> | | | | | | |
| Sl. No. | Name of Product / Add On | Co. Ref. No. | IRDAI UIN | Class of Business | Category of product | Date of allotment of UIN |
| NIL | | | | | | |

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
 Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

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

PART - A

Statement as on: June 30, 2025

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

Periodicity of Submission: Quarterly

(in Lakhs)

| Section I | No | PARTICULARS | SCH ++ | AMOUNT |
|-----------|----|--|---------------|--------------------|
| | 1 | Investments (Shareholders) | 8 | 6,05,006 |
| | | Investments (Policyholders) | 8A | 21,73,810 |
| | 2 | Loans | 9 | - |
| | 3 | Fixed Assets | 10 | 54,805 |
| | 4 | Current Assets | | |
| | | a. Cash & Bank Balance | 11 | 21,920 |
| | | b. Advances & Other Assets | 12 | 2,69,202 |
| | 5 | Current Liabilities | | |
| | | a. Current Liabilities | 13 | 19,77,621 |
| | | b. Provisions | 14 | 4,50,037 |
| | | c. Misc. Exp not Written Off | 15 | - |
| | | d. Debit Balance of P&L A/c | | - |
| | | Application of Funds as per Balance Sheet (A) | | 6,97,085 |
| | | Less: Other Assets | SCH ++ | Amount |
| | 1 | Loans (if any) | 9 | - |
| | 2 | Fixed Assets (if any) | 10 | 54,805 |
| | 3 | Cash & Bank Balance (if any) | 11 | 21,796 |
| | 4 | Advances & Other Assets (if any) | 12 | 2,69,202 |
| | 5 | Current Liabilities | 13 | 19,77,621 |
| | 6 | Provisions | 14 | 4,50,037 |
| | 7 | Misc. Exp not Written Off | 15 | - |
| | 8 | Investments held outside India | | - |
| | 9 | Debit Balance of P&L A/c | | - |
| | | Total (B) | | (20,81,854) |
| | | 'Investment Assets' | (A-B) | 27,78,940 |

| Section II | No | 'Investment' represented as | Reg. % | SH | | PH | Book Value (SH + PH) | % Actual | FVC Amount | Total | Market Value (h) |
|------------|----|---|-------------------|--------------|-----------------|------------------|----------------------|-------------|---------------|------------------|------------------|
| | | | | Balance | FRSM* | | | | | | |
| | | | | (a) | (b) | | | | | | |
| | 1 | Central Govt. Securities | Not less than 20% | - | 1,33,599 | 4,80,025 | 6,13,624 | 22% | - | 6,13,624 | 6,20,553 |
| | 2 | Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (1) above) | Not less than 30% | - | 2,49,453 | 8,96,293 | 11,45,745 | 42% | - | 11,45,745 | 11,67,333 |
| | 3 | Investment subject to Exposure Norms | | | | | | | | | |
| | | a. Housing / Infra & Loans to SG for Housing and FFE | | | | | | | | | |
| | | 1. Approved Investments | Not less than 15% | - | 2,00,967 | 7,22,083 | 9,23,051 | 33% | (460) | 9,22,591 | 9,39,094 |
| | | 2. Other Investments | | - | 379 | 1,363 | 1,742 | 0% | 25 | 1,768 | 1,768 |
| | | b. Approved Investments | Not exceeding 55% | 2,623 | 1,47,610 | 5,30,367 | 6,80,599 | 25% | 20,718 | 7,01,317 | 7,10,072 |
| | | c. Other Investments | | 500 | 1,573 | 5,650 | 7,723 | 0% | (205) | 7,519 | 7,519 |
| | | Investment Assets | 100% | 3,123 | 5,99,981 | 21,55,756 | 27,58,861 | 100% | 20,079 | 27,78,939 | 28,25,784 |

Name of the Insurer: HDFC ERGO General Insurance Company Limited

Registration Number: 146

Statement as on: June 30, 2025

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(₹ in Lakhs)

| No | Category of Investments | COI | Opening Balance | % to Opening Balance | Net Accretion for the Qtr. | % to Total Accrual | TOTAL | % to Total |
|----|--|-----|------------------|----------------------|----------------------------|--------------------|------------------|-------------|
| | | | (A) | | (B) | | (A+B) | |
| 1 | Central Govt. Securities | | 6,49,729 | 23.8% | (36,105) | -142.1% | 6,13,624 | 22.2% |
| 2 | Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above) | | 11,93,034 | 43.6% | (47,288) | -186.1% | 11,45,745 | 41.5% |
| 3 | Investment subject to Exposure Norms | | | | | | | |
| | a. Housing & Loans to SG for Housing and FFE | | | | | | | |
| | 1. Approved Investments | | 2,45,583 | 9.0% | 5,591 | 22.0% | 2,51,174 | 9.1% |
| | 2. Other Investments | | - | - | - | - | - | - |
| | b. Infrastructure Investments | | | | | | | |
| | 1. Approved Investments | | 6,09,286 | 22.3% | 62,591 | 246.4% | 6,71,877 | 24.4% |
| | 2. Other Investments | | 1,800 | 0 | (58) | (0) | 1,742 | 0 |
| | c. Approved Investments | | 6,76,603 | 24.8% | 3,996 | 15.7% | 6,80,599 | 24.7% |
| | d. Other Investments (not exceeding 15%) | | 7,152 | 0.3% | 572 | 2.2% | 7,723 | 0.3% |
| | Total | | 27,33,457 | 107% | 25,404 | 100% | 27,58,861 | 100% |



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-29-DETAIL REGARDING DEBT SECURITIES
Statement as on June 30, 2025

(` in Lakhs)

| | MARKET VALUE | | | | Book Value | | | |
|--|---------------------|------------------------------|---------------------|------------------------------|---------------------|------------------------------|---------------------|------------------------------|
| | As at June 30, 2025 | as % of total for this class | As at June 30, 2024 | as % of total for this class | As at June 30, 2025 | as % of total for this class | As at June 30, 2024 | as % of total for this class |
| Break down by credit rating | | | | | | | | |
| AAA rated | 14,82,968 | 56.5% | 12,82,770 | 50.9% | 14,55,829 | 56.6% | 12,89,247 | 51.1% |
| AA or better | 1,85,551 | 7.1% | 1,90,136 | 7.5% | 1,79,604 | 7.0% | 1,87,957 | 7.5% |
| Rated below AA but above A | - | 0.0% | - | 0.0% | - | 0.0% | - | 0.0% |
| Rated below A but above B | - | - | - | - | - | - | - | - |
| Any other (Sovereign) | 9,54,887 | 36.4% | 10,48,167 | 41.6% | 9,37,048 | 36.4% | 10,44,561 | 41.4% |
| Total (A) | 26,23,406 | 100% | 25,21,074 | 100% | 25,72,480 | 100% | 25,21,766 | 100% |
| BREAKDOWN BY RESIDUAL MATURITY | | | | | | | | |
| Up to 1 year | 2,55,155 | 9.7% | 3,15,417 | 12.5% | 2,54,164 | 9.9% | 3,17,447 | 12.6% |
| more than 1 year and upto 3years | 4,61,573 | 17.6% | 4,13,407 | 16.4% | 4,55,746 | 17.7% | 4,17,689 | 16.6% |
| More than 3years and up to 7years | 11,33,063 | 43.2% | 7,56,670 | 30.0% | 11,16,901 | 43.4% | 7,63,096 | 30.3% |
| More than 7 years and up to 10 years | 4,91,916 | 18.8% | 5,10,062 | 20.2% | 4,74,509 | 18.4% | 5,09,212 | 20.2% |
| above 10 years | 2,81,699 | 10.7% | 5,25,518 | 20.8% | 2,71,161 | 10.5% | 5,14,321 | 20.4% |
| Total (B) | 26,23,406 | 100% | 25,21,074 | 100% | 25,72,480 | 100% | 25,21,766 | 100% |
| Breakdown by type of the issuer | | | | | | | | |
| a. Central Government | 6,31,721 | 24.1% | 7,34,659 | 29.1% | 6,24,635 | 24.3% | 7,31,525 | 29.0% |
| b. State Government | 3,23,166 | 12.3% | 3,13,508 | 12.4% | 3,12,413 | 12.1% | 3,13,037 | 12.4% |
| c. Corporate Securities | 16,68,519 | 63.6% | 14,72,906 | 58.4% | 16,35,432 | 63.6% | 14,77,204 | 58.6% |
| Total (C) | 26,23,406 | 100% | 25,21,074 | 100% | 25,72,480 | 100% | 25,21,766 | 100% |

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

Statement as on: June 30, 2025
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

(In Lakhs)

| No. | Category of Investment | Category Code | Current Quarter | | | | Year to Date (current year) | | | | Year to Date (previous year) ² | | | | | |
|--------------|--|---------------|-------------------------------|----------------------------|------------------------------|----------------------------|-------------------------------|----------------------------|------------------------------|----------------------------|---|----------------------------|------------------------------|----------------------------|---|---|
| | | | Investment (Rs.) ¹ | Income on Investment (Rs.) | Gross Yield (%) ² | Net Yield (%) ² | Investment (Rs.) ¹ | Income on Investment (Rs.) | Gross Yield (%) ² | Net Yield (%) ² | Investment (Rs.) ¹ | Income on Investment (Rs.) | Gross Yield (%) ² | Net Yield (%) ² | | |
| D | Approved Investments | | | | | | | | | | | | | | | |
| D01 | PSU - EQUITY SHARES - QUOTED | EAEQ | 23,570.7 | 222.6 | 0.9% | 0.9% | 23,570.7 | 222.6 | 0.9% | 0.9% | 16,597.7 | 5,440.8 | 32.8% | 32.8% | | |
| D02 | CORPORATE SECURITIES - EQUITY SHARES (ORDINARY) - QUOTED | EACE | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D03 | EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS) | EFES | 1,35,374.9 | 4,378.4 | 3.2% | 3.2% | 1,35,374.9 | 4,378.4 | 3.2% | 3.2% | 1,02,221.4 | 19,388.2 | 19.0% | 19.0% | | |
| D04 | EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP | EEPG | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D05 | CORPORATE SECURITIES - DEBENTURES (Taxable) | EPBT | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D06 | CORPORATE SECURITIES - BONDS (TAX FREE) | EPBF | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D07 | CORPORATE SECURITIES - PREFERENCE SHARES | EPNO | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D08 | CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES | ECIS | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D09 | CORPORATE SECURITIES - DEBENTURES | ECOS | 2,46,428.8 | 4,664.6 | 1.9% | 1.9% | 2,46,428.8 | 4,664.6 | 1.9% | 1.9% | 2,59,575.2 | 4,935.0 | 1.9% | 1.9% | | |
| D10 | CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS (LOAN - (PROMOTER GROUP)) | EDPG | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D11 | MUNICIPAL BONDS - RATED | EMUN | 74,189.0 | 1,439.7 | 1.9% | 1.9% | 74,189.0 | 1,439.7 | 1.9% | 1.9% | 49,822.0 | 964.1 | 1.9% | 1.9% | | |
| D12 | INVESTMENT PROPERTIES - IMMOVABLE | EINP | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D13 | LOANS - POLICY LOANS | ELPL | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D14 | LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN) | ELMI | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D15 | LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN) | ELMO | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D16 | DEPOSITS - DEPOSIT WITH SCHEDULED BANKS/ FIs (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL RBI | ECDB | 1,617.9 | 3.9 | 0.2% | 0.2% | 1,617.9 | 3.9 | 0.2% | 0.2% | 1,987.1 | 2.0 | 0.1% | 0.1% | | |
| D17 | DEPOSITS - CDS WITH SCHEDULED BANKS | EDCD | 7,755.3 | 146.9 | 1.9% | 1.9% | 7,755.3 | 146.9 | 1.9% | 1.9% | 61,471.1 | 1,113.1 | 1.8% | 1.8% | | |
| D18 | DEPOSITS - REPO / REVERSE REPO - GOVT SECURITIES | ECMR | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D19 | DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES | ECCR | 56,013.1 | 803.9 | 1.4% | 1.4% | 56,013.1 | 803.9 | 1.4% | 1.4% | 40,570.8 | 671.0 | 1.7% | 1.7% | | |
| D20 | DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA | EDPD | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D21 | CCIL - CBLO | ECBO | 6,779.7 | 103.0 | 1.5% | 1.5% | 6,779.7 | 103.0 | 1.5% | 1.5% | 8,211.4 | 134.8 | 1.6% | 1.6% | | |
| D22 | COMMERCIAL PAPERS | ECOP | 6,576.4 | 106.7 | 1.6% | 1.6% | 6,576.4 | 106.7 | 1.6% | 1.6% | - | - | 0.0% | 0.0% | | |
| D23 | APPLICATION MONEY | ECAM | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D24 | PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY PSU BANKS | EUPD | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D25 | PERPETUAL DEBT INSTRUMENTS OF TIER I AND II CAPITAL ISSUED BY NON-PSU BANK | EPDP | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D26 | PERPETUAL NON-CUM. P.SHARES AND REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 AND 2 CAPITAL ISSUED BY PSU | EUPS | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D27 | PERPETUAL NON-CUM. P.SHARES AND REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 AND 2 CAPITAL ISSUED BY NON | EPDS | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D28 | FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS) | EFDS | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D29 | MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES | EGMF | 2,679.4 | 1.0 | 0.0% | 0.0% | 2,679.4 | 1.0 | 0.0% | 0.0% | 500.1 | 3.8 | 0.8% | 0.8% | | |
| D30 | MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP) | EMPG | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D31 | NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS) | ENCA | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D32 | PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) | EETF | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D33 | PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP) | EETP | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D34 | ON SHORE RUPEE BONDS ISSUED BY ADB & IFC | EORB | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D35 | DEBT CAPITAL INSTRUMENTS (DCI-BASEL III) | EDCI | 10,000.0 | 196.5 | 0.0 | 0.0 | 10,000.0 | 196.5 | 0.0 | 0.0 | - | - | - | - | - | - |
| D36 | REDEEMABLE NON CUMULATIVE PREF SHRES (RNCPS-BASEL III) | ERNP | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D37 | REDEEMABLE CUMULATIVE PREF SHRES (RNCPS-BASEL III) | ERCP | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D38 | ADDITIONAL TIER I (BASEL III COMPLIANT) PERPETUAL BONDS - PSU BANKS | EAPS | 88,992.2 | 1,805.7 | 2.0% | 2.0% | 88,992.2 | 1,805.7 | 2.0% | 2.0% | 88,986.5 | 1,799.7 | 2.0% | 2.0% | | |
| D39 | ADDITIONAL TIER I (BASEL III COMPLIANT) PERPETUAL BONDS - PRIVATE BANKS | EAPB | - | - | 0.0% | 0.0% | - | - | 0.0% | 0.0% | - | - | 0.0% | 0.0% | | |
| D40 | UNITS OF REAL ESTATE INVESTMENT TRUST (REITs) | ERIT | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D41 | UNITS OF INFRASTRUCTURE INVESTMENT TRUST (REITs) | EIIT | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D42 | DEBT ETFS - APPROVED INVESTMENTS | EDTF | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| D43 | DEBT INSTRUMENTS OF REITs - APPROVED INVESTMENT | EDRT | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E | Other Investments | | | | | | | | | | | | | | | |
| E01 | BONDS - PSU - TAXABLE | OBPT | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E02 | BONDS - PSU - TAX FREE | OBPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E03 | EQUITY SHARES (INCL. PSU & UNLISTED) | OESH | 500.0 | - | - | - | 500.0 | - | - | - | 1,968.0 | 348.0 | 17.7% | 17.7% | | |
| E04 | EQUITY SHARES (PSUS AND UNLISTED) | OEPU | 2,339.3 | - | - | - | 2,339.3 | - | - | - | 2,339.3 | - | - | - | - | - |
| E05 | EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP | OEPG | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E06 | DEBENTURES | OLDB | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E07 | DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP) | ODPG | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E08 | MUNICIPAL BONDS | OMUN | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E09 | COMMERCIAL PAPERS | OACP | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E10 | PREFERENCE SHARES | OPSH | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E11 | SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY I) | OAFI | - | - | 0.0% | 0.0% | - | - | 0.0% | 0.0% | 451.9 | 29.8 | 6.6% | 6.6% | | |
| E12 | SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY II) | OAFB | 4,425.4 | 54.0 | 0.0 | 0.0 | 4,425.4 | 54.0 | 0.0 | 0.0 | 962.2 | 27.4 | 0.0 | 0.0 | | |
| E13 | SHORT TERM LOANS / UNSECURED DEPOSITS | OSLU | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E14 | TERM LOANS (WITHOUT CHARGE) | OTLW | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E15 | MUTUAL FUNDS - DEBT / INCOME/SERIAL PLANS/LIQUID SCHEMES | OMGS | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E16 | MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP) | OMPG | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E17 | SECURITISED ASSETS | OPSA | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E18 | INVESTMENT PROPERTIES - IMMOVABLE | OIPI | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E19 | PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP) | OETF | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E20 | PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP) | OETP | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E21 | ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC | OORB | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E22 | DEBT CAPITAL INSTRUMENTS (DCI - BASEL III) | ODCI | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E23 | REDEEMABLE NON CUMULATIVE PREF SHARES(RNCPS-BASELIII) | ORNP | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E24 | REDEEMABLE CUMULATIVE PREF SHARES(RNCPS-BASELIII) | ORCP | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E25 | RECLASSIFIED APPROVED INVESTMENT - DEBT | ORAD | - | - | 0.0% | 0.0% | - | - | 0.0% | 0.0% | - | - | 0.0% | 0.0% | | |
| E26 | RECLASSIFIED APPROVED INVESTMENT - EQUITY | ORAE | - | - | 0.0% | 0.0% | - | - | 0.0% | 0.0% | - | - | 0.0% | 0.0% | | |
| E27 | ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - PSU BANKS | OAPS | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E28 | ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS - PRIVATE BANKS | OAPB | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E29 | UNITS OF REAL ESTATE INVESTMENT TRUST (REITs) | ORIT | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E30 | UNITS OF INFRASTRUCTURE INVESTMENT TRUST (REITs) | OIIT | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| E31 | DEBT ETFS - OTHER INVESTMENTS | ODTF | 1,783.5 | 102.4 | 0.1 | 0.1 | 1,783.5 | 102.4 | 0.1 | 0.1 | - | - | - | - | - | - |
| E32 | DEBT INSTRUMENTS OF REITs - OTHER INVESTMENT | ODRT | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | | | 27,50,678.5 | 64,351.9 | 2.3% | 2.3% | 27,50,678.5 | 64,351.9 | 2.3% | 2.3% | 26,16,643.6 | 70,232.0 | 2.7% | 2.7% | | |

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Statement as on: June 30, 2025
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

(in Lakhs)

| No | Name of the Security | COI | Amount | Date of Purchase | Rating Agency | Original Grade | Current Grade | Date of last Downgrade | Remarks |
|---|--|------|--------|------------------|---------------|----------------|---------------|------------------------|---------|
| A. During the Quarter ¹ | | | | | | | | | |
| | | - | - | - | - | - | - | - | |
| B. As on Date ² | | | | | | | | | |
| 1 | 8.25% INR IDFC FIRST BANK LTD NCD 24-08-2027 | ECOS | 2,616 | 13-Mar-19 | ICRA | AAA | AA+ | 21-May-19 | |
| 2 | IL&FS TRANSPORTATION NETWORKS LTD CP 12-Nov-2018 | IODS | 3,634 | 15-Mar-18 | ICRA | A2+ | D | 10-Sep-18 | |
| 3 | 7.75% ILFS FINANCIAL SERVICES NCD 1-Sep-2022 | ORAD | 78 | 29-Nov-17 | ICRA | AAA | D | 17-Sep-18 | |
| 4 | 7.80% ILFS FINANCIAL SERVICES NCD 1-Sep-2024 | ORAD | 257 | 29-Nov-17 | ICRA | AAA | D | 17-Sep-18 | |
| 5 | 8.22% ILFS FINANCIAL SERVICES NCD 28-Sep-2021 | ORAD | 1,298 | 1-Sep-17 | ICRA | AAA | D | 17-Sep-18 | |
| 6 | 8.70% ILFS FINANCIAL SERVICES NCD 3-May-2025 | ORAD | 263 | 9-May-18 | ICRA | AAA | D | 17-Sep-18 | |
| 7 | 8.12% ILFS NCD 22-Sep-2023 | IODS | 1,991 | 23-Sep-16 | ICRA | AAA | D | 17-Sep-18 | |
| 8 | 8.75% ILFS NCD 29-Jul-2020 | IODS | 802 | 29-Jul-15 | ICRA | AAA | D | 17-Sep-18 | |
| 9 | 9.10% ILFS NCD 21-Jan-2020 | IODS | 798 | 21-Jan-13 | ICRA | AAA | D | 17-Sep-18 | |
| 10 | 9.40% ILFS NCD 19-Dec-2022 | IODS | 398 | 19-Dec-12 | ICRA | AAA | D | 17-Sep-18 | |
| 11 | 9.50% ILFS NCD 28-Jul-2024 | IODS | 831 | 24-Dec-14 | ICRA | AAA | D | 17-Sep-18 | |
| 12 | 9.95% ILFS NCD 4-Feb-2019 | IODS | 401 | 4-Feb-14 | ICRA | AAA | D | 17-Sep-18 | |
| 13 | 9.98% ILFS NCD 5-Dec-2018 | IODS | 397 | 5-Dec-11 | ICRA | AAA | D | 17-Sep-18 | |
| 14 | 11.00% DHFL NCD 12-Sep-2019 | ORAD | 38 | 15-Oct-15 | CARE | AAA | D | 5-Jun-19 | |
| 15 | 8.65% IL&FS FIN. SERV. LTD. DB 06-12-2021 | ORAD | 924 | 3-Jan-17 | ICRA | AAA | D | 17-Sep-18 | |
| 16 | 8.65% IL&FS FIN. SERV. LTD. DB 06-06-2022 | ORAD | 2,771 | 2-Mar-17 | ICRA | AAA | D | 17-Sep-18 | |
| 17 | 8.00% IL&FS FIN. SERV. LTD. DB 22-06-2024 | ORAD | 547 | 22-Jun-17 | ICRA | AAA | D | 17-Sep-18 | |
| 18 | 7.70% IL&FS LTD DB 26-07-2024 | ORAD | 801 | 26-Jul-17 | ICRA | AAA | D | 17-Sep-18 | |
| 19 | 9.30% DHFL DB 28-04-2020 | ORAD | 13 | 28-Apr-15 | CARE | AAA | D | 5-Jun-19 | |
| 20 | 9.50% DHFL DB 16-07-2020 | ORAD | 13 | 16-Jul-15 | CARE | AAA | D | 5-Jun-19 | |

Amount shown against IL & FS Group securities, DHFL NCDs is fully provided as on March 31,2025. Investment in Reliance Capital NCDs (Rs 20 cr) not included above on account of CIRP settlement



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Statement as on June 30, 2025

| S.No. | Reinsurance/Retrocession Placements | No. of reinsurers | Premium ceded to reinsurers (Upto the Quarter) | | | Premium ceded to reinsurers / Total reinsurance premium ceded (%) |
|-------|--|-------------------|--|------------------|---------------|---|
| | | | Proportional | Non-Proportional | Facultative | |
| | Outside India | | | | | |
| 1 | No. of Reinsurers with rating of AAA and above | - | - | - | - | 0.00% |
| 2 | No. of Reinsurers with rating AA but less than AAA | 82 | 2,025 | 451 | 3,347 | 2.94% |
| 3 | No. of Reinsurers with rating A but less than AA | 51 | 9,395 | 734 | 1,674 | 5.96% |
| 4 | No. of Reinsurers with rating BBB but less than A | 5 | 57 | 51 | 16 | 0.06% |
| 5 | No. of Reinsurers with rating less than BBB | - | - | - | - | 0.00% |
| | Total (A) | 138 | 11,477 | 1,236 | 5,037 | 8.96% |
| | With In India | | | | | |
| 1 | Indian Insurance Companies | 16 | - | - | 19,857 | 10.02% |
| 2 | FRBs | 9 | 1,06,616 | 3,132 | 10,018 | 60.45% |
| 3 | GIC Re | 1 | 37,891 | 1,243 | 1,452 | 20.48% |
| 4 | Other (to be Specified) | 1 | - | - | 166 | 0.08% |
| | Total (B) | 27 | 1,44,507 | 4,375 | 31,493 | 91.04% |
| | Grand Total (C)= (A)+(B) | 165 | 1,55,984 | 5,611 | 36,530 | 100.00% |

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
 Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN
 For the quarter ended June 30, 2025

(` in Lakhs)

| Sl.No. | State / Union Territory | Fire | Marine Hull | Marine Cargo | Total Marine | Motor OD | Motor TP | Total Motor | Health | Personal Accident | Travel Insurance | Miscellaneous | | | | | | Total Miscellaneous | Total | |
|--------------------------------|-----------------------------|---------------|-------------|--------------|--------------|---------------|---------------|---------------|-----------------|-------------------|------------------|-----------------|------------------------|---------------------------|---------------|------------|----------------|---------------------|-----------------|-----------------|
| | | | | | | | | | | | | Total Health | Workmen's Compensation | Public/ Product Liability | Engineering | Aviation | Crop Insurance | | | Other segments |
| STATES | | | | | | | | | | | | | | | | | | | | |
| 1 | Andhra Pradesh | 869 | 21 | 73 | 94 | 1,043 | 590 | 1,633 | 3,298 | 289 | 46 | 3,632 | 15 | 6 | 258 | - | - | 426 | 5,969 | 6,932 |
| 2 | Arunchal Pradesh | 3 | - | 0 | 0 | 57 | 34 | 91 | 59 | 4 | 0 | 63 | - | 0 | 0 | - | - | 4 | 158 | 161 |
| 3 | Assam | 115 | - | 15 | 15 | 483 | 655 | 1,138 | 1,651 | 52 | 5 | 1,707 | 4 | 5 | 453 | - | - | 49 | 3,357 | 3,487 |
| 4 | Bihar | 138 | 1 | 8 | 9 | 470 | 522 | 992 | 1,376 | 83 | 6 | 1,465 | 6 | 0 | 119 | - | - | 192 | 2,773 | 2,920 |
| 5 | Chhattisgarh | 293 | - | 64 | 64 | 484 | 221 | 705 | 675 | 48 | 5 | 728 | 19 | 3 | 134 | - | 1 | 29 | 1,619 | 1,977 |
| 6 | Goa | 24 | - | 1 | 1 | 173 | 118 | 291 | 202 | 10 | 9 | 211 | 1 | 0 | 8 | - | - | 24 | 545 | 570 |
| 7 | Gujarat | 6,100 | 20 | 569 | 589 | 4,385 | 2,156 | 6,741 | 12,761 | 958 | 252 | 13,971 | 234 | 79 | 1,694 | 3 | 13 | 1,365 | 24,101 | 30,791 |
| 8 | Haryana | 932 | - | 373 | 373 | 2,499 | 823 | 3,322 | 11,871 | 396 | 73 | 12,340 | 31 | 21 | 1,520 | - | 21 | 2,723 | 19,979 | 21,283 |
| 9 | Himachal Pradesh | 232 | - | 6 | 6 | 344 | 210 | 554 | 246 | 14 | 3 | 264 | 2 | 2 | 43 | - | 3 | 12 | 879 | 1,117 |
| 10 | Jharkhand | 78 | - | 13 | 13 | 417 | 468 | 885 | 745 | 51 | 5 | 801 | 2 | 0 | 67 | - | 898 | 38 | 2,691 | 2,782 |
| 11 | Karnataka | 5,867 | - | 540 | 540 | 2,739 | 2,092 | 4,830 | 10,270 | 584 | 170 | 11,023 | 264 | 9 | 666 | 22 | 4 | 3,779 | 20,597 | 27,004 |
| 12 | Kerala | 152 | - | 6 | 6 | 1,140 | 594 | 1,694 | 1,977 | 200 | 60 | 2,237 | 8 | 1 | 26 | - | 177 | 4,144 | 4,301 | |
| 13 | Madhya Pradesh | 475 | - | 45 | 45 | 1,001 | 436 | 1,438 | 2,605 | 177 | 23 | 2,806 | 33 | 43 | 236 | - | (0) | 1,579 | 6,135 | 6,656 |
| 14 | Maharashtra | 28,089 | 171 | 1,511 | 1,682 | 6,443 | 3,589 | 10,032 | 35,418 | 9,038 | 399 | 44,855 | 188 | 93 | 3,835 | 158 | (130) | 11,610 | 70,641 | 1,00,412 |
| 15 | Manipur | 4 | - | 0 | 0 | 8 | 36 | 44 | 37 | 5 | 0 | 42 | - | 0 | 0 | - | - | 1 | 87 | 91 |
| 16 | Meghalaya | 15 | - | - | - | 24 | 16 | 41 | 49 | 3 | 1 | 53 | 0 | 0 | 2 | - | - | 3 | 99 | 114 |
| 17 | Mizoram | 9 | - | 0 | 0 | 1 | 4 | 4 | 14 | 2 | 0 | 16 | - | 0 | 0 | - | - | 1 | 22 | 31 |
| 18 | Nagaland | 4 | - | - | - | 20 | 13 | 34 | 31 | 2 | 0 | 33 | - | - | - | - | - | 2 | 68 | 72 |
| 19 | Odisha | 91 | 8 | 58 | 66 | 862 | 552 | 1,414 | 1,336 | 99 | 12 | 1,447 | 7 | 1 | 155 | - | 7 | 119 | 3,150 | 3,307 |
| 20 | Punjab | 1,815 | - | 104 | 104 | 978 | 442 | 1,420 | 3,878 | 210 | 65 | 4,153 | 1 | 6 | 70 | - | - | 760 | 6,408 | 8,324 |
| 21 | Rajasthan | 526 | - | 949 | 949 | 1,250 | 565 | 1,815 | 2,908 | 319 | 35 | 3,262 | 13 | 2 | 293 | - | (15) | 322 | 5,692 | 7,167 |
| 22 | Sikkim | 4 | - | - | - | 15 | 16 | 31 | 40 | 2 | 0 | 42 | - | 0 | 13 | - | - | 4 | 90 | 94 |
| 23 | Tamil Nadu | 4,378 | 77 | 398 | 475 | 2,596 | 1,238 | 3,834 | 6,551 | 439 | 137 | 7,127 | 45 | 36 | 227 | 1 | 268 | 1,536 | 13,074 | 17,926 |
| 24 | Telangana | 1,760 | - | 176 | 176 | 2,162 | 1,057 | 3,220 | 9,452 | 258 | 101 | 9,811 | 50 | 24 | 209 | - | - | 802 | 14,115 | 16,051 |
| 25 | Tripura | 8 | - | 0 | 0 | 116 | 6 | 9 | 6 | 4 | 1 | 121 | - | 0 | 9 | - | (1) | 12 | 151 | 158 |
| 26 | Uttarakhand | 115 | - | 21 | 21 | 390 | 208 | 597 | 530 | 23 | 9 | 562 | 5 | 0 | 20 | - | - | 68 | 1,252 | 1,388 |
| 27 | Uttar Pradesh | 829 | - | 440 | 440 | 2,612 | 1,719 | 4,331 | 13,301 | 418 | 65 | 13,783 | 45 | 7 | 180 | 31 | 121 | 1,025 | 19,523 | 20,792 |
| 28 | West Bengal | 2,032 | - | 78 | 78 | 1,111 | 913 | 2,024 | 7,073 | 166 | 59 | 7,299 | 17 | 15 | 301 | - | - | 698 | 10,353 | 12,463 |
| TOTAL (A) | | 54,955 | 299 | 5,449 | 5,748 | 33,910 | 19,254 | 53,164 | 1,28,470 | 13,853 | 1,540 | 1,43,863 | 990 | 352 | 10,536 | 214 | 1,191 | 27,361 | 2,37,673 | 2,98,375 |
| UNION TERRITORIES | | | | | | | | | | | | | | | | | | | | |
| 1 | Andaman and Nicobar Islands | 0 | - | - | - | 1 | 1 | 2 | 14 | 0 | 0 | 14 | - | 0 | 0 | - | - | 0 | 16 | 16 |
| 2 | Chandigarh | 167 | - | 0 | 0 | 281 | 84 | 366 | 340 | 7 | 10 | 357 | 0 | 0 | 20 | - | - | 165 | 908 | 1,075 |
| 3 | Dadra and Nagar Haveli | 21 | - | 15 | 15 | 145 | 48 | 193 | 1,391 | 7 | 0 | 1,399 | 21 | 0 | 75 | - | - | 21 | 1,708 | 1,744 |
| 4 | Daman & Diu | 2 | - | - | - | 0 | 0 | 1 | 3 | 0 | 0 | 3 | - | - | - | - | - | 0 | 7 | 7 |
| 5 | Govt. of NCT of Delhi | 21,522 | - | 123 | 123 | 2,107 | 930 | 3,037 | 12,561 | 180 | 133 | 12,874 | 18 | 18 | 876 | 65 | - | 1,170 | 18,059 | 39,704 |
| 6 | Jammu & Kashmir | 61 | - | 2 | 2 | 189 | 141 | 330 | 216 | 13 | 5 | 234 | 1 | 1 | 64 | - | 37 | 41 | 708 | 771 |
| 7 | Ladakh | 0 | - | 0 | 0 | 3 | 0 | 3 | 4 | 0 | - | 4 | - | - | - | - | - | 0 | 8 | 8 |
| 8 | Lakshadweep | - | - | - | - | 0 | 0 | 0 | 1 | 0 | - | 1 | - | - | - | - | - | 0 | 2 | 2 |
| 9 | Puducherry | 13 | - | 95 | 95 | 124 | 43 | 167 | 71 | 5 | 2 | 79 | 0 | 0 | 0 | - | - | 10 | 256 | 364 |
| TOTAL (B) | | 21,787 | - | 235 | 235 | 2,851 | 1,248 | 4,099 | 14,601 | 213 | 152 | 14,965 | 40 | 19 | 1,036 | 65 | 37 | 1,407 | 21,668 | 43,690 |
| Outside India | | | | | | | | | | | | | | | | | | | | |
| TOTAL (C) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Grand Total (A)+(B)+(C) | | 76,742 | 299 | 5,684 | 5,982 | 36,761 | 20,502 | 57,262 | 1,43,071 | 14,066 | 1,692 | 1,58,829 | 1,030 | 371 | 11,572 | 279 | 1,228 | 28,769 | 2,59,341 | 3,42,065 |

Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
 Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN
 Upto the quarter ended June 30, 2025

(in Lakhs)

| Sl.No. | State / Union Territory | Fire | Marine Hull | Marine Cargo | Total Marine | Motor OD | Motor TP | Total Motor | Health | Personal Accident | Travel Insurance | Miscellaneous Total Health | Workmen's Compensation/Emolover's | Public/ Product Liability | Engineering | Aviation | Crop Insurance | Other segments | Total Miscellaneous | Total |
|--------------------------------|-----------------------------|---------------|-------------|--------------|--------------|---------------|---------------|---------------|-----------------|-------------------|------------------|----------------------------|-----------------------------------|---------------------------|---------------|------------|----------------|----------------|---------------------|-----------------|
| | | | | | | | | | | | | | | | | | | | | |
| STATES | | | | | | | | | | | | | | | | | | | | |
| 1 | Andhra Pradesh | 869 | - | 21 | 73 | 94 | 1,043 | 590 | 1,633 | 3,298 | 289 | 46 | 15 | 6 | 258 | - | - | 426 | 5,969 | 6,932 |
| 2 | Arunchal Pradesh | 3 | - | - | 0 | 0 | 57 | 34 | 91 | 59 | 4 | 0 | - | - | 0 | - | - | 4 | 158 | 161 |
| 3 | Assam | 115 | - | 15 | 15 | 483 | 655 | 1,138 | 1,651 | 52 | 5 | 1,707 | 4 | 5 | 453 | - | - | 49 | 3,357 | 3,487 |
| 4 | Bihar | 138 | - | 1 | 8 | 470 | 522 | 992 | 1,376 | 83 | 6 | 1,465 | 6 | 0 | 119 | - | - | 192 | 2,773 | 2,920 |
| 5 | Chhattisgarh | 293 | - | - | 64 | 484 | 221 | 705 | 675 | 48 | 5 | 728 | 19 | 3 | 134 | - | - | 29 | 1,619 | 1,977 |
| 6 | Goa | 24 | - | 1 | 1 | 173 | 118 | 291 | 202 | 10 | 9 | 221 | 1 | 0 | 8 | - | - | 24 | 545 | 570 |
| 7 | Gujarat | 6,100 | - | 20 | 569 | 589 | 4,585 | 2,156 | 6,741 | 12,761 | 958 | 252 | 13,971 | 224 | 1,694 | 3 | 13 | 1,366 | 24,101 | 30,791 |
| 8 | Haryana | 932 | - | - | 373 | 2,499 | 823 | 3,322 | 11,871 | 396 | 73 | 12,340 | 31 | 21 | 1,520 | - | - | 21 | 2,723 | 19,979 |
| 9 | Himachal Pradesh | 232 | - | - | 6 | 344 | 210 | 554 | 246 | 14 | 3 | 264 | 2 | 2 | 43 | - | - | 3 | 1,117 | 1,117 |
| 10 | Jharkhand | 78 | - | - | 13 | 417 | 468 | 885 | 745 | 51 | 5 | 801 | 2 | 0 | 67 | - | - | 898 | 2,691 | 2,782 |
| 11 | Karnataka | 5,867 | - | - | 540 | 2,739 | 2,092 | 4,830 | 10,270 | 584 | 170 | 11,023 | 264 | 9 | 666 | 22 | 4 | 3,779 | 20,597 | 27,004 |
| 12 | Kerala | 152 | - | - | 6 | 1,140 | 554 | 1,694 | 1,977 | 200 | 60 | 2,237 | 8 | 1 | 26 | - | - | 177 | 4,144 | 4,301 |
| 13 | Madhya Pradesh | 475 | - | - | 45 | 1,001 | 436 | 1,438 | 2,605 | 177 | 23 | 2,806 | 33 | 43 | 236 | - | - | (0) | 1,579 | 6,656 |
| 14 | Maharashtra | 28,089 | - | 171 | 1,511 | 1,682 | 6,443 | 3,589 | 10,032 | 35,418 | 9,038 | 399 | 44,855 | 188 | 93 | 3,835 | 158 | (130) | 11,610 | 70,641 |
| 15 | Manipur | 4 | - | - | 0 | 8 | 36 | 44 | 37 | 5 | 0 | 42 | - | 0 | 0 | - | - | 1 | 87 | 91 |
| 16 | Meghalaya | 15 | - | - | - | 24 | 16 | 41 | 49 | 3 | 1 | 53 | 0 | 0 | 2 | - | - | 3 | 99 | 114 |
| 17 | Mizoram | 9 | - | - | 0 | 1 | 4 | 4 | 14 | 2 | 0 | 16 | - | 0 | 0 | - | - | 1 | 22 | 31 |
| 18 | Nagaland | 4 | - | - | - | 20 | 13 | 34 | 31 | 2 | 0 | 33 | - | - | - | - | - | 2 | 68 | 72 |
| 19 | Odisha | 91 | - | 8 | 58 | 66 | 862 | 1,414 | 1,336 | 99 | 12 | 1,447 | 7 | 1 | 155 | - | - | 7 | 119 | 3,307 |
| 20 | Punjab | 1,815 | - | - | 104 | 978 | 442 | 1,420 | 3,878 | 210 | 65 | 4,153 | 1 | 6 | 70 | - | - | 760 | 6,408 | 8,327 |
| 21 | Rajasthan | 526 | - | - | 949 | 1,250 | 565 | 1,815 | 2,908 | 319 | 35 | 3,262 | 13 | 2 | 293 | - | - | (15) | 322 | 5,692 |
| 22 | Sikkim | 4 | - | - | - | 15 | 16 | 31 | 40 | 2 | 0 | 42 | 0 | 0 | 13 | - | - | 4 | 90 | 94 |
| 23 | Tamil Nadu | 4,378 | - | 77 | 398 | 475 | 2,596 | 1,238 | 3,834 | 6,551 | 439 | 137 | 7,127 | 45 | 36 | 227 | 1 | 268 | 1,536 | 13,074 |
| 24 | Telangana | 1,760 | - | - | 176 | 2,162 | 1,057 | 3,220 | 9,452 | 258 | 101 | 9,811 | 50 | 24 | 209 | - | - | 802 | 14,115 | 16,051 |
| 25 | Tripura | 8 | - | - | 0 | 116 | 3 | 9 | 116 | 4 | 1 | 121 | - | 0 | 9 | - | - | (1) | 12 | 151 |
| 26 | Uttarakhand | 115 | - | - | 21 | 390 | 208 | 597 | 530 | 23 | 9 | 562 | 5 | 0 | 20 | - | - | 68 | 1,252 | 1,388 |
| 27 | Uttar Pradesh | 829 | - | - | 440 | 2,612 | 1,719 | 4,331 | 13,301 | 418 | 65 | 13,783 | 45 | 7 | 180 | 31 | 121 | 1,025 | 19,523 | 20,792 |
| 28 | West Bengal | 2,032 | - | - | 78 | 78 | 1,111 | 913 | 2,024 | 7,073 | 166 | 59 | 7,299 | 17 | 15 | 301 | - | - | 698 | 10,353 |
| TOTAL (A) | | 54,955 | 299 | 5,449 | 5,748 | 33,910 | 19,254 | 53,164 | 1,28,470 | 13,853 | 1,540 | 1,43,863 | 990 | 352 | 10,536 | 214 | 1,191 | 27,361 | 2,37,673 | 2,98,375 |
| UNION TERRITORIES | | | | | | | | | | | | | | | | | | | | |
| 1 | Andaman and Nicobar Islands | 0 | - | - | - | 1 | 1 | 2 | 14 | 0 | 0 | 14 | - | 0 | 0 | - | - | 0 | 16 | 16 |
| 2 | Chandigarh | 167 | - | - | 0 | 281 | 84 | 366 | 340 | 7 | 10 | 397 | 0 | 0 | 0 | - | - | 165 | 908 | 1,075 |
| 3 | Dadra and Nagar Haveli | 21 | - | 15 | 15 | 145 | 48 | 193 | 1,391 | 7 | 0 | 1,399 | 21 | 0 | 75 | - | - | 21 | 1,708 | 1,744 |
| 4 | Daman & Diu | 2 | - | - | - | 0 | 0 | 1 | 3 | 0 | - | 3 | - | - | - | - | - | 0 | 4 | 7 |
| 5 | Govt. of NCT of Delhi | 21,522 | - | - | 123 | 2,107 | 930 | 3,037 | 12,561 | 180 | 133 | 12,874 | 18 | 18 | 876 | 65 | - | 1,170 | 18,059 | 39,704 |
| 6 | Jammu & Kashmir | 61 | - | - | 2 | 189 | 141 | 330 | 216 | 13 | 5 | 234 | 1 | 1 | 64 | - | - | 37 | 41 | 771 |
| 7 | Ladakh | 0 | - | - | 0 | 3 | 0 | 3 | 4 | 0 | - | 4 | - | - | 1 | - | - | 0 | 8 | 8 |
| 8 | Lakshadweep | - | - | - | 0 | 0 | 0 | 0 | 1 | 0 | - | 1 | - | - | 0 | - | - | 0 | 2 | 2 |
| 9 | Puducherry | 13 | - | - | 95 | 124 | 43 | 167 | 71 | 5 | 2 | 79 | 0 | 0 | 0 | - | - | 10 | 256 | 364 |
| TOTAL (B) | | 21,787 | - | 235 | 2,851 | 1,248 | 4,099 | 14,601 | 213 | 152 | 14,965 | 40 | 19 | 1,036 | 65 | 37 | 1,407 | 21,668 | 43,690 | |
| Outside India | | | | | | | | | | | | | | | | | | | | |
| TOTAL (C) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Grand Total (A)+(B)+(C) | | 76,742 | 299 | 5,684 | 5,982 | 36,761 | 20,502 | 57,262 | 1,43,071 | 14,066 | 1,692 | 1,58,829 | 1,030 | 371 | 11,572 | 279 | 1,228 | 28,769 | 2,59,341 | 3,42,065 |



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

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

| Sl.No. | Line of Business | For the quarter ended Jun 30, 2025 | | For the quarter ended Jun 30, 2024 | | Upto the quarter ended Jun 30, 2025 | | Upto the quarter ended Jun 30, 2024 | |
|--------|---------------------------|------------------------------------|------------------|------------------------------------|------------------|-------------------------------------|------------------|-------------------------------------|------------------|
| | | Premium (in Lakhs) | No. of Policies | Premium (in Lakhs) | No. of Policies | Premium (in Lakhs) | No. of Policies | Premium (in Lakhs) | No. of Policies |
| 1 | Fire | 76,742 | 1,26,845 | 77,446 | 82,474 | 76,742 | 1,26,845 | 77,446 | 82,474 |
| 2 | Marine Cargo | 5,684 | 47,515 | 5,795 | 4,763 | 5,684 | 47,515 | 5,795 | 4,763 |
| 3 | Marine Other than Cargo | 299 | 5 | 272 | 4 | 299 | 5 | 272 | 4 |
| 4 | Motor OD | 36,761 | 10,72,841 | 58,938 | 15,27,021 | 36,761 | 10,72,841 | 58,938 | 15,27,021 |
| 5 | Motor TP | 20,502 | | 31,298 | | 20,502 | | 31,298 | |
| 6 | Health | 1,43,071 | 12,48,091 | 1,45,414 | 4,86,216 | 1,43,071 | 12,48,091 | 1,45,414 | 4,86,216 |
| 7 | Personal Accident | 14,066 | 3,25,641 | 11,186 | 1,37,389 | 14,066 | 3,25,641 | 11,186 | 1,37,389 |
| 8 | Travel | 1,692 | 65,685 | 971 | 23,091 | 1,692 | 65,685 | 971 | 23,091 |
| 9 | Workmen's Compensation | 1,030 | 2,813 | 834 | 2,159 | 1,030 | 2,813 | 834 | 2,159 |
| 10 | Public/ Product Liability | 371 | 430 | 68 | 375 | 371 | 430 | 68 | 375 |
| 11 | Engineering | 11,572 | 2,30,503 | 8,677 | 1,450 | 11,572 | 2,30,503 | 8,677 | 1,450 |
| 12 | Aviation | 279 | 1 | 460 | 4 | 279 | 1 | 460 | 4 |
| 13 | Crop/Weather Insurance | 1,228 | 1,66,685 | (1,456) | 39 | 1,228 | 1,66,685 | (1,456) | 39 |
| 14 | Other segments | - | - | - | - | - | - | - | - |
| 15 | Miscellaneous | 28,769 | 10,48,764 | 35,269 | 6,276 | 28,769 | 10,48,764 | 35,269 | 6,276 |
| | Total | 3,42,065 | 43,35,819 | 3,75,173 | 22,71,261 | 3,42,065 | 43,35,819 | 3,75,173 | 22,71,261 |



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-36- BUSINESS -CHANNELS WISE

| Sl.No. | Channels | For the quarter ended Jun 30, 2025 | | Upto the quarter ended Jun 30, 2025 | | For the quarter ended Jun 30, 2024 | | Upto the quarter ended Jun 30, 2024 | |
|--------|-----------------------------------|------------------------------------|----------------------|-------------------------------------|----------------------|------------------------------------|----------------------|-------------------------------------|----------------------|
| | | No. of Policies | Premium (₹ in Lakhs) | No. of Policies | Premium (₹ in Lakhs) | No. of Policies | Premium (₹ in Lakhs) | No. of Policies | Premium (₹ in Lakhs) |
| 1 | Individual agents | 3,06,043 | 76,473 | 3,06,043 | 76,473 | 3,11,252 | 75,865 | 3,11,252 | 75,865 |
| 2 | Corporate Agents-Banks | 12,11,398 | 31,240 | 12,11,398 | 31,240 | 3,24,314 | 48,374 | 3,24,314 | 48,374 |
| 3 | Corporate Agents -Others | 2,21,717 | 5,621 | 2,21,717 | 5,621 | 63,692 | 21,236 | 63,692 | 21,236 |
| 4 | Brokers | 15,10,423 | 1,68,196 | 15,10,423 | 1,68,196 | 10,84,542 | 1,75,469 | 10,84,542 | 1,75,469 |
| 5 | Micro Agents | - | - | - | - | - | - | - | - |
| 6 | Direct Business | | | | | | | | |
| | -Officers/Employees | - | - | - | - | - | - | - | - |
| | -Online (Through Company Website) | 75,996 | 11,524 | 75,996 | 11,524 | 99,679 | 12,014 | 99,679 | 12,014 |
| | -Others | 7,62,784 | 43,022 | 7,62,784 | 43,022 | 69,492 | 33,112 | 69,492 | 33,112 |
| 7 | Common Service Centres(CSC) | 16,558 | 620 | 16,558 | 620 | 30,056 | 1,135 | 30,056 | 1,135 |
| 8 | Insurance Marketing Firm | 2,892 | 661 | 2,892 | 661 | 2,442 | 590 | 2,442 | 590 |
| 9 | Point of sales person (Direct) | 34,650 | 2,279 | 34,650 | 2,279 | 53,540 | 3,921 | 53,540 | 3,921 |
| 10 | MISP (Direct) | 1,92,880 | 2,368 | 1,92,880 | 2,368 | 2,30,524 | 3,362 | 2,30,524 | 3,362 |
| 11 | Web Aggregators | 478 | 61 | 478 | 61 | 1,728 | 94 | 1,728 | 94 |
| 12 | Referral Arrangements | - | - | - | - | - | - | - | - |
| 13 | Other | - | - | - | - | - | - | - | - |
| | Total (A) | 43,35,819 | 3,42,065 | 43,35,819 | 3,42,065 | 22,71,261 | 3,75,173 | 22,71,261 | 3,75,173 |
| 14 | Business outside India (B) | - | - | - | - | - | - | - | - |
| | Grand Total (A+B) | 43,35,819 | 3,42,065 | 43,35,819 | 3,42,065 | 22,71,261 | 3,75,173 | 22,71,261 | 3,75,173 |

Name of the Insurer: **HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**
 Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-37-CLAIMS DATA

Upto to the quarter ending June 30, 2025

No. of claims only

| Sl. No. | Claims Experience | Fire | Marine Cargo | Marine Hull | Total Marine | Motor OD | Motor TP | Total Motor | Health | Personal Accident | Travel | Total Health | Workmen's Compensation | Public/ Product Liability | Engineering | Aviation | Crop Insurance | Other segments | Miscellaneous | Total |
|---------|--|------|--------------|-------------|--------------|----------|----------|-------------|----------|-------------------|--------|--------------|------------------------|---------------------------|-------------|----------|----------------|----------------|---------------|-----------|
| 1 | Claims O/S at the beginning of the period | 613 | 694 | 26 | 720 | 19,090 | 47,506 | 66,596 | 25,674 | 978 | 28 | 26,680 | 642 | 15 | 432 | 38 | 37,725 | - | 1,345 | 1,34,806 |
| 2 | Claims reported during the period | 836 | 3,965 | 12 | 3,977 | 96,700 | 3,561 | 1,00,261 | 2,32,326 | 90,280 | 464 | 3,23,070 | 359 | 4 | 6,685 | - | 18,27,952 | - | 12,762 | 22,75,906 |
| | (a) Booked During the period | 812 | 3,946 | 11 | 3,957 | 96,253 | 3,186 | 99,439 | 2,18,138 | 89,746 | 430 | 3,08,314 | 347 | 4 | 6,670 | - | 18,20,636 | - | 12,730 | 22,52,909 |
| | (b) Reopened during the Period | 24 | 19 | 1 | 20 | 447 | 375 | 822 | 14,188 | 534 | 34 | 14,756 | 12 | - | 15 | - | 7,316 | - | 32 | 22,997 |
| | (c) Other Adjustment | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Claims Settled during the period | 612 | 3,806 | 1 | 3,807 | 94,090 | 1,972 | 96,062 | 2,11,953 | 89,407 | 186 | 3,01,546 | 144 | - | 6,478 | - | 18,30,389 | - | 11,830 | 22,50,868 |
| | (a) paid during the period | 612 | 3,806 | 1 | 3,807 | 94,090 | 1,972 | 96,062 | 2,11,953 | 89,407 | 186 | 3,01,546 | 144 | - | 6,478 | - | 18,30,389 | - | 11,830 | 22,50,868 |
| | (b) Other Adjustment | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Claims Repudiated during the period | 123 | 111 | 5 | 116 | 3,779 | 519 | 4,298 | 7,870 | 307 | 72 | 8,249 | 5 | - | 49 | - | - | - | 527 | 13,367 |
| | Other Adjustment | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (i) Claim closed without payment | 93 | 164 | 1 | 165 | 4,635 | 157 | 4,792 | - | - | - | - | 72 | - | 103 | - | - | - | 368 | 5,593 |
| 5 | Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) | 4 | 1 | - | 1 | 1,750 | 495 | 2,245 | 667 | 92 | 3 | 762 | 11 | - | 12 | - | 2,032 | - | 44 | 5,111 |
| 6 | Claims O/S at End of the period | 621 | 578 | 31 | 609 | 13,286 | 48,419 | 61,705 | 38,177 | 1,544 | 234 | 39,955 | 780 | 19 | 487 | 38 | 35,288 | - | 1,382 | 1,40,884 |
| | Less than 3 months | 279 | 295 | 9 | 304 | 12,842 | 3,458 | 16,300 | 38,061 | 1,488 | 233 | 39,782 | 332 | 4 | 272 | - | 1,324 | - | 458 | 59,055 |
| | 3 months to 6 months | 125 | 94 | 12 | 106 | 318 | 3,602 | 3,920 | 112 | 55 | 1 | 168 | 193 | - | 81 | - | 793 | - | 161 | 5,547 |
| | 6 months to 1 year | 125 | 55 | 2 | 57 | 125 | 7,565 | 7,690 | 4 | 1 | - | 5 | 190 | 3 | 89 | 4 | 4,543 | - | 174 | 12,880 |
| | 1year and above | 92 | 134 | 8 | 142 | 1 | 33,794 | 33,795 | - | - | - | - | 65 | 12 | 45 | 34 | 28,628 | - | 589 | 63,402 |

(in 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 | Public/ Product Liability | Engineering | Aviation | Crop Insurance | Other segments | Miscellaneous | Total |
|---------|--|----------|--------------|-------------|--------------|----------|----------|-------------|----------|-------------------|--------|--------------|------------------------|---------------------------|-------------|----------|----------------|----------------|---------------|----------|
| 1 | Claims O/S at the beginning of the period | 1,51,794 | 9,026 | 703 | 9,729 | 10,710 | 4,48,793 | 4,59,503 | 19,980 | 4,252 | 41 | 24,274 | 2,022 | 544 | 25,646 | 5,004 | 10,826 | - | 43,682 | 7,33,024 |
| 2 | Claims reported during the period | 38,163 | 3,164 | 24 | 3,187 | 38,502 | 38,918 | 77,420 | 1,22,306 | 11,781 | 240 | 1,34,327 | 639 | 9 | 961 | (51) | 85,731 | - | 10,030 | 3,50,417 |
| | (a) Booked During the period | 37,848 | 3,025 | 0 | 3,025 | 37,192 | 37,911 | 75,103 | 1,11,578 | 7,789 | 199 | 1,19,566 | 608 | 9 | 915 | (51) | 85,902 | - | 9,987 | 3,32,914 |
| | (b) Reopened during the Period | 315 | 138 | 24 | 162 | 1,310 | 1,007 | 2,317 | 10,728 | 3,992 | 41 | 14,761 | 31 | - | 46 | 0 | (171) | - | 43 | 17,504 |
| | (c) Other Adjustment | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Claims Settled during the period | 24,037 | 3,070 | 24 | 3,094 | 37,539 | 22,565 | 60,104 | 1,01,859 | 8,099 | 165 | 1,10,123 | 493 | 76 | 4,841 | 2 | 85,853 | - | 14,285 | 3,02,907 |
| | (a) paid during the period | 24,037 | 3,070 | 24 | 3,094 | 37,539 | 22,565 | 60,104 | 1,01,859 | 8,099 | 165 | 1,10,123 | 493 | 76 | 4,841 | 2 | 85,853 | - | 14,285 | 3,02,907 |
| | (b) Other Adjustment | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Claims Repudiated during the period | 580 | 207 | 0 | 207 | 1,312 | 3,367 | 4,679 | 5,612 | 1,789 | 29 | 7,429 | 5 | - | 81 | - | - | - | 338 | 13,319 |
| | Other Adjustment | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (i) Claim closed without payment | 1,087 | 480 | 0 | 480 | 2,242 | 1,139 | 3,381 | 4,971 | 5 | - | 4,976 | 250 | - | 462 | 3 | - | - | 1,013 | 11,652 |
| 5 | Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority) | 3 | 0 | - | 0 | 315 | 656 | 971 | 75 | 16 | 1 | 93 | 44 | - | 19 | - | 141 | - | 19 | 1,289 |
| 6 | Claims O/S at End of the period | 1,64,253 | 8,432 | 702 | 9,134 | 8,120 | 4,60,639 | 4,68,759 | 29,844 | 6,141 | 88 | 36,073 | 1,914 | 478 | 21,224 | 4,948 | 10,704 | - | 38,076 | 7,55,562 |
| | Less than 3 months | 24,559 | 1,660 | 0 | 1,660 | 6,127 | 27,381 | 33,508 | 29,502 | 5,641 | 87 | 35,230 | 584 | 9 | 3,460 | - | 36 | - | 2,655 | 1,01,700 |
| | 3 months to 6 months | 34,338 | 1,070 | 0 | 1,070 | 1,259 | 30,934 | 32,193 | 315 | 467 | 0 | 782 | 422 | - | 1,548 | 0 | 203 | - | 2,561 | 73,118 |
| | 6 months to 1 year | 37,418 | 695 | 1 | 696 | 719 | 71,703 | 72,422 | 28 | 33 | - | 60 | 429 | 159 | 4,630 | 16 | 70 | - | 10,895 | 1,26,794 |
| | 1year and above | 67,938 | 5,008 | 702 | 5,709 | 15 | 3,30,620 | 3,30,635 | - | - | - | - | 479 | 310 | 11,586 | 4,932 | 10,395 | - | 21,965 | 4,53,949 |



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-39- AGEING OF CLAIMS

For the quarter ending June 30, 2025

| Ageing of Claims (Claims paid) | | | | | | | | | | | | | | | | | |
|--------------------------------|---------------------------|--------------------|-----------------------------|----------------------------------|--------------------------------|----------------------------|--------------------------------|-----------|---------------------------------------|-----------------------------|----------------------------------|--------------------------------|----------------------------|--------------------------------|-----------|--------------------------|---|
| Sl.No. | Line of Business | No. of claims paid | | | | | | | Amount of claims paid (` in Lakhs) | | | | | | | Total No. of claims paid | Total amount of claims paid (` in Lakhs) |
| | | 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 | 409 | 81 | 40 | 63 | 18 | 1 | - | 4,280 | 4,544 | 2,849 | 9,010 | 3,177 | 170 | 8 | 612 | 24,037 |
| 2 | Marine Cargo | 3,582 | 132 | 51 | 29 | 7 | 1 | 4 | 1,177 | 618 | 478 | 331 | 420 | 1 | 45 | 3,806 | 3,070 |
| 3 | Marine Other than Cargo | 1 | - | - | - | - | - | - | 21 | - | - | - | 3 | - | - | 1 | 24 |
| 4 | Motor OD | 90,694 | 2,551 | 687 | 150 | 8 | - | - | 29,983 | 3,851 | 2,866 | 871 | (32) | - | - | 94,090 | 37,539 |
| 5 | Motor TP | 80 | 25 | 102 | 265 | 774 | 369 | 357 | 101 | 164 | 810 | 2,274 | 9,319 | 5,043 | 4,854 | 1,972 | 22,565 |
| 6 | Health | 2,07,091 | 4,682 | 173 | 7 | - | - | - | 96,586 | 4,900 | 352 | 22 | - | - | - | 2,11,953 | 1,01,859 |
| 7 | Personal Accident | 88,876 | 505 | 26 | - | - | - | - | 6,512 | 1,440 | 148 | - | - | - | - | 89,407 | 8,099 |
| 8 | Travel | 162 | 21 | 3 | - | - | - | - | 146 | 18 | 1 | - | - | - | - | 186 | 165 |
| 9 | Workmen's Compensation | 8 | 42 | 51 | 40 | 3 | - | - | 27 | 67 | 99 | 287 | 20 | - | (8) | 144 | 493 |
| 10 | Public/ Product Liability | - | - | - | - | - | - | - | - | - | 76 | - | - | - | - | - | 76 |
| 11 | Engineering | 6,266 | 134 | 43 | 25 | 9 | - | 1 | 1,121 | 230 | 471 | 368 | 1,468 | - | 1,183 | 6,478 | 4,841 |
| 12 | Aviation | - | - | - | - | - | - | - | 0 | 0 | - | 0 | - | 1 | 0 | - | 2 |
| 13 | Crop Insurance | 18,29,954 | 55 | 2 | 77 | 286 | 11 | 4 | 85,839 | 1 | 0 | 5 | 6 | 1 | 0 | 18,30,389 | 85,853 |
| 14 | Other segments | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Miscellaneous | 11,734 | 60 | 24 | 4 | 8 | - | - | 5,647 | 1,431 | 123 | (8) | 7,094 | (2) | - | 11,830 | 14,285 |

Upto the Quarter ending June 30, 2025

| Ageing of Claims (Claims paid) | | | | | | | | | | | | | | | | | |
|--------------------------------|---|--------------------|-----------------------------|----------------------------------|--------------------------------|----------------------------|--------------------------------|-----------|---------------------------------------|-----------------------------|----------------------------------|--------------------------------|----------------------------|--------------------------------|-----------|--------------------------|---|
| Sl.No. | Line of Business | No. of claims paid | | | | | | | Amount of claims paid (` in Lakhs) | | | | | | | Total No. of claims paid | Total amount of claims paid (` in Lakhs) |
| | | 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 | 409 | 81 | 40 | 63 | 18 | 1 | - | 4,280 | 4,544 | 2,849 | 9,010 | 3,177 | 170 | 8 | 612 | 24,037 |
| 2 | Marine Cargo | 3,582 | 132 | 51 | 29 | 7 | 1 | 4 | 1,177 | 618 | 478 | 331 | 420 | 1 | 45 | 3,806 | 3,070 |
| 3 | Marine Other than Cargo | 1 | - | - | - | - | - | - | 21 | - | - | - | 3 | - | - | 1 | 24 |
| 4 | Motor OD | 90,694 | 2,551 | 687 | 150 | 8 | - | - | 29,983 | 3,851 | 2,866 | 871 | (32) | - | - | 94,090 | 37,539 |
| 5 | Motor TP | 80 | 25 | 102 | 265 | 774 | 369 | 357 | 101 | 164 | 810 | 2,274 | 9,319 | 5,043 | 4,854 | 1,972 | 22,565 |
| 6 | Health | 2,07,091 | 4,682 | 173 | 7 | - | - | - | 96,586 | 4,900 | 352 | 22 | - | - | - | 2,11,953 | 1,01,859 |
| 7 | Personal Accident | 88,876 | 505 | 26 | - | - | - | - | 6,512 | 1,440 | 148 | - | - | - | - | 89,407 | 8,099 |
| 8 | Travel | 162 | 21 | 3 | - | - | - | - | 146 | 18 | 1 | - | - | - | - | 186 | 165 |
| 9 | Workmen's Compensation/ Employer's liability | 8 | 42 | 51 | 40 | 3 | - | - | 27 | 67 | 99 | 287 | 20 | - | (8) | 144 | 493 |
| 10 | Public/ Product Liability | - | - | - | - | - | - | - | - | - | 76 | - | - | - | - | - | 76 |
| 11 | Engineering | 6,266 | 134 | 43 | 25 | 9 | - | 1 | 1,121 | 230 | 471 | 368 | 1,468 | - | 1,183 | 6,478 | 4,841 |
| 12 | Aviation | - | - | - | - | - | - | - | 0 | 0 | - | 0 | - | 1 | 0 | - | 2 |
| 13 | Crop Insurance | 18,29,954 | 55 | 2 | 77 | 286 | 11 | 4 | 85,839 | 1 | 0 | 5 | 6 | 1 | 0 | 18,30,389 | 85,853 |
| 14 | Other segments | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Miscellaneous | 11,734 | 60 | 24 | 4 | 8 | - | - | 5,647 | 1,431 | 123 | (8) | 7,094 | (2) | - | 11,830 | 14,285 |



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-41 OFFICES INFORMATION
Statement as on June 30, 2025

| Sl. No. | Office Information | Number |
|---------|--|-----------------------------------|
| 1 | No. of offices at the beginning of the year | 299 |
| 2 | No. of branches approved during the year | - |
| 3 | No. of branches opened during the year | Out of approvals of previous year |
| 4 | | Out of approvals of this year |
| 5 | No. of branches closed during the year | - |
| 6 | No of branches at the end of the year | 299 |
| 7 | No. of branches approved but not opened | - |
| 8 | No. of rural branches | - |
| 9 | No. of urban branches | 299 |
| 10 | No. of Directors:- | |
| | (a) Independent Director | 7 |
| | (b) Executive Director | 3 |
| | (c) Non-Executive Director | 4 |
| | (d) Women Director (Non-Executive) | 1 |
| 11 | No. of Employees | |
| | (a) On-roll: | 10,816 |
| | (b) Off-roll: | 560 |
| | (c) Total | 11,376 |
| | No. of Insurance Agents and Intermediaries | |
| 12 | (a) Individual Agents, | 68,457 |
| | (b) Corporate Agents-Banks | 18 |
| | (c) Corporate Agents-Others | 170 |
| | (d) Insurance Brokers | 732 |
| | (e) Web Aggregators | 18 |
| | (f) Insurance Marketing Firm | 188 |
| | (g) Motor Insurance Service Providers (DIRECT) | 995 |
| | (h) Point of Sales persons (DIRECT) | 56,704 |
| | (i) Other as allowed by IRDAI | |
| | - Common Service Centres | 1 |

Employees and Insurance Agents and Intermediaries -Movement

| Particulars | Employees | Insurance Agents and Intermediaries |
|---|---------------|-------------------------------------|
| Number at the beginning of the quarter | 10,911 | 1,24,574 |
| Recruitments during the quarter | 1,115 | 3,587 |
| Attrition during the quarter | 650 | 878 |
| Number at the end of the quarter | 11,376 | 1,27,283 |



Name of the Insurer: **HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**
Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS
Statement as on June 30, 2025

| Board of Directors and Key Management Persons | | | | |
|--|-----------------------------|--|------------------------------------|---|
| Sl. No. | Name of person | Designation | Role /Category | Details of change in the period, if any |
| 1 | Mr. Keki M. Mistry | Non - Executive- Chairman | Non - Executive Director | |
| 2 | Ms. Renu S. Karnad | Non - Executive Director | Non - Executive Director | |
| 3 | Mr. Theodoros Kokkalas | Non - Executive Director | Non - Executive Director | |
| 4 | Mr. Edward Ler | Non - Executive Director | Non - Executive Director | |
| 5 | Mr. Bernhard Steinruecke | Independent Director | Non - Executive Director | |
| 6 | Mr. Mehernosh B. Kapadia | Independent Director | Non - Executive Director | |
| 7 | Mr. Arvind Mahajan | Independent Director | Non - Executive Director | |
| 8 | Mr. Ameet P. Hariani | Independent Director | Non - Executive Director | |
| 9 | Mr. Sanjib Chaudhuri | Independent Director | Non - Executive Director | |
| 10 | Dr. Rajgopal Thirumalai | Independent Director | Non - Executive Director | |
| 11 | Mr. Vinay Sanghi | Independent Director | Non - Executive Director | |
| 12 | Mr. Samir H. Shah | Executive Director & CFO | Executive Director & CFO | |
| 13 | Mr. Anuj Tyagi | Managing Director & CEO | Managing Director & CEO | |
| 14 | Mr. Parthanil Ghosh | Executive Director | Executive Director | Elevated to the position of Executive Director w.e.f. May 1, 2025, subject to IRDAI's approval. |
| 15 | Mr. Ankur Bahorey | Director & Chief Operating Officer | Director & Chief Operating Officer | |
| 16 | Ms. Sudakshina Bhattacharya | President & Chief Human Resources Officer | Human Resources | |
| 17 | Mr. Sriram Naganathan | President & Chief Technology Officer | Information Technology | |
| 18 | Mr. Anshul Mittal | Appointed Actuary | Actuarial | |
| 19 | Mr. Sanjay Kulshrestha | Chief Investment Officer | Investment | |
| 20 | Mr. Chirag Sheth | Chief Risk Officer | Risk Management | |
| 21 | Ms. Vyoma Manek | Company Secretary and Chief Compliance Officer | Compliance | |

Notes:-

(a) "Key Management Person" as defined under IRDAI (Corporate Governance for insurers) Regulations, 2024 read with 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"



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
 Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

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

Upto the Quarter ending March 31, 2025

| Rural & Social Obligations (Quarterly Returns) | | | | | |
|--|--|---------------|------------------------|-------------------------------|-------------------------|
| Sl.No. | Line of Business | Particular | No. of Policies Issued | Premium Collected (in Lakhs) | Sum Assured (in Lakhs) |
| 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 | Weather / Crop | Rural | - | - | - |
| | | Social | - | - | - |
| 14 | Miscellaneous | Rural | - | - | - |
| | | Social | - | - | - |
| Total | | Rural | - | - | - |
| | | Social | - | - | - |

Note: The requirement in terms of the Rural, Social Sector and Motor Third Party Obligations Regulations, 2024 dated March 20, 2024 read with Master Circular on Rural, Social Sector and Motor Third Party Obligation, 2024 dated May 10, 2024 are being discussed and yet to be concluded. Accordingly, the information would be updated on conclusion of the same.



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

- (i) Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
- (ii) Registration No.146 and Date of Registration with the IRDAI:09/07/2010
- (iii) Gross Direct Premium Income during immediate preceding FY 2024: `1,856,756 Lakhs
- (iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY 2024: `264,542 Lakhs
- (v) Obligation of the Insurer to be met in a financial year 2024-25 is _____ Lakhs

Statement Period: Quarter ending March 31, 2025

| Items | (` in Lakhs) | |
|---|---|--|
| | For the quarter ended December 31, 2024 | Upto the quarter ended December 31, 2024 |
| 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 | - | - |
| | | |

Notes: With reference to the requirement prescribed under Rural, Social Sector and Motor Third Party Obligations Regulations, 2024 dated March 20, 2024 read with Master Circular on Rural, Social Sector and Motor Third Party Obligation, 2024 dated May 10, 2024, the details regarding the submissions are yet to be concluded. Accordingly, the information would be updated on conclusion of the same.



Name of the Insurer: HDFC ERGO GENERAL INSURANCE COMPANY LIMITED
 Registration No. 146 and Date of Registration with the IRDAI: July 09, 2010

FORM NL-45-GREIVANCE DISPOSAL

Statement as on June 30, 2025

GRIEVANCE DISPOSAL

| SI No. | Particulars | Opening Balance | Additions during the quarter (net of duplicate complaints) | Complaints Resolved | | | Complaints Pending at the end of the quarter | Total Complaints registered up to the quarter during the financial year |
|------------|--|-----------------|--|---------------------|------------------|------------|--|---|
| | | | | Fully Accepted | Partial Accepted | Rejected | | |
| 1 | Complaints made by customers | | | | | | | |
| a) | Proposal Related | - | 20 | 8 | - | 11 | 1 | 20 |
| b) | Claims Related | - | 903 | 233 | 56 | 605 | 9 | 903 |
| c) | Policy Related | - | 265 | 147 | - | 117 | 1 | 265 |
| d) | Premium Related | - | 87 | 11 | - | 74 | 2 | 87 |
| e) | Refund Related | - | 46 | 17 | 2 | 27 | - | 46 |
| f) | Coverage Related | - | 15 | 4 | 2 | 9 | - | 15 |
| g) | Cover Note Related | - | 2 | 1 | 1 | - | - | 2 |
| h) | Product Related | - | 39 | 9 | 1 | 29 | - | 39 |
| i) | Others | - | 96 | 38 | 2 | 55 | 1 | 96 |
| | Total | - | 1,473 | 468 | 64 | 927 | 14 | 1,473 |
| 2 | Total No. of policies during previous year: | 22,71,261 | | | | | | |
| 3** | Total No. of claims during previous year: | 7,80,368 | | | | | | |
| 4 | Total No. of policies during current year: | 43,35,819 | | | | | | |
| 5** | Total No. of claims during current year: | 22,75,906 | | | | | | |
| 6# | Total No. of Policy Complaints (current year) per 10,000 policies (current year): | 1.09 | | | | | | |
| 7 | Total No. of Claim Complaints (current year) per 10,000 claims registered (current year): | 3.97 | | | | | | |

Total number of policy complaints includes all complaints other than those reported under "Claims" and "Others"

** Total number of claims have been considered as intimated claims

| 8 | Duration wise Pending Status | Complaints made by customers | | Complaints made by Intermediaries | | Total | |
|----|-----------------------------------|------------------------------|----------------------------------|-----------------------------------|----------------------------------|-----------|----------------------------------|
| | | Number | Percentage to Pending complaints | Number | Percentage to Pending complaints | Number | Percentage to Pending complaints |
| a) | Up to 15 days | 14 | 100% | - | 0% | 14 | 100% |
| b) | 15 - 30 days | - | 0% | - | 0% | - | 0% |
| c) | 30 - 90 days | - | 0% | - | 0% | - | 0% |
| d) | 90 days & Beyond | - | 0% | - | 0% | - | 0% |
| | Total Number of Complaints | 14 | 100% | - | 0% | 14 | 100% |

For the Quarter ending: June 30, 2025

| Disclosure of voting activities in general meetings of investee companies in which insurers have actively participated and voted for quarter ended June 30, 2025 | | | | | | | | | | |
|---|--------------|-----------------------------------|----------------------------|---------------------------------------|---|--|---|---|--------------------------------|---|
| Sr. No. | Meeting Date | Investee Company Name | Type of Meeting (AGM/ EGM) | Proposal of Management / Shareholders | Description of the proposal | Investee Company Management Recommendation | Recommendation of Proxy Advisory Firm (PAF) - IAS | Recommendation of Proxy Advisory Firm (PAF) - S&S | Vote (For / Against / Abstain) | Reason for the Vote Decision |
| 1 | 20/04/2025 | LTMIndtree Limited | Postal Ballot (PB) | Shareholders | Appoint Venugopal Lambu (DIN: 08385028) as Whole-time Director for five years from 24 January 2025 and fix his remuneration | Yes | Against | For | For | We recommend voting in favour of both the resolutions. While IAS has recommended voting "against" there resolution, highlighting that the performance metrics for variable pay and the quantum of ESOPs (over the tenure) have not been specified, we believe that the company boards are well within their rights to reward professional managers depending on actual performance and depending on the industry/organizational context. We therefore recommend voting in favour of both the resolutions. |
| | | | | | Approve revision in remuneration payable to Nachiket Deshpande (DIN: 08385028), Whole-time Director, from 1 April 2025 till end of his tenure on 1 May 2029 | Yes | Against | For | For | We recommend voting in favour of both the resolutions. While IAS has recommended voting "against" there resolution, highlighting that the performance metrics for variable pay and the quantum of ESOPs (over the tenure) have not been specified, we believe that the company boards are well within their rights to reward professional managers depending on actual performance and depending on the industry/organizational context. We therefore recommend voting in favour of both the resolutions. |
| 2 | 21/04/2025 | KPR Mill Limited | Postal Ballot (PB) | Shareholders | Reappoint KPD Siagamani (DIN: 00003744) as Managing Director for five years from 1 April 2025 and fix his remuneration | Yes | Against | Against | Against | While we believe that the companies are well within their rights to decide the remuneration of their key personnel, we agree with IAS that the potential remuneration could be much higher than the peers. Importantly, these 2 persons are also promoters of the company and hence we feel that it is important to dispel any perception of conflict in determining the remuneration. For this, the potential remuneration should be aligned with industry peers, which doesn't look to be the case here. Hence we recommend voting against the resolutions. |
| | | | | | Reappoint P. Nataraj (DIN: 00229137) as Managing Director for five years from 1 April 2025 and fix his remuneration | Yes | Against | Against | Against | While we believe that the companies are well within their rights to decide the remuneration of their key personnel, we agree with IAS that the potential remuneration could be much higher than the peers. Importantly, these 2 persons are also promoters of the company and hence we feel that it is important to dispel any perception of conflict in determining the remuneration. For this, the potential remuneration should be aligned with industry peers, which doesn't look to be the case here. Hence we recommend voting against the resolutions. |
| | | | | | Reappoint P. Selvakumar (DIN: 07228760) as Whole-time Director for five years from 27 July 2025 and fix his remuneration | Yes | For | For | For | The reappointment is in line with statutory requirements. |
| | | | | | Appoint M.V. Jaganathan (DIN: 10722925) as Independent Director for five years from 11 March 2025 | Yes | For | For | For | The appointment is in line with statutory requirements. |
| 3 | 24/04/2025 | Tata Consultancy Services Limited | Postal Ballot (PB) | Shareholders | Appoint Sanjay V. Bhandarkar (DIN: 01260274) as Independent Director for five years from 4 March 2025 | Yes | Against | Against | Against | We agree with the IAS view that owing to the long association of the candidate with Tata Power (a large and important group company) Board, considering him as "independent" would not be in line with the spirit of the regulation. We therefore recommend voting against the resolution. |
| 4 | 01/05/2025 | Eicher Motors Ltd | Postal Ballot (PB) | Shareholders | Appoint Ms. Ina Gupta (DIN: 07517101) as Independent Director for five years from 10 February 2025 | Yes | For | For | For | The appointment is in line with statutory requirements. |
| | | | | | Appoint Arun Vasu (DIN: 00174675) as Independent Director for five years from 13 February 2025 | Yes | For | For | For | The appointment is in line with statutory requirements. |
| | | | | | Redesignate Siddhartha Lal (DIN: 00037645) as Executive Chairperson, in the capacity of Whole time Director liable to retire by rotation for five years from 13 February 2025 | Yes | For | For | For | The reappointment is in line with statutory requirements. |
| | | | | | Approve remuneration payable to Siddhartha Lal (DIN: 00037645) as Executive Director, in the capacity of Whole time Director for five years from 13 February 2025, not exceeding 1.5% of profits annually | Yes | For | Against | For | The estimated remuneration commensurates with the size and complexity of the business. |
| | | | | | Redesignate Govindarajan Balakrishnan (DIN: 03093035) as Managing Director, liable to retire by rotation for five years from 13 February 2025 | Yes | For | Against | For | The reappointment is in line with statutory requirements. |
| Approve remuneration payable to Govindarajan Balakrishnan (DIN: 03093035) as Managing Director, liable to retire by rotation for five years from 13 February 2025, not exceeding 1.5% of profits annually | Yes | For | For | For | The estimated remuneration commensurates with the size and complexity of the business. | | | | | |
| 5 | 02/05/2025 | Axis Bank Limited | Postal Ballot (PB) | Shareholders | Reappoint S. Mahendra Dev (DIN: 06519869) as Independent Director for four years from 14 June 2025 | Yes | For | For | For | The reappointment is in line with statutory requirements. |

For the Quarter ending: June 30, 2025

| | | | | | | | | | | |
|--|------------|---|-------------------------------------|--------------|--|-----|-----|---------|-----|---|
| 6 | 02/05/2025 | Oil and Natural Gas Corporation Limited | Postal Ballot (PB) | Shareholders | Approve material related party transactions between ONGC Videsh Limited (OVL) and Beas Rovuma Energy Mozambique Limited (BREML) to provide advance and conversion of the advance into redeemable preference shares aggregating Rs. 15.0 bn | Yes | For | Against | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions in the form of Sponsor Senior Loan provided by OVL Overseas IFSC Limited (OOIL) to Moz LNG1 Financing Company Limited (Moz LNG1 FCL) aggregating USD 379.3 mn. (-Rs. 32.7 bn) | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions for guarantee support against Sponsor Senior Loan provided by OVL Overseas IFSC Ltd. (OOIL) to Moz LNG1 Financing Company Limited (Moz LNG1 FCL) aggregating USD 379.3 mn. (-Rs. 32.7 bn) | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| 7 | 03/05/2025 | City Union Bank Limited | Postal Ballot (PB) | Shareholders | Appoint Ramesh Venkataraman (DIN: 10954322) as Whole-time Director designated as Executive Director for three years from 21 February 2025, not liable to retire by rotation, and fix his remuneration | Yes | For | Against | For | The appointment is in line with statutory requirements. |
| 8 | 08/05/2025 | State Bank of India | Extraordinary General Meeting (EGM) | Shareholders | Appoint Parikh & Associates as Secretarial Auditors for five years from FY26 till FY30 and fix their remuneration | Yes | For | Against | For | The appointment is in line with statutory requirements. |
| | | | | | Approve material related party transactions with SBI Life Insurance Company Limited, a subsidiary, aggregating Rs. 219.4 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with SBI Cards and Payments Services Limited, a subsidiary, aggregating Rs. 456.5 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with SBI General Insurance Company Limited, a subsidiary, aggregating Rs. 110.8 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with SBI Payment Services Private Limited, a subsidiary, aggregating Rs. 71.9 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with SBI DFHI Limited, a subsidiary, aggregating Rs. 631.1 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with SBI (Mauritius) Limited, a subsidiary, aggregating Rs. 1,245.6 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with PT Bank SBI Indonesia, a subsidiary, aggregating Rs. 80.1 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with Nepal SBI Bank Limited, a subsidiary, aggregating Rs. 258.9 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with Bank of Bhutan Limited, an associate, aggregating Rs. 10.0 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with Yes Bank Limited, an associate, aggregating Rs. 358.8 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions between SBI DFHI Limited, a subsidiary, and SBI Capital Markets Limited, a wholly owned subsidiary, aggregating Rs. 30.0 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions between SBI DFHI Limited, a subsidiary, and Yes Bank Limited, an associate, aggregating Rs. 214.0 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions between SBI DFHI Limited, a subsidiary, and Jharkhand Rajya Gramin Bank, an associate, aggregating Rs. 21.0 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions between SBI DFHI Limited, a subsidiary, and Uttarakhnad Gramin Bank, an associate, aggregating Rs. 21.0 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| Approve material related party transactions between SBI DFHI Limited, a subsidiary, and Chhattisgarh Rajya Gramin Bank, an associate, aggregating Rs. 50.0 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| Approve material related party transactions between SBI DFHI Limited, a subsidiary, and Rajasthan Gramin Bank, an associate, aggregating Rs. 97.0 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| 9 | 09/05/2025 | ABB India Ltd | Annual General Meeting (AGM) | Shareholders | Adoption of financial statements for the year ended 31 December 2024 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Declare final dividend of Rs. 33.5 per equity share of face value Rs. 2.0 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Reappoint Ms. Caroline Yvonne Granat (DIN: 09477744) as Non-Executive Non-Independent Director, liable to retire by rotation | Yes | For | For | For | The appointment is in line with statutory requirements. |
| | | | | | Appoint S. N. Ananthasubramanian & Co as Secretarial Auditors for five years from 1 January 2025 to 31 December 2029 and fix their remuneration | Yes | For | Against | For | The appointment is in line with statutory requirements. |
| | | | | | Approve remuneration of Rs. 2.7 mn to Ashwin Solanki and Associates as cost auditors for financial year ending 31 December 2025 | Yes | For | For | For | The estimated remuneration commensurates with the size and complexity of the business. |

For the Quarter ending: June 30, 2025

| | | | | | | | | | | | |
|----|------------|--------------------|--------------------|--------------|--|-----|-----|-----|-----|-----|---|
| 10 | 15/05/2025 | Tata Steel Limited | Postal Ballot (PB) | Shareholders | Approve material related party transactions with Tata Capital Limited (TCL), a subsidiary of Tata Sons Private Limited (promoter company), aggregating Rs. 100.0 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions (operational) with Neelachal Ispat Nigam Ltd (NINL), a 99.66% subsidiary, aggregating Rs. 89.25 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with Tata BlueScope Steel Private Limited (TSSPL), a joint venture of Tata Steel Downstream Products Limited (wholly owned subsidiary), aggregating Rs. 56.55 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions (operational) with Jamshedpur Continuous Annealing & Processing Company Private Limited (JCAPCPL), a joint venture of Tata Steel Downstream Products Limited (wholly owned subsidiary), aggregating Rs. 52.85 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions (financial) with JCAPCPL, a joint venture of Tata Steel Downstream Products Limited (wholly owned subsidiary), aggregating Rs. 0.84 bn (including commission) towards renewal of existing corporate guarantee till 31 March 2027 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions (operational) with Tata Motors Limited, an associate company of Tata Sons Private Limited (promoter company) and Poshs Metal Industries Private Limited (PMIPL), a third party, to serve Tata Motors Limited and/or the ancillary entities of Tata Motors Limited, aggregating Rs. 45.72 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with TM International Logistics Limited (TMLL), a joint venture of Tata Steel Limited, aggregating Rs. 40.6 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with Tata International Limited (TIL), a subsidiary of Tata Sons Private Limited (promoter company), aggregating Rs. 35.02 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with Tata International Singapore Pte. Limited (TISPL), a subsidiary of Tata Sons Private Limited (promoter company), aggregating Rs. 29.45 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with The Tata Power Company Limited (TPCL), an associate company of Tata Sons Private Limited (promoter company) aggregating Rs. 23.75 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with Tata International West Asia DMCC (TIWA), a subsidiary of Tata Sons Private Limited (promoter company), aggregating Rs. 22.7 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions with Tata Projects Limited (TPL), an associate of Tata Sons Private Limited (promoter company), aggregating Rs. 17.65 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions (financial) between TSMUK Limited (TSMUK), a step-down wholly owned subsidiary and Tata Steel Minerals Canada Limited (TSMC), an indirect foreign subsidiary of Tata Steel Limited aggregating Rs. 11.15 bn (USD 125 mn) for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions between Tata Steel UK Limited (TSUK), a wholly owned subsidiary of Tata Steel Limited and Tata International West Asia DMCC (TIWA), a subsidiary of Tata Sons Private Limited (promoter company) aggregating Rs. 45.0 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions between Tata Steel Downstream Products Limited (TSPL), a wholly owned subsidiary and Tata Motors Limited, an associate company of Tata Sons Private Limited (promoter company), and/or its ancillary entities, aggregating Rs. 35.55 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions between T S Global Procurement Company Pte. Ltd. (TSGPL) an indirect wholly owned subsidiary and Tata International Singapore Pte. Limited, (TISPL) an indirect subsidiary of Tata Sons Private Limited (promoter company), aggregating Rs. 25.0 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions between Tata Steel Minerals Canada Ltd (TSMC), an indirect foreign subsidiary and Tata Steel Lihuden BV (TSU), indirect wholly owned subsidiary, aggregating Rs. 13.0 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions between Tata Steel Minerals Canada Ltd (TSMC), an indirect foreign subsidiary and T S Global Procurement Company Pte. Ltd (TSGPL), an indirect wholly owned subsidiary, aggregating Rs. 9.0 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions between Neelachal Ispat Nigam Limited (NINL), a 99.66% subsidiary and TS Global Procurement Company Pte. Ltd. (TSGPL), an indirect wholly owned subsidiary aggregating Rs. 20.0 bn for FY26 | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve material related party transactions between Tata Steel Lihuden BV (TSU), an indirect wholly owned subsidiary and Wupperman Staal Nederland BV (WSN), an associate company | Yes | For | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |

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| 11 | 17/05/2025 | Bajaj Finserv Limited | Postal Ballot (PB) | Shareholders | Appoint Sanjiv Nandan Sahai (DIN: 00980449) as Independent Director for five years from 1 March 2025 | Yes | For | For | For | The appointment is in line with statutory requirements. |
| | | | | | Appoint Rajeev Jain (DIN: 01550158) as Non-Executive Non-Independent Director, liable to retire by rotation, from 1 April 2025 | Yes | For | For | For | The appointment is in line with statutory requirements. |
| 12 | 25/05/2025 | Deepak Nitrite Limited | Postal Ballot (PB) | Shareholders | Appoint Dr. Anvith Nath Agrawal (DIN: 00193566) as Independent Director for three years from 28 June 2025 and approve his continuation on the board post attaining 75 years of age on 30 September 2025 | Yes | For | For | For | The appointment is in line with statutory requirements. |
| | | | | | Appoint Ms. Bhumika Batra (DIN: 03502004) as Independent Director for three years from 28 June 2025 | Yes | Against | Against | Against | We agree with IAS' assertion that the candidate, being a Partner at her law firm, has responsibilities equivalent to a whole time Director. As a result, her candidature doesn't meet the regulatory cap of 3 Independent Directorships in listed entities, for a whole time Director. Additionally she is succeeding another partner from the same law firm on the Board and the rationale for persisting with the same law firm's representatives in succession, is not clear. We therefore recommend voting against this resolution. |
| | | | | | Appoint Mahesh Ramchand Chhabria (DIN: 00166049) as Independent Director for three years from 28 June 2025 | Yes | For | For | For | The appointment is in line with statutory requirements. |
| | | | | | Reappoint Punit Labha (DIN: 05125502) as Independent Director for three years from 8 August 2025 | Yes | For | Against | For | The Reappointment is in line with statutory requirements. |
| | | | | | Reappoint Vipul Shah (DIN: 00174690) as Independent Director for three years from 8 August 2025 | Yes | For | For | For | The Reappointment is in line with statutory requirements. |
| 13 | 29/05/2025 | LTI Mindtree Limited | Annual General Meeting (AGM) | Shareholders | Adoption of standalone financial statements for the year ended 31 March 2025 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Adoption of consolidated financial statements for the year ended 31 March 2025 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Declare final dividend of Rs. 45.0 per equity share of face value Rs. 1.0 for FY25 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Reappoint Nachiket Deshpande (DIN: 08385028) as Director, liable to retire by rotation | Yes | For | For | For | The Reappointment is in line with statutory requirements. |
| | | | | | Reappoint S.N. Subrahmanyam (DIN: 02255382) as Non-Executive Non-Independent Director, liable to retire by rotation | Yes | For | For | For | The appointment is in line with statutory requirements. |
| | | | | | Approve related party transactions with Larsen & Toubro Limited (holding company) aggregating upto Rs. 15.0 bn from the conclusion of 2025 AGM till the 2026 AGM | Yes | For | Against | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Appoint Alwyn Jay & Co as secretarial auditors for five years from 1 April 2025 till 31 March 2030 and fix their remuneration | Yes | For | For | For | The appointment is in line with statutory requirements. |
| 14 | 07/06/2025 | Bajaj Finance Limited | Postal Ballot (PB) | Shareholders | Reappoint Rajeev Jain (DIN: 01550158) as Executive Director designated as Vice Chairperson for three years from 1 April 2025 and fix his remuneration | Yes | Against | Against | For | It is noted that IAS has recommended voting against 2 resolutions pertaining to the remuneration of the ED & Vice Chairman and of the MD, on grounds of the remuneration being high. We believe that the company should have adequate leeway in fixing the remuneration of its key personnel, especially when they have a very good track record of performance, delivery and wealth creation for shareholders. We therefore recommend voting in favour of 2 resolutions as well. |
| | | | | | Redesignate Anup Kumar Saha (DIN: 07640220) as Managing Director from 1 April 2025 till the remainder of his tenure on 31 March 2028 and fix his remuneration | Yes | Against | Against | For | It is noted that IAS has recommended voting against 2 resolutions pertaining to the remuneration of the ED & Vice Chairman and of the MD, on grounds of the remuneration being high. We believe that the company should have adequate leeway in fixing the remuneration of its key personnel, especially when they have a very good track record of performance, delivery and wealth creation for shareholders. We therefore recommend voting in favour of 2 resolutions as well. |
| | | | | | Approve sub-division of equity shares from one equity share of face value of Rs. 2.0 each to two equity shares of face value of Rs. 1.0 each | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve increase in authorised share capital to Rs. 10.0 bn from Rs. 1.50 bn and consequent alteration to the Capital Clause of Memorandum of Association (MoA) to accommodate the sub-division of equity shares and bonus issue | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve issuance of bonus shares in the ratio of four bonus shares for every one share held (4:1) | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| 15 | 12/06/2025 | State Bank of India | Annual General Meeting (AGM) | Shareholders | Adoption of financial statements for the year ended 31 March 2025 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| 16 | 12/06/2025 | State Bank of India | Extraordinary General Meeting (EGM) | Shareholders | Approve issuance of equity shares by way of public issue/QIP/any other mode up to Rs. 250.0 bn | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| 17 | 15/06/2025 | Equitas Small Finance Bank Limited | Postal Ballot (PB) | Shareholders | Appoint Balraj Nuthalapati (DIN: 08198456) as Director for three years from 29 March 2025, liable to retire by rotation | Yes | For | For | For | The appointment is in line with statutory requirements. |
| | | | | | Appoint Balraj Nuthalapati (DIN: 08198456) as Executive Director, liable to retire by rotation, for three years from 29 March 2025, liable to retire by rotation and fix his remuneration | Yes | For | For | For | The appointment is in line with statutory requirements. |
| 18 | 15/06/2025 | Marico Limited | Postal Ballot (PB) | Shareholders | Approve amendments to the Marico Employee Stock Option Plan 2016 (ESOP 2016) | Yes | For | Against | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve provision of loans to the Welfare of Mariconians Trust (WECMA Trust) for subscribing to the equity shares of the company not exceeding in aggregate 16,275,868 equity shares | Yes | For | Against | For | The proposed transactions are in the ordinary course of business and at arm's length price. |

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| 19 | 16/06/2025 | Larsen & Toubro Limited | Annual General Meeting (AGM) | Shareholders | Adoption of standalone financial statements for the year ended 31 March 2025 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Adoption of consolidated financial statements for the year ended 31 March 2025 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Approve final dividend of Rs. 34.0 per equity share of face value of Rs. 2.0 per share for FY25 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Reappoint S.V. Desai (DIN: 07648203) as Director, liable to retire by rotation | Yes | For | For | For | The Reappointment is in line with statutory requirements. |
| | | | | | Reappoint T. Madhava Das (DIN: 0855676) as Director, liable to retire by rotation | Yes | For | For | For | The Reappointment is in line with statutory requirements. |
| | | | | | Redesignate Subramanian Sarma (DIN: 0055421) as Deputy Managing Director and President from 2 April 2025 till 3 February 2026 and fix his remuneration | Yes | Against | For | For | We believe that a professionally managed firm should in general, have the freedom to decide on the overall remuneration of professionals in key managerial roles. We therefore recommend voting in favour of these below listed resolutions as well. |
| | | | | | Reappoint S.V. Desai (DIN: 07648203) as Whole time Director for five years from 11 July 2025 till 4 July 2030 and fix his remuneration | Yes | Against | For | For | We believe that a professionally managed firm should in general, have the freedom to decide on the overall remuneration of professionals in key managerial roles. We therefore recommend voting in favour of these below listed resolutions as well. |
| | | | | | Reappoint T. Madhava Das (DIN: 0855676) as Whole-time Director for five years from 11 July 2025 till 10 July 2030 and fix his remuneration | Yes | Against | For | For | We believe that a professionally managed firm should in general, have the freedom to decide on the overall remuneration of professionals in key managerial roles. We therefore recommend voting in favour of these below listed resolutions as well. |
| | | | | | Appoint S.N. Ananthasubramanian & Co. as secretarial auditors for five years from 1 April 2025 till 31 March 2030 and fix their remuneration | Yes | For | For | For | The appointment is in line with statutory requirements. |
| | | | | | Approve material related party transactions with Larsen Toubro Arabia LLC (LTA) aggregating up to Rs. 126.0 bn from the FY25 AGM till the FY26 AGM or fifteen months, whichever is earlier | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| Approve material related party transactions with L&T Metro Rail (Hyderabad) Limited (LTMRL) aggregating up to Rs. 110.0 bn, from the FY25 AGM till the FY26 AGM or fifteen months, whichever is earlier | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| Approve material related party transactions with L&T Technology Services Limited (LTS) aggregating up to Rs. 30.0 bn, from the FY25 AGM till the FY26 AGM or fifteen months, whichever is earlier | Yes | For | Against | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| Approve material related party transactions up to Rs. 55.0 bn with L&T Modular Fabrication Yard LLC (MFY) from the FY25 AGM till the FY26 AGM or fifteen months, whichever is earlier | Yes | For | Against | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| Approve material related party transactions up to Rs. 15.0 bn with LTMIndree Limited (LTM) from the FY25 AGM till the FY26 AGM or fifteen months, whichever is earlier | Yes | For | Against | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| Approve material related party transactions up to Rs. 24.0 bn with Apollo Hospitals Enterprise Limited (AHEL) from the FY25 AGM till the FY26 AGM or fifteen months, whichever is earlier | Yes | For | Against | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| Approve remuneration of Rs. 1.9 mn payable to R. Nanabhoy & Co. as cost auditors for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| 20 | 16/06/2025 | Havells India Limited | Annual General Meeting (AGM) | Shareholders | Adoption of standalone and consolidated financial statements for the year ended 31 March 2025 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Confirm interim dividend of Rs. 4.0 per equity share (face value Rs. 1.0) | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Declare final dividend of Rs. 6.0 per equity share (face value Rs. 1.0) | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Reappoint Siddhartha Pandit (DIN: 03562264) as Director, liable to retire by rotation | Yes | For | For | For | The Reappointment is in line with statutory requirements. |
| | | | | | Reappoint Anil Rai Gupta (DIN: 00011892) as Director, liable to retire by rotation | Yes | For | Against | For | The Reappointment is in line with statutory requirements. |
| | | | | | Approve remuneration of Rs. 1.0 mn to Chandra Wadhwa & Co. as cost auditor for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Reappoint Siddhartha Pandit (DIN: 03562264) as Whole Time Director for three years from 29 May 2025 and fix his remuneration | Yes | For | For | For | The Reappointment is in line with statutory requirements. |
| | | | | | Appoint MZ & Associates as secretarial auditors for five years from FY26 and fix their remuneration | Yes | For | Against | For | The Appointment is in line with statutory requirements. |
| Approve Abhinav Rai Gupta's appointment in an office of profit position as Vice President for three years from 17 June 2025 at an annual remuneration of Rs. 10 mn | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| 21 | 17/06/2025 | Maruti Suzuki India Limited | Postal Ballot (PB) | Shareholders | Appoint Sunil Kumar Kakkar (DIN: 08041054) as Director, liable to retire by rotation from 1 April 2025 | Yes | For | For | For | The Appointment is in line with statutory requirements. |
| | | | | | Appoint Sunil Kumar Kakkar (DIN: 08041054) as Whole time director designated as Director- Corporate Planning for three years from 1 April 2025 and fix his remuneration | Yes | For | For | For | The Appointment is in line with statutory requirements. |
| | | | | | Appoint Koichi Suzuki (DIN: 11061966) as Non-Executive Non-Independent Director from 26 April 2025 | Yes | For | For | For | The Appointment is in line with statutory requirements. |
| | | | | | Appoint Price Waterhouse Chartered Accountants LLP as statutory auditors till the 2025 AGM to fill the casual vacancy caused by resignation of Deloitte Haskins & Sells LLP | Yes | For | Against | For | The Appointment is in line with statutory requirements. |

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| 22 | 18/06/2025 | Tata Consultancy Services Limited | Annual General Meeting (AGM) | Shareholders | Adoption of standalone and consolidated financial statements for the year ended 31 March 2025 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| | | | | | To confirm payment of three interim dividends aggregating Rs. 30.0, a special dividend of Rs 66.0 per share and declare final dividend of Rs. 30.0 per equity share (face value Re.1) for FY25 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| | | | | | Reappoint Ms. Aarthi Subramanian (DIN 07121802) as Non-Executive Non-Independent Director, liable to retire by rotation | Yes | For | For | For | The Reappointment is in line with statutory requirements. | | | | | |
| | | | | | Appoint Ms. Aarthi Subramanian (DIN 07121802) as Whole time Director designated as Executive Director – President and Chief Operating Officer for five years from 1 May 2025 and fix her remuneration | Yes | For | For | For | The Appointment is in line with statutory requirements. | | | | | |
| | | | | | Appoint Parikh & Associates, Practicing Company secretaries as secretarial auditors for five years from FY26 and fix their remuneration | Yes | For | For | For | The Appointment is in line with statutory requirements. | | | | | |
| | | | | | Approve related party transactions with Tata Capital Limited (TCL), a subsidiary of Tata Sons Private Limited (promoter company), aggregating Rs. 53.0 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| | | | | | Approve related party transactions with Tata Capital Housing Finance Limited (TCHFL), a step-down subsidiary of Tata Sons Private Limited (Promoter Company), aggregating Rs. 50.0 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| | | | | | Approve related party transactions with Tejas Networks Limited (TNL), a subsidiary of Tata Sons Private Limited (Promoter Company), aggregating Rs. 50.0 bn for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| 23 | 24/06/2025 | Infosys Limited | Annual General Meeting (AGM) | Shareholders | Adoption of standalone and consolidated financial statements for the year ended 31 March 2025 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| | | | | | Approve final dividend of Rs. 22.0 per equity share of face value of Rs. 5.0 for FY25 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| | | | | | Reappoint Sall Parekh (DIN 01876159), as Director, liable to retire by rotation | Yes | For | For | For | The Reappointment is in line with statutory requirements. | | | | | |
| | | | | | Approve related party transactions upto Rs. 28.75 bn between Infosys Limited and its subsidiaries with Stater N.V., step-down subsidiary, for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| | | | | | Approve related party transactions upto Rs. 36.70 bn between Infosys Limited and its subsidiaries with Stater Netherland B.V., step-down subsidiary, for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| | | | | | Appoint Makarand M. Joshi & Co as secretarial auditors for five years from 1 April 2025 till 31 March 2030 and fix their remuneration | Yes | For | For | For | The appointment is in line with statutory requirements. | | | | | |
| | | | | | 24 | 25/06/2025 | Nestlé India Limited | Annual General Meeting (AGM) | Shareholders | Adoption of standalone and consolidated financial statements for the year ended 31 March 2025 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | | | | | | To confirm payment of two interim dividends aggregating Rs. 17.0 and declare final dividend of Rs. 10.0 per equity share (face value Re.1.0) for FY25 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| Reappoint Satish Srinivasan (DIN: 10173407) as Director, liable to retire by rotation | Yes | For | For | For | | | | | | The Reappointment is in line with statutory requirements. | | | | | |
| Approve remuneration of Rs. 240,000 to Ramanath Iyer & Co., Cost Accountants, as cost auditor for FY26 | Yes | For | For | For | | | | | | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| Reappoint P R Ramesh (DIN: 01915274) as Independent Director for five years from 1 July 2025 | Yes | For | For | For | | | | | | The Reappointment is in line with statutory requirements. | | | | | |
| Appoint Manish Thery (DIN: 02672830) as Managing Director for five years from 1 August 2025 and fix his remuneration | Yes | For | For | For | | | | | | The appointment is in line with statutory requirements. | | | | | |
| Appoint S. N. Ananthasubramanian & Co. as Secretarial Auditors for five years from FY26 and fix their remuneration | Yes | For | For | For | | | | | | The appointment is in line with statutory requirements. | | | | | |
| 25 | 29/06/2025 | Hindustan Unilever Ltd | Annual General Meeting (AGM) | Shareholders | | | | | | Adoption of standalone and consolidated financial statements for the year ended 31 March 2025 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. |
| | | | | | Ratify interim dividend of Rs. 19.0 per share and a special dividend of Rs. 10.0 per share and declare final dividend of Rs. 24.0 per share of face value Re. 1.0 each for FY25 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |
| | | | | | Reappoint Nitin Parange (DIN: 00045204) as Non-Executive Non-Independent Director, liable to retire by rotation | Yes | For | For | For | The Reappointment is in line with statutory requirements. | | | | | |
| | | | | | Reappoint Ritesh Tiwari (DIN: 05349994) as Director, liable to retire by rotation | Yes | For | For | For | The Reappointment is in line with statutory requirements. | | | | | |
| | | | | | Reappoint Biddappa Ponnappa Bittanda (DIN: 06568886) as Director, liable to retire by rotation | Yes | For | For | For | The Reappointment is in line with statutory requirements. | | | | | |
| | | | | | Appoint Parikh & Associates, Company Secretaries, as secretarial auditors for five years from FY26 and fix their remuneration | Yes | For | For | For | The appointment is in line with statutory requirements. | | | | | |
| | | | | | Ratification of remuneration of Rs 1.62 mn payable to R Narasimhaiah & Co. as cost auditors for FY26 | Yes | For | For | For | The proposed transactions are in the ordinary course of business and at arm's length price. | | | | | |