

## Disclosures - NON- LIFE INSURANCE COMPANIES

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# The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-1-B-RA

Revenue Account

For the Period ended 31-03-2025

														(Amount in Rs. Lakhs)			
PARTICULARS	SCHEDULE	Fire				MARINE				Miscellaneous				Total			
		FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024	FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024	FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024	FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024
Premiums Earned (Net)	NL-4-Premium Schedule	77932	290862	105054	327896	16128	58060	16815	55213	836581	3187862	773856	3019718	930641	3536784	895725	3402827
Profit/ Loss on Sale/Redemption of Investments		8930	27249	14810	42912	990	3021	1825	5289	55624	169741	90469	262141	65544	200011	107104	310342
Interest, Dividend & Rent – Gross (Refer Note 1)		13678	50384	11344	47853	1516	5586	1398	5898	85197	313845	69296	292322	100391	369815	82038	346073
(a) Others Income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(b) Others - Contribution from Shareholders Funds Towards excess EOM		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total (A)</b>		<b>100540</b>	<b>368495</b>	<b>131208</b>	<b>418661</b>	<b>18634</b>	<b>66667</b>	<b>20038</b>	<b>66400</b>	<b>977402</b>	<b>3671448</b>	<b>933621</b>	<b>3574181</b>	<b>1096576</b>	<b>4106610</b>	<b>1084867</b>	<b>4059242</b>
Claims Incurred (Net)	NL-5-Claims Schedule	62138	207104	68416	262578	6874	31200	10553	26577	809830	3178485	775124	3023672	878842	3416789	854093	3312827
Commission	NL-6-Commission Schedule	26494	68959	16985	56153	2030	9081	2418	8430	80419	283451	57376	236199	108943	361491	76779	300782
Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	4070	29304	12160	42018	497	5876	2306	7615	52549	335747	118648	424553	57116	370927	133114	474186
Premium Deficiency		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total (B)</b>		<b>92702</b>	<b>305367</b>	<b>97561</b>	<b>360749</b>	<b>9401</b>	<b>46157</b>	<b>15277</b>	<b>42622</b>	<b>942798</b>	<b>3797683</b>	<b>951148</b>	<b>3684424</b>	<b>1044901</b>	<b>4149207</b>	<b>1063986</b>	<b>4087795</b>
<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>7838</b>	<b>63128</b>	<b>33647</b>	<b>57912</b>	<b>9233</b>	<b>20510</b>	<b>4761</b>	<b>23778</b>	<b>34604</b>	<b>(126235)</b>	<b>(17527)</b>	<b>(110243)</b>	<b>51675</b>	<b>(42597)</b>	<b>20881</b>	<b>(28553)</b>
<b>APPROPRIATIONS</b>																	
Transfer to Shareholders' Account		(7838)	(63128)	(33647)	(57912)	(9233)	(20510)	(4761)	(23778)	(34604)	126235	17527	110243	(51675)	42597	(20881)	28553
Transfer to Catastrophe Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Transfer to Other Reserves (to be specified)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total (C)</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Note: See Notes appended at the end of Form NL-2-B-PL

\*\* please refer Regulation 1 Part V- Preparation of Financial Statement of IRDA (Accounting) Regulation 2002

Note - 1		Fire				MARINE				Miscellaneous				Total			
		FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024	FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024	FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024	FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024
<b>Pertaining to Policyholder's funds</b>																	
Interest, Dividend & Rent		11983	47521	11988	47377	1328	5268	1478	5840	74639	296015	73231	289412	87950	348804	86697	342629
Less:-								0						0			
Investment Expenses		11	44	11	59	1	5	1	7	63	274	70	361	75	323	82	427
Amortisation of Premium/ Discount on Investments		209	984	273	1313	23	109	34	162	1303	6130	1667	8021	1535	7223	1974	9496
Amount written off in respect of depreciated investments		1582	1734	8	140	176	192	1	17	9852	10797	50	854	11610	12723	59	1011
Provision for Bad and Doubtful Debts		-2836	-2865	-61	-363	-315	-318	-7	-44	-17662	-17845	-373	-2215	-20813	-21028	-441	-2622
Provision for diminution in the value of other than actively traded Equity		61	-205	1074	1065	7	-23	132	131	379	-1274	6558	6503	447	-1502	7764	7699
Add:																	
Investment income from Pool		722	2555	661	2690	80	283	81	331	4493	15912	4037	16434	5295	18750	4779	19455
<b>Interest, Dividend &amp; Rent – Gross*</b>		<b>13678</b>	<b>50384</b>	<b>11344</b>	<b>47853</b>	<b>1516</b>	<b>5586</b>	<b>1398</b>	<b>5898</b>	<b>85197</b>	<b>313845</b>	<b>69296</b>	<b>292322</b>	<b>100391</b>	<b>369815</b>	<b>82038</b>	<b>346073</b>

\* Term gross implies inclusive of TDS

# The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-2-B-PL

Profit and Loss Account

For the Period ended 31-03-2025

(Amount in Rs. Lakhs)

	PARTICULARS	FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024
1	OPERATING PROFIT/LOSS				
	(a) Fire Insurance	7838	63128	33647	57912
	(b) Marine Insurance	9233	20510	4761	23778
	(c) Miscellaneous Insurance	34604	(126235)	(17527)	(110243)
2	INCOME FROM INVESTMENTS				
	(a) Interest, Dividend & Rent – Gross	38191	150537	37268	147479
	(b) Profit on Sale of Investments	26871	81987	43676	126555
	Less: Loss on Sale of Investments	0	0	0	0
	(c) Amortization of Premium / Discount on Investments	(634)	(2962)	(806)	(3874)
3	OTHER INCOME (Credit Balances Written Back)	7600	9243	3439	1538
	- Interest on Refund of Income Tax	0	0	0	0
	<b>Total (A)</b>	<b>123703</b>	<b>196208</b>	<b>104458</b>	<b>243145</b>
4	PROVISIONS (Other Than Taxation)				
	(a) For diminution in the value of investments	185	(617)	3166	3139
	(b) For doubtful debts	(3769)	(3402)	(159)	(660)
	(c) Others (to be specified)	64622	74721	28177	33994
5	OTHER EXPENSES				
	a. Other Than Those Related To Insurance Business	9	31	10264	41047
	b. Contribution to Policyholders fund towards excess EOM				
	(i) Towards Excess Expenses of Management	0	0	0	0
	(ii) Others	0	0	0	0
	c. Expenses on Corporate Social Responsibility	199	804	458	1832
	d. Bad debts written off	5472	5472	13779	13779
	e. Interest on subordinated debt	0	0	0	0
	f. Penalties	0	0	0	0
	g. Others - Interest On Income/Service Tax	690	4561	51	665
	Profit (-) / Loss on Sale of Assets	682	853	428	650
	h. GST Expenses	3026	10337	-3705	4151
	<b>TOTAL (B)</b>	<b>71116</b>	<b>92760</b>	<b>52459</b>	<b>98597</b>
	<b>Profit Before Tax</b>	<b>52587</b>	<b>103448</b>	<b>51999</b>	<b>144548</b>
	Provision for Taxation				
	Current Tax	17751	36632	19480	51530
	Earlier Year Tax	0	(25470)	0	0
	MAT Credit	(2219)	(9284)	(2775)	(18415)
	Deferred tax	2392	2763	(99)	(1500)
	<b>Profit After Tax</b>	<b>34663</b>	<b>98807</b>	<b>35393</b>	<b>112933</b>
	Transfer from General Reserves	0	33949	0	31806
	Transfer from Contingency Reserves	0	7031	0	0
	<b>APPROPRIATIONS</b>				
	(a) Interim Dividends paid during the year	0	0	0	0
	(b) Final Dividend paid	0	(33949)	0	(31806)
	(c) Transfer to General Reserves	(34663)	(105838)	(35393)	(112933)
	(d) Transfer to Any Reserves or Other Accounts (to be specified)	0	0	0	0
	Balance of Profit/Loss Brought Forward from Last Year	-	-	-	-
	Balance Carried Forward to Balance Sheet	-	-	-	-

Notes: to Form NL-1-B-RA and NL-2-B- PL

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

(b) Under the sub-head "Others" items like foreign exchange gains or losses and other items shall be included.

(c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'. The expenses pertaining to investment income e.g. Amortisation, Write off, other Investments expenses etc. are to be deducted from this other than separately disclosed here.

(d) Income from rent shall include only the realized rent. It shall not include any notional rent.

(e) Contribution from the Shareholders' Account to policyholders' account /Contribution to the Policyholders' Fund is as per the terms of Section 40C of the Insurance Act, 1938 read with IRDAI (Expenses of Management of Insurers transacting General or Health Insurance Business) Regulations as specified and modified from time to time.

The New India Assurance Company Ltd.				
Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526				
Form NL-3-B-BS				
Balance Sheet				
For the Period ended 31-03-2025			(Amount in Rs. Lakhs)	
	Schedule	As at 31.03.2025	As at 31.03.2024	
<b>A. SOURCES OF FUNDS</b>				
SHARE CAPITAL	NL-8-Share Capital Schedule	82400	82400	
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2106022	2031132	
FAIR VALUE CHANGE ACCOUNT	Shareholders	623774	684771	
FAIR VALUE CHANGE ACCOUNT	Policyholders	1516796	1672124	
BORROWINGS	NL-11-Borrowings Schedule	0	0	
<b>TOTAL</b>		<b>4328992</b>	<b>4470427</b>	
<b>B. APPLICATION OF FUNDS</b>				
INVESTMENTS-Shareholders	NL-12-Investment Schedule	2389261	2428130	
INVESTMENTS-Policyholders		5616075	5702980	
LOANS	NL-13-Loans Schedule	38485	37407	
FIXED ASSETS	NL-14-Fixed Assets Schedule	46453	41730	
DEFERRED TAX ASSET		27860	30623	
CURRENT ASSETS				
a. Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1760689	1422489	
b. Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1009572	987226	
<b>Sub-Total (a+b)</b>		<b>2770261</b>	<b>2409715</b>	
DEFERRED TAX LIABILITY (Net)		-	-	
c. CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	4807254	4518996	
d. PROVISIONS	NL-18-Provisions Schedule	1752149	1661162	
<b>Sub-Total (c+d)</b>		<b>6559403</b>	<b>6180158</b>	
NET CURRENT ASSETS = (a+b-c-d)		(3789142)	(3770443)	
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	0	0	
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-	
<b>TOTAL B</b>		<b>4328992</b>	<b>4470427</b>	

#### CONTINGENT LIABILITIES

Particulars	As at 31.03.2025	As at 31.03.2024
1. Partly paid-up investments	501	1811
2. Claims, other than against policies, not acknowledged as debts by the	313	642
3. Underwriting commitments outstanding (in respect of shares and securities)	0	0
4. Guarantees given by or on behalf of the Company	38383	14661
5.Statutory demands/ liabilities in dispute, not provided for	729051	360592
6. Reinsurance obligations to the extent not provided for in accounts	0	0
7. Others (matters under litigation) to the extent ascertainable	570	1727
8. Potential Tax Liability towards distribution received from Venture Fund	0	0
<b>TOTAL</b>	<b>768818</b>	<b>379433</b>

(Amount in Rs. Lakhs)

(Amount in Rs. Lakhs)

[illegible]

**Notes:**  
(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

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

(Amount in Rs. Lakhs)

[illegible]

**Notes:**  
(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

(b) Separate disclosure to be made for significant, sub-significant which constitutes more than 10 percent of the total gross direct premium

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[illegible]

**Notes:**

- Incurred But Not Reported (IBNR), Incurred but not enough reported (INNR) claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management.
- The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- Separate disclosure to be made for estimated/sub-segment which contributes more than 10 percent of the total gross direct premium.

Reluctance	F2SE	Machine Guard	Machine Guard	Total Machine	Motor GD	Motor TP	Calculator	Health	Personal Accident	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Action	Crop Insurance	Other Insurance	Other Miscellaneous Expense	Total Miscellaneous	Grand Total	
	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	Up to the Quarter Ended	For the Quarter Ended	
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
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Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
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Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
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Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
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Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004	937.110	132.340	290	93.000	13.000	100.000
Chosen Plot (2000)	101.687	27.723	727	27.796	727	13.005	40.000	43.000	51.710	13.240	45.110	33.510	93.004	497.004						

**Notes:**

- a) Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.
- b) Claims includes specific claims settlement cost but not expenses of management.
- c) The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
- d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
- e) Separate disclosure to be made for accident/robbery/terrorism which contributes more than 10 percent of the total gross direct commission.

Net Commission Paid  
For the Period ended 31-03-2025

(Amount in Rs. Lakhs)

(c) Confidentiality: no personal data are stored or processed by the company. However,

(c) Commission on business procured through Company Website

## For the Period ended 31-03-2025

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41	7493	29501
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(a) **Item**

(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not the

106	124434	446502
147	8690	37684

Notes:  
Call them

(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not the nature of the entity providing the services.



## The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-8-Share Capital Schedule

Share Capital

For the Period ended 31-03-2025

Amount in Lakhs

	Particulars	As at 31.03.2025	As at 31.03.2024
1	1. Authorised Capital		
	2,00,00,00,000 (Previous Period 2,00,00,00,000 Equity Shares of ₹ 5 each) Equity Shares of ₹ 5 each	100000	100000
2	2. Issued Capital		
	1,64,80,00,000 (Previous Period 1,64,80,00,000 Equity Shares of ₹5 each) Equity Shares of ₹ 5 each	82400	82400
3	3. Subscribed Capital		
	1,64,80,00,000 (Previous Period 1,64,80,00,000 Equity Shares of ₹5 each) Equity Shares of ₹ 5 each	82400	82400
4	4. Called up Capital		
	1,64,80,00,000 (Previous Period 1,64,80,00,000 Equity Shares of ₹5 each) Equity Shares of ₹ 5 each	82400	82400
	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	Preference Shares	-	-
	Paid-up Capital	-	-
	<b>TOTAL</b>	<b>82400</b>	<b>82400</b>

**Note : Of the above 161,62,98,732 shares are issued as fully paid up bonus shares by capitalisation of general reserves.**

## The New India Assurance Company Ltd.

*Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GO*

Form NL-9-Pattern Of Shareholding Schedule

For the Period ended 31-03-2025

Amount in Lakhs

Shareholder	As at 31.03.2025		As at 31.03.2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	14080	85%	14080	85%
· Foreign	0	0%	0	0%
Others				
· Indian	2252	14%	2264	14%
· Foreign	148	1%	136	1%
<b>TOTAL</b>	<b>16480</b>	<b>100%</b>	<b>16480</b>	<b>100%</b>

Notes: - Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies) Regulations, 2015

# The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

for the Period ended 31-03-2025

## ANNEXURE 'A' DETAILS OF EQUITY HOLDINGS OF INSURERS

### PART A

Particulars of the Shareholding pattern of the The New India Assurance Company Limited

Insurance Company, as at Quarter Ended on 31st March 2025

Insurance Company, as at Quarter ended on 31st March 2025									
Sl.No	Category	No of Investors	No of Shares held	% of Shareholding	Paid up equity (Rs. in Lakhs)	Shares pledged or otherwise encumbered	Shares under Lock in Period		
(I)	(II)		(III)	(IV)	(V)	No. of Shares held (Vi)	As a % of total Shares held	No. of Shares held	As a % of Total Shares
A Promoter & Promoters Group									
A.1	Indian Promoters Individuals /HUF	0	0	0.00	0	0	0.00	0	0.00
i)	(Names of major shareholders)	0	0	0.00	0	0	0.00	0	0.00
ii)	Bodies Corporate	0	0	0.00	0	0	0.00	0	0.00
iii)	Financial Institutions / Banks	0	0	0.00	0	0	0.00	0	0.00
Central Government / State Government(s)									
iv)	President of India	1	1408000000	85.44	70400.00	0	0.00	0	0.00
v)	Person Acting in Concert( Please specify )	0	0	0.00	0.00	0	0.00	0	0.00
vi)	Any Other ( Please specify )	0	0	0.00	0.00	0	0.00	0	0.00
A.2 Foreign Promoters									
i)	Individuals (Names of major shareholders )	0	0	0.00	0.00	0	0.00	0	0.00
ii)	Bodies Corporate	0	0	0.00	0.00	0	0.00	0	0.00
iii)	Any Other ( Please specify )	0	0	0.00	0.00	0	0.00	0	0.00
B Non Promoters									
B.1	Public Shareholders	0	0	0.00	0.00	0	0.00	0	0.00
1.1 Institutions									
	Mutual Funds	18	1543315	0.09	77.17	0	0.00	0	0.00
	Foreign Portfolio Investor	55	14978392	0.91	748.92	0	0.00	0	0.00
	Financial Institutions / Banks	6	5051078	0.31	252.55	0	0.00	0	0.00
	Insurance Companies	14	177982720	10.80	8899.14	0	0.00	0	0.00
	NBFCs registered with RBI	1	50000	0.00	2.50	0	0.00	0	0.00
	FI belonging to Foreign Promoters	0	0	0.00	0	0	0.00	0	0.00
	Promoter of Indian Promoters	0	0	0.00	0	0	0.00	0	0.00
	Provident Fund /Pension Fund	0	0	0.00	0	0	0.00	0	0.00
	Alternate Investment Funds	1	220	0.00	0.011	0	0.00	0	0.00
	Any Other (Specify)	0	0	0.00	0	0	0.00	0	0.00
		0	0	0.00	0	0	0.00	0	0.00
Central Government / State Government(s)									
1.2	President of India	1	10	0.00	0.0005	0	0.00	0	0.00
		0	0	0.00	0	0	0.00	0	0.00
1.3 Non-Institutions									
	i. Individual shareholders holding nominal share capital up to Rs. 2 lakhs.	156999	30132466	1.83	1506.62	0	0.00	0	0.00
	ii. Individual shareholders holding nominal share capital in excess of Rs. 2 lakhs.	31	4069709	0.25	203.49	0	0.00	0	0.00
iii)	Unclaimed Shares	1	6	0.00	0.00	0	0.00	0	0.00
iv)	Trusts	4	9517	0.00	0.48	0	0.00	0	0.00
v)	HUF	2942	1208810	0.07	60.44	0	0.00	0	0.00
vi)	Non Resident Indians	1645	1001094	0.06	50.05	0	0.00	0	0.00
vii)	Clearing Members	5	1071	0.00	0.05	0	0.00	0	0.00
viii)	Bodies Corporate	384	3796961	0.23	189.85	0	0.00	0	0.00
ix)	EPF	1	4114	0.00	0.21	0	0.00	0	0.00
x)	Body Corporate-Ltd Liability-Partnership-DR	35	170517	0.01	8.53	0	0.00	0	0.00
		0	0	0.00	0.00	0	0.00	0	0.00
B.2 Non Public Shareholders									
2.1	Custodian/DR Holder	0	0	0.00	0.00	0	0.00	0	0.00
2.2	Employee Benefit Trust	0	0	0.00	0.00	0	0.00	0	0.00
2.3	Any Other (Specify)	0	0	0.00	0.00	0	0.00	0	0.00
		0	0	0.00	0.00	0	0.00	0	0.00
	Total	162144	1648000000	100.00	82400.00	0	0.00	0	0.0000
Footnotes				0					

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

(ii) Indian Promoters- As defined under Regulation 2 (1) (g) of the Insurance Regulatory and Development Authority ( Registration of Indian Insurance

(iii) Where a company is listed the column " Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" Category

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

PART B									
Name of the Indian Promoter/Indian Investor on 31st March 2025									
( Please repeat the tabulation in case of more than one Indian Promoter/Indian Investor)									
Sl.No	Category	No of Investors	No of Shares held	% of Shareholding	Paid up equity (Rs. in Lakhs)	Shares pledged or otherwise held (Vi)	As a % of total Shares	Shares under Lock in	No. of As a % of Total Shares
(i)	(ii)	(iii)	(iii)	(iv)	(v)	No. of Shares held (Vi)	As a % of total Shares	Shares held	As a % of Total Shares
A	Promoter & Promoters Group	0	0	0.00	0	0	0.00	0	0.00
A.1	Indian Promoters Individuals /HUF	0	0	0.00	0	0	0.00	0	0.00
i)	(Names of major shareholders )	0	0	0.00	0	0	0.00	0	0.00
ii)	Bodies Corporate	0	0	0.00	0	0	0.00	0	0.00
iii)	Financial Institutions / Banks	0	0	0.00	0	0	0.00	0	0.00
	Central Government / State Government(s)								
iv)	President of India	1	140800000	85.44	70400.00	0	0.00	0	0.00
v)	Person Acting in Concert( Please specify )	0	0	0.00	0.00	0	0.00	0	0.00
vi)	Any Other ( Please specify )	0	0	0.00	0.00	0	0.00	0	0.00
A.2	Foreign Promoters	0	0	0.00	0.00	0	0.00	0	0.00
i)	Individuals (Names of major shareholders )	0	0	0.00	0.00	0	0.00	0	0.00
ii)	Bodies Corporate	0	0	0.00	0.00	0	0.00	0	0.00
iii)	Any Other ( Please specify )	0	0	0.00	0.00	0	0.00	0	0.00
B	Non Promoters	0	0	0.00	0.00	0	0.00	0	0.00
B.1	Public Shareholders	0	0	0.00	0.00	0	0.00	0	0.00
1.1	Institutions	0	0	0.00	0.00	0	0.00	0	0.00
ii)	Mutual Funds	18	1543315	0.09	77.17	0	0.00	0	0.00
iii)	Foreign Portfolio Investor	0	0	0.00	0.00	0	0.00	0	0.00
iv)	Financial Institutions / Banks	6	5051078	0.31	252.55	0	0.00	0	0.00
v)	Insurance Companies	14	177982720	10.80	8899.14	0	0.00	0	0.00
vi)	NBFCs registered with RBI	1	50000	0.00	2.50	0	0.00	0	0.00
vii)	FI belonging to Foreign Promoters	0	0	0.00	0	0	0.00	0	0.00
viii)	Promoter of Indian Promoters	0	0	0.00	0	0	0.00	0	0.00
ix)	Provident Fund /Pension Fund	0	0	0.00	0	0	0.00	0	0.00
x)	Alternate Investment Funds	1	220	0.00	0.011	0	0.00	0	0.00
xi)	Any Other (Specify)	0	0	0.00	0	0	0.00	0	0.00
		0	0	0.00	0	0	0.00	0	0.00
1.2	Central Government / State Government(s)								
	President of India	1	10	0.00	0.0005	0	0.00	0	0.00
		0	0	0.00	0	0	0.00	0	0.00
1.3	Non-Institutions	0	0	0.00	0	0	0.00	0	0.00
i)	i. Individual shareholders holding nominal share capital up to Rs. 2 lakhs:	156999	30132466	1.83	1506.62	0	0.00	0	0.00
ii)	ii. Individual shareholders holding nominal share capital in excess of Rs. 2 lakhs.	31	4069709	0.25	203.49	0	0.00	0	0.00
iii)	iii) Unclaimed Shares	1	6	0.00	0.00	0	0.00	0	0.00
iv)	iv) Trusts	4	9517	0.00	0.48	0	0.00	0	0.00
v)	v) HUF	2942	1208810	0.07	60.44	0	0.00	0	0.00
vi)	vi) Non Resident Indians (NRI)	0	0	0.00	0.00	0	0.00	0	0.00
vii)	vii) Clearing Members	5	1071	0.00	0.05	0	0.00	0	0.00
viii)	viii) Bodies Corporate	384	3796961	0.23	189.85	0	0.00	0	0.00
ix)	ix) EPF	1	4114	0.00	0.21	0	0.00	0	0.00
x)	x) Body Corporate-Ltd Liability-Partnership-DR	35	170517	0.01	8.53	0	0.00	0	0.00
		0	0	0.00	0.00	0	0.00	0	0.00
B.2	Non Public Shareholders	0	0	0.00	0.00	0	0.00	0	0.00
2.1	2.1 Custodian/DR Holder	0	0	0.00	0.00	0	0.00	0	0.00
2.2	2.2 Employee Benefit Trust	0	0	0.00	0.00	0	0.00	0	0.00
2.3	2.3 Any Other (Specify)	0	0	0.00	0.00	0	0.00	0	0.00
		0	0	0.00	0.00	0	0.00	0	0.00
	Total	160444	1632020514	99.0167	81601.03	0	0	0	0.0000

tes

1 At A.1 and A.2 of Part B above the name of individuals and bodies corporate must be specifically and separately mentioned

2 Insurance are required to highlight the categories which fall within the purview of Regulation 11(1) (i) of the Insurance Regulatory and Development

3 Details of Investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted

4 Details of Indian Investors, singly and jointly holding more than 1% have to provided where the insurance company is listed

# Please specify the name of the FIIS, indicating those FIIs which belong to the Group of the joint venture Partner/foreign Investor of the Indian Insurance

\$ Please specify the name of the OCBs, indicating those OCBs which belong to the Group of the joint venture Partner/foreign Investor of the Indian Insurance

# The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-10-Reserve And Surplus Schedule

Reserves And Surplus

As on 31.03.2025

Amount In Lakhs

	Particulars	As at 31.03.2025	As at 31.03.2024
1	Capital Reserve	6	6
2	Capital Redemption Reserve	0	0
3	Share Premium	189085	189085
4	General Reserves	1660193	1579066
	Addition during the Year - Balance Transferred From P & L Account	105838	112933
	Deduction during the Year -	0	0
	Amount utilized for issue of Bonus shares	0	0
	Amount utilized for Buy-Back	0	0
	Dividend and Dividend Distribution Tax paid	(33949)	(31806)
	<b>(Closing Balance)</b>	<b>1732082</b>	<b>1660193</b>
5	Catastrophe Reserve	0	0
6	Other Reserves (to be specified)	184849	181848
7	Balance of Profit in Profit & Loss Account	0	0
	<b>TOTAL</b>	<b>2106022</b>	<b>2031132</b>
	Note : Other Reserves in point no. 6 Includes		
	Foreign Currency Translation reserve	184849	171023
	Equalization / Contingency Reserves for Foreign Branches	0	10825
	Total	<b>184849</b>	<b>181848</b>

## The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919

Form NL-11-Borrowings Schedule

As on 31.03.2025

	Particulars	As at 31.03.2025	As at 31.03.2024
		₹ ('000)	₹ ('000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>Nil</b>	<b>Nil</b>

Notes:

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security unde
- b) Amounts due within 12 months from the date of Balance Sheet should be shown separately
- c) Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

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

(Amount in Rs. Lakhs)

S L. N O	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATUR E OF SECURI TY
	NIL	NIL	NIL	NIL

# The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-12 & NL-12A-Investment Schedule

As on 31.03.2025

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As at 31.03.2025	As at 31.03.2024	As at 31.03.2025	As at 31.03.2024	As at 31.03.2025	As at 31.03.2024
	<b>LONG TERM INVESTMENTS</b>	<b>2048152</b>	<b>2199673</b>	<b>4839654</b>	<b>5144738</b>	<b>6887806</b>	<b>7344411</b>
1	Government securities and Government guaranteed bonds including Treasury Bills	842006	930613	1949609	2090188	2791615	3020801
2	Other Approved Securities	0	0	0	0	0	0
3	Other Investments						
	(a) Shares						
	(aa) Equity	893589	930070	2174799	2272660	3068388	3202730
	(bb) Preference	0	0	0	0	0	0
	(b) Mutual Funds	0	0	0	0	0	0
	(c) Derivative Instruments	0	0	0	0	0	0
	(d) Debentures/ Bonds	34816	61407	84756	149432	119572	210839
	(e) Other Securities (FOREIGN)	3195	311	0	0	3195	311
	(f) Subsidiaries	15552	15552	0	0	15552	15552
	(g) Investment Properties-Real Estate	5	0	14	0	19	0
4	Investments in Infrastructure and Social Sector	228619	215579	556543	526776	785162	742355
5	Other than Approved Investments	30370	46141	73933	105682	104303	151823
	<b>SHORT TERM INVESTMENTS</b>	<b>341109</b>	<b>228457</b>	<b>776421</b>	<b>558242</b>	<b>1117530</b>	<b>786699</b>
1	Government securities and Government guaranteed bonds including Treasury Bills	168122	71309	355308	174246	523430	245555
2	Other Approved Securities	0	0	0	0	0	0
3	Other Investments						
	(a) Shares						
	(aa) Equity	0	0	0	0	0	0
	(bb) Preference	0	0	0	0	0	0
	(b) Mutual Funds	26248	0	63898	0	90146	0
	(c) Derivative Instruments	0	0	0	0	0	0
	(d) Debentures/ Bonds	44195	73756	107586	180226	151781	253982
	(e) Other Securities (FOREIGN)	0	0	0	0	0	0
	(f) Subsidiaries	0	0	0	0	0	0
	(g) Investment Properties-Real Estate	0	0	0	0	0	0
4	Investments in Infrastructure, Housing Bonds and Social Sector	102544	83392	249629	203770	352173	287162
5	Other than Approved Investments	0	0	0	0	0	0
	<b>TOTAL</b>	<b>2389261</b>	<b>2428130</b>	<b>5616075</b>	<b>5702980</b>	<b>8005336</b>	<b>8131110</b>

## Notes:

(a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.

- Holding company and subsidiary shall be construed as defined in the Companies Act, 1956 as amended by Company Act 2013:

- Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.

- Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.

- Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

-Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.

- A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.

(b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed in the **Annexure A as specified below.**

(c) Investments made out of Catastrophe reserve should be shown separately.

(d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.

(e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes.

(f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments

(g) Investment Regulations, as amended from time to time, to be referred

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at 31.03.2025	As at 31.03.2024	As at 31.03.2025	As at 31.03.2024	As at 31.03.2025	As at 31.03.2024
<b>Long Term Investments--</b>						
Book Value	3330	3495	8106	8701	11436	10936
market Value	2859	3495	6960	8701	9819	10921
<b>Short Term Investments--</b>						
Book Value	-	-	-	-	-	-
market Value	-	-	-	-	-	-

# The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-13-Loans Schedules

Loans

As on 31.03.2025

Amount In Lakhs

Particulars	As at 31.03.2025	As at 31.03.2024
1. Security-Wise Classification		
Secured		
(a) On Mortgage Of Property		
(aa) In India		
Loan Against Mortgage Of Property	0	0
Housing and Vehicle Loans To Employees	36332	34607
Direct Term Loans	0	0
(bb) Outside India Housing, Vehicle Loan To Employees	7	1
(b) On Shares, Bonds, Government Securities	0	0
(c) Others		
<b>Loans To State Government Housing, FFe Loans</b>	<b>1018</b>	<b>1018</b>
<b>Unsecured (Computer Loans and Education Loans to Employees)</b>	<b>1564</b>	<b>1781</b>
<b>Total</b>	<b>38485</b>	<b>37407</b>
2. Borrower-Wise Classification		
(a) Central And State Governments (Term Loans, Housing and FFE)	695	1018
(b) Banks And Financial Institutions	0	0
(c) Subsidiaries	0	0
(d) Industrial Undertakings (Term Loans, Bridge Loans, Short-Term Loans, Loans To PFPS)	0	0
<b>(e) Others - Housing Loans, Vehicle Loans, Computer Loans and Education to Employees</b>	<b>37790</b>	<b>36389</b>
<b>Term Loans and PFPS</b>	<b>0</b>	<b>0</b>
<b>Total</b>	<b>38485</b>	<b>37407</b>
3. Performance-wise Classification		
(a) Loans Classified as Standard		
(aa) In India-Term Loans, Bridge Loans, State Government Housing And FFE, PFPS	695	1018
Housing, Vehicle, Computer and Education Loans To Employees	37790	36389
(bb) Outside India (Loans To Employees)	0	0
(b) Non-Performing Loans less Provisions		
(aa) In India (Term Loans, Bridge Loans, Short-Term Loans, Loans PFPS)	0	0
(bb) Outside India	0	0
<b>Total</b>	<b>38485</b>	<b>37407</b>
4. Maturity-wise Classification		
(a) Short-Term (Term Loans, Direct Bridge Loans, Short-Term Loans, Term Loans PFPS)	83	323
(b) Long-Term		
Term Loans Direct, Loans State Government Housing and FF and Loans PFPS	612	695
Housing, Vehicle, Computer & Education Loans To Employees	37790	36389
<b>Total</b>	<b>38485</b>	<b>37407</b>

**Notes:**

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

Provisions against Non-performing Loans		
Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
Sub-standard	0	0
Doubtful	0	0
Loss	7781	7781
<b>Total</b>	<b>7781</b>	<b>7781</b>

# The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-14-Fixed Assets Schedule

As on 31.03.2025

Amount In Lakhs

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening 01.04.2024	Additions	*Deductions	*Closing Balance 31.03.2024	Opening 01.04.2024	For The Period	On Sales/ Adjustments	*Closing Balance 31.03.2024	*Closing Balance 31.03.2024	Opening 01.04.2024
Goodwill	0	0	0	0	(0)	0	(0)	0	0	0
Intangibles (Softwares)	23056	7073	21589	8540	22829	693	21776	1746	6794	227
Land-Freehold	1344	0	(82)	1426	0	0	0	0	1426	1344
Leasehold Property	3274	0	(39)	3313	476	26	(58)	560	2753	2798
Buildings	27004	1223	190	28037	11461	(397)	90	10974	17063	15543
Furniture & Fittings	10009	496	673	9832	7505	583	624	7464	2368	2504
Information Technology Equipment	48197	760	11216	37741	42699	1643	10757	33585	4156	5498
Vehicles	16393	3222	4140	15475	6350	1869	2507	5712	9763	10043
Office Equipments	1175	27	168	1034	1080	32	155	957	77	95
Other Assets	5622	284	425	5481	3715	431	404	3742	1739	1907
Total	136074	13085	38280	110879	96115	4880	36255	64740	46139	39959
Work in Progress	1771	314	1771	314	0	0	0	0	314	1771
Grand Total	137845	13399	40051	111193	96115	4880	36255	64740	46453	41730
Corresponding Previous Period@	137987	6643	6785	137845	94846	5661	4392	96115	41730	

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



## The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-15-Cash And Bank Balance Schedule

Cash And Bank Balances

As on 31.03.2025

Amount In Lakhs

	Particulars	As at 31.03.2025	As at 31.03.2024
1	Cash (including cheques*, drafts and stamps)	19946	8286
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	962788	67097
	(bb) Others	141352	705160
	(b) Current Accounts	248859	259986
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks	0	0
	(b) With other Institutions	387744	381960
4	Others (to be specified)	0	0
	<b>TOTAL</b>	<b>1760689</b>	<b>1422489</b>
	Balances with non-scheduled banks included in 2 and 3 above	<b>924813</b>	<b>865872</b>
	<b>Cash and Bank Balances ( In India )</b>	<b>835876</b>	<b>556617</b>
	<b>Cash and Bank Balances ( Outside India )</b>	<b>924813</b>	<b>865872</b>

Note :

(a) Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.

## The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-16-Advances And Other Assets Schedule

Advances and Other Assets

As on 31.03.2025

Amount in Lakhs

	Particulars	As at 31.03.2025	As at 31.03.2024
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	2864	2963
2	Application money for investments	2312	0
3	Prepayments	7830	22870
4	Advances to Directors/Officers	0	0
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	111553	61810
6	Goods & Service tax credit	56387	59376
7	Others (to be specified)	0	0
	Deposit for Appeal with Tax Authorities	2607	30838
	Advance to Employees	1716	4413
	<b>TOTAL (A)</b>	<b>185269</b>	<b>182270</b>
	<b>OTHER ASSETS</b>		
1	1. Income Accrued On Investments	133295	135172
2	2. Outstanding Premiums	24557	37558
	Less : Provisions for doubtful	(17951)	(19450)
3	3. Agents Balances	1117	1711
4	4. Foreign Agencies Balances	38942	43101
5	5. Due From Other Entities Carrying on Insurance Business (Including Reinsurers)	674864	613145
	Less : Provisions for doubtful	(115931)	-48405
6	6. Due From Subsidiaries/Holding	0	0
7	7. Investments held for Unclaimed Amount of Policyholders	22518	24407
8	8. Interest on investments held for Unclaimed Amount of Policyholders	768	909
9	9. Others - (a) Other Accrued Income	0	0
	(b) Others Including Sundry Debtors	62123	16808
	<b>TOTAL (B)</b>	<b>824302</b>	<b>804956</b>
	<b>TOTAL (A+B)</b>	<b>1009571</b>	<b>987226</b>

Notes:

- (a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The
- (b) The term 'officer' should conform to the definition of that term as given under the Companies Act.

**The New India Assurance Company Ltd.**Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-17-Current Liabilities Schedule

Current Liabilities

As on 31.03.2025

**(Amount in Rs. Lakhs)**

	Particulars	As at 31.03.2025	As at 31.03.2024
1	Agents' Balances	46041	37952
2	Balances due to other insurance companies	83924	77239
3	Deposits held on re-insurance ceded	5594	7343
4	Premiums received in advance		
	(a) For Long Term Policies	87361	81812
	(b) For Other Policies	45172	15844
5	Unallocated Premium	594862	475144
6	Sundry creditors	93953	176275
7	Due to subsidiaries/ holding company	0	0
8	Claims Outstanding	3749857	3543909
9	Due to Officers/ Directors	0	0
10	Unclaimed Amount of Policy Holder's Fund	14435	16925
11	Income accrued on Unclaimed amounts	7023	6017
12	Interest payable on debentures/bonds	0	0
13	GST Liabilities	72186	77260
14	Others		
	- Unpaid/Unclaimed Dividend	21	18
	- Others	6825	3258
	<b>TOTAL</b>	<b>4807254</b>	<b>4518996</b>

**(Amount in Rs. Lakhs)****Details of unclaimed amounts and Investment Income thereon**

Particulars	As at 31.03.2025	As at 31.03.2024
Opening Balance	24313	24885
Add: Amount transferred to unclaimed amount	993	1101
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	0	0
Add: Investment Income	242	462
Less: Amount paid during the year	1983	1352
Less: Transferred to SCWF	2107	2155
Closing Balance of Unclaimed Amount	<b>21458</b>	<b>22942</b>

## The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-18-Provisions Schedule

Provisions

As on 31.03.2025

Amount In Lakhs

	Particulars	As at 31.03.2025	As at 31.03.2024
1	Reserve for Unexpired Risk	1567813	1467449
2	Reserve for Premium Deficiency	0	0
3	For taxation (less advance tax paid and taxes deducted at source)	0	0
4	For Employee Benefits		
	(a) Provision for Wage Arrears	45095	25288
	(b) Provision for Leave Encashment	81087	87357
5	Others (Reserve for Bad and doubtful debts, for diminution in value of thinly traded shares, for wage arrears)	58154	81068
	<b>TOTAL</b>	<b>1752149</b>	<b>1661162</b>
	<b>Note : Others in point no. 5 includes</b>		
	Reserve for bad and doubtful debts.	47674	68469
	Provision for diminution in value of thinly traded/unlisted shares	10480	12599
	<b>Total</b>	<b>58154</b>	<b>81068</b>

## The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-19 Misc Expenditure Schedule

As on 31.03.2025

Amount in Lakhs

	Particulars	As at 31.03.2025	As at 31.03.2024
1	Discount Allowed in issue of shares/ debentures	-	0
2	Others - Contribution to Pension Fund and Gratuity Fund	-	0
	<b>TOTAL</b>	<b>0</b>	<b>0</b>

**Notes:**

**(a) No item has been included under the head "Miscellaneous Expenditure" and carried forward unless:**

- 1. some benefit from the expenditure can reasonably be expected to be received in future, and**
- 2. the amount of such benefit is reasonably determinable.**

**(b) The amount carried forward in respect of any item included under the head "Miscellaneous Expenditure" does not exceed the expected future revenue/other benefits related to the expenditure.**

The New India Assurance					
Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN- L 66000 MH 1919 GOI 000526					
Form NL-20 : Analytical Ratios					
As on 31.03.2025					
Sl.No.	Particular	For the Quarter ended on 31.03.2025	Up to the Quarter ended on 31.03.2025	For the Quarter ended on 31.03.2024	Up to the Quarter ended on 31.03.2024
1	Gross Direct Premium Growth Rate**	6.94	4.03	1.88	7.69
2	Gross Direct Premium to Net worth Ratio	0.50	1.92	0.48	1.91
3	Growth rate of Net Worth	3.54	3.54	6.11	6.11
4	Net Retention Ratio**	85.29	83.26	82.95	81.93
5	Net Commission Ratio**	11.17	9.95	8.76	8.74
6	Expense of Management to Gross Direct Premium Ratio**	15.21	18.05	21.87	20.10
7	Expense of Management to Net Written Premium Ratio**	17.03	20.17	23.94	22.52
8	Net Incurred Claims to Net Earned Premium**	94.43	96.61	95.35	97.36
8	Combined Ratio**	111.46	116.78	119.29	119.88
9	Investment income ratio	2.38	8.56	3.10	11.09
10	Technical Reserves to net premium ratio **	5.45	1.46	5.71	1.46
11	Underwriting balance ratio	-0.12	-0.17	-0.19	-0.20
12	Operating Profit Ratio	5.55	-1.20	2.33	-0.84
13	Liquid Assets to liabilities ratio	0.54	0.54	0.44	0.44
14	Net earning ratio	3.55	2.72	4.04	3.28
15	Return on net worth(Avg) ratio	1.58	4.51	1.67	5.34
16	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.91	1.91	1.81	1.81
17	NPA Ratio				
	Gross NPA Ratio	0.23	0.23	0.73	0.73
	Net NPA Ratio	0.00	0.00	0.00	0.00
18	Debt Equity Ratio	-	-	-	-
19	Debt Service Coverage Ratio	-	-	-	-
20	Interest Service Coverage Ratio	-	-	-	-
21	Earnings per share	2.10	6.00	2.15	6.85
22	Book value per share	132.79	132.79	128.25	128.25

Notes: -

1. Net worth definition to include Head office capital for Reinsurance branch

\*\* Segmental Reporting up to the quarter

Segments Upto the quarter ended on 31.12.2024	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Combined Ratio**	Technical Reserves to net premium ratio **	Under writing balance ratio
FIRE									
Current Period	-7.89	46.50	23.82	18.21	33.95	71.20	105.15	2.43	-0.05
Previous Period	6.27	45.35	18.36	19.19	32.10	80.08	112.18	2.23	-0.10
Marine Cargo									
Current Period	-2.06	83.15	19.35	25.89	29.47	64.38	93.85	0.88	0.05
Previous Period	-10.47	73.47	19.95	26.28	33.69	61.54	95.23	0.94	0.04
Marine Hull									
Current Period	-2.27	35.00	7.93	8.22	18.05	33.79	51.84	2.42	0.49
Previous Period	8.17	36.39	6.82	9.47	20.56	25.93	46.49	2.13	0.54
Total Marine									
Current Period	-2.17	57.49	15.64	16.42	25.77	53.74	79.51	1.38	0.20
Previous Period	-1.35	53.71	15.21	17.26	28.95	48.14	77.08	1.37	0.23
Motor OD									
Current Period	4.94	94.08	21.43	30.14	31.55	104.22	135.78	0.94	-0.37
Previous Period	14.23	94.03	20.34	32.48	34.08	105.79	139.86	0.94	-0.41
Motor TP									
Current Period	10.99	95.82	7.74	17.32	17.86	108.17	126.03	4.32	-0.27
Previous Period	2.95	95.87	4.50	17.41	18.24	96.35	114.60	4.46	-0.15
Total Motor									
Current Period	8.20	95.04	13.81	23.06	23.94	106.40	130.34	2.82	-0.32
Previous Period	7.87	95.02	11.75	24.37	25.49	100.64	126.13	2.85	-0.26
Health									
Current Period	4.92	93.79	4.67	14.54	14.97	101.32	116.29	0.47	-0.17
Previous Period	9.41	93.48	4.70	17.76	18.63	106.67	125.30	0.47	-0.26
Personal Accident									
Current Period	1.19	95.32	7.23	17.15	17.36	89.74	107.10	1.17	-0.08
Previous Period	-15.39	95.37	6.75	20.11	20.49	81.87	102.36	1.12	-0.02
Total Health									
Current Period	4.81	93.83	4.75	14.62	15.04	100.98	116.02	0.49	-0.16
Previous Period	8.46	93.54	4.76	17.83	18.68	105.87	124.55	0.49	-0.25
Workmen's Compensation/ Employer's liability									
Current Period	0.53	94.95	17.77	26.86	27.89	64.06	91.95	1.60	0.08
Previous Period	2.80	94.47	7.87	20.55	21.61	24.94	46.55	1.54	0.53
Public/ Product Liability+Other Liabilities									
Current Period	11.29	61.34	14.96	20.08	25.09	54.49	79.58	1.76	0.20
Previous Period	-3.34	60.21	20.83	26.27	34.57	14.95	49.52	1.65	0.51
Engineering									
Current Period	0.40	41.59	6.53	16.93	16.65	52.13	68.78	2.50	0.32
Previous Period	15.38	40.54	-2.70	15.91	11.04	55.83	66.87	2.54	0.34
Aviation									
Current Period	-8.44	21.81	7.72	4.43	17.85	84.16	102.01	1.22	0.00
Previous Period	33.23	31.86	8.71	8.44	22.45	74.22	96.67	0.78	0.04
Crop Insurance									
Current Period	-99.98	100.14	10.89	-937822.31	21.01	81.02	102.03	0.93	-0.02
Previous Period	-402.47	104.43	7.96	-73.85	15.10	37.59	52.70	1.04	0.47
Other Miscellaneous									
Current Period	16.86	71.01	17.34	23.05	27.63	59.64	87.28	1.11	0.10
Previous Period	5.10	72.24	17.75	25.48	31.83	81.09	112.92	1.23	-0.14
Total Miscellaneous									
Current Period	6.25	90.26	8.63	18.08	18.85	99.71	118.56	1.38	-0.19
Previous Period	8.23	89.99	7.67	20.34	21.46	100.13	121.59	1.38	-0.22
Total-Current Period	4.03	83.26	9.95	18.05	20.17	96.61	116.78	1.46	-0.17
Total-Previous Period	7.69	81.93	8.74	20.10	22.52	97.36	119.88	1.46	-0.20

The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-21 : Related Party Transactions

As on 31.03.2025

(₹ in Lakhs)

PART-A Related Party Transactions								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received <sup>1</sup> (Rs. in Lakhs)				
				For the Quarter Mar-25	Up to the Quarter Mar-25	For the Corresponding Quarter of the Previous Year (Mar-24)	Up to the Quarter of the Previous Year (Mar-24)	
1	The New India Assurance Co. (T&T) Ltd	Subsidiaries	Management Fees Earned	31.68	62.13	15.16	15.16	
			Profit Commission on R/I Accepted	-112.21	0.89	0.00	0.00	
			Premium on R/I Accepted	565.77	592.38	358.83	358.83	
			Comm on R/I Accepted	133.09	136.70	73.88	73.88	
2	Prestige Assurance Plc. Nigeria		Claims Paid	-1635.79	-1635.79	170.62	170.62	
			Equity Purchased (Rights) Prestige Assurance Nigeria	0.00	0.00	0.00	0.00	
			Dividend income received (NIA T&T)	0.00	0.00	357.66	357.66	
			Dividend income received (Prestige Assurance Nigeria)	-70.11	110.46	0.00	0.00	
			Dividend income receivable (NIA T&T)	139.40	180.57	0.00	0.00	
			Claims received	-211.71	83.66	0.00	0.00	
3	India International Insurance Pvt Ltd.		Premium on R/I Accepted	632.34	703.32	1192.49	1192.49	
			Comm on R/I Accepted	-44.87	168.94	168.65	168.65	
			Claims Paid	414.35	424.47	1119.58	1119.58	
			Director Fees Earned	-61.18	10.12	0.00	0.00	
			Premium on reinsurance ceded	235.60	237.87	257.36	257.36	
			Commission on reinsurance ceded	6.77	8.14	8.12	8.12	
			Claims received	5.49	5.49	1.59	1.59	
			Additional Equity Infusion In Health TPA of India	0.00	0.00	0.00	0.00	
			Dividend income received from III Singapore	643.25	643.25	617.70	617.70	
			Dividend income receivable from III Singapore	-1822.99	0.00	0.00	0.00	
4	Health Insurance TPA of India Limited		TPA fees paid to Health Insurance TPA of India	3802.65	4073.13	1759.84	1759.84	
			Salary & Allowances	693.08	693.08	551.92	551.92	

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

PART-B Related Party Transaction Balances							
Sl.No.	Name of the Related Party	Nature of Relationship	Amount of Outstanding Balances including Commitments (Rs. in	Whether Payable /	Whether Secured?	Details of any Guarantees	Balance under Provision for doubtful debts relating to
1	The New India Assurance Co. (T&T) Ltd	Subsidiaries	127.5	Payable		No	NA
2	Prestige Assurance Plc. Nigeria	Subsidiaries	3919.3	Receivable		No	199.1967915
3	India International Insurance Pvt Ltd.	Associates	399.2	Receivable		No	NA
4	Health Insurance TPA of India Limited	Associates	720.2	Payable		No	NA

# The New India Assurance Company Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-22-Receipts & Payments

As on 31.03.2025

Particulars	As at 31.03.2025	As at 31.03.2024
	In Lakhs	In Lakhs
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	5125171	4893186
Other receipts	3679	2897
Payments to the re-insurers, net of commissions and claims	(330248)	(364881)
Payments to co-insurers, net of claims recovery	(125648)	(160364)
Payments of claims	(3638336)	(3499901)
Payments of commission and brokerage	(378434)	(323555)
Payments of other operating expenses	(465196)	(473561)
Preliminary and pre-operative expenses	0	0
Deposits, advances and staff loans	(604)	(27347)
Income taxes paid (Net)	(27636)	(34228)
Good & Service tax paid	(495807)	(473073)
Other payments	(9839)	(6940)
Cash flows before extraordinary items	(342896)	(467769)
Cash flow from extraordinary operations	0	0
Net cash flow from operating activities	<b>(342896)</b>	<b>(467769)</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(11380)	(6643)
Proceeds from sale of fixed assets	921	1795
Purchases of investments	(2736305)	(2634206)
Loans disbursed	0	0
Sales of investments	2703402	2863516
Repayments received	323	323
Rents/Interests/ Dividends received	516086	494341
Investments in money market instruments and in liquid mutual funds (Net)	0	0
Expenses related to investments	(286)	(208)
Net cash flow from investing activities	<b>472761</b>	<b>718918</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital	0	0
Proceeds from borrowing	0	0
Repayments of borrowing	0	0
Interest/dividends paid	(33945)	(31806)
IPO Expenses received from Government	0	0
Net cash flow from financing activities	<b>(33945)</b>	<b>(31806)</b>
<b>Effect of foreign exchange rates on cash and cash equivalents, net</b>	<b>22667</b>	<b>6269</b>
<b>Net increase in cash and cash equivalents:</b>	<b>118586</b>	<b>225612</b>
Cash and cash equivalents at the beginning of the year	868323	642711
Cash and cash equivalents at the end of the year	<b>986909</b>	<b>868323</b>
Cash and cash equivalents at the end of the Year	986909	<b>868323</b>
Add: Fixed Deposits for more than 3 months	773780	554166
<b>Cash and cash equivalents shown under Schedule 11</b>	<b>1760689</b>	<b>1422489</b>



# The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

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

As on 31.03.2025

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	23,89,261	23,89,261
	Policyholders as per NL-12 A of BS	56,16,075	-	56,16,075
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>5616074.56</b>	<b>2389261.00</b>	<b>8005335.56</b>
(B)	Inadmissible Investment assets as per Clause (1) of	0.00	7361.65	7361.65
(C)	Fixed assets as per BS	33,027	13,426	46452.67
(D)	Inadmissible Fixed assets as per Clause (1) of Sched	6,514	2,648	9161.87
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	12,51,799	5,08,890	1760688.95
(F)	Advances and Other assets as per BS	9,05,862	1,31,570	1037432.02
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>2157661.01</b>	<b>640459.96</b>	<b>2798120.97</b>
(H)	Inadmissible current assets as per Clause (1) of Sche	1,48,874	11,060	159934.49
(I)	Loans as per BS	27,362	11,123	38485.44
	Inadmissible employee loans (I. a)	26,868	10,922	37790.15
(J)	Fair value change account subject to minimum of zer	15,16,797	6,23,773	2140569.55
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>78,34,124</b>	<b>30,54,271</b>	<b>1,08,88,395</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	16,99,052	6,55,766	23,54,818
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>61,35,072</b>	<b>23,98,505</b>	<b>85,33,577</b>

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	Foreign shares in subsidiaries less any provision mad	-	7,362	7,362
		-	<b>7,362</b>	<b>7,362</b>
	Inadmissible Fixed assets			
	(a) Furniture	1,684	684	2,368
	(b) Intangibles	4,830	1,964	6,794
		<b>6,514</b>	<b>2,648</b>	<b>9,162</b>
	Inadmissible current assets			
	(a) Co-insurer's balances outstanding for more than ninety days	40,546	-	40,546
	(b) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	57,835	-	57,835
	(c ) Pre-Deposit against appeal	1,854	754	2,607
	(d) Inter-office	8,717	3,544	12,261
CH 12 & 1	(e) Unclaimed-policyholders	23,286	-	23,286
	(f) Service Tax/GST unutilized credit	986	401	1,386
	(g) Agents' balances and outstanding premium in India, to the extent they are not realized within a period of thirty days	795	323	1,117
	(h) Premium receivables relating to State/Central government sponsored shcemes, to the extent they are not realized within a period of one year	-	-	-
	(i) Employee advances	-	-	-
	(j) Cash and Bank Balances	-	-	-
		<b>1,34,018</b>	<b>5,021</b>	<b>1,39,039</b>
	<b>Inadmissible employee loans</b>	26,868	10,922	37,790
		<b>26,868</b>	<b>10,922</b>	<b>37,790</b>
	<b>Fair value change account</b>	<b>15,16,797</b>	<b>6,23,773</b>	<b>21,40,570</b>

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

## The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

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

As on 31.03.2025

(₹ in Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) .... (a)	1841943	1567813
Premium Deficiency Reserve (PDR)....(b)	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	1841943	1567813
Outstanding Claim Reserve (other than IBNR reserve)....(d)	2817184	2130403
IBNR Reserve.... (e)	1720298	1619454
<b>Total Reserves for Technical Liabilities ....(f)=(c)+(d)+(e)</b>	<b>6379425</b>	<b>5317670</b>

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

**The New India Assurance Co. Ltd.**

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

As on 31.03.2025

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

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM1	RSM2	RSM	Factor A	Factor B
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Fire	6,22,512	2,89,459	3,73,829	2,30,610	62251.23	69,183	69,183	0.50	0.50
2	Marine Cargo	47,164	39,216	27,553	24,377	7843.17	7,313	7,843	0.60	0.60
3	Marine - Other than Marine Cargo	53,802	18,830	18,513	7,472	5380.20	2,777	5,380	0.50	0.50
4	Motor	12,05,862	11,46,062	12,20,710	11,60,094	229212.32	3,48,028	3,48,028	0.75	0.75
5	Engineering	1,19,027	49,508	44,123	26,666	11902.71	8,000	11,903	0.50	0.50
6	Aviation	46,958	10,244	30,093	9,938	4695.81	4,514	4,696	0.50	0.50
7	Liability	73,907	52,324	39,271	30,350	11086.03	9,105	11,086	0.75	0.75
8	Health	19,92,817	18,69,936	19,78,706	18,53,815	373987.17	5,56,145	5,56,145	0.75	0.75
9	Miscellaneous	1,51,490	1,07,571	84,582	60,928	21514.13	18,278	21,514	0.70	0.70
10	Crop Insurance	48,300	48,366	38,764	39,104	9673.11	11,731	11,731	0.50	0.50
	<b>Total</b>	<b>43,61,840</b>	<b>36,31,515</b>	<b>38,56,143</b>	<b>34,43,354</b>	<b>7,37,546</b>	<b>10,35,074</b>	<b>10,47,509</b>		

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

## The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

As on 31.03.2025

(All amounts in Rupees of Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	6135072
	Deduct:	
(B)	Current Liabilities as per BS	5317670
(C)	Provisions as per BS	0
(D)	Other Liabilities	817522
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-120
	Shareholder's FUNDS	
(F)	Available Assets	2398505
	Deduct:	
(G)	Other Liabilities	402753
(H)	Excess in Shareholder's funds (F-G)	1995752
(I)	Total ASM (E+H)	1995632
(J)	Total RSM	1047509
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.91

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as

# The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

FORM NL-27 Product Information

As on 31.03.2025

Products Information						
List below the products and/or add-ons introduced during the period 1st April to 30th September 2024						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business <sup>(a)</sup>	Category of product	Date of allotment of UIN
1	New India Bharat Flexi Griha Raksha Policy (Long Term)	-	IRDAN190RP0001V01202425	FIRE	Retail	22-07-2024
2	Arogya Pragati Plus - Top up Reinvented	-	NIAHLIP24122V012324	Health	Retail	29-11-2023
3	Vatsalya Health Policy (Cover for Surrogate Mother and Oocyte Donor)	-	NIAHLIP25061V012425	Health	Retail	04-02-2025
4	New India Shrimp/Prawn Insurance Policy	-	IRDAN190RPM0033V012024	Rural	Retail	17-10-2024
5	Consumable Items Add On Cover under Commercial Vehicle (Except 'E', 'F' & 'G') Package Policy	-	IRDAN190RP0044V01100001	Motor	Retail	19-12-2023
6	Battery Protect Add On Cover under Passenger Carrying Commercial Vehicle Package Policy (up to 1+9 seater)	-	IRDAN190RP0044V01100003	Motor	Retail	19-12-2023
7	Return to Invoice – Gold Add On Cover under Standalone Motor Own Damage Policy Private Car	-	IRDAN190RP0001V01201920	Motor	Retail	22-07-2024
8	Return to invoice – Gold Cover Under : Bundled Motor Policy for Private Car	-	IRDAN190RP0023V02201819/A0001V01202425	Motor	Retail	22-07-2024
9	Return to Invoice – Gold Add On Cover under Private Car Package Policy	-	IRDAN190RP0042V01100001	Motor	Retail	22-Jul-24
10	Battery Protect Add On Cover under Private Car Package policy	-	IRDAN190RP0042V01100001	Motor	Retail	19-12-2023
11	Battery Protect Add on Cover Under Bundled Motor Policy for Private Car	-	IRDAN190RP0023V02201819	Motor	Retail	19-12-2023
12	Battery Protect Add On Cover under Stand Alone Motor Own Damage Policy for Private Car	-	IRDAN190RP0001V01201920	Motor	Retail	19-12-2023
13	Battery Protect Add On Cover under Pay As You Drive Motor Policy as Annual Package Cover for Private Car	-	IRDAN190RP0040V01202223	Motor	Retail	19-12-2023
14	Battery Protect Add On Cover under Pay As You Drive Motor Policy as Bundled Cover for Private Car	-	IRDAN190RP0041V01202223	Motor	Retail	19-12-2023
15	Battery Protect Add On Cover under Pay As You Drive Motor Policy as Stand Alone Motor Own Damage Cover for Private Car	-	IRDAN190RP0042V01202223	Motor	Retail	19-12-2023
16	Battery Protect Add On Cover under Commercial Vehicle Package Policy	-	IRDAN190RPMT0044V01100001	Motor	Retail	17-12-2024
17	Long Term Motor Private Car Package Policy	-	IRDAN190RPMT0125V012024	Motor	Retail	17-12-2024
18	New India Bima Sathi	-	IRDAN190RPM00048V012024	Miscellaneous	Retail	27-03-2025
19	My Identity Theft Insurance	-	IRDAN190RP0001V01202324	Miscellaneous	Retail	01-11-2023
20	New India Mahila Udyam Bima	-	IRDAN190RPM00034V012024	Miscellaneous	Commercial	22-10-2024
21	Pollution Legal Liability	-	IRDAN190RPM00035V012024	Public liability	Commercial	22-10-2024
22	New India Home Safety Insurance	-	IRDAN190RP0002V01202324	Miscellaneous	Retail	11-03-2024
23	New India Griha Suvridha 2.0	-	IRDAN190RPM00124V012024	Miscellaneous	Retail	01-01-2025

Note: -

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

**The New India Assurance Co. Ltd.**

Registration No.190 and Date of Registration with the IRDA-01.04.2015CIN: L 66000 MH 1919 GOI 000526

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

As on 31.03.2025

PART A															
				(Rs. In Lakh)											
Section I															
No	PARTICULARS	SCH ++	AMOUNT												
1	Investments (Shareholders)	8	2389261.00												
	Investments (Policyholders)	8A	5616075.00												
2	Loans	9	38485.00												
3	Fixed Assets	10	44453.00												
4	Current Assets														
	a. Cash & Bank Balance	11	1760689.00												
	b. Advances & Other Assets	12	1009572.00												
5	Current Liabilities														
	a. Current Liabilities	13	-4807254.00												
	b. Provisions	14	-1752149.00												
	c. Misc. Exp not Written Off	15	0.00												
	d. Debit Balance of P&L A/c		0.00												
	Application of Funds as per Balance Sheet (A)		4301132.00												
	Less: Other Assets	SCH ++	Amount												
1	Loans (if any)	9	33385.48												
2	Fixed Assets (if any)	10	44453.00												
3	Cash & Bank Balance (if any)	11	1120172.05												
4	Advances & Other Assets (if any)	12	1009572.00												
5	Current Liabilities	13	-4807254.00												
6	Provisions	14	-1752149.00												
7	Misc. Exp not Written Off	15	0.00												
8	Investments held outside India		0.00												
9	Debit Balance of P&L A/c		82287.64												
	Total (B)		-4267532.84												
	'Investment Assets' (A-B)		8568664.84												
Section II															
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (B)					
			Balance	FRSM+											
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)						
1	Central Govt. Securities	Not less than 20%	0.00	450850.67	1109186.24	1560036.90	24.27%	0.00	1560036.90	1587234.10					
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	0.00	939752.64	2311986.60	3251739.24	50.58%	0.00	3251739.24	3289839.84					
3	Investment subject to Exposure Norms														
	a. Housing / Infra & Loans to SC for Housing and FFE	Not less than 15%													
	1. Approved Investments		0.00	357982.97	880712.44	1238695.41	19.27%	163344.61	1402040.02	1409217.29					
	2. Other Investments		0.00	3801.24	9351.83	13153.06	0.20%	-10.62	13142.45	13142.45					
	b. Approved Investments	Not exceeding 55%	0.00	541904.72	1333198.11	1875102.83	29.17%	1931079.37	3806182.20	3807670.19					
	c. Other Investments		0.00	14479.51	35622.40	50102.12	0.78%	45458.81	95560.93	98277.72					
	Investment Assets	100%	0.00	1857921.08	4570871.59	6428792.67	100.00%	2139872.17	8568664.84	8618147.49					
Note:															
	1. (*) FRSM refers 'Funds representing Solvency Margin'														
	2. Other Investments/are as permitted under 27A(2)														
	3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.														
	4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account														
	5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations														
	6. Investment Regulations, as amended from time to time, to be referred														
PART B															
				(Rs. In Lakh)											
No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A+B)	% to Total							
1	Central Govt. Securities		1496071.27	24.41%	63965.63	21.27%	1560036.90	24.27%							
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		3243303.68	52.93%	8435.57	2.81%	3251739.24	50.58%							
3	Investment subject to Exposure Norms														
	a. Housing & Loans to SC for Housing and FFE														
	1. Approved Investments		289387.75	4.72%	-2347.18	-0.78%	287040.58	4.46%							
	2. Other Investments		195.06	0.00%	0.00	0.00%	195.06	0.00%							
4	b. Infrastructure Investments														
	1. Approved Investments		901047.17	14.70%	50607.66	16.83%	951654.84	14.80%							
	2. Other Investments		13252.56	0.22%	-294.55	-0.10%	12958.01	0.20%							
5	c. Approved Investments		1597635.08	26.07%	277467.76	92.28%	1875102.83	29.17%							
6	d. Other Investments (not exceeding 15%)		83284.67	1.36%	-33182.55	-11.04%	50102.12	0.78%							
	TOTAL		6128105.96	100%	300686.70	100%	6428792.67	100%							
Note:															
	1. Total (A+B), find wise should tally with figures shown in Form 3B (Part A)														
	2. Investment Regulations, as amended from time to time, to be referred														

# The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2015  
CIN: L 66000 MH 1919 GOI 000526

## FORM NL-29-DETAIL REGARDING DEBT SECURITIES

As on 31.03.2025

## FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer:The New India Assurance Co. Ltd.

Date: 31-12-2024

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31-03-2025	as % of total for this class	As at 31-03-2024	as % of total for this class	As at 31-03-2025	as % of total for this class	As at 31-03-2024	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1411347.25	29.87	1492212.90	31.46	1401046.74	29.95	1487583.45	31.41
AA or better	6205.52	0.13	6831.94	0.14	7641.33	0.16	8241.62	0.17
Rated below AA but above A	6725.92	0.14	8621.97	0.18	6800.00	0.15	8800.00	0.19
Rated below A but above B	0.00	0.00	10.14	0.00	0.00	0.00	10.13	0.00
Any other (Please specify)	10632.84	0.23	38609.24	0.81	10632.84	0.23	39842.99	0.84
SOVEREIGN	3289745.02	69.63	3196483.66	67.40	3251739.24	69.51	3191137.85	67.39
<b>Total (A)</b>	<b>4724656.55</b>	<b>100.00</b>	<b>4742769.85</b>	<b>100.00</b>	<b>4677860.16</b>	<b>100.00</b>	<b>4735616.05</b>	<b>100.00</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	733996.74	15.54	791958.61	16.70	731373.08	15.63	786699.74	16.61
more than 1 year and upto 3years	1665687.83	35.26	1328888.08	28.02	1640258.09	35.06	1325638.41	27.99
More than 3years and up to 7years	1655526.77	35.04	1947414.70	41.06	1643218.10	35.13	1936084.22	40.88
More than 7 years and up to 10 years	605424.97	12.81	533640.60	11.25	598100.54	12.79	541983.37	11.44
above 10 years	64020.25	1.36	140867.85	2.97	64910.34	1.39	145210.31	3.07
Any other (Please specify)	0.00		0.00	0	0.00		0.00	0
<b>Total (B)</b>	<b>4724656.55</b>	<b>100.00</b>	<b>4742769.85</b>	<b>100.00</b>	<b>4677860.16</b>	<b>100.00</b>	<b>4735616.05</b>	<b>100.00</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	1587139.29	33.59	1382692.78	29.15	1560036.90	33.35	1371774.48	28.97
b. State Government	1702605.74	36.04	1813790.89	38.24	1691702.34	36.16	1819363.37	38.42
c. Corporate Securities	1434911.53	30.37	1546286.19	32.60	1426120.92	30.49	1544478.20	32.61
Any other (Please specify)	0.00		0.00	0	0.00		0.00	0
<b>Total (C)</b>	<b>4724656.55</b>	<b>100.00</b>	<b>4742769.85</b>	<b>100.00</b>	<b>4677860.16</b>	<b>100.00</b>	<b>4735616.05</b>	<b>100.00</b>

### Note

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

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

(c). **Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported**

## The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA:01.04.2015

CIN: L 68000 MH 1919 GOL 000528

Form NI-30-DETAILS OF NON-PERFORMING ASSETS

As on 31.03.2025

(Rs. In Lakh)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD ( As on date)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2024)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2024)
1	Investments Assets	1426120.92	1544478.20	5099.52	5423.60	3251739.24	3191137.85	1745832.98	1333268.10	6428792.67	6074307.75
2	Gross NPA	10632.84	39842.99	4401.44	4401.44	0.00	0.00	0.00	0.00	15034.28	44244.43
3	% of Gross NPA on Investment Assets (2/1)	0.75	2.58	86.31	81.15	0.00	0.00	0.00	0.00	0.23	0.73
4	Provision made on NPA	10632.84	39842.99	4401.44	4401.44	0.00	0.00	0.00	0.00	15034.28	44244.43
5	Provision as a % of NPA (4/2)	100.00	100.00	100.00	100.00	0.00	0.00	0.00	0.00	100.00	100.00
6	Provision on Standard Assets	5661.95	6018.54	2.79	4.09	0.00	0.00	0.00	0.00	5664.74	6022.63
7	Net Investment Assets (1-4)	1415488.08	1504635.21	698.08	1022.16	3251739.24	3191137.85	1745832.98	1333268.10	6413758.38	6030063.32
8	Net NPA (2-4)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	% of Net NPA to Net Investment Assets (8/7)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Write off made during the period	29000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29000.00	0.00

### Note:

a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.

b) Total Investment Assets should reconcile with figures shown in other relevant forms

c) Gross NPA is investments classified as NPA, before any provisions

d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.

e) Net Investment assets is net of 'provisions'

f) Net NPA is gross NPAs less provisions

g) Write off as approved by the Board

f) Investment Regulations,as amended from time to time, to be referred



FORM 91-21-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT  
As on 31.03.2020

Notes: 1. Category of Investment/EUR shall be as per Guidelines, as awarded from time to time  
2. Based on daily simple Average of Investments  
3. Yield netted for Tax  
4. In the previous year column, the Figures of the corresponding Year to date of the previous financial year shall be chosen  
5. FICHI shall be prepared as respect of each fund  
6. FICHI Income as investment-related be reconciled with Figures in PFA and Revenue account  
Investment/Regulations, as awarded from time to time, is the referred

# The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2015CIN: I 66000 MH 1919 GOI 000526

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

### Statement of Down Graded Investments

As on 31.03.2025

(Rs. In Lakh)

S.No.	Particulars of Investment	Category Of Investment	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade/Upgrade	Remarks
<u>During the quarter -</u>									
<u>As on Date</u>									
	8.00% NAYARA ENERGY LIMITED EARLIER VADINAR OIL TERMINAL LTD BS 15-12-2025	OLDB	0.00	31-03-2021	CARE	AA	AA-	21-03-2022	
	8.35% NATIONAL INSURANCE COMPANY LTD NCB 26-03-2027	OLDB	6,800.00	27-03-2017	ICRA	AA-	A+	19-10-2020	

#### Note:

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



# The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

FORM NL-35 Quarterly Business Returns Across Line of Business

As on 31.03.2025

(₹ in Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	93635.82	143204	89942.93	144939	394448.78	526273	439358.02	524707
2	Marine Cargo	10690.07	57094	12054.20	57372	42274.95	223414	43878.99	220841
3	Marine Other than Cargo	8734.48	3799	16614.90	3957	52402.40	13610	54519.14	12275
4	Motor OD	109711.16	2842654	88961.12	2685199	384116.52	10920163	352467.69	10754496
5	Motor TP	196709.90	3794407	173158.11	3614886	665225.69	14557546	599339.10	14189021
6	Health	500546.28	436708	474077.07	447378	1918793.10	1513590	1831343.03	1560326
7	Personal Accident	12211.57	213298	10368.83	138967	56137.45	624163	55396.87	547295
8	Travel	108.80	3683	117.58	3757	678.00	21228	719.89	21605
9	Workmen's Compensation/ Employer's liability	3259.14	21936	3289.89	23084	13194.97	89357	13004.32	89956
10	Public/ Product Liability	922.58	9093	826.21	7638	3522.14	26294	3476.61	24024
11	Engineering	32645.67	20475	34570.69	20452	107780.12	70145	109032.40	71721
12	Aviation	8848.46	223	12363.54	219	37749.46	821	41230.01	819
13	Crop Insurance	-11.03	0	-3749.61	0	-0.52	1	-3441.07	1
14	Other segments **	9457.44	20803	10178.34	20530	39393.63	84032	34201.29	80153
15	Miscellaneous	36861.77	221556	28804.85	236644	146759.36	857605	125131.38	912997

Notes:

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

# The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

FORM NL-36- BUSINESS -CHANNELS WISE

As on 31.03.2025

(₹ in Lakhs)

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	4756757	330490.25	17815830	1091919.81	4630600	301474.19	17456118	1016809.66
2	Corporate Agents-Banks	91724	6899.71	294937	25072.86	79962	6375.54	267413	23432.19
3	Corporate Agents -Others	131415	9478.62	199810	17882.08	20551	2280.56	78148	8866.79
4	Brokers	948617	343704.25	3657991	1394268.47	846451	315738.34	3517808	1329824.45
5	Micro Agents	1	0.08	2	0.14	1	0.06	7	0.30
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others	252318	272933.60	972065	1090440.97	243331	268375.38	860380	1080120.19
7	Common Service Centres(CSC)	0	0.00	0	0.00	142	0.47	881	3.05
8	Insurance Marketing Firm	4372	1037.03	16238	3399.62	5366	524.90	25758	3423.65
9	Point of sales person (Direct)	29369	1860.49	96301	5581.17	23954	1543.09	77483	4373.58
10	MISP (Direct)	0	0.00			0	0.00	0	0.00
11	Web Aggregators	1994	7.53	8489	31.98	4424	17.22	30060	118.51
12	Referral Arrangements	0	0.00			0	0.00	0	0.00
13	Other (to be specified)								
	(i) _Dealer	1572366	57920.53	6466577	233878.90	1550240	55248.90	6696181	232685.31
	(ii) _Other (Broker)	0	0.00	2	0.06		0.00		0.00
	Total (A)						0		0
14	Business outside India (B)						0.00		0.00
	<b>Grand Total (A+B)</b>	<b>7788933</b>	<b>1024332.11</b>	<b>29528242</b>	<b>3862476.049</b>	<b>7405022</b>	<b>951578.646</b>	<b>29010237</b>	<b>3699657.69</b>

Note:

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

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

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

**The New India Assurance Co. Ltd.**

Registration No.190 and Date of Registration with the IRDAI 01.03.2020 CNV: 16000 MH 1919 GCV 000526

FORM NL 37 CLAIMS DATA

As on 31.03.2025

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only	
																		Miscellaneous	Total
1	Claims O/S at the beginning of the period	4,075	2,503	236	<b>2,739</b>	93,557	1,61,824	<b>2,55,411</b>	577310	3688	37	<b>581035</b>	1178	119	2128	150	215	7,724	8,54,774
2	Claims reported during the period	7,083	22,076	238	<b>22,314</b>	10,52,506	72,649	<b>11,25,155</b>	11361489	23376	10	<b>1.1E+07</b>	2024	226	8367	562	85	54,692	1,26,05,383
	(a) Booked During the period	1542	1991	23	<b>2,014</b>	47,191	212	<b>47,403</b>	164781	4200	0	<b>168981</b>	492	19	1988	57	14	5,895	2,28,405
	(b) Reopened during the Period																		
	(c) Other Adjustment (to be specified)																		
	(i) _____																		
3	Claims Settled during the period	8,341	23,634	249	<b>23,883</b>	11,14,940	76,944	<b>11,91,394</b>	11496398	27170	14	<b>1.2E+07</b>	2524	189	10305	630	95	60,781	1,28,21,714
	(a) paid during the period																		
	(b) Other Adjustment ( to be specified)																		
	(i) _____																		
4	Claims Repudiated during the period	664	580	4	<b>584</b>	10,195	369	<b>10,564</b>	188923	795	1	<b>189719</b>	104	43	536	2	0	1519	2,03,735
	Other Adjustment ( to be specified)																		
	(i) _____																		
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																		
6	Claims O/S at End of the period	3,695	2,356	244	<b>2,600</b>	68,617	1,57,404	<b>2,26,021</b>	418259	3299	32	<b>421590</b>	1066	132	1642	137	219	6,011	6,63,113
	Less than 3months	604	1,008	30	<b>1,038</b>	53,747	7,817	<b>61,564</b>	393501	1214	0	<b>394715</b>	121	77	625	25	0	1,516	4,60,285
	3 months to 6 months	400	332	34	<b>366</b>	6,504	8,781	<b>15,285</b>	12012	401	1	<b>12414</b>	76	2	283	4	0	781	29,253
	6months to 1 year	811	299	35	<b>334</b>	3,867	17,365	<b>21,232</b>	3210	257	0	<b>3467</b>	115	7	310	23	1	866	27,166
	1year and above	1,880	717	145	<b>862</b>	4,499	1,23,521	<b>1,28,020</b>	9536	1427	31	<b>10994</b>	754	46	424	83	218	2,848	1,46,129

Notes:-

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

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	(Amount in Rs. Lakhs)	
																		Miscellaneous	Total
1	Claims O/S at the beginning of the period	616085.02	21168.94	86518.91	107687.9	52096.97	1092188.86	1144085.83	114397.44	13064.62	306.29	127768.4	3873.47	4069.93	123345.51	21343.87	43.7	99301.82	2247805.15
2	Claims reported during the period	193604.48	39574.98	3421.9	42996.88	324396.14	370599.48	694995.62	1736628.91	37783.29	100.32	1774513	1424.78	-4907.63	90119.43	23862.41	1824.77	124009	2902442.26
	(a) Booked During the period	110111.08	5167.81	3502.29	8670.1	80031.51	4106.8	84138.31	91091.63	12588.46	0	103680.1	1933.81	6056.03	21763.15	1145.69	24.62	27571.38	365094.26
	(b) Reopened during the Period																		
	(c) Other Adjustment (to be specified)																		
	(i) _____																		0
3	Claims Settled during the period	187405.22	26607.78	17875.41	44483.19	408167.05	520452.73	928619.78	1871493.22	47301.07	96.97	1918891	4250.79	2363.99	29742.5	21346.63	1779.85	96598.35	3235481.56
	(a) paid during the period																		
	(b) Other Adjustment ( to be specified)																		0
	(i) _____																		0
4	Claims Repudiated during the period	8829.35	5536.56	7.97	5534.53	6310.26	1923.1	8233.36	58198.36278	2349.9	37.22	60985.48	133.97	17.17	6593.26	11.26	0	7379.27	97317.65278
	Other Adjustment ( to be specified)																		0
	(i) _____																		0
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																		
6	Claims O/S at End of the period	709791.18	19085.11	68843.01	87928.12	45581.39	1146062.19	1191643.58	114969.49	11468.24	159.45	126597.2	3987.54	6385.76	118800.46	23203.54	86.6	98804.3	2365228.26
	Less than 3months	64072.78	3724.57	921.48	4646.05	28995.13	53812.26	82807.39	100776.13	4255.09	0	105031.2	259.22	124.2	8520.87	781.04	0	10626.64	276869.41
	3 months to 6 months	47828.27	3011.18	1765.02	4776.2	6353.89	64542.57	70896.46	4164.57	2139.35	0.15	6304.07	250.57	2.27	7357.01	1658.84	0	10535.56	149589.37
	6months to 1 year	172146.26	3478.85	6572.17	10051.02	4516.4	126110.19	130626.59	5292.51	1521.77	0	6814.28	400.45	114.3	36000.96	1959.31	0.07	23789.19	381902.43
	1year and above	425743.87	8870.52	59584.34	68454.86	5715.98	901597.17	907313.15	4736.28	3552.03	159.3	8447.61	3077.3	6144.99	66941.62	18804.24	86.54	51852.9	1556867.08

Notes:-

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

**The New India Assurance Co. Ltd.**

Registration No.192 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

FORM NL-39- AGEING OF CLAIMS

As on 31.03.2025

(₹ in Lakhs)

As on 31.03.2025																	(Amount in Rs. Lakhs)
Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	124	276	632	880	708	128	125	460	321.4	4171.68	10193.78	32639.46	8205.02	5080.12	2873	61071.46
2	Marine Cargo	1056	2871	2161	1157	393	67	64	763.5	1682.32	2728.32	2464.05	2274.63	160.8	338.66	7769	10412.28
3	Marine Other than Cargo	2	8	14	14	28	7	6	0.66	4.11	180.66	703.94	755.96	208.39	98.77	79	1952.49
4	Motor OD	168723	116973	29546	12778	3995	163	387	37877.54	45211.74	20800.72	11331.1	3735.09	498.37	802.41	332565	120256.97
5	Motor TP	613	730	1562	2759	7090	3901	8009	2434.02	3920.36	8713.26	17263.53	50445.24	32295.65	46654.5	24664	161726.59
6	Health	2290804	500163	90166	67594	249582	337	102	310590.73	143382.7	22531.82	8804.48	2210.45	122.14	88.83	3198748	487731.15
7	Personal Accident	2397	3052	1847	1392	883	60	122	2176.73	3212.16	2701.19	4209.77	2152.83	147.97	339.37	9753	14940.02
8	Travel	0	0	0	0	4	0	1	0	0	0.15	0	0	0	4.66	5	4.81
9	Workmen's Compensation/ Employer's liability															0	0
10	Public/ Product Liability	9	14	16	8	8	0	4	1.78	18.16	6.2	3.5	102.44	0	1858.86	59	1990.94
11	Engineering	353	1250	1032	711	344	32	57	787.72	597.02	1033.24	1941.21	5185.42	1509.8	-40.05	3779	11014.36
12	Aviation	11	51	50	57	46	5	4	217.26	342.75	309.99	14851.43	1077.27	2.3	1.98	224	16802.98
13	Crop Insurance	0	0	0	0	2	4	32	0	0	0	0	0.56	2.36	95.48	38	98.4
14	Other segments <sup>(a)</sup>															0	0
15	Miscellaneous	3412	5906	4641	3643	1737	160	265	2898.58	4979.63	6419.75	7221.2	7593.23	1277.01	552.14	19764	30941.54

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

Upto the Quarter ending on 31.12.2024																	(Rs in Lakhs)
Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	595	1189	1916	2069	1819	325	428	1287.38	2859.59	12202.67	37973.88	86258.75	35413.61	11409.3	8341	187405.22
2	Marine Cargo	3362	10990	4819	2757	1305	187	214	2010.71	5317.11	6209.33	5878.48	5483.73	628.98	1085.44	23634	26607.78
3	Marine Other than Cargo	14	27	35	44	78	23	28	17.43	63.5	256.98	1329.92	5378.89	4032.4	6796.3	249	17875.42
4	Motor OD	551816	412518	97843	37230	13080	590	1363	121762.34	153830.18	75857.92	38145.01	13488.53	2160.38	2922.69	1114440	408167.05
5	Motor TP	1821	1998	4210	7795	22755	12352	26013	6629.71	10915.56	24109.92	48291.96	170445.5	105146.5	154914	76944	520452.73
6	Health	8194803	2535009	303986	151847	308720	1590	443	1168643.4	594694.19	74471.09	26730.05	6273.94	350.06	330.5	11496398	1871493.21
7	Personal Accident	5940	8533	5658	4023	2520	193	303	5826.83	9465.44	10463.88	12040.49	7993.38	492.14	1018.91	27170	47301.07
8	Travel	0	0	2	2	5	2	3	0	0	0.37	3.49	82.47	0.23	10.41	14	96.97
9	Workmen's Compensation/ Employer's liability															0	0
10	Public/ Product Liability	22	47	58	19	18	4	21	118.12	30.23	26.07	14.91	248.62	1.04	1925.01	189	2364
11	Engineering	784	3464	2867	1834	1143	110	103	962.58	1972.55	3084.29	6245.57	11852.75	5867.7	-242.94	10305	29742.5
12	Aviation	35	143	188	149	96	11	8	417.04	988.09	1624.6	15826.78	1984.19	412.64	93.29	630	21346.63
13	Crop Insurance	0	0	0	0	16	28	51	0	0	0	0.05	1315.63	362.38	101.79	95	1779.85
14	Other segments <sup>(a)</sup>															0	0
15	Miscellaneous	10974	19355	16306	9945	4856	711	1158	7980.26	17436.49	23760.32	23693.44	20145.2	3440.01	4393.42	63305	100849.14

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

# The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

FORM NL-41 OFFICES INFORMATION

As at 31st March 2025

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		1755
2	No. of branches approved during the year		2
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	1
5	No. of branches closed during the year		88
6	No of branches at the end of Qtr		1668
7	No. of branches approved but not opened		1
8	No. of rural branches		66
9	No. of urban branches		1602
10	No. of Directors:-		6
	(a) Independent Director		2
	(b) Executive Director		3
	(c) Non-executive Director		3
	(d) Women Director		1
	(e) Whole time director		3
11	No. of Employees		
	(a) On-roll:		11109
	(b) Off-roll:		0
	(c) Total		11109
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,		120663
	(b) Corporate Agents-Banks		44
	(c)Corporate Agents-Others		51
	(d) Insurance Brokers		741
	(e) Web Aggregators		
	(f) Insurance Marketing Firm		122
	(g) Motor Insurance Service Providers (DIRECT)		
			240
	(h) Point of Sales persons (DIRECT)		3513
	i) Micro insurance Agents		

## Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	11109	122910
Recruitments during the quarter	60	1626
Attrition during the quarter	16(VRS)+20(RES)	25
Number at the end of the quarter	10874	124511



## The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2024 CIN: L 66000 MH 1919 GOI 000526

FORM NL- BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

As at 31st March 2025

### Board of Directors and Key Management Persons

Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
<b>BOARD OF DIRECTOR</b>				
1	Ms. Neerja Kapur	Chairman cum Managing Director		Ceased to be as the CMD w.ef. 30th April, 2024
2	Mrs Girija Subramanian	Chairman cum Managing Director		Appointed as CMD wef 19th June 2024
3	Mr. Francis Titus	Executive Director		Superannuated as Executive Director w.e.f. 31st October 2024
4	Ms. Smita Srivastava	Executive Director		
5	Ms. Kasturi Sengupta	Executive Director		Appointed as Executive Director w.e.f. 24th March 2025
6	Mr. Surender Kumar Agarwal	Independent Director		Ceased to be Independent Director w.e.f. 20th December 2024
7	Mr. Ratan Kumar Das	Independent Director		Ceased to be Independent Director w.e.f. 20th December 2024
8	Ms. Akani Devi	Independent Woman Director		
9	Ms Mandakini Balodhi	Government Nominee Director		Ceased to be Government Nominee Director w.e.f 16th August 2024
10	Mr. Parshant Kumar Goyal	Government Nominee Director		Appointed as Government Nominee Director w.e.f 16th August 2024
11	Mr. Nidhu Saxena	Independent Director		Appointed as Independent Director w.e.f. 19th September 2024
12	Mr. A.S. Rajeev	Independent Director		Resignation on 23rd February 2024
<b>Key Management Persons</b>				
1	Mrs Girija Subramanian	Chairman cum Managing Director	Chairman cum Managing Director	Appointed as CMD w.e.f 19th June 2024
2	Ms. Neerja Kapur	Chairman cum Managing Director	Chairman cum Managing Director	Ceased to be as the CMD w.ef. 30th April, 2024
3	Mr. Francis Titus	Executive Director	Chief Financial Officer	Ceased to be the Chief Financial Officer w.e.f 16th May 2024; Ceased to be Executive Director w.e.f. 30.10.2024
4	Ms. Smita Srivastava	Executive Director		
5	Ms. Kasturi Sengupta	Executive Director		Appointed as Executive Director w.e.f. 24th March 2025
6	Mr Amit Misra	General Manager	Chief Risk Officer	Superannuated as General Manager w.e.f. 10th July 2024
7	Mr C S Ayyappan	General Manager	Chief Risk Officer	Appointed as Chef Risk Officer w.e.f. 25th June 2024; Ceased to be General Manager and Chief Risk Officer w.e.f. 21st March 2025
8	Mrs Sushama Anupam	General Manager	Chief Marketing Officer	
9	Mrs Mukta Sharma	General Manager	Chief Underwriting Officer	Appointed as Chief Underwriting Officer w.e.f. 25th March 2025
10	Mrs Sreedevi Nair	General Manager	Chief Underwriting Officer	Appointed as Chief Underwriting Officer w.e.f. 30th October 2024; Ceased to be General Manager and Chief Underwriting Officer w.e.f. 21st March 2025
11	Mrs Lavanya Mundayur	General Manager	Chief Underwriting Officer	Ceased to be Chief Underwriting Officer w.e.f. 30th October 2024; Ceased to be General Manager w.e.f. 19th December 2024
12	Mrs Chandra Iyer	General Manager		Appointed as General Manager w.e.f. 29th April, 2024
13	Mr. K. V. Raman	General Manager	Chief Risk Officer	Appointed as General Manager w.e.f. 31st January 2025 ; Appointed as Chef Risk Officer w.e.f. 21st March 2025
14	Mr Sharad S Ramnarayanan	Appointed Actuary		
15	Mr Pooran Kumar Tulsiani	Deputy General Manager	Chief Investment Officer	Appointed as Chief Investment Officer w.e.f. 17th May, 2024
16	Mr Vimal Kumar Jain	Deputy General Manager	Chief Financial Officer	Appointed as Chief Financial Officer w.e.f. 17th May, 2024
17	Mrs Jyoti Rawat	Company Secretary & Chief Compliance Officer		
18	Mrs Prabha Vijaykumar	Head of Internal Audit & Compliance Officer for AML Guidelines		Ceased to be Head of Internal Audit & Compliance Officer for AML Guidelines w.e.f. 30.10.2024
19	Mr. Santosh Vasant Chavan	Head of Internal Audit & Compliance Officer for AML Guidelines		Appointed as Head of Internal Audit & Compliance Officer for AML Guidelines w.e.f. 01.11.2024
20	Ms. Rekha Gopalkrishnan	General Manager	Financial Advisor	Superannuated on 31st August 2023
21	Mr. Ramakant Agarwal	General Manager		Superannuated on 30th September 2023
22	Mr. Jitender Mehndirdatta	General Manager	Chief Marketing Officer	Superannuated on 31st August 2023
23	Mr Rajiv Kohli	General Manager		Superannuated on 30th April 2023
24	Ms. Jayashree Nair	Deputy General Manager	Chief Compliance Officer & Company Secre	Ceased as Chief Compliance Officer & Company Secretary wef 22nd September 2023
25	Mr. Thomas Moffatt	Deputy General Manager	Chief Underwriting Officer	Ceased as Chief Underwriting Officer wef 28th June 2023
26	Mr. S. Dinakaran	Deputy General Manager	Chief Underwriting Officer	Appointed as Chief Underwriting Officer wef 28th June 2023 and ceased as Chief Underwriting Officer wef 20 November 2023
27	Mr. Pankaj Agarwal	Deputy General Manager	Chief Investment Officer	Ceased as Chief Investment Officer wef 28th July 2023
28	Ms. Anjana Saxena	Deputy General Manager	Chief Investment Officer	Appointed as Chief Investment Officer wef 28th July 2023

a) "Key Management Person" as defined by Companies Act/IRDAI

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

# The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

FORM NL-43 Rural & Social Obligations (QUARTERLY RETURNS)

As on 31.03.2025

(₹ in Lakhs)

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	39700	13792.83	
		Social		2889.13	
2	Cargo & Hull	Rural	11286	2397.47	
		Social		1265.16	
3	Motor TP	Rural	119296	4303.15	
		Social		600.45	
4	Motor OD	Rural	321627	44888.65	
		Social		7492.17	
5	Engineering	Rural	4808	3792.41	
		Social		1388.68	
6	Workmen's Compensation	Rural	0	0.00	
		Social		0.00	
7	Liability	Rural	13816	1591.61	
		Social		483.37	
8	Aviation	Rural	16	3238.85	
		Social		7.75	
9	Personal Accident	Rural	17146	1147.58	
		Social		957.16	
10	Health	Rural	30231	18654.01	
		Social		110118.84	
11	Others*	Rural	45794	5239.71	
		Social		1736.21	

## The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

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

As on 31.03.2025

In Lakhs

Gross Direct Premium Income during the immediate preceding FY (Rs, In Crs.)	36,996.6	
Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs, In Crs.)	5993.39	
Obligation of the Insurer to be met in a financial year		
Statement Period : Quarter ending	Mar-25	

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business	1,96,709.90	6,65,225.69
Premium in respect of liability only policies (L)	26,178.25	95,742.01
Gross Direct Motor Third Party Insurance Business	1,96,709.90	6,65,225.69
Premium in respect of package policies (P)	1,70,531.65	5,69,483.68
Total Gross Direct Motor Third Party Insurance	1,96,709.90	6,65,225.69
Business Premium (L+P)	1,96,709.90	6,65,225.69
Total Gross Direct Motor Own damage Insurance Business Premium	2,62,172.45	5,40,120.80
Total Gross Direct Premium Income	13,61,076.71	41,99,220.65

## The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526

Form NL-45 Grievance Disposal

As at 31st March 2025

### GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance * as on 31.12.2024	Additions during the quarter (net of duplicate complaints)(01.01.2025 To 31.03.2025)	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	Reject ed		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	6	4	2	0	0	12
b)	Claims Related	149	1636	653	428	682	22	6410
c)	Policy Related	15	218	174	33	24	2	780
d)	Premium Related	4	98	41	25	35	1	224
e)	Refund Related	3	37	19	10	11	0	127
f)	Coverage Related	0	21	11	1	9	0	79
g)	Cover Note Related	0	0	0	0	0	0	1
h)	Product Related	0	10	2	3	5	0	22
i)	Others	11	91	58	18	24	2	363
	<b>Total</b>	<b>182</b>	<b>2117</b>	<b>962</b>	<b>520</b>	<b>790</b>	<b>27</b>	<b>8018</b>
<b>2</b>	<b>Total No. of policies during previous year:</b>	74,05,022						
<b>3</b>	<b>Total No. of claims during previous year:</b>	30,67,226						
<b>4</b>	<b>Total No. of policies during current year:</b>	77,88,933						
<b>5</b>	<b>Total No. of claims during current year:</b>	34,32,990						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.28						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered</b>	4.77						
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	20	74.07	0		20	74.07	
b)	15 - 30 days	1	3.70	0		1	3.70	
c)	30 - 90 days	5	18.52	0		5	18.52	
d)	90 days & Beyond	1	3.70	0		1	3.70	
	<b>Total Number of Complaints</b>	<b>27</b>	<b>100.00</b>	<b>0</b>		<b>27</b>	<b>100.00</b>	

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

(b) Complaints reported should be net of duplicate complaints

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

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

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

**The New India Assurance Co. Ltd.**

Registration No.190 and Date of Registration with the IRDA-01/04/2015 CIN: L 66000 MH 1919 GDI 000526

**FORM NL-46-Details of Voting activity during the Quarter**

As at 31st March 2025

Sr No	Meeting date	Investee Company Name	Type of Meeting (AGM/EGM)	Proposal of Management/Shareholders	Description of the proposal	Management Recommendation	Vote (For/Against/Abstain)	Reason supporting the vote decision
1	10-03-2025	LARSEN & TOUBRO LIMITED	Postal Ballot	Management	ENTERING INTO MATERIAL RELATED PARTY TRANSACTIONS WITH L AND T MHI POWER BOILERS PRIVATE LIMITED.	Support	For	We may consider as said.
2	10-03-2025	LARSEN & TOUBRO LIMITED	Postal Ballot	Management	ENTERING INTO MATERIAL RELATED PARTY TRANSACTIONS WITH L AND T MHI POWER TURBINE GENERATORS PRIVATE LIMITED.	Support	For	We may consider as said.
3	21-03-2025	GIC HOUSING FINANCE LTD	Postal Ballot	Management	APPOINTMENT OF SHRI SACHINDRA SALVI (DIN 10930663) AS MANAGING DIRECTOR AND CEO WITH EFFECT FROM MARCH 01, 2025.	Support	For	We may consider as said.
4	15-03-2025	BASF INDIA LTD.	Postal Ballot	Management	APPOINTMENT OF MR. NARENDRA NATH J. BALIGA (DIN: 07005484) AS THE WHOLE TIME DIRECTOR OF THE COMPANY FOR A PERIOD EFFECTIVE FROM 1 JANUARY 2025 TILL 30 JUNE 2027 AND TO FIX HIS REMUNERATION.	Support	For	We may consider as said.
5	15-03-2025	BASF INDIA LTD.	Postal Ballot	Management	INCREASE IN THE MAXIMUM LIMITS OF RELATED PARTY TRANSACTIONS ENTERED INTO BETWEEN THE COMPANY AND BASF HONG KONG LTD.	Support	For	We may consider as said.
6	23-03-2025	THE SANDUR MANGANESE & IRON ORES LTD.	Postal Ballot	Management	TO CONSIDER AND APPROVE THE ALTERATION OF ARTICLES OF ASSOCIATION OF THE COMPANY.	Support	For	We may consider as said.
7	26-03-2025	ITC HOTELS LIMITED	Postal Ballot	Management	TO APPROVE MATERIAL RELATED PARTY TRANSACTIONS BY THE COMPANY.	Support	For	We may consider as said.
8	26-03-2025	ITC HOTELS LIMITED	Postal Ballot	Management	TO APPROVE MATERIAL RELATED PARTY TRANSACTIONS BY THE SUBSIDIARIES OF THE COMPANY.	Support	For	We may consider as said.
9	10-04-2025	ITC LIMITED	Postal Ballot	Management	TO GRANT, OFFER AND ISSUE EQUITY SETTLED STOCK APPRECIATION RIGHTS UNDER A SCHEME VIZ. ITC EMPLOYEE STOCK APPRECIATION RIGHTS SCHEME 2025' (ITC ESAR SCHEME').	Support	For	We may consider as said.
10	10-04-2025	ITC LIMITED	Postal Ballot	Management	TO EXTEND THE BENEFITS OF THE ITC EMPLOYEE STOCK APPRECIATION RIGHTS SCHEME 2025 TO SUCH PERMANENT EMPLOYEES, INCLUDING MANAGING / WHOLETEIME DIRECTORS, OF SUCH SUBSIDIARY COMPANIES OF THE COMPANY.	Support	For	We may consider as said.