

**RELIANCE GENERAL INSURANCE COMPANY LIMITED**

<b>DISCLOSURES - NON- LIFE INSURANCE COMPANIES</b>		
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## FORM NL-1-B-RA

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

REVENUE ACCOUNT FOR THE PERIOD ENDED ON DECEMBER 31, 2023

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For Q3 2023-24	Up to Q3 2023-24	For Q3 2022-23	Up to Q3 2022-23	For Q3 2023-24	Up to Q3 2023-24	For Q3 2022-23	Up to Q3 2022-23	For Q3 2023-24	Up to Q3 2023-24	For Q3 2022-23	Up to Q3 2022-23	For Q3 2023-24	Up to Q3 2023-24	For Q3 2022-23	Up to Q3 2022-23
1	Premiums earned (Net)	NL-4	8,274	28,680	9,248	28,592	1,645	3,890	509	1,455	1,69,613	4,61,999	1,50,137	4,22,333	1,79,532	4,94,569	1,59,894	4,52,380
2	Profit/ Loss on sale/redemption of Investments		112	274	85	224	13	31	7	19	3,356	7,996	2,527	6,206	3,482	8,301	2,619	6,450
3	Interest, Dividend & Rent – Gross (Refer Note 1)		822	2,502	695	2,196	99	285	59	190	24,759	73,007	21,155	60,845	25,680	75,794	21,910	63,231
	Other (a) Other Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Investment income from terrorism/Nuclear Pool Income		374	1,105	440	642	-	-	-	-	72	274	86	161	446	1,379	526	802
	Exchange Gain / (Loss)		19	19	(0)	(0)	-	-	-	-	(32)	(27)	1	24	(13)	(8)	1	24
	Misc Income		-	-	-	-	-	-	-	-	242	256	17	42	242	256	17	42
4	(b) Contribution from the Shareholders' Account																	
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	18,453	32,524	-	-	18,453	32,524
	(ii) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (A)</b>		<b>9,601</b>	<b>32,580</b>	<b>10,468</b>	<b>31,654</b>	<b>1,757</b>	<b>4,206</b>	<b>576</b>	<b>1,665</b>	<b>1,98,010</b>	<b>5,43,505</b>	<b>1,92,375</b>	<b>5,22,135</b>	<b>2,09,369</b>	<b>5,80,292</b>	<b>2,03,420</b>	<b>5,55,453</b>
6	Claims Incurred (Net)	NL-5	3,582	11,972	1,057	7,070	1,147	3,898	374	1,441	1,33,463	3,72,652	1,22,965	3,44,215	1,38,192	3,88,522	1,24,396	3,52,726
7	Commission	NL-6	(169)	(161)	(1,269)	(5,623)	268	874	(335)	(13)	31,303	61,667	(2,530)	(8,982)	31,402	62,380	(4,134)	(14,619)
8	Operating Expenses related to Insurance Business	NL-7	1,405	7,426	4,009	14,159	304	1,267	189	681	34,610	1,01,730	58,169	1,49,476	36,320	1,10,423	62,367	1,64,315
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>		<b>4,818</b>	<b>19,237</b>	<b>3,797</b>	<b>15,606</b>	<b>1,719</b>	<b>6,039</b>	<b>228</b>	<b>2,108</b>	<b>1,99,376</b>	<b>5,36,050</b>	<b>1,78,605</b>	<b>4,84,709</b>	<b>2,05,913</b>	<b>5,61,325</b>	<b>1,82,629</b>	<b>5,02,422</b>
10	<b>Operating Profit/(Loss) C= (A - B)</b>		<b>4,783</b>	<b>13,343</b>	<b>6,671</b>	<b>16,048</b>	<b>38</b>	<b>(1,833)</b>	<b>349</b>	<b>(443)</b>	<b>(1,366)</b>	<b>7,455</b>	<b>13,771</b>	<b>37,425</b>	<b>3,456</b>	<b>18,967</b>	<b>20,790</b>	<b>53,031</b>
11	<b>APPROPRIATIONS</b>																	
	Transfer to Shareholders' Account		4,783	13,343	6,671	16,048	38	(1,833)	349	(443)	(1,366)	7,455	13,771	37,425	3,456	18,967	20,790	53,031
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (C)</b>		<b>4,783</b>	<b>13,343</b>	<b>6,671</b>	<b>16,048</b>	<b>38</b>	<b>(1,833)</b>	<b>349</b>	<b>(443)</b>	<b>(1,366)</b>	<b>7,455</b>	<b>13,771</b>	<b>37,425</b>	<b>3,456</b>	<b>18,967</b>	<b>20,790</b>	<b>53,031</b>

## Note - 1

(₹ lakhs)

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For Q3 2023-24	Up to Q3 2023-24	For Q3 2022-23	Up to Q3 2022-23	For Q3 2023-24	Up to Q3 2023-24	For Q3 2022-23	Up to Q3 2022-23	For Q3 2023-24	Up to Q3 2023-24	For Q3 2022-23	Up to Q3 2022-23	For Q3 2023-24	Up to Q3 2023-24	For Q3 2022-23	Up to Q3 2022-23
Interest, Dividend & Rent	866	2,622	783	2,339	104	299	67	203	26,077	76,506	23,640	64,798	27,048	79,427	24,490	67,339
<b>Add/Less:-</b>																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(44)	(120)	(87)	(143)	(5)	(14)	(8)	(12)	(1,318)	(3,499)	(2,486)	(3,953)	(1,367)	(3,633)	(2,580)	(4,108)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>822</b>	<b>2,502</b>	<b>695</b>	<b>2,196</b>	<b>99</b>	<b>285</b>	<b>59</b>	<b>190</b>	<b>24,759</b>	<b>73,007</b>	<b>21,155</b>	<b>60,845</b>	<b>25,680</b>	<b>75,794</b>	<b>21,910</b>	<b>63,231</b>

\* Term gross implies inclusive of TDS

**FORM NL-2-B-PL****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON DECEMBER 31, 2023****(₹ lakhs)**

	<b>Particulars</b>	<b>Schedule Ref. Form No. NL-1</b>	<b>For Q3 2023-24</b>	<b>Up to Q3 2023-24</b>	<b>For Q3 2022-23</b>	<b>Up to Q3 2022-23</b>
1	<b>OPERATING PROFIT/(LOSS)</b>					
	(a) Fire Insurance		4,783	13,343	6,671	16,048
	(b) Marine Insurance		38	(1,833)	349	(443)
	(c) Miscellaneous Insurance		(1,366)	7,455	13,771	37,426
2	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		6,552	17,997	5,428	14,041
	(b) Profit on sale of investments		891	1,963	619	1,449
	(c) (Loss on sale/ redemption of investments)		(63)	(81)	(23)	(105)
	(d) Amortization of Premium / Discount on Investments		(332)	(823)	(313)	(856)
3	<b>OTHER INCOME</b>					
	Profit/(Loss) on sale/discard of assets		(0)	1	5	6
	Miscellaneous Income		101	154	18	95
	Reversal of Equity impairment		-	199	1,037	1,058
	Excess Provision/bad debts Written Back		1,068	1,903	519	1,665
	<b>TOTAL (A)</b>		<b>11,672</b>	<b>40,278</b>	<b>28,082</b>	<b>70,383</b>
4	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of investments		-	(3,376)	-	850
	(b) For doubtful debts		(3)	437	(31)	192
5	<b>OTHER EXPENSES</b>					
	Expenses other than those related to Insurance Business					
	(a) Employee's remuneration and welfare benefits		70	337	60	238
	(b) Managerial remuneration		811	1,153	74	816
	(c) Amortisation of Debenture Expenses		7	22	7	22
	(d) Interest on Statutory Liability		0	530	0	1
	(e) Contribution to policyholders Funds towards Excess EOM		-	-	18,453	32,524
	(f) Impairment on Equity Investments		-	-	-	-
	(g) Miscellaneous Expenses		-	-	-	-
	Finance Cost		437	663	-	-
	Interest on Non Convertible Debenture		526	1,575	528	1,577
	Bad debt w/off (Net of Provisions)		78	143	351	354
	Investment written off		-	7,872	-	-
	Corporate Social Responsibility Expense		186	559	225	375
	Penalty		200	200	-	-
	Exchange Gain / (loss)		-	-	-	-
	<b>TOTAL (B)</b>		<b>2,313</b>	<b>10,116</b>	<b>19,667</b>	<b>36,948</b>
6	<b>Profit/(Loss) Before Tax</b>		<b>9,359</b>	<b>30,162</b>	<b>8,415</b>	<b>33,435</b>
7	<b>Provision for Taxation</b>					
	Current Tax		(3,057)	2,891	2,463	6,052
	Short Provision for earlier year		5,074	5,074	-	1,906
	Deferred Tax		-	-	-	-
	MAT Credit		-	-	-	4,173
8	<b>Profit / (Loss) after tax</b>		<b>7,342</b>	<b>22,197</b>	<b>5,951</b>	<b>21,304</b>
9	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	26	-	25
	(c) Dividend Distribution Tax		-	-	-	-
	(d) Debenture Redemption Reserve		-	-	-	-
	<b>Balance of profit/ loss brought forward from last period</b>		<b>1,67,527</b>	<b>1,52,699</b>	<b>1,40,981</b>	<b>1,25,654</b>
	<b>Balance carried forward to Balance Sheet</b>		<b>1,74,869</b>	<b>1,74,869</b>	<b>1,46,933</b>	<b>1,46,933</b>

**Note:** '0' denotes negligible amount

**FORM NL-3-B-BS****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****BALANCE SHEET AS AT DECEMBER 31, 2023**

(₹ lakhs)			
Particulars	Schedule Ref. Form No.	As at December 31, 2023	As at December 31, 2022
Share Capital	NL-8	26,416	25,200
Share Application Money Pending Allotment		-	28
Reserves And Surplus	NL-10	2,77,600	2,26,388
Fair Value Change Account			
-Shareholders' Funds		1,685	229
-Policyholders' Funds		7,437	1,096
Borrowings	NL-11	46,662	23,000
<b>TOTAL</b>		<b>3,59,800</b>	<b>2,75,941</b>
<b>APPLICATION OF FUNDS</b>			
Investments-Shareholders	NL-12	3,46,907	2,86,072
Investments-Policyholders	NL-12A	15,31,020	13,71,994
Loans	NL-13	-	-
Fixed Assets	NL-14	11,086	9,757
Deferred Tax Asset (Net)		3,727	3,727
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	12,482	9,598
Advances and Other Assets	NL-16	3,19,128	3,21,571
<b>Sub-Total (A)</b>		<b>3,31,610</b>	<b>3,31,169</b>
Current Liabilities	NL-17	15,76,416	14,73,847
Provisions	NL-18	2,88,135	2,52,932
<b>Sub-Total (B)</b>		<b>18,64,551</b>	<b>17,26,779</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(15,32,941)</b>	<b>(13,95,610)</b>
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
<b>TOTAL</b>		<b>3,59,800</b>	<b>2,75,941</b>

**CONTINGENT LIABILITIES**

(₹ lakhs)			
Particulars		As at December 31, 2023	As at December 31, 2022
1. Claims, other than against policies, not acknowledged as debts by the company		6,560	6,530
2. Guarantees given by or on behalf of the Company		525	480
3. Statutory demands/liabilities in dispute, not provided for (see note (a) to (j) below)		38,944	44,053
4. Others (see note (l and m) below)		11,980	139
<b>TOTAL</b>		<b>58,009</b>	<b>51,202</b>

**Notes:**

(a) The Company has received adverse order on the issue of wrong availment of cenvat credit amounted to Rs 2,746 lakhs for the period FY 2009 -10 to FY 2012-13. A penalty is also imposed on the said order of Rs 2,746 lakhs excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.

(b)The Company has received adverse order on the issue of wrong availment of cenvat credit on TP Pool amounted to Rs 4,628 lakhs for the period FY 2011-12. A penalty is also imposed on the said order of Rs 4,628 lakhs excluding interest as applicable and not quantified in the order. The company has filed an appeal with CESTAT against the same.

(c) The Company has received adverse order on the issue of wrong availment of cenvat credit on Services by motor vehicle dealers amounted to Rs 3,351 lakhs for the period FY 2010-11 to FY 2015-16. A penalty is also imposed on the said order of Rs 2,245 lakhs excluding interest as applicable and not quantified in the order. The company has filed an appeal with CESTAT against the same. show cause notice for the subsequent period upto December 2017 has been received amounting to Rs 3,054 lakhs.

(d) The Company has received order under GST Act towards levy of penalty for failure to submit the financials & failure to attend the summon, during audits, for the state of Andhra Pradesh amounting to Rs. 0.7 lakhs for the period July 2017-March 2020. The Company has filed appeal against Appellate Authority.

(e) The Company has deposited Rs 993 lakhs pursuant to proceedings on account of alleged ineligible input tax credit on reimbursement mode of garage claims & salvage deductions in the repair claims during the period July 2017 to March 2022

f)The Company has deposited Rs 1,014 lakhs pursuant to proceedings on account of alleged ineligible input tax credit on marketing activities during the period July 2017 to March 2022.The Company has received the show cause notice and is in the process of filing an appeal.

g)The Company has deposited Rs.133 lakhs under protest pursuant to GST proceedings on account of non-discharge of GST on import of reinsurance services in respect of exempted insurance schemes from foreign reinsurers. The Company has received order from the judication officer for Rs. 592 lakhs (inclusive of penalty) and the Company is in the process of filing an appeal.

h)The Company has received various orders under ongoing GST audits for the FY 2017-18 to FY 2019-20 amounting to Rs 3688 lakhs (inclusive of interest and penalty). The company has filed appeal with Commissioner (Appeal) for the state of Bihar and is in the process of filing, the appeal for other orders

i) The Company had disputed the demand raised by the income tax department for section 14A disallowance for Rs 3.67 lakhs for A.Y. 2007-08 and Rs.26.21 lakhs for A.Y. 2017-18 and penalty u/s 271(1)(c) for Rs.66 lakhs for A.Y.2008-09.

j)The Company has disputed the demand raised of Rs. 3.19 lakhs raised for A.Y. 2018-19 and has filed a rectification application u/s 154 of the Income Tax Act, 1961 and appeal with CIT (A)

k)The Company has disputed the demand of Rs. 9,159 lakhs raised for A.Y. 2020-21 (F.Y. 2019-20) and has filed a rectification application u/s 154 of the Income Tax Act 1961 and appeal with CIT (A)

l) Statutory bonus of Rs 139 Lakhs pursuant to retrospective amendment in the Bonus Act, 1965 for financial year 2014-15 have not been provided considering stay orders of Hon'ble Kerala High Court and Karnataka High Court

m) The Board of Directors of the Company, at its meeting held on December 7, 2020, approved the payment of one-time special pay to the management team as part of the Retention Plan. This included a payment of Rs. 10,928 lakhs to the management team (excluding ED & CEO) and a one-time special compensation amount of 1% of the Company's deal value to the ED & CEO upon binding with potential investors.

Subsequently, in a meeting dated November 9, 2023, the Board modified the one-time special pay to the ED & CEO subject to IRDAI approval. However, due to attrition, the amount attributable to the one-time special pay for the management team (including ED and CEO) as of December 31, 2023, stood at Rs. 11,841 lakhs.

Based on various developments in the resolution process, a provision of Rs. 11,841 lakhs was created for the quarter ending December 31, 2023 in the unaudited financial statements approved by the Board of Directors on 29th January 2024.

Subsequent to the adoption of the unaudited financial statements on 29th January, 2024, the management of the Company had a meeting with the Committee of Creditors (CoC) of Reliance Capital Limited on 30th January 2024. The Administrator of Reliance Capital Limited vide communication dated 9th February 2024 to the Board of Directors gave express directive to reverse the provision of Rs. 11,841 lakhs.

In order to comply with the aforesaid directive and following subsequent deliberations held thereon in the Audit Committee meeting held on 12th February 2024, the Board of Directors at its meeting held later during that day decided to reverse the provision of Rs.11,841 lakhs made in the unaudited financial statements approved by the Board of Directors on 29th January, 2024, and keep the matter of provisioning in abeyance pending guidance from the Administrator/ Reliance Capital Limited on how to ensure compliance with relevant legal provisions. The Company will engage with the Administrator prior to taking any action with respect to payout of the one-time special pay.

The unaudited financial statements for the period ended 31st December 2023 approved by the Board of Directors on 29th Jan 2024 stand accordingly revised

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		(₹ lakhs)		Grand Total	
	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24	For Q3 2022-24	Up to Q3 2022-24		
	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24	2022-24		
Gross Direct Premium	20,811	99,115	2,465	10,078	1,258	1,386	3,723	11,464	56,212	1,30,028	80,092	1,88,856	1,36,304	3,18,883	46,030	1,44,109	5,200	16,014	2,287	8,081	53,517	1,68,204	542	2,072	696	3,728	6,780	24,701	220	3,718	51,290	2,84,207	1,915	6,517	2,51,174	8,10,030	2,76,707	9,20,609		
Add: Premium on reinsurance accepted	3,290	8,659	-	25	-	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	587	702	-	-	-	-	-	-	600	715	3,890	9,399			
Less: Premium on reinsurance ceded	16,013	79,619	846	4,446	1,246	1,365	2,694	5,611	30,629	76,729	1,777	8,871	39,406	79,600	17,258	40,161	1,981	8,887	145	508	19,884	46,757	22	83	377	2,251	5,771	20,104	209	811	27,016	1,70,345	293	1,910	86,178	3,61,861	1,07,188	4,69,491		
Net Written Premium	7,188	32,795	1,619	5,657	10	21	1,029	5,878	25,583	99,297	76,315	1,79,986	1,01,898	2,39,282	28,772	1,03,948	3,219	9,927	2,142	7,573	33,633	1,21,448	520	1,889	132	1,489	1,594	5,299	11	907	24,184	1,13,862	1,622	4,608	1,63,596	4,88,884	1,72,410	5,27,518		
Add: Opening balance of UPR	23,567	18,404	2,403	393	23	29	2,426	422	36,457	39,192	1,10,321	1,29,753	1,46,778	1,68,945	66,524	48,327	9,260	7,390	865	678	76,650	56,395	1,189	1,127	1,371	1,168	2,567	1,876	230	7	34,701	1,745	2,773	2,095	2,66,260	2,33,398	2,92,254			
Less: Closing balance of UPR	22,479	22,479	2,389	2,389	21	21	2,410	2,410	43,728	43,728	1,25,394	1,25,394	1,69,102	1,69,102	62,684	62,684	8,897	8,897	634	634	72,175	72,175	1,034	1,034	999	999	2,676	2,676	12	12	11,311	11,311	2,935	2,935	2,66,243	2,60,243	2,85,132			
Net Earned Premium	8,274	28,690	1,633	3,661	12	29	1,645	3,890	18,302	54,751	61,272	184,375	79,574	2,29,126	32,112	89,991	3,622	8,460	2,373	7,617	38,108	1,05,668	675	2,082	304	1,638	1,485	4,499	229	902	47,574	1,04,296	1,460	3,768	1,69,612	4,61,999	1,79,522	4,94,569		
Gross Direct Premium	20,811	99,115	2,465	10,078	1,258	1,386	3,723	11,464	56,212	1,30,028	80,092	1,88,856	1,36,304	3,18,883	46,030	1,44,109	5,200	16,014	2,287	8,081	53,517	1,68,204	542	2,072	696	3,728	6,780	24,701	220	3,718	51,290	2,84,207	1,915	6,517	2,51,174	8,10,030	2,76,707	9,20,609		
In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		(₹ lakhs)		Grand Total	
	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23		
	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23	2022-23		
Gross Direct Premium	19,305	89,818	2,474	9,990	1,216	1,394	3,691	10,984	47,281	1,20,572	78,006	1,68,253	1,25,287	2,88,825	26,508	1,01,504	3,931	13,328	2,473	8,087	32,912	1,22,919	697	2,370	1,417	3,675	3,825	16,821	360	2,089	54,933	2,66,688	1,414	5,507	2,20,845	7,08,895	2,43,841	8,09,697		
Add: Premium on reinsurance accepted	2,750	10,453	-	33	-	-	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	297	271	66	215	-	-	-	-	-	-	-	29	362	615	3,113	11,101		
Less: Premium on reinsurance ceded (1)	13,480	65,883	2,078	7,980	1,206	1,365	3,284	9,345	25,576	65,440	3,541	7,654	25,117	73,094	4,296	13,124	1,892	5,660	180	580	6,368	19,364	28	96	822	1,888	2,877	13,136	332	1,262	31,202	1,59,852	440	2,337	71,187	2,71,009	88,311	3,46,239		
Net Written Premium	8,214	34,386	397	1,643	11	29	408	1,672	21,705	55,132	74,465	1,60,599	96,170	2,15,731	22,212	88,380	2,039	7,668	2,293	7,507	26,544	1,03,554	669	2,274	891	2,178	1,614	3,901	28	827	23,732	1,06,836	974	3,198	1,50,021	4,38,500	1,58,643	4,74,558		
Add: Opening balance of UPR	23,287	16,460	680	361	30	710	391	39,436	49,757	96,957	1,17,361	1,36,393	1,67,118	50,396	31,316	7,611	5,227	853	585	58,860	37,128	1,311	1,201	1,159	875	2,100	1,528	203	10	23,946	0	2,165	1,892	2,26,036	2,09,753	2,50,033	2,26,604			
Less: Closing balance of UPR	22,253	22,253	579	579	29	29	608	608	40,412	40,412	1,15,309	1,15,309	1,50,721	48,894	48,894	7,629	7,629	643	643	52,267	52,267	1,228	1,228	1,494	1,494	1,829	1,829	10	10	6,165	2,108	2,108	2,25,921	2,25,921	2,48,782	2,48,782				
Net Earned Premium	9,248	28,592	498	1,425	12	30	509	1,455	20,739	64,477	56,113	1,62,651	76,842	2,27,128	23,613	70,702	2,021	5,246	2,503	7,448	28,137	83,416	752	2,246	557	1,559	1,185	3,501	220	827	41,413	1,00,671	1,030	2,983	1,50,137	4,22,333	1,59,894	4,62,380		
Gross Direct Premium	19,305	89,818	2,474	9,990	1,216	1,394	3,691	10,984	47,281	1,20,572	78,006	1,68,253	1,25,287	2,88,825	26,508	1,01,504	3,931	13,328	2,473	8,087	32,912	1,22,919	697	2,370	1,417	3,675	3,825	16,821	360	2,089	54,933	2,66,688	1,414	5,507	2,20,845	7,08,895	2,43,841	8,09,697		
In India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Note: 'V' denotes negligible amount

(₹ lakhs)																																							
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total		
	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	
Claims Paid (Direct)	11,682	28,165	1,890	6,863	219	967	2,108	7,830	22,811	66,728	23,419	76,575	46,230	1,43,304	33,360	86,921	1,734	5,001	815	2,814	35,908	94,735	677	1,605	47	717	902	3,593	601	963	1,00,644	2,39,974	695	1,817	1,85,704	4,86,708	1,99,494	5,22,702	
Add -Re-insurance accepted to direct claims	-	2,849	167	167	-	-	167	167	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	16	-	-	-	-	-	-	1	16	168	3,032		
Less -Re-insurance Ceded to claims paid	7,760	20,198	1,093	4,535	187	934	1,279	5,469	12,062	35,157	4,465	13,765	16,558	48,922	1,031	8,745	382	302	508	34	115	5,448	9,789	29	70	38	24	580	2,243	382	593	46,164	1,22,698	75	340	63,203	1,84,640	72,315	2,16,307
Net Claims Paid	3,900	10,816	964	2,494	32	33	95	2,527	10,719	31,572	18,954	62,810	29,672	94,382	28,326	78,176	1,352	4,073	781	2,699	30,460	84,946	648	1,535	9	643	343	1,366	219	459	60,480	1,17,276	620	1,477	1,23,451	3,02,084	1,27,346	3,15,426	
Add Claims Outstanding at the end of the year	25,863	25,863	4,282	4,282	143	143	425	4,746	17,446	17,446	7,87,779	7,87,779	8,05,225	8,05,225	39,130	39,130	7,345	7,345	4,461	4,461	50,935	50,935	4,526	4,526	2,787	2,787	3,761	3,761	2,304	2,304	1,32,819	1,32,819	2,311	2,311	10,04,669	10,04,669	10,34,957	10,34,957	
Less Claims Outstanding at the beginning of the year	26,181	24,706	4,173	2,970	100	83	4,273	3,053	16,802	16,236	7,58,042	7,03,922	7,74,844	7,20,158	38,845	33,315	8,755	6,799	4,187	3,868	51,787	43,982	5,032	4,730	2,644	2,814	3,433	3,429	2,285	2,038	1,51,789	1,55,261	1,842	1,688	9,93,657	9,34,101	10,24,111	9,61,861	
Net Incurred Claims	3,582	11,972	1,073	3,806	75	92	1,147	3,898	11,363	32,782	48,691	1,46,667	60,053	1,79,449	28,611	83,989	(58)	4,618	1,055	3,292	29,608	91,899	142	1,330	152	616	671	1,698	238	726	41,510	94,834	1,089	2,099	1,33,463	3,72,652	1,38,192	3,88,522	
Claims Paid (Direct)																																							
-In India	11,682	28,165	1,890	6,863	219	967	2,108	7,830	22,811	66,728	23,419	76,575	46,230	1,43,304	33,360	86,921	1,734	5,001	815	2,814	35,908	94,735	677	1,605	47	717	902	3,593	601	963	1,00,644	2,39,974	695	1,817	1,85,704	4,86,708	1,99,494	5,22,702	
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	4,512	4,512	2,244	2,244	136	136	2,380	2,380	5,986	5,986	6,09,891	6,09,891	6,15,877	6,15,877	18,017	18,017	3,356	3,356	2,540	2,540	23,913	23,913	1,620	1,620	1,696	1,696	892	892	1,305	1,305	1,31,434	1,31,434	941	941	7,77,678	7,77,678	7,84,570	7,84,570	
Estimates of IBNR and IBNER at the beginning of the period (net)	4,178	3,690	2,134	1,385	91	74	2,225	1,459	5,981	7,899	5,81,912	5,36,284	5,87,893	5,44,183	15,810	11,906	3,301	2,851	2,370	2,090	21,480	16,447	1,601	1,520	1,580	1,415	805	775	1,248	1,222	1,45,646	1,54,170	815	766	7,65,066	7,20,499	7,71,469	7,25,648	

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23		
Claims Paid (Direct)	4,020	12,782	2,049	6,145	16	360	2,065	6,506	26,879	82,798	23,783	82,298	50,662	1,65,096	19,544	59,672	1,320	3,098	259	568	21,123	63,337	588	1,444	18	40	1,805	3,377	-	440	9,245	93,016	500	2,894	83,940	3,29,645	90,026	3,48,933
Add -Re-insurance accepted to direct claims	340	680	17	357	-	-	17	357	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	32	35	-	-	-	-	0	0	32	36	388	1,073
Less -Re-insurance Ceded to claims paid	2,627	9,759	1,594	5,017	16	359	1,610	5,376	12,848	37,880	4,891	17,614	17,739	55,494	1,038	3,913	214	506	36	53	1,288	4,472	29	71	1	2	1,080	1,908	-	240	6,731	67,712	84	1,716	26,951	1,31,705	31,188	1,46,840
Net Claims Paid	1,733	3,703	472	1,486	0	1	472	1,487	14,032	44,919	18,892	64,683	32,923	1,09,602	18,505	55,759	1,107	2,591	223	515	19,834	58,865	559	1,373	17	38	757	1,414	-	200	2,514	25,304	416	1,179	57,021	1,97,976	59,226	2,63,166
Add Claims Outstanding at the end of the year	24,948	24,948	3,036	3,036	80	80	3,116	3,116	17,371	17,371	6,79,505	6,79,505	6,96,876	6,96,876	38,057	38,057	6,777	6,777	3,838	3,838	48,672	48,672	4,769	4,769	2,370	2,370	3,591	3,591	2,155	2,155	1,43,744	1,43,744	1,690	1,690	9,03,868	9,03,868	9,31,931	9,31,931
Less Claims Outstanding at the beginning of the year	25,624	21,580	3,150	3,091	64	70	3,214	3,162	17,480	16,710	6,50,309	6,06,869	6,67,789	6,23,579	35,145	27,407	6,471	6,343	2,984	2,060	44,999	35,810	4,887	4,190	2,268	2,135	3,764	3,175	2,242	1,866	1,10,618	85,138	1,757	1,737	8,37,923	7,57,629	8,66,762	7,82,371
Net Incurred Claims	1,057	7,070	359	1,431	16	10	374	1,441	13,923	45,579	48,088	1,37,320	62,011	1,82,899	21,418	66,409	1,413	3,025	1,077	2,293	23,906	71,727	441	1,953	120	273	584	1,831	(87)	489	35,641	83,911	349	1,132	1,22,965	3,44,215	1,24,396	3,52,726
Claims Paid (Direct)																																						
-In India	4,020	12,782	2,049	6,145	16	360	2,065	6,506	26,879	82,798	23,783	82,298	50,662	1,65,096	19,544	59,672	1,320	3,098	259	568	21,123	63,337	588	1,444	18	40	1,805	3,377	-	440	9,245	93,016	500	2,894	83,940	3,29,645	90,026	3,48,933
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	3,525	3,525	1,413	1,413	70	70	1,483	1,483	8,289	8,289	5,14,416	5,14,416	5,22,705	5,22,705	10,966	10,966	2,900	2,900	1,895	1,895	15,761	15,761	1,593	1,593	1,348	1,348	752	752	1,249	1,249	1,42,634	1,42,634	754	754	6,86,798	6,86,798	6,91,806	6,91,806
Estimates of IBNR and IBNER at the beginning of the period (net)	3,473	3,514	1,438	1,477	60	65	1,498	1,542	8,148	8,287	4,88,633	4,46,708	4,96,781	4,54,955	10,638	8,426	2,773	2,882	1,640	1,461	15,051	12,769	1,619	1,568	1,343	1,165	715	742	1,366	1,054	1,08,979	82,922	715	689	6,26,568	5,55,904	6,31,539	5,60,959

Note: '-' denotes negligible amount

Particulars	Miscellaneous																																(₹ lakhs)							
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total			
	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24		
Commission & Remuneration	2,071	10,376	405	1,412	(10)	(4)	395	1,408	15,048	32,326	25,419	51,050	40,467	83,376	4,684	16,878	1,488	4,557	349	1,354	6,521	22,789	132	430	92	534	534	1,844	1	71	-	-	240	761	47,987	1,09,804	50,452	1,21,588		
Rewards	(76)	(58)	5	22	(3)	(2)	2	20	1,518	3,485	-	-	1,518	3,485	1	1	0	3	0	(1)	1	3	0	3	1	4	23	102	-	-	-	-	0	10	1,543	3,606	1,469	3,568		
Distribution fees	-	-	-	-	-	-	-	-	593	1,347	890	1,806	1,483	3,153	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,483	3,153	1,483	3,153		
Gross Commission	1,995	10,318	410	1,434	(13)	(6)	397	1,428	17,159	37,159	26,309	52,855	43,468	90,014	4,685	16,879	1,488	4,560	349	1,353	6,522	22,792	132	432	93	537	557	1,946	1	71	-	-	240	771	51,013	1,16,564	53,405	1,28,310		
Add: Commission on Re-insurance Accepted	202	705	-	2	-	-	-	2	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0	11	20	-	-	-	(0)	-	12	21	214	727			
Less: Commission on Re-insurance Ceded	2,366	11,183	82	501	48	56	129	556	9,799	22,773	159	861	9,959	23,634	4,404	12,688	1,336	4,026	14	48	5,755	16,763	3	12	69	109	373	1,310	1	10	3,546	12,971	17	107	19,722	54,917	22,218	66,657		
Net Commission	(169)	(161)	328	935	(61)	(61)	268	874	7,360	14,386	26,149	51,995	33,509	66,381	281	4,191	152	533	335	1,305	767	6,029	129	420	25	428	195	656	0	61	(3,546)	(12,971)	223	664	31,303	61,667	31,402	62,380		

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	(873)	-	(188)	-	-	-	(188)	-	(1,309)	-	(5,104)	-	(6,413)	-	(1,411)	-	(52)	-	(188)	-	(1,651)	-	(158)	-	(146)	-	(253)	-	-	-	-	-	-	-	(8,732)	-	(9,794)	-	
Corporate Agents-Banks/FII/HFC	(746)	-	(5)	-	-	-	(5)	-	(225)	-	(141)	-	(366)	-	(6,157)	-	(2,410)	-	(9)	-	(8,575)	-	(11)	-	(1)	-	(15)	-	-	-	-	-	-	(175)	-	(9,143)	-	(9,894)	-
Corporate Agents-Others	(32)	-	-	-	-	-	-	-	(2,202)	-	(83)	-	(2,285)	-	(594)	-	(192)	-	(0)	-	(786)	-	-	-	(0)	-	-	-	-	-	-	-	(0)	-	(3,071)	-	(3,103)	-	
Insurance Brokers	(6,670)	1	(831)	-	(7)	-	(838)	-	(12,938)	-	(13,145)	-	(26,083)	-	(3,720)	-	(416)	-	(787)	-	(4,924)	-	(130)	-	(297)	-	(1,119)	-	(70)	-	-	(245)	-	(32,869)	-	(40,377)	-		
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
MISP (Direct)	-	-	-	-	-	-	-	-	(755)	-	(916)	-	(1,670)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,670)	-	(1,670)	-			
Web Aggregators	(0)	-	-	-	-	-	-	-	(55)	-	(15)	-	(70)	-	(3)	-	(0)	-	-	-	(3)	-	-	-	-	-	-	-	-	-	-	(0)	-	(74)	-	(74)	-		
Insurance Marketing Firm	(1)	-	(0)	-	-	-	(0)	-	(41)	-	(71)	-	(113)	-	(1)	-	(0)	-	(0)	-	(1)	-	(0)	-	(0)	-	(2)	-	-	-	-	(0)	-	(116)	-	(117)	-		
Common Service Centers	-	-	-	-	-	-	-	-	(15)	-	(9)	-	(24)	-	(2)	-	-	-	-	-	(2)	-	-	-	-	-	-	-	-	-	-	-	(26)	-	(26)	-			
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Point of Sales (Direct)	(0)	-	(0)	-	-	-	(0)	-	(2,461)	-	(7,062)	-	(9,522)	-	(306)	-	(1)	-	(21)	-	(328)	-	(0)	-	-	-	(0)	-	-	-	-	(0)	-	(9,850)	-	(9,850)	-		
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
TOTAL	(8,323)	1	(1,024)	-	(7)	-	(1,031)	-	(20,000)	-	(26,547)	-	(46,546)	-	(12,194)	-	(3,072)	-	(1,004)	-	(16,270)	-	(300)	-	(444)	-	(1,389)	-	(70)	-	-	(531)	-	(65,551)	-	(74,906)	-		
Commission and Rewards on (Excluding Reinsurance) Business written :																																							
In India	(8,323)	1	(1,024)	-	(7)	-	(1,031)	-	(20,000)	-	(26,547)	-	(46,546)	-	(12,194)	-	(3,072)	-	(1,004)	-	(16,270)	-	(300)	-	(444)	-	(1,389)	-	(70)	-	-	(531)	-	(65,551)	-	(74,906)	-		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

Notes:  
(a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
(c) Commission on Business procured through Company website

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous				Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		(₹ lakhs)		Grand Total	
																					Total Health		Workmen's Compensation/ Employer's liability																	
		For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	
Commission & Remuneration	1,320	5,520	250	1,035	-	14	250	1,049	6,911	17,667	1,047	2,207	7,958	19,874	2,350	6,979	491	1,547	110	446	2,951	8,972	62	205	56	235	284	1,040	36	59	-	-	113	383	11,459	30,767	13,029	37,335		
Rewards	257	1,142	52	226	-	5	52	231	3,573	3,881	-	-	3,573	3,881	113	207	19	49	35	143	167	399	22	70	17	62	65	207	0	3	-	-	35	35	3,880	4,656	4,189	6,029		
Distribution fees	-	-	-	-	-	-	-	-	(1,770)	586	2	2	(1,768)	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(26)	-	(1,794)	588	(1,794)	588			
Gross Commission	1,577	6,662	302	1,260	0	19	302	1,280	8,715	22,134	1,049	2,209	9,764	24,343	2,463	7,185	509	1,596	147	591	3,120	9,372	83	275	74	296	349	1,247	36	62	-	-	122	418	13,546	36,011	15,425	43,953		
Add: Commission on Re-insurance Accepted	264	887	0	3	-	-	-	0	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	43	8	22	-	-	-	-	4	4	33	70	298	960		
Less: Commission on Re-insurance Ceded	3,111	13,172	505	1,140	131	156	637	1,296	7,875	18,930	157	337	8,032	19,266	2,667	7,380	1,354	3,896	15	49	4,036	11,324	4	14	15	67	510	1,332	5	21	3,474	12,897	79	141	16,109	45,063	19,856	59,532		
Net Commission	(1,269)	(5,623)	(204)	124	(131)	(137)	(335)	(13)	840	3,204	892	1,872	1,732	5,076	(205)	(196)	(845)	(2,300)	132	542	(917)	(1,953)	79	260	85	273	(154)	(63)	31	40	(3,474)	(12,897)	111	281	(2,530)	(6,982)	(4,134)	(14,619)		

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	173	621	113	328	-	-	113	328	612	1,536	285	608	897	2,144	427	1,224	16	51	32	113	475	1,389	45	140	30	95	80	210	-	-	-	-	16	42	1,542	4,020	1,828	4,969
Corporate Agents-Banks/FII/HFC	236	644	1	2	-	-	1	2	(8,743)	209	(462)	24	(9,206)	233	1,353	2,794	349	1,002	(345)	7	1,358	3,802	3	8	1	1	5	9	-	-	-	-	71	191	(7,768)	4,244	(7,531)	4,890
Corporate Agents-Others	4	(9)	-	0	-	-	-	0	1,495	3,995	8	24	1,503	4,019	196	441	51	151	0	(1)	247	591	0	0	-	0	(0)	-	-	-	-	-	1	1,750	4,610	1,753	4,601	
Insurance Brokers	1,164	5,406	188	930	0	19	188	949	14,653	14,783	941	954	15,594	15,737	353	2,374	92	390	457	462	902	3,226	36	127	43	200	263	1,029	36	62	-	35	183	16,908	20,564	18,261	26,919	
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
MISIP (Direct)	-	-	-	-	-	-	-	-	583	586	2	2	585	588	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	585	588	585	588		
Web Aggregators	-	0	-	(0)	-	-	-	(0)	(513)	30	(257)	7	(770)	37	3	5	(0)	(0)	(3)	2	0	7	-	0	-	0	-	0	-	-	-	0	0	(770)	44	(770)	44	
Insurance Marketing Firm	0	0	-	-	-	-	-	-	(20)	4	(4)	1	(24)	5	3	1	-	-	(2)	-	0	1	0	0	-	-	-	-	-	-	0	0	(24)	6	(24)	6		
Common Service Centers	-	-	-	-	-	-	-	-	(249)	59	97	97	(152)	156	2	22	0	0	-	-	2	22	-	0	-	-	-	-	-	-	-	-	(150)	178	(150)	178		
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Point of Sales (Direct)	-	(0)	(0)	(0)	-	-	(0)	(0)	897	931	440	494	1,337	1,425	127	324	1	2	7	7	135	333	-	(0)	-	(0)	-	(0)	-	-	0	(0)	1,472	1,757	1,472	1,757		
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
TOTAL	1,577	6,662	302	1,260	0	19	302	1,280	8,715	22,134	1,049	2,209	9,764	24,343	2,463	7,185	509	1,596	147	591	3,120	9,372	83	275	74	296	349	1,247	36	62	-	122	418	13,546	36,011	15,425	43,953	
Commission and Rewards on (Excluding Reinsurance) Business written :																																						
In India	1,577	6,662	301	1,260	0	19	301	1,280	8,715	22,134	1,049	2,209	9,764	24,343	2,463	7,185	509	1,596	146	590	3,118	9,371	83	275	74	296	349	1,247	36	62	-	122	418	13,545	36,011	15,425	43,953	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

																																		(₹ lakhs)						
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		Total Health		Workmen's Compensation / Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24
Employees' remuneration & welfare benefits	394	2,427	97	434	1	2	98	436	1,367	3,936	4,046	11,947	5,413	15,883	6,660	12,153	143	634	89	484	6,892	13,271	31	147	2	110	98	393	(4)	67	1,305	8,433	109	344	13,846	38,649	14,337	41,511		
Company's contribution to Provident fund and others	44	188	10	34	0	0	10	34	117	289	349	877	467	1,166	128	491	14	47	10	36	152	573	3	11	1	9	10	30	0	5	147	653	10	27	789	2,474	843	2,696		
Travel, conveyance and vehicle running expenses	21	105	5	19	0	0	5	19	75	186	224	564	300	750	77	314	9	30	6	23	91	367	2	6	0	5	5	17	(0)	3	71	364	5	15	474	1,526	500	1,649		
Rents, rates & taxes	31	140	7	25	0	0	7	25	110	253	329	769	439	1,022	123	444	14	42	9	32	146	519	2	9	1	6	7	23	0	4	125	537	7	20	727	2,140	766	2,305		
Repairs	74	321	16	57	0	0	17	58	255	582	762	1,766	1,017	2,348	287	1,020	32	97	22	74	340	1,192	5	20	1	15	16	52	0	9	248	1,117	17	46	1,646	4,797	1,736	5,176		
Printing & Stationery	3	14	1	3	0	0	1	3	11	25	34	77	45	103	13	44	1	4	1	3	15	52	0	1	0	1	1	2	0	0	11	49	1	2	73	209	77	226		
Communication expenses	25	100	5	18	0	0	6	18	83	182	247	551	329	733	96	319	10	30	7	23	114	372	2	6	1	5	5	16	0	3	85	349	6	14	542	1,498	572	1,617		
Postage expenses	4	17	1	3	0	0	1	3	14	32	41	96	55	128	16	55	2	5	1	4	18	65	0	1	0	1	1	3	0	0	13	61	1	2	90	261	94	282		
Legal & professional charges	20	100	5	18	0	0	5	18	86	213	257	648	344	861	80	318	9	30	6	23	95	371	1	6	0	5	37	129	(0)	3	66	348	5	14	548	1,737	572	1,855		
Auditors Fees, expenses, etc.																																								
a. As auditor	1	3	0	1	0	0	0	1	3	6	8	18	10	24	3	10	0	1	0	1	3	12	0	0	0	0	0	1	0	0	0	2	11	0	0	16	49	17	53	
b. As advisor or in any other capacity, in respect																																								
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Advertisement and Publicity	521	2,962	125	530	1	2	126	532	2,123	5,365	6,314	16,283	8,437	21,648	1,473	8,697	251	898	166	685	1,890	10,279	40	180	5	135	126	479	(4)	82	-	-	138	420	10,632	33,222	11,279	36,716		
Bank Charges & interest expenses others	47	143	10	26	0	0	10	26	132	259	397	787	529	1,046	170	454	18	43	13	33	200	531	3	9	1	7	9	23	1	4	160	498	9	20	914	2,137	970	2,306		
GST Expenses	8	11	1	2	0	0	1	2	16	19	47	58	63	77	29	41	2	4	2	2	34	48	0	1	0	0	1	2	0	0	222	863	1	1	322	992	331	1,005		
Others :																																								
Directors' Sitting fees	1	2	0	0	0	0	0	0	2	4	6	12	9	16	3	7	0	1	0	1	3	8	0	0	0	0	0	0	0	0	0	3	8	0	0	15	33	16	36	
Entertainment Expenses	4	12	1	2	0	0	1	2	8	14	23	44	30	58	10	25	1	2	1	2	12	29	0	1	0	1	1	2	0	0	14	41	1	2	59	134	64	148		
Office Maintenance Expenses	21	88	5	16	0	0	5	16	71	160	212	485	283	644	81	280	9	27	6	20	96	327	1	5	0	4	5	14	0	2	71	306	5	12	462	1,316	488	1,420		
Training & Recruitment Expenses	66	220	14	39	0	0	14	40	196	401	587	1,217	783	1,618	243	696	26	66	18	51	287	813	5	13	2	10	13	36	1	6	226	766	13	31	1,330	3,293	1,410	3,553		
Depreciation	45	185	10	33	0	0	10	33	151	335	451	1,018	602	1,354	174	588	19	56	13	43	206	687	3	11	1	8	10	30	0	5	153	644	10	26	985	2,766	1,041	2,984		
Office Management Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Subscriptions and Membership Fees	9	35	2	6	0	0	2	6	29	64	88	194	118	257	35	112	4	11	3	8	41	130	1	2	0	2	2	6	0	1	31	122	2	5	195	525	206	567		
Coinsurance Expenses (net)	61	340	(0)	7	(13)	(12)	(13)	(5)	0	0	0	0	0	0	(3)	111	1	7	(0)	0	(3)	118	(0)	1	0	13	11	40	2	17	(0)	0	1	7	11	196	59	531		
Weather Insurance Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	857	3,613	0	-	857	3,613	857	3,613		
Miscellaneous expenses	4	11	1	2	0	0	1	2	11	20	33	60	44	80	15	34	2	3	1	3	18	40	0	1	0	0	1	2	0	0	15	38	1	2	78	163	83	175		
TOTAL	1,405	7,426	315	1,274	(11)	(7)	304	1,267	4,860	12,345	14,457	37,471	19,317	49,816	9,711	26,213	567	2,041	373	1,551	10,650	29,805	101	431	18	335	358	1,299	(3)	213	3,828	18,820	342	1,012	34,610	1,01,730	36,320	1,10,423		
In India	1,405	7,426	315	1,274	(11)	(7)	304	1,267	4,860	12,345	14,457	37,471	19,317	49,816	9,711	26,213	567	2,041	373	1,551	10,650	29,805	101	431	18	335	358	1,299	(3)	213	3,828	18,820	342	1,012	34,610	1,01,730	36,320	1,10,423		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

																																(₹ lakhs)							
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		Workmen's Compensation / Employer's liability	Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total			
	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23		For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23	For Q3 2022-23	Up to Q3 2022-23		
Employees' remuneration & welfare benefits	801	2,889	39	138	1	2	40	140	1,681	4,536	5,857	13,215	7,538	17,751	1,886	7,024	176	613	240	635	2,302	8,272	63	191	80	183	97	328	6	69	2,346	8,975	91	269	12,524	36,038	13,365	39,067	
Company's contribution to Provident fund and others	52	190	2	9	0	0	3	9	105	278	363	811	468	1,089	119	436	11	38	14	39	144	513	4	13	5	12	6	22	0	5	152	592	6	18	785	2,262	839	2,462	
Travel, conveyance and vehicle running expenses	40	134	2	6	0	0	2	7	91	214	307	622	399	835	98	326	9	28	12	29	119	384	3	9	4	8	5	15	0	3	118	417	4	12	652	1,685	693	1,826	
Rents, rates & taxes	38	133	2	6	0	0	2	6	91	213	307	622	398	835	99	340	9	30	12	31	120	401	3	9	4	8	5	15	0	3	123	600	4	12	656	1,884	696	2,024	
Repairs	86	346	4	17	0	0	4	17	223	554	761	1,614	984	2,168	229	884	21	77	28	80	278	1,040	7	23	9	22	11	39	0	8	251	1,073	10	32	1,551	4,406	1,641	4,768	
Printing & Stationery	4	16	0	1	0	0	0	1	10	26	36	76	46	102	11	41	1	4	1	4	13	49	0	1	0	1	0	2	0	0	12	51	0	2	72	208	77	225	
Communication expenses	32	98	2	5	0	0	2	5	73	158	242	460	316	618	85	252	8	22	10	23	102	296	2	7	3	6	4	11	0	2	96	306	4	9	528	1,255	562	1,358	
Postage expenses	2	23	0	1	0	0	0	1	10	37	38	108	48	145	6	59	1	5	1	5	7	69	0	2	0	1	0	3	(0)	1	5	72	0	2	62	294	64	318	
Legal & professional charges	10	36	1	2	0	0	1	2	26	93	115	270	141	363	65	164	13	30	7	16	85	211	1	3	1	2	1	4	0	1	28	107	2	6	259	698	270	736	
Auditors Fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
a. As auditor	1	4	0	0	-	0	0	0	3	7	9	19	11	26	2	10	0	1	0	1	3	12	0	0	0	0	0	0	0	0	0	3	13	0	0	17	52	18	56
b. As advisor or in any other capacity, in respect	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. In any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Advertisement and Publicity	2,802	9,335	135	446	3	8	138	454	6,381	15,126	22,561	44,061	28,941	59,186	7,709	22,466	677	2,082	338	1,640	8,724	26,188	217	617	270	591	338	1,059	25	224	-	-	313	868	38,829	88,735	41,769	98,524	
Bank Charges & interest expenses others	40	132	2	6	0	0	2	6	95	212	316	618	410	830	106	338	10	30	12	31	128	399	3	9	4	8	5	15	0	3	119	411	4	12	674	1,688	717	1,826	
GST Expenses	21	32	0	2	0	0	0	2	37	52	112	151	149	202	56	97	5	7	3	7	63	112	1	2	1	2	2	4	0	1	166	694	2	3	386	1,020	407	1,054	
Others :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Directors' Sitting fees	0	2	0	0	0	0	0	0	1	3	3	7	4	10	1	4	0	0	0	0	1	5	0	0	0	0	0	0	(0)	0	1	5	0	0	5	20	5	22	
Entertainment Expenses	8	29	0	1	0	0	0	1	16	38	53	110	68	148	17	59	2	5	2	5	20	70	1	2	1	2	1	3	0	1	25	91	1	3	117	320	125	350	
Office Maintenance Expenses	21	98	1	5	0	0	1	5	59	157	205	459	264	616	56	251	5	22	7	23	69	296	2	6	2	6	3	11	0	2	60	305	3	9	403	1,252	425	1,355	
Training & Recruitment Expenses	(45)	145	(2)	7	(0)	0	(2)	7	(10)	231	52	674	42	905	(110)	363	(9)	32	(4)	33	(122)	428	(2)	10	(0)	9	(4)	16	(2)	3	(152)	451	(3)	13	(243)	1,836	(290)	1,988	
Depreciation	45	182	2	9	0	0	2	9	116	291	397	849	513	1,140	98	465	11	41	34	42	144	547	4	12	5	12	5	21	0	4	129	565	5	17	805	2,317	852	2,508	
Office Management Expenses	2	11	0	1	0	0	0	1	6	17	21	50	27	68	5	28	0	2	1	2	6	33	0	1	0	1	0	1	(0)	0	5	34	0	1	39	138	41	149	
Subscriptions and Membership Fees	11	36	1	2	0	1	2	27	56	82	164	110	221	28	91	3	8	3	8	34	107	1	2	1	2	1	4	0	0	1	32	111	1	3	180	452	191	489	
Coinurance Expenses (net)	32	280	4	16	(12)	(11)	(8)	5	(9)	(7)	(27)	(22)	(36)	(29)	0	83	0	3	(1)	(1)	(1)	85	(0)	0	(2)	7	(2)	19	1	13	(19)	(14)	0	10	(59)	91	(36)	376	
Weather Insurance Charges	-	-	-	-	-	-	-	-	(0)	(0)	(1)	(1)	(1)	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(142)	2,723	-	(0)	(142)	2,723	(142)	2,723	
Miscellaneous expenses	5	8	0	0	0	0	0	0	5	14	32	41	38	56	13	20	1	2	1	2	16	24	0	1	0	1	1	1	0	0	15	19	1	1	71	102	76	110	
TOTAL	4,008	14,159	195	680	(7)	1	188	681	9,037	22,307	31,843	64,978	40,880	87,285	10,578	33,803	954	3,081	723	2,657	12,255	39,541	311	919	390	886	480	1,594	33	347	3,371	17,601	451	1,304	58,169	1,49,476	62,365	1,64,315	
In India	4,008	14,159	195	680	(7)	1	188	681	9,037	22,307	31,843	64,978	40,880	87,285	10,578	33,803	954	3,081	723	2,657	12,255	39,541	311	919	390	886	480	1,594	33	347	3,371	17,601	451	1,304	58,169	1,49,476	62,365	1,64,315	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	



**FORM NL-8-SHARE CAPITAL SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at December 31, 2023</b>	<b>As at December 31, 2022</b>
<b>1</b>	<b>Authorised Capital</b>		
	30,00,00,000 (Corresponding previous period 30,00,00,000) Equity Shares of Rs10 each	30,000	30,000
<b>2</b>	<b>Issued Capital</b>		
	26,41,59,237 ( As at 31.12.2022 25,19,98,344 ) Equity Shares of Rs10 each	26,416	25,200
<b>3</b>	<b>Subscribed Capital</b>		
	26,41,59,237 ( As at 31.12.2022 25,19,98,344 ) Equity Shares of Rs10 each	26,416	25,200
<b>4</b>	<b>Called-up Capital</b>		
	26,41,59,237 ( As at 31.12.2022 25,19,98,344 ) Equity Shares of Rs10 each	26,416	25,200
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : (i) Preliminary Expenses (ii) Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>26,416</b>	<b>25,200</b>

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at December 31, 2023		As at December 31, 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	26,13,06,017	98.92%	25,15,49,920	99.82%
· Foreign	-	-	-	-
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others				
· Employees	28,53,220	1.08%	4,48,424	0.18%
<b>TOTAL</b>	<b>26,41,59,237</b>	<b>100.00%</b>	<b>25,19,98,344</b>	<b>100.00%</b>

**FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE**

Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

**ANNEXURE A**

**DETAILS OF EQUITY HOLDING OF INSURERS**

**PART A:**

**PARTICULARS OF THE SHREHOLDING PATTERN OF THE RELIANCE GENERAL INSURANCE COMPANY LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED December 31, 2023**

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III) *100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III) *100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders): (i) (ii) (iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: i) Reliance Capital Limited	1	26,13,06,017	98.92%	26,131	25,15,49,920	96.27%	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other	-	-	-	-	-	-	-	-
	FII	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	106	5,98,891	0.23%	59.89	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	26	21,71,411	0.82%	217.14	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	3	17,000	0.01%	1.70	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other								
	- LLP	3	42,348	0.02%	4.23	-	-	-	-
	- HUF	6	23,570	0.01%	2.36	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>145</b>	<b>26,41,59,237</b>	<b>100.00%</b>	<b>26,415.92</b>	<b>25,15,49,920</b>	<b>95.23%</b>	<b>-</b>	<b>-</b>

## FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED  
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

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

## PART B:

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III) *100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III) *100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Tina A Ambani	1	2,63,474	0.10%	26.35	-	-	-	-
	(ii) Jai Anmol A Ambani	1	28,487	0.01%	2.85	-	-	-	-
ii)	Bodies Corporate:								
	i) Reliance Inceptum Private Limited	1	1,53,964	0.06%	15.40	1,30,000	84.44%	-	-
	ii) Reliance Innoventures Private Limited	1	4,450	0.00%	0.45	-	-	-	-
	iii) Reliance Infrastructure Consulting & Engineers Private Limited	1	17,75,991	0.70%	177.60	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert		-	-	-	-	-	-	-
vi)	Any other		-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:		-	-	-	-	-	-	-
iii)	Any other		-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds	28	2,968	0.00%	0.30	NA	NA	-	-
ii)	Foreign Portfolio Investors	3	3,662	0.00%	0.37	NA	NA	-	-
iii)	Financial Institutions/Banks	22	62,241	0.02%	6.22	NA	NA	-	-
iv)	Insurance Companies	2	75,10,290	2.97%	751.03	NA	NA	-	-
v)	FII belonging to Foreign promoter		-	-	-	NA	NA	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter		-	-	-	NA	NA	-	-
vii)	Provident Fund/Pension Fund		-	-	-	NA	NA	-	-
viii)	Alternative Investment Fund		-	-	-	NA	NA	-	-
ix)	Any other		-	-	-	-	-	-	-
	Banks	73	3,408	0.00%	0.34				
	FII	68	2,632	0.00%	0.26	NA	NA	-	-
1.2)	Central Government/ State Government(s)/ President of India	47	39,500	0.02%	3.95	NA	NA	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	7,37,111	14,24,02,116	56.35%	14,240.21	NA	NA	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	935	7,79,12,442	30.83%	7,791.24	NA	NA	-	-
iii)	NBFCs registered with RBI	9	4,333	0.00%	0.43	NA	NA	-	-
iv)	Others:								
	- Trusts	-	-	-	-	NA	NA	-	-
	- Non Resident Indian	9,750	50,11,051	1.98%	501.11	NA	NA	-	-
	- Clearing Members	14	40,778	-	4.08	NA	NA	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	NA	NA	-	-
	- Bodies Corporate	1,819	52,98,869	2.10%	529.89	NA	NA	-	-
	- IEPF	1	18,34,457	0.73%	183.45	NA	NA	-	-
v)	Any other (Please Specify)								
	- Key Managerial Personnel	1	4	0.00%	0.00				
	- Foreign Nationals	5	264	0.00%	0.03				
	- Foreign Companies	10	932	0.00%	0.09				
	- HUF	7,334	87,15,989	3.45%	871.60	NA	NA		
	-Trust	132	36,600	0.01%	3.66				
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder				-	NA	NA	-	-
2.2)	Employee Benefit Trust	1	16,00,000	0.63%	160.00	NA	NA	-	-
2.3)	Any other (Please specify)		-	-	-	NA	NA	-	-
<b>Total</b>		<b>7,57,370</b>	<b>25,27,08,902</b>	<b>100%</b>	<b>25,270.89</b>	<b>1,30,000.00</b>	<b>0.05%</b>	<b>-</b>	<b>-</b>

**FORM NL-10-RESERVE AND SURPLUS SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

(₹ lakhs)			
Sl. No.	Particulars	As at December 31, 2023	As at December 31, 2022
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	77,502	77,070
	Add: Addition during the year	23,153	307
	Closing Balance	1,00,655	77,377
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Debenture Redemption Reserve:	2,076	2,076
7	Balance of Profit in Profit & Loss Account	1,74,869	1,46,935
	<b>TOTAL</b>	<b>2,77,600</b>	<b>2,26,388</b>

**FORM NL-11-BORROWINGS SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at December 31, 2023</b>	<b>As at December 31, 2022</b>
1	Debentures/ Bonds	23,000	23,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others*	23,662	
	<b>TOTAL</b>	<b>46,662</b>	<b>23,000</b>

\*Due within 12 month - Collateralized Borrowing and Lending Obligation (CBLO)

**DISCLOSURE FOR SECURED BORROWINGS****(₹ lakhs)**

<b>SL. NO.</b>	<b>SOURCE / INSTRUMENT</b>	<b>AMOUNT BORROWED</b>	<b>AMOUNT OF SECURITY</b>	<b>NATURE OF SECURITY</b>
NIL				

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

Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

Sl. No.	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders			
		As at December 31, 2023	As at December 31, 2022	As at December 31, 2023	As at December 31, 2022	As at December 31, 2023	As at December 31, 2022
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,08,252	86,534	4,77,752	4,15,013	5,86,004	5,01,546
2	Other Approved Securities	54,958	50,331	2,42,551	2,41,387	2,97,509	2,91,718
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,00,439	83,450	4,43,272	4,00,224	5,43,711	4,83,674
	(e) Other Securities	554	2,243	2,446	10,757	3,000	13,000
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	32,122	25,503	1,41,764	1,22,310	1,73,886	1,47,813
5	Other than Approved Investments	3,689	3,775	16,280	18,106	19,969	21,881
	Less - Provision for diminution in the value of investment		(183)	-	(878)	-	(1,061)
	<b>TOTAL</b>	<b>3,00,014</b>	<b>2,51,653</b>	<b>13,24,065</b>	<b>12,06,918</b>	<b>16,24,079</b>	<b>14,58,571</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	603	-	2,660	-	3,262	-
2	Other Approved Securities	38	-	167	-	204	-
	Other Investments						
	(a) Shares						
	(aa) Equity	9,523	7,378	42,030	35,384	51,554	42,761
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	1,837	890	8,108	4,268	9,946	5,157
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	18,400	12,631	81,206	60,579	99,606	73,210
	(e) Other Securities	5,533	6,654	24,421	31,910	29,955	38,564
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	7,133	3,841	31,480	18,421	38,613	22,262
5	Other than Approved Investments	3,826	3,397	16,883	16,294	20,709	19,692
	Less - Provision for diminution in the value of investment	-	(371)	-	(1,780)	-	(2,151)
	<b>TOTAL</b>	<b>46,893</b>	<b>34,420</b>	<b>2,06,955</b>	<b>1,65,076</b>	<b>2,53,848</b>	<b>1,99,495</b>
	<b>GRNAD TOTAL</b>	<b>3,46,907</b>	<b>2,86,073</b>	<b>15,31,020</b>	<b>13,71,994</b>	<b>18,77,927</b>	<b>16,58,066</b>

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

(₹ lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As at December 31, 2023	As at December 31, 2022	As at December 31, 2023	As at December 31, 2022	As at December 31, 2023	As at December 31, 2022
	<b>Long Term Investments--</b>						
	Book Value	3,00,038	2,51,838	13,24,174	12,07,806	16,24,212	14,59,644
	Market Value	2,94,964	2,45,098	13,01,778	11,75,480	15,96,742	14,20,578
	<b>Short Term Investments--</b>						
	Book Value	33,133	23,959	1,46,228	1,14,906	1,79,361	1,38,865
	Market Value	33,282	24,267	1,46,885	1,16,383	1,80,167	1,40,650

**FORM NL-13-LOANS SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at December 31, 2023</b>	<b>As at December 31, 2022</b>
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**Provisions against Non-performing Loans**

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



## FORM NL-14-FIXED ASSETS SCHEDULE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	April 1, 2023	Additions	Deductions	December 31, 2023	April 1, 2023	For The Period	On Sales/ Adjustments	December 31, 2023	As at December 31, 2023	As at December 31, 2022
Goodwill										
Intangibles	18,973	2,174	-	21,147	11,675	2,250	-	13,925	7,222	6,517
Land-Freehold										
Leasehold Property	1,467	13	-	1,480	1,297	113	-	1,410	70	184
Buildings										
Furniture & Fittings	1,109	24	8	1,125	901	49	6	944	182	212
Information Technology Equipment	5,665	299	1,121	4,843	4,748	416	1,121	4,043	800	851
Vehicles	40	-	-	40	10	4	-	14	26	31
Office Equipment	2,448	180	174	2,454	1,986	153	173	1,966	488	493
Plant & Machinery	38	-	-	38	38	-	-	38	0	0
<b>TOTAL</b>	<b>29,739</b>	<b>2,690</b>	<b>1,303</b>	<b>31,127</b>	<b>20,655</b>	<b>2,985</b>	<b>1,300</b>	<b>22,340</b>	<b>8,788</b>	<b>8,288</b>
Work in progress	992	1,836	529	2,298	-	-	-	-	2,298	1,469
<b>Grand Total</b>	<b>30,731</b>	<b>4,526</b>	<b>1,832</b>	<b>33,425</b>	<b>20,655</b>	<b>2,985</b>	<b>1,300</b>	<b>22,340</b>	<b>11,086</b>	<b>9,757</b>
<b>PREVIOUS YEAR</b>	<b>27,030</b>	<b>4,847</b>	<b>1,147</b>	<b>30,731</b>	<b>17,694</b>	<b>3,389</b>	<b>428</b>	<b>20,654</b>	<b>10,077</b>	

**FORM NL-15-CASH AND BANK BALANCE SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at December 31, 2023</b>	<b>As at December 31, 2022</b>
1	Cash (including cheques, drafts and stamps)	113	108
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)*	153	189
	(bb) Others	-	-
	(b) Current Accounts**	9,767	5,666
	(c) Cheques on Hand	2,449	3,635
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>12,482</b>	<b>9,598</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>	<b>12,482</b>	<b>9,598</b>
	In India	12,482	9,598
	Outside India	-	-

\*Short term deposit represents fixed deposit given to bank for bank guarantee.

\*\*Out of above Rs 1,266 Lakhs as at 31.12.2023 &amp; Rs 1,266 Lakhs as at 31.12.2022 are earmarked for specified purpose in a separate bank account.

**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

<b>Sl. No.</b>	<b>Particulars</b>	<b>As at December 31, 2023</b>	<b>As at December 31, 2022</b>
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	10,524	9,241
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,489	1,054
6	<b>Others</b>		
	- Rental & Other Deposits	4,329	3,804
	- Advances to Staff	391	284
	- Unutilized Goods and Service Tax Credit	11,637	9,517
	- Other Advances & Deposits	11,859	15,338
	<b>Total Others</b>	<b>28,217</b>	<b>28,942</b>
	- Less Provision for doubtful advances	(628)	(192)
	<b>TOTAL (A)</b>	<b>40,601</b>	<b>39,045</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	48,999	38,372
2	Outstanding Premiums	1,55,531	1,65,874
3	Agents' Balances	322	105
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	66,597	67,620
	Less : Provisions for doubtful	(383)	(383)
6	Investments pertaining to Policyholders Funds	5,767	5,452
7	Others	-	-
8	Bank Balance / Investment on behalf of RHI	854	866
9	Investments Sales- to be settled	840	4,621
	<b>TOTAL (B)</b>	<b>2,78,527</b>	<b>2,82,526</b>
	<b>TOTAL (A+B)</b>	<b>3,19,128</b>	<b>3,21,571</b>

**FORM NL-17-CURRENT LIABILITIES SCHEFULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

		(₹ lakhs)	
	Particulars	As at December 31, 2023	As at December 31, 2022
1	Agents' Balances	7,892	2,752
2	Balances due to other insurance companies	1,64,498	1,56,384
3	Deposits held on re-insurance ceded		
4	Premiums received in advance		
	(a) For Long term policies	82,903	77,796
	(b) for Other Policies	16,386	13,006
5	Unallocated Premium	27,247	34,151
6	Sundry creditors	89,861	90,543
7	Due to subsidiaries/ holding company		
8	Claims Outstanding	11,47,677	10,56,717
9	Due to Officers/ Directors		
10	Unclaimed Amount of policyholders	7,767	7,583
11	Income accrued on Unclaimed amounts	825	627
12	Interest payable on debentures/bonds	783	791
13	GST Liabilities	4,885	2,359
14	Others :		
	- Payable to policyholders*	937	2,050
	- Environmental Relief Fund Payable	1	1
	- Temporary Book Overdraft as per accounts	8,516	18,326
	- Investments Purchased-to be settle	191	-
	- Employee Related Payables	12,223	7,096
	- Surplus available to RHIL	854	866
	-Statutory Dues	2,972	2,799
	<b>TOTAL</b>	<b>15,76,416</b>	<b>14,73,847</b>

\* The company has segregated unclaimed amount of policy holder as per IRDAI Circular Ref: IRDA/F&A/CIR/Misc/282 /11/2020 dated 18th November, 2020

**FORM NL-18-PROVISIONS SCHEDULE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

<b>Sl.No.</b>	<b>Particulars</b>	<b>As at December 31, 2023</b>	<b>As at December 31, 2022</b>
1	Reserve for Unexpired Risk	-	-
	Reserve for Premium Deficiency	2,85,132	2,48,782
3	For taxation (less advance tax paid and taxes deducted at source)	-	908
4	For Employee Benefits		
	- For Gratuity	133	164
	- For Leave Encashment	98	95
	- For Phantom Share Liability	1,772	1,983
5	Others :		
	- For Risk Reserves	1,000	1,000
	- For Dividend distribution tax		
	- For Final Dividend		
	<b>TOTAL</b>	<b>2,88,135</b>	<b>2,52,932</b>

FORM NL-19 MISC EXPENDITURE SCHEDULE  
Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED  
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000  
MISC EXPENDITURE  
(To the extent not written off or adjusted)

(₹ lakhs)			
	Particulars	As at December 31, 2023	As at December 31, 2022
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

Sl.No.	Particular	For the quarter ended December 31, 2023	Upto the quarter ended December 31, 2023	For the quarter ended December 31, 2022	Upto the quarter ended December 31, 2022
1	Gross Direct Premium Growth Rate(%)	13.1%	13.7%	14.4%	12.4%
2	Gross Direct Premium to Net worth Ratio(times)	0.91	3.03	0.97	3.22
3	Growth rate of Net Worth (%)	2.7%	18.1%	2.4%	9.4%
4	Net Retention Ratio (%)	61.7%	56.7%	64.2%	57.8%
5	Net Commission Ratio (%)	18.2%	11.8%	-2.6%	-3.1%
6	Expense of Management to Gross Direct Premium Ratio (%)	32.5%	25.9%	31.9%	25.7%
7	Expense of Management to Net Written Premium Ratio (%)	39.3%	32.8%	36.7%	31.5%
8	Net Incurred Claims to Net Earned Premium (%)	77.0%	78.6%	77.8%	78.0%
9	Claims paid to claims provisions (%)	7.8%	23.9%	4.6%	19.1%
10	Combined Ratio (%)	116.3%	111.3%	114.5%	109.5%
11	Investment income ratio (%)	1.9%	5.7%	1.9%	5.5%
12	Technical Reserves to net premium ratio (times)	8.31	2.72	8.23	2.75
13	Underwriting balance ratio (times)	(0.15)	(0.13)	(0.14)	(0.11)
14	Operating Profit Ratio (%)	1.9%	3.8%	1.5%	11.7%
15	Liquid Assets to liabilities ratio (times)	0.19	0.19	0.16	0.16
16	Net earning ratio (%)	4.3%	4.2%	3.8%	4.5%
17	Return on net worth ratio (%)	2.4%	7.3%	2.4%	8.5%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio (times)	1.65	1.65	1.59	1.59
19	NPA Ratio				
	Gross NPA Ratio (%)	0.0%	0.0%	0.5%	0.5%
	Net NPA Ratio (%)	0.0%	0.0%	0.3%	0.3%
20	Debt Equity Ratio (times)	0.15	0.15	0.09	0.09
21	Debt Service Coverage Ratio (times)	10.72	14.48	16.94	22.20
22	Interest Service Coverage Ratio (times)	10.72	14.48	16.94	22.20
23	Earnings per share				
	- Basic ( in Rs)	2.84	8.59	2.36	8.46
	- Diluted ( in Rs)	2.84	8.57	2.36	8.44
24	Book value per share	115.09	115.09	99.84	99.84

## FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED  
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

\*\* Segmental Reporting up to the quarter ended on December 31, 2023

	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
<b>FIRE</b>										
Up to Q3 2023-24	10.4%	30.4%	-0.5%	17.9%	54.2%	41.7%	40.9%	63.9%	1.48	0.33
Up to Q3 2022-23	11.8%	34.3%	-16.4%	23.2%	60.5%	24.7%	28.3%	49.5%	1.37	0.45
<b>Marine Cargo</b>										
Up to Q3 2023-24	5.1%	58.0%	16.0%	26.9%	46.2%	98.6%	44.7%	136.3%	1.15	(0.56)
Up to Q3 2022-23	27.1%	17.1%	7.5%	20.2%	118.1%	100.4%	35.4%	149.3%	2.24	(0.57)
<b>Marine Hull</b>										
Up to Q3 2023-24	-0.6%	1.5%	-287.5%	-0.9%	-59.5%	319.7%	39.8%	-0.3%	7.68	0.17
Up to Q3 2022-23	-14.5%	2.1%	-474.5%	1.5%	70.2%	33.2%	1.4%	-437.9%	3.75	5.18
<b>Total Marine</b>										
Up to Q3 2023-24	4.4%	51.2%	14.9%	23.5%	45.8%	100.2%	44.5%	136.7%	1.17	(0.55)
Up to Q3 2022-23	19.7%	15.2%	-0.8%	17.8%	117.3%	99.0%	34.6%	138.9%	2.26	(0.45)
<b>Motor OD</b>										
Up to Q3 2023-24	7.8%	45.6%	24.3%	38.1%	83.5%	59.9%	46.7%	105.0%	1.13	(0.09)
Up to Q3 2022-23	3.2%	45.7%	5.8%	36.9%	80.6%	70.7%	160.5%	117.0%	1.16	(0.10)
<b>Motor TP</b>										
Up to Q3 2023-24	12.2%	95.3%	28.9%	47.8%	50.2%	79.5%	8.0%	129.3%	5.43	(0.28)
Up to Q3 2022-23	13.8%	95.5%	1.2%	39.9%	41.8%	84.4%	9.0%	126.1%	5.39	(0.26)
<b>Total Motor</b>										
Up to Q3 2023-24	10.4%	75.0%	27.7%	43.8%	58.4%	75.0%	10.4%	123.6%	4.54	(0.24)
Up to Q3 2022-23	9.1%	74.7%	2.4%	38.6%	51.7%	80.5%	13.6%	123.3%	4.52	(0.21)
<b>Health</b>										
Up to Q3 2023-24	42.0%	72.1%	4.0%	29.9%	41.5%	93.7%	154.4%	123.0%	0.99	(0.28)
Up to Q3 2022-23	34.0%	87.1%	-0.2%	40.4%	46.4%	93.9%	112.1%	132.0%	0.98	(0.41)
<b>Personal Accident</b>										
Up to Q3 2023-24	20.2%	62.0%	5.4%	41.2%	66.5%	54.6%	52.9%	80.5%	1.66	0.15
Up to Q3 2022-23	96.4%	57.5%	-30.0%	35.1%	61.0%	57.5%	28.9%	67.6%	1.93	0.28
<b>Travel Insurance</b>										
Up to Q3 2023-24	-0.1%	93.7%	17.2%	35.9%	38.3%	43.2%	28.3%	80.9%	0.67	0.19
Up to Q3 2022-23	158.3%	92.8%	7.2%	40.2%	43.3%	30.8%	17.8%	73.4%	0.51	0.22
<b>Total Health</b>										
Up to Q3 2023-24	38.9%	72.2%	5.0%	17.7%	24.5%	87.0%	125.2%	116.5%	1.03	(0.21)
Up to Q3 2022-23	38.9%	84.2%	-1.9%	39.8%	47.2%	86.0%	93.0%	122.3%	1.05	(0.31)
<b>Workmen's Compensation</b>										
Up to Q3 2023-24	-12.6%	96.0%	21.1%	41.7%	43.4%	63.9%	31.3%	106.6%	2.80	(0.05)
Up to Q3 2022-23	5.2%	95.9%	11.5%	50.4%	52.5%	86.9%	29.8%	138.8%	2.64	(0.39)
<b>Public/ Product Liability</b>										
Up to Q3 2023-24	1.4%	39.8%	28.8%	23.4%	58.6%	37.2%	15.1%	88.4%	2.54	0.17
Up to Q3 2022-23	21.4%	53.8%	12.5%	32.2%	54.3%	17.5%	1.6%	70.7%	1.77	0.08
<b>Engineering</b>										
Up to Q3 2023-24	46.8%	20.9%	12.4%	13.1%	61.2%	37.7%	36.2%	74.6%	1.21	0.19
Up to Q3 2022-23	18.0%	22.9%	-1.6%	16.9%	72.8%	52.3%	42.3%	91.5%	1.41	0.04
<b>Aviation</b>										
Up to Q3 2023-24	-17.8%	52.8%	6.7%	16.5%	31.3%	80.5%	22.5%	110.7%	2.55	(0.11)
Up to Q3 2022-23	-27.6%	39.6%	4.9%	19.6%	49.4%	59.1%	10.7%	105.9%	2.62	(0.06)
<b>Crop Insurance</b>										
Up to Q3 2023-24	6.6%	40.1%	-11.4%	6.6%	16.5%	90.9%	62.8%	96.1%	1.27	0.03
Up to Q3 2022-23	5.0%	40.1%	-12.1%	6.6%	16.5%	83.4%	29.2%	87.8%	1.40	0.12
<b>Other segments</b>										
Up to Q3 2023-24	18.3%	70.7%	14.4%	27.4%	38.7%	55.7%	81.5%	92.1%	1.14	0.05
Up to Q3 2022-23	32.5%	57.8%	8.8%	31.3%	53.8%	38.0%	63.1%	87.5%	1.19	0.10
<b>Total Miscellaneous</b>										
Up to Q3 2023-24	14.3%	60.3%	12.6%	26.9%	44.7%	80.7%	23.4%	114.1%	2.82	(0.16)
Up to Q3 2022-23	12.4%	61.8%	-2.0%	26.2%	42.3%	81.5%	18.8%	113.5%	2.85	(0.15)
<b>Total-up to Q3 2023-24</b>	13.7%	56.7%	11.8%	25.9%	45.3%	78.6%	23.9%	111.3%	2.72	(0.13)
<b>Total-up to Q3 2022-23</b>	12.4%	57.8%	-3.1%	25.7%	43.9%	78.0%	19.1%	109.5%	2.75	(0.11)



**PART-A Related Party Transactions - As at 31 December 2023**

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the Quarter ended 31st December, 2023	Upto the Quarter ended 31st December, 2023	For the Quarter ended 31st December, 2022	Upto the Quarter ended 31st December, 2022
1	<b>Reliance Capital Limited</b>	Holding Company	Premium Received (net of refund)	0.89	111.66	0.76	89.16
			Equity Share Capital	-	975.61	-	-
			Share premium on issue of shares	-	19,024.39	-	-
			Management fees	-	-	41.21	149.21
			Reimbursement paid for IT services & Others	10.55	23.77	10.80	90.97
			Dividend Payment	-	26.13	-	25.15
			<b>Investments in Debentures/Bonds:</b>				
			Opening	-	7,872.45	7,872.45	7,872.45
			Less: Written off during the period	-	7,872.45	-	-
			Closing	-	-	7,872.45	7,872.45
			<b>Debentures/Bonds</b>				
			Opening Provision	-	3,375.73	3,211.73	2,361.73
			Provision Created/(Reversed) during the period	-	(3,375.73)	-	850.00
			Closing Provision	-	-	3,211.73	3,211.73
			Reimbursement paid for Insurance expenses	-	12.46	9.34	9.34
2	<b>Reliance Securities Limited</b>	Fellow Subsidiary	Premium Received (net of refund)	-	0.07	-	0.28
			Commission paid	4.60	8.85	1.06	8.19
			Claim Paid	-	-	-	6.15
3	<b>Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)</b>	Fellow Subsidiary	Premium Received (net of refund)	34.18	888.24	12.89	736.66
			Group Term Insurance Paid	178.96	180.62	191.72	205.22
4	<b>Reliance Wealth Management Limited</b>	Fellow Subsidiary	Premium Received (net of refund)	-	0.90	-	0.88
5	<b>Reliance Health Insurance Limited</b>	Fellow Subsidiary	Reimbursement received for Insurance expenses	-	-	-	-
			Subscription charges recovered	-	-	-	0.70
			Statutory Payments on behalf of RHI	0.93	15.08	-	-
			Reimbursement recovered towards Professional expenses	4.30	14.73	-	-
6	<b>Reliance Commodities Limited</b>	Fellow Subsidiary	Premium Received (net of refund)	-	-	-	0.88
7	<b>Reliance Financial Limited</b>	Fellow Subsidiary	Premium Received (net of refund)	-	0.91	-	0.89
8	<b>Reliance Commercial Finance Limited (Upto October 13, 2022)</b>	Fellow Subsidiary	Premium Received (net of refund)	-	-	0.00	15.23
			Claim Paid	-	-	-	0.23
9	<b>Mr. Rakesh Jain</b>	Key Managerial Personnel (includes relatives of KMPs)	Remuneration	561.08	876.41	111.00	928.00
			Premium Received (net of refund)	0.35	0.87	0.34	0.86
			<b>Issue of Share capital</b>	-	-	-	-
			Opening	73.38	31.85	31.85	20.92
			Issued during the period	15.00	56.53	-	10.92
			Closing	88.38	88.38	31.85	31.85
			<b>Share premium on issue of shares</b>	-	-	-	-
			Opening	1,097.36	466.15	466.15	317.57
			Issued during the period	253.50	884.72	-	148.57
			Closing	1,350.86	1,350.86	466.15	466.15
			Claim Paid	1.07	1.67	0.38	2.11
			Sale of Laptop	0.04	0.04	-	-
			Dividend Payment	-	0.03	-	0.03

**PART-B Related Party Transaction Balances - As at 31 December 2023**

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	<b>Reliance Capital Limited</b>	Holding Company	11	Payable	No	No		
2	<b>Reliance Securities Limited</b>	Fellow Subsidiary	0	Payable	No	No		
			0	Receivable				
3	<b>Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)</b>	Fellow Subsidiary	45	Receivable	No	No		
			35	Payable	No	No		
4	<b>Reliance Money Solutions Private Limited</b>	Fellow Subsidiary	0	Payable	No	No		
5	<b>Reliance Health Insurance Limited</b>	Fellow Subsidiary	854	Payable	No	No		
			487	Receivable	No	No		
6	<b>Reliance Commodities Limited</b>	Fellow Subsidiary	1	Payable	No	No		

Notes:

1. Expenses Incurred towards public utility services such as telephone and electricity charges have not been considered for related party transaction.
2. Claim paid to employees against group medical. Policy have not been considered for related party transaction.
3. Transaction amount consider above are excluding taxes.
4. Related Party Transaction are disclosed as per the requirement of Accounting Standard 18 - "Related Party Disclosure"
5. '0' denotes negligible amount

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

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

**STATEMENT OF ADMISSIBLE ASSETS: As at 31 December 2023**

(₹ lakhs)				
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	3,46,907	3,46,907
	Policyholders as per NL-12 A of BS	15,31,020	-	15,31,020
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>15,31,020</b>	<b>3,46,907</b>	<b>18,77,927</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	11,086	11,086
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2,481	2,481
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	-	12,482	12,482
(F)	Advances and Other assets as per BS	2,41,938	80,917	3,22,855
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>2,41,938</b>	<b>93,399</b>	<b>3,35,337</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	20,194	26,383	46,577
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	7,437	1,685	9,122
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>17,72,959</b>	<b>4,51,392</b>	<b>22,24,350</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	27,631	30,549	58,180
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions) (K)-(L)</b>	<b>17,45,328</b>	<b>4,20,843</b>	<b>21,66,170</b>

(₹ 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>			
	<u>Inadmissible Fixed assets</u>			
	Furniture, Fixture & Leasehold Improvements	-	252	252
	Computer software	-	2,229	2,229
	<u>Inadmissible current assets</u>			
	Outstanding Premium	8,012	-	8,012
	Reinsurance recoverable	6,414	-	6,414
	Others Advances & Assets	5,768	22,656	28,423
	Fair value change account subject to minimum of zero	7,437	1,685	9,122
	Deferred Tax Assets		3,727	3,727
	<b>Total</b>	<b>27,631</b>	<b>30,549</b>	<b>58,180</b>

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

**FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Statement of Liabilities - IRDAI-GI-TR as at 31 December 2023****(₹ lakhs)**

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	4,75,807	2,85,132
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	4,75,807	2,85,132
(d)	Outstanding Claim Reserve (other than IBNR reserve)	3,96,006	2,50,172
(e)	IBNR reserve	13,05,591	8,97,505
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>21,77,404</b>	<b>14,32,809</b>

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

**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Classification: Business within India / Total Business****TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 31 December 2023****(₹ lakhs)**

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	1,22,191	38,096	64,125	15,850	12,219	9,619	12,219
2	Marine Cargo	11,978	6,337	9,268	4,361	1,437	1,668	1,668
3	Marine - Other than Marine Cargo	1,396	21	19,832	96	140	2,975	2,975
4	Motor	4,33,680	3,30,121	3,04,708	2,39,171	66,024	71,751	71,751
5	Engineering	28,690	6,428	8,677	2,050	2,869	1,302	2,869
6	Aviation	1,797	908	1,633	953	182	286	286
7	Liability	7,261	4,509	4,856	2,886	1,089	1,093	1,093
8	Health	2,01,340	1,48,692	1,31,652	1,16,435	30,201	34,931	34,931
9	Miscellaneous	8,076	5,887	3,064	2,806	1,177	842	1,177
10	Crop	3,41,726	1,39,782	2,83,624	1,16,128	34,173	42,544	42,544
	<b>Total</b>	<b>11,58,135</b>	<b>6,80,781</b>	<b>8,31,438</b>	<b>5,00,736</b>	<b>1,49,511</b>	<b>1,67,009</b>	<b>1,71,512</b>

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

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Classification: Business within India / Total Business****Solvency Margin as at 31 December 2023****(₹ lakhs)**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
<b>ITEM NO.</b>	<b>DESCRIPTION</b>	<b>AMOUNT</b>
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	17,45,328
	Deduct:	
(B)	Current Liabilities as per BS	14,32,809
(C)	Provisions as per BS	-
(D)	Other Liabilities	3,12,519
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	4,20,843
	Deduct:	
(G)	Other Liabilities	1,37,117
(H)	Excess in Shareholder's funds (F-G)	2,83,725
(I)	Total ASM (E+H)	2,83,725
(J)	Total RSM	1,71,512
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.65

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED  
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Products Information for the quarter ended 31 December 2023						
Sl. No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Reliance Health Global	2876	IRDAN103RP0001V01202324	Health	Health-Individual	01-12-2023

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

## PART - A

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Statement as on: 31.12.2023

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

(Business within India)

Periodicity of Submission: Quarterly

(₹ lakhs)			
Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	3,46,907
	Investments (Policyholders)	8A	15,31,020
2	Loans	9	-
3	Fixed Assets	10	11,086
4	Current Assets		-
	a. Cash & Bank Balance	11	12,482
	b. Advances & Other Assets	12	3,19,128
5	Current Liabilities		-
	a. Current Liabilities	13	-15,76,416
	b. Provisions	14	-2,88,135
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>3,56,072</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	11,086
3	Cash & Bank Balance (if any)	11	12,482
4	Advances & Other Assets (if any)	12	3,19,128
5	Current Liabilities	13	-15,76,416
6	Provisions	14	-2,88,135
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	<b>Total (B)</b>		<b>-15,21,854</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>18,77,927</b>

(₹ lakhs)										
Section II			SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
No	'Investment' represented as	Reg. %	Balance	FRSM <sup>1</sup>	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	(h)
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%	-	1,08,854	4,80,412	5,89,266	31.53%	-	5,89,266	5,75,046
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	1,63,851	7,23,130	8,86,980	47.46%	-	8,86,980	8,62,649
3	<b>Investment subject to Exposure Norms</b>		0	0	0	0	0.00%	0	0	0
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%	0	0	0	0	0.00%	0	0	0
	'1. Approved Investments		-	73,924	3,26,253	4,00,178	21.41%	1,741	4,01,919	4,00,879
	'2. Other Investments		-	339	1,498	1,837	0.10%	-154	1,683	1,683
	b. Approved Investments	Not exceeding 55%	-	99,768	4,40,309	5,40,077	28.90%	6,590	5,46,667	5,44,089
	c. Other Investments		-	7,340	32,393	39,733	2.13%	944	40,677	40,685
	<b>Investment Assets</b>	<b>100%</b>	-	<b>3,45,222</b>	<b>15,23,583</b>	<b>18,68,805</b>	<b>100%</b>	<b>9,122</b>	<b>18,77,927</b>	<b>18,49,985</b>

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

## PART - B

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

Registration Number:

Statement as on: 31.12.2023

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

(Business within India)

Periodicity of Submission: Quarterly

(₹ lakhs)							
No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	% to Total
			(A)		(B)		
1	Central Govt. Securities		5,72,847	31.61%	16,419	28.90%	31.53%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		8,63,251	47.64%	23,729	41.77%	47.46%
3	<b>Investment subject to Exposure Norms</b>						
	a. Housing & Loans to SG for Housing and FFE						
	1. Approved Investments		1,93,599	10.68%	(2,496)	-4.39%	10.23%
	2. Other Investments		-	0.00%	-	0.00%	0.00%
	b. Infrastructure Investments						
	1. Approved Investments		2,09,380	11.56%	(305)	-0.54%	11.19%
	2. Other Investments		1,292	0.07%	545	0.96%	0.10%
	c. Approved Investments		5,07,444	28.00%	32,633	57.44%	28.90%
	d. Other Investments (not exceeding 15%)		37,029	2.04%	2,704	4.76%	2.13%
	<b>Total</b>		<b>18,11,995</b>	<b>100.00%</b>	<b>56,809</b>	<b>100.00%</b>	<b>100.00%</b>

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

**FORM NL-29-DETAIL REGARDING DEBT SECURITIES**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.**

**Date: 31.12.2023**  
(₹ lakhs)

**Detail Regarding debt securities**

	MARKET VALUE				Book Value			
	As at 31.12.2023	as % of total for this class	As at 31.12.2022	as % of total for this class	As at 31.12.2023	as % of total for this class	As at 31.12.2022	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	5,48,562	31.29%	4,83,558	30.97%	5,50,198	30.91%	4,85,425	30.37%
AA or better	3,19,180	18.21%	2,48,613	15.92%	3,20,147	17.99%	2,50,844	15.69%
Rated below AA but above A	1,496	0.09%	5,017	0.32%	1,495	0.08%	5,000	0.31%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Please specify)	8,84,010	50.42%	8,24,040	52.78%	9,08,071	51.02%	8,57,239	53.63%
<b>Total (A)</b>	<b>17,53,247</b>	<b>100.00%</b>	<b>15,61,228</b>	<b>100.00%</b>	<b>17,79,911</b>	<b>100.00%</b>	<b>15,98,508</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	1,56,506	8.93%	1,40,650	9.01%	1,55,699	8.75%	1,38,865	8.69%
more than 1 year and upto 3years	3,82,875	21.84%	3,44,655	22.08%	3,89,695	21.89%	3,50,182	21.91%
More than 3years and up to 7years	8,82,230	50.32%	8,58,372	54.98%	9,02,168	50.69%	8,84,458	55.33%
More than 7 years and up to 10 years	2,38,783	13.62%	1,74,092	11.15%	2,39,735	13.47%	1,80,631	11.30%
above 10 years	92,854	5.30%	43,459	2.78%	92,613	5.20%	44,373	2.78%
Any other (Please specify)								
<b>Total (B)</b>	<b>17,53,247</b>	<b>100.00%</b>	<b>15,61,228</b>	<b>100.00%</b>	<b>17,79,911</b>	<b>100.00%</b>	<b>15,98,508</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	5,75,046	32.80%	4,80,193	30.76%	5,89,266	33.11%	5,01,546	31.38%
b. State Government	2,87,603	16.40%	2,79,838	17.92%	2,97,714	16.73%	2,91,718	18.25%
c. Corporate Securities	8,85,758	50.52%	7,32,468	46.92%	8,88,218	49.90%	7,38,127	46.18%
Any other (Please specify)*	4,840	0.28%	68,729	4.40%	4,713	0.26%	67,117	4.20%
<b>Total (C)</b>	<b>17,53,247</b>	<b>100.00%</b>	<b>15,61,228</b>	<b>100.00%</b>	<b>17,79,911</b>	<b>100.00%</b>	<b>15,98,508</b>	<b>100.00%</b>

**Note**

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



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

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

Date: 31.12.2023

(₹ lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		As on 31st December, 2023	As on 31st March, 2023	As on 31st December, 2023	As on 31st March, 2023	As on 31st December, 2023	As on 31st March, 2023	As on 31st December, 2023	As on 31st March, 2023	As on 31st December, 2023	As on 31st March, 2023
1	Investments Assets	8,62,411	7,66,964	-	-	9,41,161	8,72,925	65,232	60,915	18,68,805	17,00,804
2	Gross NPA	-	7,872	-	-	-	-	-	-	-	7,872
3	% of Gross NPA on Investment Assets (2/1)	0.00%	1.03%	0.00	0.00	0.00	-	0.00	-	0.00%	0.46%
4	Provision made on NPA	0	3,376	0	0	0	-	0	-	0	3,376
5	Provision as a % of NPA (4/2)	0.00%	42.88%	0.00%	0.00%	0.00%	-	0.00%	-	0.00%	42.88%
6	Provision on Standard Assets	0	-	0	0	0	-	0	-	0	0
7	Net Investment Assets (1-4)	8,62,411	7,63,588	0	0	9,41,161	8,72,925	65,232	60,915	18,68,805	16,97,428
8	Net NPA (2-4)	0	4,497	0	0	0	-	0	-	0	4,497
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.59%	0.00%	0.00%	0.00%	-	0.00%	-	0.00%	0.26%
10	Write off made during the period	0.00	-	0.00	0.00	0.00	-	0.00	-	0.00	0.00

**Note:**

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

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

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.

Registration Number:

Statement as on: 31.12.2023

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(₹ lakhs)

No.	Category of Investment	Category Code	For Q3 FY 23-24				Upto Q3 FY 22-23				Upto Q3 FY 23-24			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%) <sup>2</sup>
1	CENTRAL GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	5,87,892	9,139	6.17%	6.17%	4,67,450	21,667	6.15%	6.15%	5,63,073	26,210	6.18%	6.18%
	Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES													
	State Government Bonds	SGGB	2,92,879	4,731	6.41%	6.41%	2,88,914	13,929	6.40%	6.40%	2,91,535	14,112	6.43%	6.43%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	1,93,386	3,755	7.70%	7.70%	1,42,301	8,042	7.50%	7.50%	1,74,374	9,974	7.59%	7.59%
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2,995	11	0.74%	0.74%
	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Debentures / Bonds / Cps / Loans - (Promoter Group)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	1,06,127	1,976	7.39%	7.39%	74,614	4,137	7.36%	7.36%	99,899	5,547	7.37%	7.37%
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	95,089	1,807	7.54%	7.54%	65,283	3,707	7.54%	7.54%	93,937	5,471	7.73%	7.73%
	Infrastructure - PSU - Cps	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	2,126	366	68.30%	68.30%	3,067	182	7.86%	7.86%	2,440	539	29.34%	29.34%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	0.00%	0.00%	2,505	951	50.37%	50.37%	360	264	187.39%	187.39%
	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Infrastructure - Equity (Including Unlisted)	IOEQ	-	-	0.00%	0.00%	423	71	124.87%	124.87%	-	-	0.00%	0.00%
	Infrastructure - Debentures / Bonds / Cps / Loans - (Promoter Group)	IOPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Infrastructure - Debentures / Bonds / Cps / Loans	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Units of Infrastructure Investment Trust	EUIT	2,732	84	12.21%	11.00%	2,791	242	11.53%	10.76%	2,745	311	15.05%	13.21%
	Units of Infrastructure Investment Trust	OUIT	1,784	43	9.58%	8.68%	739	33	5.93%	5.34%	1,087	74	9.02%	8.15%
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	7,618	801	41.71%	41.71%	6,576	1,688	34.07%	34.07%	8,414	1,229	19.39%	19.39%
	Corporate Securities - Equity shares (Ordinary)-Quoted	EACE	39,556	2,479	24.86%	24.86%	30,413	4,104	17.91%	17.91%	37,332	6,507	23.13%	23.13%
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	UNITS OF REAL ESTATE INVESTMENT TRUST (REITS)	ERIT	9,744	268	10.93%	10.59%	4,684	189	5.36%	4.97%	8,940	547	8.12%	7.92%
	Corporate Securities - Debentures	ECDS	3,69,346	6,949	7.46%	7.46%	3,19,675	18,318	7.61%	7.61%	3,73,521	21,265	7.56%	7.56%
	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	15,725	292	7.13%	7.13%
	Application Money	ECAM	23,401	210	4.69%	4.69%	8,326	76	4.31%	4.31%	14,402	330	4.52%	4.52%
	Corporate Securities - Debentures / Bonds/ Cps / Loan - (Promoter Group)	EDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	12,545	230	7.27%	7.27%	12,526	84	3.99%	3.99%	12,550	691	7.31%	7.31%
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	CCIL - CBO	ECBO	7,070	121	6.80%	6.80%	50,536	1,871	4.91%	4.91%	15,492	768	6.58%	6.58%
	Deposits - Deposit with Scheduled Banks - FIs, CCI, RBI	ECDB	22,891	480	8.32%	8.32%	3,010	47	7.16%	7.16%	27,800	1,648	7.87%	7.87%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	6,856	165	9.25%	9.25%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.00%	0.00%	10,000	9	4.47%	4.47%	-	-	0.00%	0.00%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Passively Managed Equity Etf's (Promoter Group)	EETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Additional Tier 1 (Base III Compliant) Perpetual Bonds - (PSU Banks)	EAPS	54,398	1,134	8.27%	8.27%	6,692	340	8.17%	8.17%	45,554	2,837	8.27%	8.27%
	Additional Tier 1 (Base III Compliant) Perpetual Bonds - (Private Banks)	EAPB	4,854	112	9.14%	9.14%	31,914	2,197	9.14%	9.14%	8,953	621	9.21%	9.21%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
6	OTHER THAN APPROVED INVESTMENTS													
	Bonds - PSU - Taxable	QBPT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Debentures	OLDB	1,520	30	7.76%	7.76%	1,541	88	7.61%	7.61%	1,524	88	7.63%	7.63%
	Debenture / Bond/ CPS / Loans etc. - (Promoter Group)	ODPG	-	-	0.00%	0.00%	7,872	-	0.00%	0.00%	7,872	-	0.00%	0.00%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Equity Shares (incl Co-op Societies)	OESH	13,807	698	20.04%	20.04%	11,143	1,437	17.12%	17.12%	12,483	1,271	13.51%	13.51%
	Securitized Assets	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Equity Shares (PSUs & Unlisted)	OESU	1,922	346	71.38%	71.38%	3,941	1,048	35.31%	35.31%	2,101	896	56.53%	56.53%
	Alternate Investment Funds (Category I)	OAFI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Alternate Investment Funds (Category II)	OAFB	7,754	160	8.17%	7.24%	7,188	400	7.39%	6.52%	7,718	624	10.74%	9.54%
	Additional Tier 1 (Base III Compliant) Perpetual Bonds - (PSU Banks)	OAPS	13,310	291	8.67%	8.67%	1,125	73	8.64%	8.64%	13,305	857	8.55%	8.55%
	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAD	-	-	0.00%	0.00%	5,000	339	9.00%	9.00%	-	-	0.00%	0.00%
	Reclassified Approved Investments - Equity (Point 6 Under Note For Regulation 4 to 9)	ORAE	-	-	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	TOTAL	G	18,66,155	36,209	7.70%	7.69%	15,41,100	85,269	7.34%	7.34%	18,25,356	1,03,150	7.50%	7.49%

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

4 FODM shall be prepared in respect of each fund

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

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

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number:  
Statement as on: 31.12.2023  
Statement of Down Graded Investments  
Periodicity of Submission: Quarterly

(₹ lakhs)									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	During the Quarter <sup>1</sup>								
	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,495	29-09-2016	CARE	CARE AA	CARE AA-	09-10-2023	
B.	As on Date <sup>2</sup>								
1	7.40% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 03-03-2030	IPTD	2,498	03-03-2020	FITCH	AAA IND	AA+ IND	01-09-2020	
2	7.74% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 08-05-2030	IPTD	2,500	08-05-2020	FITCH	AAA IND	AA+ IND	01-09-2020	
3	7.85% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 06-03-2027	IPTD	2,069	18-06-2020	FITCH	AAA IND	AA+ IND	01-09-2020	
4	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,495	29-09-2016	CARE	CARE AA+	CARE AA	15-02-2020	
5	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,495	29-09-2016	BRICKWORK	BWR AAA	BWR AA+	18-10-2019	
6	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,495	29-09-2016	CARE	CARE AAA	CARE AA+	24-09-2019	
7	8.67% IDFC FIRST BANK DB 03-01-2025	ECOS	2,514	13-10-2015	ICRA	LAAA	LAA	21-05-2019	
8	8.67% IDFC FIRST BANK DB 03-01-2025	ECOS	2,514	13-10-2015	FITCH	AAA IND	AA+ IND	26-06-2018	
9	9.50% UBI BSOPT 15-09-2050 AT1	OAPS	509	26-12-2017	CARE	CARE AA	CARE AA-	10-11-2017	Security reclassified from Approved Investments to Other Investments
10	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,495	29-09-2016	CARE	CARE AA	CARE AA-	09-10-2023	

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

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

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

**Statement as on December 31, 2023**

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			(₹ lakhs)
			Proportional	Non-Proportional	Facultative	Premium ceded to reinsurers / Total reinsurance premium ceded (%)
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	20	8,921	357	1,997	2.80%
3	No. of Reinsurers with rating A but less than AA	103	51,322	7,010	8,929	16.71%
4	No. of Reinsurers with rating BBB but less than A	8	11,316	2,636	648	3.63%
5	No. of Reinsurers with rating less than BBB	12	1,796	187	247	0.55%
	<b>Total (A)</b>	<b>143</b>	<b>73,355</b>	<b>10,190</b>	<b>11,821</b>	<b>23.69%</b>
	<b>With In India</b>					
1	Indian Insurance Companies	21	-	-	9,164	2.28%
2	FRBs	8	1,22,379	4,569	4,674	32.70%
3	GIC Re	1	1,47,717	10,497	8,125	41.33%
4	Other	-	-	-	-	0.00%
	<b>Total (B)</b>	<b>30</b>	<b>2,70,096</b>	<b>15,066</b>	<b>21,963</b>	<b>76.31%</b>
	<b>Grand Total (C)= (A)+(B)</b>	<b>173</b>	<b>3,43,451</b>	<b>25,256</b>	<b>33,784</b>	<b>100%</b>

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl. No.	State / Union Territory	Miscellaneous																		(₹ lakhs)	
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total	
		For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	For Q3 2023-24	
STATES																					
1	Andhra Pradesh	166	-	1	1	173	444	618	208	89	2	298	2	0	30	-	-	4	952	1,119	
2	Arunachal Pradesh	34	-	-	-	-	-	-	-	-	-	-	-	-	821	-	-	-	821	855	
3	Assam	114	-	0	0	1,244	1,061	2,304	76	13	0	90	0	-	342	-	-	2	2,739	2,852	
4	Bihar	130	-	1	1	394	890	1,284	119	30	-	149	1	-	98	-	-	10	1,542	1,673	
5	Chhattisgarh	1,012	-	60	60	501	255	756	256	35	0	292	1	0	83	-	-	4	1,136	2,209	
6	Goa	10	-	0	0	394	608	1,002	19	0	0	19	0	-	16	-	-	0	1,038	1,048	
7	Gujarat	2,490	-	564	564	6,659	8,378	15,037	2,527	450	5	2,982	197	29	576	-	-	146	18,966	22,020	
8	Haryana	816	-	259	259	1,910	1,766	3,676	3,862	233	61	4,156	20	70	(609)	-	163	780	8,256	9,331	
9	Himachal Pradesh	340	-	0	0	388	947	1,335	4	-	1	5	0	-	12	-	-	2	1,354	1,695	
10	Jharkhand	360	-	3	3	917	831	1,748	69	5	0	75	2	121	57	-	-	42	2,045	2,408	
11	Karnataka	2,386	-	159	159	6,399	6,820	13,219	3,965	294	44	4,303	37	50	313	-	-	94	18,015	20,560	
12	Kerala	89	-	4	4	2,778	2,770	5,548	385	21	46	453	5	-	52	-	-	7	6,064	6,157	
13	Madhya Pradesh	416	-	7	7	239	94	333	556	1,426	9	1,990	30	0	436	-	11	46	2,846	3,269	
14	Maharashtra	2,545	1,258	611	1,868	14,328	26,844	41,172	9,471	1,027	1,968	12,466	113	321	498	188	22,194	282	77,234	81,648	
15	Manipur	2	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	4	6	
16	Meghalaya	24	-	-	-	-	-	-	-	-	-	-	-	-	25	-	-	-	25	49	
17	Mizoram	8	-	-	-	270	144	415	15,000	4	-	15,004	-	-	1	-	-	2	15,422	15,430	
18	Nagaland	1	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	1	
19	Odisha	972	-	9	9	1,628	1,922	3,549	136	22	0	158	9	0	253	-	10,003	31	14,003	14,984	
20	Punjab	321	-	73	73	1,397	1,211	2,608	268	36	14	317	1	1	54	-	-	19	3,001	3,396	
21	Rajasthan	814	-	16	16	698	2,736	3,434	574	202	0	776	6	3	301	-	18,732	12	23,264	24,094	
22	Sikkim	7	-	-	-	-	-	-	-	-	-	-	-	-	75	-	-	-	75	82	
23	Tamil Nadu	876	-	66	66	3,969	7,940	11,909	2,172	228	33	2,433	27	2	1,380	3	(16)	47	15,786	16,728	
24	Telangana	1,023	-	34	34	2,358	2,028	4,387	1,882	475	20	2,377	38	10	513	29	-	11	7,364	8,421	
25	Tripura	10	-	0	0	56	126	182	31	0	-	31	0	-	1	-	-	6	220	230	
26	Uttar Pradesh	1,939	-	33	33	2,939	2,385	5,324	1,295	175	7	1,477	7	4	432	-	-	236	7,481	9,453	
27	Uttarakhand	214	-	9	9	377	249	626	135	11	1	146	3	0	81	-	-	2	858	1,080	
28	West Bengal	1,038	-	102	102	1,317	3,846	5,163	430	115	6	551	11	17	143	-	113	75	6,074	7,214	
TOTAL (A)		18,157	1,258	2,012	3,270	51,331	74,295	1,25,626	43,440	4,891	2,218	50,549	509	631	5,989	220	51,200	1,861	2,36,586	2,58,013	
UNION TERRITORIES																					
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	(1)	-	1	-	-	-	-	-	
2	Chandigarh	109	-	21	21	1,081	1,026	2,107	371	82	3	456	10	1	0	-	-	6	2,580	2,709	
3	Dadra and Nagar Haveli	42	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	2	44	
4	Daman & Diu	5	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	6	
5	Govt. of NCT of Delhi	514	-	427	427	2,822	3,435	6,256	2,201	227	65	2,493	22	64	340	-	-	44	9,219	10,161	
6	Jammu & Kashmir	1,971	-	-	-	684	958	1,642	12	-	1	13	1	-	448	-	-	3	2,106	4,077	
7	Ladakh	0	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	0	
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Puducherry	12	-	5	5	295	378	673	6	0	0	6	1	-	0	-	-	1	681	697	
TOTAL (B)		2,653	-	453	453	4,881	5,797	10,678	2,590	309	68	2,967	33	65	792	-	-	54	14,589	17,695	
Outside India																					
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grand Total (A)+(B)+(C)		20,811	1,258	2,465	3,723	56,212	80,092	1,36,304	46,030	5,200	2,287	53,517	542	696	6,780	220	51,200	1,915	2,51,174	2,75,707	

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl. No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Miscellaneous	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total
		Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24
		Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24	Up to Q3 2023-24
	STATES																			
1	Andhra Pradesh	646	-	2	2	358	1,390	1,748	803	310	5	1,118	7	0	287	-	38,167	17	41,344	41,991
2	Arunachal Pradesh	200	-	-	-	-	-	-	-	-	-	-	-	-	1,590	-	-	-	1,590	1,790
3	Assam	1,232	-	7	7	2,774	2,401	5,175	306	44	1	350	1	-	1,134	-	-	7	6,668	7,906
4	Bihar	748	-	3	3	737	1,881	2,618	293	37	0	330	1	-	417	-	-	36	3,402	4,153
5	Chhattisgarh	2,466	-	105	105	1,013	627	1,640	607	189	0	796	6	1	196	-	-	15	2,654	5,225
6	Goa	149	-	5	5	898	1,279	2,177	47	0	0	48	0	-	31	-	-	2	2,258	2,412
7	Gujarat	10,869	-	1,808	1,808	15,716	19,772	35,488	9,504	1,397	43	10,944	804	176	1,756	7	-	494	49,670	62,347
8	Haryana	4,126	-	691	691	4,834	4,864	9,698	11,885	2,126	173	14,184	105	683	(125)	-	9,159	2,088	35,794	40,610
9	Himachal Pradesh	722	-	0	0	907	2,458	3,365	19	0	7	27	2	0	49	-	-	6	3,449	4,171
10	Jharkhand	1,789	-	10	10	1,671	1,757	3,428	226	29	1	256	9	430	283	-	-	133	4,540	6,338
11	Karnataka	7,724	-	1,068	1,068	14,920	16,230	31,150	18,119	1,091	155	19,365	120	233	1,099	-	25,765	261	77,993	86,785
12	Kerala	450	-	17	17	6,537	6,115	12,652	1,616	213	185	2,014	11	11	201	-	-	12	14,901	15,369
13	Madhya Pradesh	9,415	-	14	14	425	200	625	1,564	2,178	39	3,780	47	1	798	-	13,275	123	18,649	28,077
14	Maharashtra	16,877	1,320	2,824	4,145	32,851	62,082	94,933	40,333	3,310	6,877	50,520	452	1,365	4,422	1,618	75,010	1,418	2,29,737	2,50,759
15	Manipur	4	-	-	-	-	-	-	-	-	-	-	-	-	35	-	-	-	35	39
16	Meghalaya	87	-	-	-	-	-	-	-	-	-	-	-	-	40	-	-	-	40	127
17	Mizoram	66	-	-	-	674	335	1,009	17,000	10	-	17,010	-	-	1	-	-	7	18,027	18,093
18	Nagaland	21	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	21
19	Odisha	3,665	-	15	15	3,607	4,224	7,832	490	86	2	578	27	2	711	-	56,061	96	65,306	68,986
20	Punjab	1,375	-	289	289	2,783	2,434	5,217	929	131	64	1,124	7	8	150	-	-	53	6,559	8,223
21	Rajasthan	2,676	-	53	53	1,744	6,709	8,453	1,973	495	4	2,471	28	7	945	-	60,156	37	72,096	74,825
22	Sikkim	323	-	-	-	-	-	-	-	-	-	-	-	-	130	-	-	-	130	453
23	Tamil Nadu	7,658	64	407	470	10,160	18,474	28,634	10,151	999	133	11,283	139	116	2,265	3	5,629	276	48,346	56,474
24	Telangana	3,273	-	104	104	5,605	5,583	11,188	7,275	1,262	58	8,595	125	61	799	90	-	37	20,895	24,272
25	Tripura	344	-	0	0	146	289	435	81	1	0	82	0	0	52	-	-	16	585	929
26	Uttar Pradesh	11,128	-	254	254	7,216	5,784	13,000	3,757	472	13	4,242	40	207	1,827	-	-	802	20,118	31,499
27	Uttarakhand	874	-	17	17	788	582	1,370	459	55	3	517	6	1	1,445	-	-	8	3,347	4,239
28	West Bengal	4,831	2	646	648	3,133	8,818	11,951	2,818	366	13	3,197	35	39	895	-	354	212	16,684	22,162
	TOTAL (A)	93,735	1,386	8,337	9,723	1,19,498	1,74,291	2,93,789	1,30,254	14,802	7,776	1,52,832	1,972	3,341	21,434	1,718	2,83,577	6,155	7,64,818	8,68,276
	UNION TERRITORIES																			
1	Andaman and Nicobar Islands	5	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	6
2	Chandigarh	172	-	42	42	2,268	2,155	4,423	1,562	350	11	1,923	19	3	17	-	(0)	26	6,410	6,624
3	Dadra and Nagar Haveli	148	-	-	-	-	-	-	-	-	-	-	-	-	28	-	-	-	28	177
4	Daman & Diu	189	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	190
5	Govt. of NCT of Delhi	2,085	-	1,681	1,681	6,105	8,996	15,101	12,200	861	283	13,344	78	383	625	-	-	331	29,862	33,628
6	Jammu & Kashmir	2,665	-	-	-	1,467	2,350	3,817	43	0	11	54	1	-	2,593	-	630	4	7,100	9,766
7	Ladakh	2	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	3
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	113	-	19	19	687	1,065	1,752	51	2	0	53	2	0	1	-	-	1	1,809	1,941
	TOTAL (B)	5,380	-	1,742	1,742	10,528	14,566	25,094	13,855	1,213	305	15,373	100	386	3,267	-	630	362	45,212	52,334
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	99,115	1,386	10,078	11,464	1,30,026	1,88,856	3,18,883	1,44,109	16,014	8,081	1,68,204	2,072	3,728	24,701	1,718	2,84,207	6,517	8,10,030	9,20,609

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

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

(₹ lakhs)

Sl. No.	Line of Business	For the Quarter ended December 31, 2023		For the Quarter ended December 31, 2022		Upto the Quarter ended December 31, 2023		Upto the Quarter ended December 31, 2022	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	20,811	1,20,870	19,305	1,17,256	99,115	3,58,302	89,818	3,31,821
2	Marine Cargo	2,465	9,982	2,474	15,522	10,078	40,852	9,590	52,064
3	Marine Hull	1,257	9	1,216	11	1,386	14	1,394	19
4	Motor OD	56,212	22,17,428	47,281	22,27,934	1,30,026	53,14,233	1,20,572	48,87,444
5	Motor TP	80,092		78,006		1,88,856		1,68,253	
6	Health	46,030	67,317	26,516	58,527	1,44,109	1,92,303	1,01,523	1,54,974
7	Personal Accident	5,200	3,428	3,931	5,343	16,014	8,488	13,328	12,996
8	Travel	2,287	66,210	2,465	60,453	8,081	2,07,590	8,068	1,89,558
9	Workmen's Compensation/ Employer's liability	542	3,192	697	4,606	2,072	11,208	2,370	14,957
10	Public/ Product Liability	696	3,706	1,417	3,376	3,728	12,534	3,675	12,346
11	Engineering	6,780	4,211	3,825	3,485	24,701	11,962	16,821	9,491
12	Aviation	220	12	360	23	1,718	24	2,089	41
13	Crop Insurance	51,200	4,645	54,896	9,398	2,84,207	19,293	2,66,651	25,878
14	Other Miscellaneous	1,915	64,346	1,451	83,610	6,517	1,86,915	5,545	2,26,381
15	<b>Total Miscellaneous</b>	<b>2,51,173</b>	<b>24,34,495</b>	<b>2,20,845</b>	<b>24,56,755</b>	<b>8,10,030</b>	<b>59,64,550</b>	<b>7,08,895</b>	<b>55,34,066</b>
	<b>Total</b>	<b>2,75,707</b>	<b>25,65,356</b>	<b>2,43,841</b>	<b>25,89,544</b>	<b>9,20,609</b>	<b>63,63,718</b>	<b>8,09,697</b>	<b>59,17,970</b>

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

**FORM NL-36- BUSINESS -CHANNELS WISE****Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

Sl.No.	Channels	For the Quarter ended December 31, 2023		Upto the Quarter ended December 31, 2023		For the Quarter ended December 31, 2022		Upto the Quarter ended December 31, 2022	
		No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)
1	Individual agents	2,36,660	22,435	6,70,713	62,593	3,21,128	25,193	7,88,725	62,253
2	Corporate Agents-Banks	1,80,306	11,661	5,22,491	35,735	1,97,706	13,085	5,26,304	36,352
3	Corporate Agents -Others	52,705	9,453	1,39,126	25,654	49,612	11,513	1,26,768	30,874
4	Brokers	14,52,944	1,22,403	34,06,968	3,60,222	14,00,932	98,086	30,44,367	2,88,547
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	-Officers/Employees	-	-	-	-	-	-	-	-
	-Online (Through Company Website)	28,678	1,382	1,01,499	4,270	47,291	1,425	1,34,049	4,574
	-Others	1,30,261	84,072	3,58,781	3,73,546	1,52,194	74,478	3,59,207	3,41,411
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	2,822	345	6,013	649	260	24	1,009	62
9	Point of sales person (Direct)	2,80,953	20,566	6,44,386	49,263	2,23,094	16,747	4,78,547	37,102
10	MISP (Direct)	1,77,769	3,221	4,60,685	8,181	1,93,006	3,194	4,54,320	7,990
11	Web Aggregators	22,258	169	53,056	497	4,321	95	4,674	533
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Others	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>25,65,356</b>	<b>2,75,707</b>	<b>63,63,718</b>	<b>9,20,609</b>	<b>25,89,544</b>	<b>2,43,841</b>	<b>59,17,970</b>	<b>8,09,697</b>
14	Business outside India (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>25,65,356</b>	<b>2,75,707</b>	<b>63,63,718</b>	<b>9,20,609</b>	<b>25,89,544</b>	<b>2,43,841</b>	<b>59,17,970</b>	<b>8,09,697</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



Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	No. of claims only	
																			Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	1,984	1,546	19	1,565	17,512	53,611	71,123	1,56,366	1,583	1,051	1,59,000	1,511	731	1,253	72	28,870	419	2,62,979	2,66,528
2	Claims reported during the period																			
	(a) Booked During the period	3,543	18,593	8	18,801	2,29,951	10,102	2,40,053	3,02,743	4,209	5,922	3,12,874	1,282	117	836	62	41,27,020	2,160	46,84,404	47,06,548
	(b) Reopened during the Period	67	58	1	59	1,379	3,405	4,784	10,197	520	961	11,878	93	-	23	3	292	62	16,935	17,061
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period	2,507	14,973	3	14,976	2,01,720	9,447	2,11,167	2,43,795	1,872	1,705	2,47,372	690	31	578	60	41,28,117	1,738	45,89,753	46,07,236
	(b) Other Adjustment																			
4	Claims Repudiated during the period	305	553	-	553	8,019	201	8,220	34,360	957	4,598	39,915	324	2	37	-	-	141	48,639	49,497
	Other Adjustment	621	2,699	4	2,703	18,846	3,532	22,378	27,795	1,653	321	29,769	659	129	207	13	638	274	54,067	57,391
	(i) Claim closed without payment																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	2	-	-	-	2,457	3,069	5,526	1,836	6	-	1,842	2	-	-	-	1,212	231	8,813	8,815
6	Claims O/S at End of the period	2,161	1,972	21	1,993	20,257	53,938	74,195	1,63,356	1,830	1,310	1,66,496	1,213	686	1,290	64	27,427	488	2,71,859	2,76,013
	Less than 3months	413	1,205	3	1,208	16,304	3,230	19,534	1,60,838	743	1,171	1,62,752	288	20	124	3	182	217	1,83,120	1,84,741
	3 months to 6 months	236	149	2	151	1,255	3,488	4,743	456	263	50	769	223	27	95	9	8,047	52	13,965	14,352
	6months to 1 year	248	72	-	72	884	5,353	6,237	283	276	13	572	238	85	85	8	6,095	34	13,354	13,674
	1year and above	1,264	546	16	562	1,814	41,867	43,681	1,779	548	76	2,403	464	554	986	44	13,103	185	61,420	63,246

Upto the Quarter ending on Dec 31, 2023

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	(₹ lakhs)	
																			Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	77,119	5,865	985	6,850	16,323	2,00,966	2,17,289	25,140	5,188	1,861	32,189	3,378	1,539	11,161	9,101	8,821	2,918	2,86,398	3,70,367
2	Claims reported during the period																			
	(a) Booked During the period	27,184	18,592	48	18,640	85,088	35,899	1,20,987	98,799	7,878	1,340	1,08,016	1,671	174	5,115	1,923	2,38,983	1,134	4,78,002	5,23,827
	(b) Reopened during the Period	66	54	-	54	67	10,285	10,351	3,336	1,804	1,158	6,298	140	-	6	64	149	28	17,036	17,156
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period																			
	(b) Other Adjustment ( to be specified)	31,013	7,029	967	7,996	66,728	76,575	1,43,304	86,921	5,001	2,814	94,735	1,605	717	3,609	963	2,39,974	1,817	4,86,724	5,25,733
4	Claims Repudiated during the period	720	351	-	351	4,106	1,092	5,199	15,674	3,467	2,498	21,638	493	2	111	-	-	108	27,551	28,621
	Other Adjustment	3,673	902	12	914	9,666	10,355	20,021	9,735	2,505	376	12,615	733	73	941	454	56	307	35,201	39,788
	(i) Claim closed without payment																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	18	-	-	-	348	3,313	3,661	363	4	-	367	15	-	-	-	98	91	4,233	4,251
6	Claims O/S at End of the period	82,211	5,506	438	5,944	25,190	2,10,024	2,35,214	26,212	5,294	2,008	33,513	3,055	2,906	13,251	8,296	8,838	3,051	3,08,124	3,96,279
	Less than 3months	18,322	842	41	883	19,560	13,744	33,304	23,566	1,298	1,884	26,747	335	28	2,109	32	5,845	293	68,694	87,898
	3 months to 6 months	8,623	703	5	708	2,911	13,267	16,179	320	942	21	1,284	338	44	1,639	314	717	296	20,810	30,140
	6months to 1 year	15,846	923	-	923	1,146	19,916	21,061	213	1,210	23	1,446	476	1,938	2,882	231	581	338	28,954	45,723
	1year and above	39,421	3,038	392	3,430	1,574	1,63,097	1,64,670	2,113	1,844	79	4,036	1,905	897	6,620	7,720	1,695	2,123	1,89,667	2,32,518

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

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

**For the quarter ending December 31, 2023**

**(₹ 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	208	231	118	68	48	14	2	1,121	1,035	3,355	865	2,943	2,362	1	689	11,682
2	Marine Cargo	4,103	1,141	98	18	26	-	-	639	619	275	143	213	167	-	5,386	2,056
3	Marine Other than Cargo	-	-	-	-	1	-	-	23	-	-	-	6	-	190	1	219
4	Motor OD	61,837	3,410	680	189	98	20	22	18,067	1,817	1,765	739	297	49	77	66,256	22,811
5	Motor TP	57	99	307	495	977	486	682	1,704	3,296	3,005	2,673	5,823	3,477	3,441	3,103	23,419
6	Health	1,05,361	10,151	1,283	167	70	6	5	27,089	4,745	1,278	108	103	23	14	1,17,043	33,360
7	Personal Accident	290	224	146	66	24	-	5	419	455	419	288	147	0	6	755	1,734
8	Travel	193	246	83	17	9	-	1	573	118	69	14	22	0	18	549	815
9	Workmen's Compensation/ Employer's liability	70	63	85	42	22	-	-	114	115	154	158	136	0	0	282	677
10	Public/ Product Liability	4	-	1	-	-	1	-	3	1	0	1	1	0	41	6	47
11	Engineering	11	69	33	24	15	3	1	5	144	115	262	367	1	8	156	903
12	Aviation	-	27	-	-	-	-	-	-	230	-	207	164	-	1	27	601
13	Crop Insurance	14,66,067	-	-	-	8	-	-	1,00,632	(0)	0	7	4	0	0	14,66,075	1,00,643
15	Miscellaneous	346	146	119	12	3	2	-	415	72	81	35	71	20	0	628	695

**Upto the quarter ending December 31, 2023**

**(₹ 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	776	1,055	269	156	200	42	9	2,473	3,807	4,034	2,612	9,177	6,069	2,841	2,507	31,013
2	Marine Cargo	11,388	3,063	253	94	173	2	-	1,910	2,238	967	644	1,101	169	0	14,973	7,029
3	Marine Other than Cargo	-	1	-	1	1	-	-	22	2	-	1	7	745	190	3	967
4	Motor OD	1,88,385	10,426	1,927	513	316	78	75	53,039	5,506	4,865	1,799	1,043	225	251	2,01,720	66,728
5	Motor TP	118	288	831	1,476	2,900	1,726	2,108	6,773	8,381	7,058	8,926	19,409	11,888	14,140	9,447	76,575
6	Health	2,19,800	20,564	2,519	671	185	42	14	66,328	15,849	2,311	1,747	587	68	31	2,43,795	86,921
7	Personal Accident	774	555	305	160	55	4	19	1,304	1,404	1,145	728	389	6	25	1,872	5,001
8	Travel	515	737	286	124	34	2	7	1,990	324	211	162	50	33	44	1,705	2,814
9	Workmen's Compensation/ Employer's liability	243	158	157	87	43	1	1	472	240	328	293	259	5	8	690	1,605
10	Public/ Product Liability	13	7	4	-	2	1	4	257	254	14	1	93	2	96	31	717
11	Engineering	73	277	79	60	77	10	2	114	926	603	516	1,397	15	38	578	3,609
12	Aviation	1	48	1	-	10	-	-	34	415	55	206	251	-	1	60	962
13	Crop Insurance	41,27,843	8	1	-	262	-	3	2,39,909	4	3	8	48	1	1	41,28,117	2,39,974
15	Miscellaneous	964	431	267	38	25	10	3	1,029	276	174	111	186	35	6	1,738	1,817

**FORM NL-41 OFFICES INFORMATION**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

**Statement as on December 31, 2023**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		124
2	No. of branches approved during the year		0
3	No. of branches opened during the year	Out of approvals of previous year	4
4		Out of approvals of this year	0
5	No. of branches closed during the year		1
6	No of branches at the end of the year		127
7	No. of branches approved but not opened		0
8	No. of rural branches		1
9	No. of urban branches		126
10	<u>No. of Directors:-</u> (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		(a) 3# (b) 1* (c) 0 (d) 1# (e) 1*
11	<u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total		(a) 5,988 (b) 1,413 (c) 7,401
12	<u>No. of Insurance Agents and Intermediaries</u> (a) Individual Agents (b) Corporate Agents-Banks (c)Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) CSC		(a) 36,354 (b) 29 (c) 56 (d) 739 (e) 30 (f) 47 (g) 578 (h) 66,857 (i) 1

\*Please note:12 Regional Office is excluded.

**Employees and Insurance Agents and Intermediaries -Movement for the quarter ended December 31, 2023**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	7,357	1,01,968
Recruitments during the quarter	888	3,238
Attrition during the quarter	844	516
Number at the end of the quarter	7,401	1,04,690

**Notes :**

\* Whole time director and executive director is the same

# Independent director includes women director.

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

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

**Statement as on December 31, 2023**

<b>Board of Directors and Key Management Persons</b>				
<b>Sl. No.</b>	<b>Name of person</b>	<b>Designation</b>	<b>Role /Category</b>	<b>Details of change in the period, if any</b>
1	Mr. Rajendra Chitale	Independent Director (Chairman)	Independent	No Change
2	Dr. Thomas Mathew	Independent Director	Independent	No Change
3	Mrs. Chhaya Virani	Independent Director	Independent	No Change
4	Mr. Rakesh Jain	Executive Director & CEO	Executive	No Change
5	Mr. Hemant Jain	CFO		No Change
6	Mr. K Ramkumar	CIO		No Change
7	Mr. Sushil Sojitra	Company Secretary & Compliance Officer		No Change
8	Mr. Prasun Pratik	Chief Compliance Officer and Head Legal Corporate		No Change
9	Mr. Karthikeyan AV	Appointed Actuary		No Change
10	Mr. Jasmeet Singh	Chief Risk Officer		No Change

**Notes:-**

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016.

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

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

**Upto the Quarter ending on December 31, 2023**

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected (₹ lakhs)</b>	<b>Sum Assured (₹ lakhs)</b>
1	FIRE	Rural			
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural	3,73,540	7,365	13,35,408
		Social			
5	MOTOR TP	Rural		23,417	
		Social			
6	HEALTH	Rural	10,718	3,181	1,61,282
		Social			
7	PERSONAL ACCIDENT	Rural	656	357	3,20,095
		Social	27	242	1,00,98,286
8	TRAVEL	Rural	-	0	68
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	669	112	70,178
		Social			
10	Public/ Product Liability	Rural	410	50	45,448
		Social			
11	Engineering	Rural	735	986	96,37,828
		Social			
12	Aviation	Rural			
		Social			
14	Miscellaneous	Rural	20,942	365	7,00,103
		Social	4,736	344	7,392
15	Crop	Rural	19,293	2,84,207	23,06,586
		Social	19,293	2,84,207	23,06,586
8	Other Liability Cover	Rural			
		Social			
	<b>Total</b>	<b>Rural</b>	<b>4,26,963</b>	<b>3,20,041</b>	<b>1,45,76,996</b>
		<b>Social</b>	<b>24,056</b>	<b>2,84,793</b>	<b>1,24,12,264</b>

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

(i) Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

(ii) Registration No. **103** and Date of Registration with the IRDAI: **23.10.2000**

(iii) Gross Direct Premium Income during FY 2022-23

(iv) Gross Direct Motor Third Party Insurance Premium during FY 2022-23

(v) Obligation of the Insurer to be met in a FY 23-24

**Rs. 10,33,901 Lakhs**

**Rs. 2,44,621 Lakhs**

**Rs. 2,17,801 Lakhs**

**Statement Period: Quarter ending December 31, 2023**

Items	(₹ lakhs)	
	For the Quarter December 31, 2023	Up to the Quarter December 31, 2023
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	12,111	29,119
Gross Direct Motor Third Party Insurance Business		
Premium in respect of package policies (P)	67,981	1,59,737
Total Gross Direct Motor Third Party Insurance		
Business Premium (L+P)	80,092	1,88,856
Total Gross Direct Motor Own damage Insurance Business		
Premium	56,212	1,30,026
Total Gross Direct Premium Income	2,75,707	9,20,609

**FORM NL-45-GREIVANCE DISPOSAL**

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**  
**Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

SI No.	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter ended December 31, 2023
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	-	2	-	-	2	-	9
b)	Claims Related	1	447	94	44	310	-	1,251
c)	Policy Related	-	77	7	37	33	-	350
d)	Premium Related	-	3		2	1	-	10
e)	Refund Related	-	11	1	4	6	-	42
f)	Coverage Related	-	7	1	4	2	-	24
g)	Cover Note Related	-	-	-	-	-	-	1
h)	Product Related	-	12	-	4	8	-	29
i)	Others	-	43	1	16	26	-	183
	<b>Total</b>	<b>1</b>	<b>602</b>	<b>104</b>	<b>111</b>	<b>388</b>	-	<b>1899</b>
<b>2</b>	<b>Total No. of policies during previous year:</b>	84,00,711						
<b>3</b>	<b>Total No. of claims during previous year:</b>	25,51,398						
<b>4</b>	<b>Total No. of policies during current year</b>	63,63,718						
<b>5</b>	<b>Total No. of claims during current year</b>	47,23,609						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.55						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	2.65						
<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	-	-	-	-	-	-	
b)	15 - 30 days	-	-	-	-	-	-	
c)	30 - 90 days	-	-	-	-	-	-	
d)	90 days & Beyond	-	-	-	-	-	-	
	<b>Total Number of Complaints</b>	-	-	-	-	-	-	

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED  
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

For the Quarter ending: December 31, 2023

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
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil