

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

PERIODIC DISCLOSURES																			
FORM NL-1-B-RA (UNAUDITED)																			
(₹ in lakhs)																			
		Fire				Marine				Miscellaneous				Total					
S.No	Particulars	Schedule	For the quarter ended 30th September 2025	For the period ended 30th September 2025	For the quarter ended 30th September 2024	For the period ended 30th September 2024	For the quarter ended 30th September 2025	For the period ended 30th September 2025	For the quarter ended 30th September 2024	For the period ended 30th September 2024	For the quarter ended 30th September 2025	For the period ended 30th September 2025	For the quarter ended 30th September 2024	For the period ended 30th September 2024	For the quarter ended 30th September 2025	For the period ended 30th September 2025	For the quarter ended 30th September 2024	For the period ended 30th September 2024	For the quarter ended 30th September 2024
1	Premiums earned (Net)	NL-4-Premium Schedule	12,455	21,832	10,906	20,488	1,632	3,057	1,722	3,071	2,39,272	4,47,631	2,18,896	4,03,043	2,53,359	4,72,520	2,31,524	4,26,602	
2	Profit/ Loss on sale/redemption of Investments (Net)		161	559	(9)	98	17	58	(1)	10	1,289	4,508	(62)	701	1,469	5,125	(72)	809	
3	Interest, Dividend & Rent – Gross (Note 1)		3,868	7,567	3,268	6,373	390	754	309	612	29,899	58,597	22,772	43,934	34,157	66,918	26,349	50,919	
4	Others																		
	(a) Other Income																		
	(i) Interest Income on Unclaimed Policyholder		(1)	5	3	5	(0)	0	-	-	(8)	37	17	34	(9)	42	20	39	
	(ii) Miscellaneous Income		0	0	-	1	0	0	-	-	9	83	38	78	9	83	38	79	
	(iii) Towards Recovery of Bad Debts Written Off																		
	(b) Contribution from Shareholders Fund		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL (A)		16,484	29,963	14,168	26,965	2,038	3,869	2,030	3,693	2,70,461	5,10,856	2,41,661	4,47,790	2,88,985	5,44,688	2,57,859	4,78,448	
1	Claims incurred (Net)	NL-5-Claims Schedule	10,337	15,716	8,344	13,813	2,903	4,466	2,234	3,659	1,83,826	3,55,973	1,88,612	3,49,847	1,97,066	3,76,155	1,99,190	3,67,319	
2	Commission (Net)	NL-6-Commission Schedule	(1,277)	(1,978)	(7,119)	(9,493)	333	482	398	918	30,485	59,076	20,258	41,402	29,542	57,580	13,537	32,827	
3	Operating Expenses related to Insurance Business	NL-7-Operating Expense Schedule	1,683	4,144	2,331	5,159	229	660	186	618	38,846	71,005	33,235	62,274	40,759	75,809	35,752	68,051	
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL (B)		10,743	17,882	3,556	9,479	3,465	5,608	2,818	5,195	2,53,157	4,86,054	2,42,105	4,53,523	2,67,367	5,09,544	2,48,479	4,68,198	
	Operating Profit/(Loss) C= (A - B)		5,741	12,081	10,612	17,486	(1,427)	(1,739)	(788)	(1,502)	17,304	24,802	(444)	(5,733)	21,618	35,144	9,380	10,250	
	Appropriations																		
	Transfer to Shareholders' Account		5,741	12,081	10,612	17,486	(1,427)	(1,739)	(788)	(1,502)	17,304	24,802	(444)	(5,733)	21,618	35,144	9,380	10,250	
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL (C)		5,741	12,081	10,612	17,486	(1,427)	(1,739)	(788)	(1,502)	17,304	24,802	(444)	(5,733)	21,618	35,144	9,380	10,250	

Note 1

		Fire				Marine				Miscellaneous				Total					
Pertaining to Policyholder's Funds		For the quarter ended 30th September 2025	For the period ended 30th September 2025	For the quarter ended 30th September 2024	For the period ended 30th September 2024	For the quarter ended 30th September 2025	For the period ended 30th September 2025	For the quarter ended 30th September 2024	For the period ended 30th September 2024	For the quarter ended 30th September 2025	For the period ended 30th September 2025	For the quarter ended 30th September 2024	For the period ended 30th September 2024	For the quarter ended 30th September 2025	For the period ended 30th September 2025	For the quarter ended 30th September 2024	For the period ended 30th September 2024	For the quarter ended 30th September 2024	For the period ended 30th September 2024
Interest, Dividend & Rent		3,712	7,242	3,181	6,077	389	752	313	608	29,863	58,446	23,020	43,598	33,964	66,441	26,514	50,783		
Add/Less:																			
Investment Expenses		4	7	4	9	1	1	-	1	34	59	31	68	39	68	35	78		
Amortisation of Premium/ Discount on Investments		0	11	(40)	27	0	1	(4)	3	2	92	(279)	196	2	103	(323)	226		
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		152	307	123	260	-	-	-	-	-	-	-	72	152	306	123	332		
Interest, Dividend & Rent – Gross*		3,868	7,567	3,268	6,373	390	754	309	612	29,899	58,597	22,772	43,934	34,157	66,918	26,349	50,919		

\* Term gross implies inclusive of TDS

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

PERIODIC DISCLOSURES						
FORM NL-2-B-PL (UNAUDITED)						
(₹ in lakhs)						
S.No	Particulars	Schedule	For the quarter ended 30th September 2025	For the period ended 30th September 2025	For the quarter ended 30th September 2024	For the period ended 30th September 2024
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		5,741	12,081	10,612	17,486
	(b) Marine Insurance		(1,427)	(1,739)	(788)	(1,502)
	(c) Miscellaneous Insurance		17,303	24,802	(444)	(5,733)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,929	7,513	3,354	6,633
	(b) Profit on sale of investments		10,697	22,292	21,878	43,764
	(c) Loss on sale of investments		(4,274)	(5,461)	(2,295)	(2,639)
	(d) Amortization of Premium / Discount on Investments		(39)	(80)	(40)	239
3	OTHER INCOME					
	Miscellaneous Income		55	59	2	3
	Profit / (Loss) on Sale of Assets		18	16	4	6
	Recovery of Bad Debts Written Off		-	-	20	20
	<b>TOTAL (A)</b>		<b>32,004</b>	<b>59,483</b>	<b>32,303</b>	<b>58,277</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(1,030)	(157)	-	-
	(b) For doubtful debts		(7)	41	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		10	18	63	76
	(c) Interest on Non Convertible Debenture		1,474	2,931	1,470	2,923
	(d) CSR Expenditure		197	393	171	289
	(e) Contribution to Policyholders' A/c		-	-	-	-
	(f) Others					
	Expenses on Non Convertible Debenture					
	Investment Write Off					
	Director's Fees		14	31	15	35
	Others		13	14	1	7
	<b>TOTAL (B)</b>		<b>672</b>	<b>3,271</b>	<b>1,721</b>	<b>3,330</b>
	Profit/(Loss) Before Tax		31,332	56,212	30,582	54,947
	Provision for Taxation					
	(a) Current Tax \ Minimum Alternate Tax		7,633	13,844	7,443	13,573
	(b) Deferred tax (Income) / Expense		291	192	237	194
	(c) Short/(Excess) Provision of earlier years		-	-	(188)	(188)
	<b>Profit/(Loss) after tax</b>		<b>23,409</b>	<b>42,176</b>	<b>23,091</b>	<b>41,368</b>
	Appropriations					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		2,238	2,238	-	-
	(c) Dividend distribution tax					
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	(e) Transfer to Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ (loss) brought forward		2,42,576	2,23,809	1,91,910	1,73,633
	Balance carried forward to Balance Sheet		2,63,747	2,63,747	2,15,001	2,15,001
	Basic Earnings per share (Not Annualised)		10.46	18.85	10.33	18.51
	Diluted Earnings per share (Not Annualised)		10.45	18.83	10.33	18.50

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES			
FORM NL-3-B-BS (UNAUDITED)			
			(₹ in lakhs)
Particulars	Schedule Ref.	As at 30th September 2025	As at 30th September 2024
<b>Sources of Funds</b>			
Share Capital	NL-8-Share Capital Schedule	22,383	22,372
Share Application Money Pending Allotment		-	-
Reserves And Surplus	NL-10-Reserves and Surplus	4,85,676	4,35,345
Fair Value Change Account -Shareholders Funds		9,839	56,101
Fair Value Change Account -Policyholders Funds		(40)	-
Borrowings	NL-11-Borrowings Schedule	70,000	70,000
<b>TOTAL</b>		<b>5,87,858</b>	<b>5,83,818</b>
<b>Application of Funds</b>			
Investments - Shareholders	NL-12-Investment Schedule	4,26,810	5,00,321
Investments - Policyholders	NL-12A-Investment Schedule	18,13,054	14,82,962
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	29,756	27,711
Deferred Tax Asset (Net)		1,590	1,640
<b>Current Assets</b>			
Cash and Bank Balances	NL-15-Cash and bank balance	98,410	8,236
Advances and Other Assets	NL-16-Advances and Other	2,33,669	2,37,924
<b>Sub-Total (A)</b>		<b>3,32,079</b>	<b>2,46,160</b>
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17-Current Liabilities	14,33,231	11,38,832
Provisions	NL-18-Provisions Schedule	5,82,200	5,36,144
<b>Sub-Total (B)</b>		<b>20,15,431</b>	<b>16,74,976</b>
Net Current Assets (C) = (A - B)		(16,83,352)	(14,28,816)
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance In Profit And Loss Account		-	-
<b>TOTAL</b>		<b>5,87,858</b>	<b>5,83,818</b>
Contingent Liabilities		48,048	20,961

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PERIODIC DISCLOSURES				
CONTINGENT LIABILITIES (UNAUDITED)				
				(₹ in lakhs)
S.No		Schedule	As at 30th September 2025	As at 30th September 2024
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for in respect of Income Tax/Service Tax/GST		42,558	15,660
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - Expenses not recognised to the extent disputed		5,490	5,301
<b>TOTAL</b>			<b>48,048</b>	<b>20,961</b>

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PERIODIC DISCLOSURES FORM NL-5 - CLAIMS SCHEDULE (UNAUDITED)											(₹ in lakhs)
	Fire		Cargo		Marine		Others		Miscellaneous*		Total
Particulars	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	
Claims Paid (Direct)	38,239	29,362	3,461	3,128	-	-	-	3,96,752	3,08,233	4,38,452	3,40,723
Add : Re-insurance accepted to direct claims	1	-	8	44	-	-	-	6,278	5,519	6,286	5,563
Less : Re-insurance Ceded to claims paid	29,327	19,068	179	149	-	-	-	1,13,889	99,169	1,43,395	1,18,386
Net Claim Paid	8,913	10,294	3,289	3,023	-	-	-	2,89,141	2,14,583	3,01,343	2,27,900
Add : Claims Outstanding at the end of the year	55,583	49,389	14,547	12,990	-	-	-	8,90,548	7,58,894	9,60,678	8,21,273
Less : Claims Outstanding at the beginning of the year	48,780	45,870	13,371	12,354	-	-	-	8,23,715	6,23,630	8,85,867	6,81,854
Total Claims Incurred	15,716	13,813	4,466	3,659	-	-	-	3,55,973	3,49,847	3,76,155	3,67,319
Claims Paid (Direct)											
-In India	38,239	29,362	3,461	3,128	-	-	-	3,96,752	3,08,233	4,38,452	3,40,723
-Outside India	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	23,016	18,876	9,726	8,680	-	-	-	5,35,406	5,11,323	5,68,148	5,38,879
Estimates of IBNR and IBNER at the beginning of the period (net)	24,268	14,660	9,780	8,076	-	-	-	5,71,203	4,14,560	6,05,251	4,37,296

Particulars	Motor (OD)		Motor (TP)		Motor Total		Miscellaneous Workmen's Compensation		Public Liability		Engineering		Aviation	
	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024
<b>Claims Paid (Direct)</b>	<b>78,709</b>	<b>63,139</b>	<b>31,882</b>	<b>64,594</b>	<b>1,10,591</b>	<b>1,27,733</b>	<b>156</b>	<b>211</b>	<b>436</b>	<b>1,808</b>	<b>1,759</b>	<b>858</b>	-	-
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	0	-	-	-
Less : Re-insurance Ceded to claims paid	20,140	12,343	6,278	50,212	26,419	62,555	52	92	170	1,334	1,070	495	-	-
<b>Net Claim Paid</b>	<b>58,568</b>	<b>50,796</b>	<b>25,604</b>	<b>14,382</b>	<b>84,172</b>	<b>65,178</b>	<b>104</b>	<b>119</b>	<b>266</b>	<b>474</b>	<b>689</b>	<b>363</b>	-	-
Add : Claims Outstanding at the end of the year	42,632	39,405	5,31,318	4,18,216	5,73,949	4,57,621	1,189	1,038	6,154	4,335	4,717	4,038	1	1
Less : Claims Outstanding at the beginning of the year	37,962	28,945	4,70,715	3,52,499	5,08,677	3,81,444	1,031	726	4,969	3,638	4,253	3,450	1	1
<b>Total Claims Incurred</b>	<b>63,238</b>	<b>61,256</b>	<b>86,206</b>	<b>80,099</b>	<b>1,49,444</b>	<b>1,41,355</b>	<b>263</b>	<b>431</b>	<b>1,450</b>	<b>1,171</b>	<b>1,152</b>	<b>951</b>	<b>(0)</b>	<b>-</b>
<b>Claims Paid (Direct)</b>														
-In India	78,709	63,139	31,882	64,594	1,10,591	1,27,733	156	211	436	1,808	1,759	858	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	21,838	17,487	3,02,824	2,49,648	3,24,662	2,67,135	924	756	4,965	3,125	2,408	1,964	1	1
Estimates of IBNR and IBNER at the beginning of the period (net)	19,516	14,818	2,82,181	2,10,063	3,01,696	2,24,881	870	548	3,981	2,902	2,390	1,553	1	1

Particulars	Personal Accident		Health Insurance		Travel Insurance		Miscellaneous Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024
<b>Claims Paid (Direct)</b>	<b>27,039</b>	<b>12,533</b>	<b>1,66,686</b>	<b>1,22,629</b>	<b>8</b>	<b>22</b>	<b>1,93,734</b>	<b>1,35,184</b>	<b>86,200</b>	<b>40,055</b>	<b>3,878</b>	<b>2,384</b>	<b>3,96,752</b>	<b>3,08,233</b>
Add : Re-insurance accepted to direct claims	-	-	6,278	5,519	-	-	6,278	5,519	-	-	0	-	6,278	5,519
Less : Re-insurance Ceded to claims paid	6,512	2,006	34,240	6,253	0	1	40,752	8,260	44,231	26,109	1,196	324	1,13,889	99,169
<b>Net Claim Paid</b>	<b>20,528</b>	<b>10,527</b>	<b>1,38,724</b>	<b>1,21,895</b>	<b>8</b>	<b>21</b>	<b>1,59,259</b>	<b>1,32,443</b>	<b>41,969</b>	<b>13,946</b>	<b>2,682</b>	<b>2,060</b>	<b>2,89,141</b>	<b>2,14,583</b>
Add : Claims Outstanding at the end of the year	77,830	83,353	88,695	67,604	150	211	1,66,676	1,51,168	1,26,774	1,30,228	11,087	10,465	8,90,548	7,58,894
Less : Claims Outstanding at the beginning of the year	80,618	70,718	73,029	62,818	162	189	1,53,809	1,33,725	1,40,573	93,982	10,401	6,664	8,23,715	6,23,630
<b>Total Claims Incurred</b>	<b>17,739</b>	<b>23,162</b>	<b>1,54,391</b>	<b>1,26,681</b>	<b>(4)</b>	<b>43</b>	<b>1,72,126</b>	<b>1,49,886</b>	<b>28,170</b>	<b>50,192</b>	<b>3,367</b>	<b>5,861</b>	<b>3,55,973</b>	<b>3,49,847</b>
<b>Claims Paid (Direct)</b>														
-In India	27,039	12,533	1,66,686	1,22,629	8	22	1,93,734	1,35,184	86,200	40,055	3,878	2,384	3,96,752	3,08,233
-Outside India														
Estimates of IBNR and IBNER at the end of the period (net)	53,089	59,593	54,521	44,734	114	104	1,07,723	1,04,431	86,299	1,26,588	8,425	7,323	5,35,406	5,11,323
Estimates of IBNR and IBNER at the beginning of the period (net)	61,125	46,907	55,793	42,512	105	156	1,17,023	89,575	1,36,916	89,795	8,326	5,305	5,71,203	4,14,560

FORM NL-S - CLAIMS SCHEDULE (UNAUDITED)											
Registration No.-144 dated 15th December 2009											
(₹ in lakhs)											
	Fire		Cargo		Marine		Others		Miscellaneous*		Total
Particulars	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	
Claims Paid (Direct)	15,434	15,493	2,224	1,848	-	-	2,36,106	1,23,232	2,53,763	1,40,573	
Add : Re-insurance accepted to direct claims	-	-	8	20	-	-	7,238	-	7,245	20	
Less : Re-insurance Ceded to claims paid	10,418	9,618	112	97	-	-	84,793	19,749	95,323	29,464	
Net Claim Paid	5,016	5,875	2,119	1,771	-	-	1,58,551	1,03,482	1,65,686	1,11,128	
Add : Claims Outstanding at the end of the year	55,583	49,389	14,547	12,990	-	-	8,90,548	7,58,894	9,60,678	8,21,273	
Less : Claims Outstanding at the beginning of the year	50,262	46,920	13,764	12,527	-	-	8,65,273	6,73,764	9,29,299	7,33,211	
Total Claims Incurred	10,337	8,344	2,902	2,234	-	-	1,83,826	1,88,612	1,97,065	1,99,190	
Claims Paid (Direct)											
-In India	15,434	15,493	2,224	1,848	-	-	2,36,106	1,23,232	2,53,763	1,40,573	
-Outside India	-	-	-	-	-	-	-	-	-	-	
Estimates of IBNR and IBNER at the end of the period (net)	23,016	18,876	9,726	8,680	-	-	5,35,406	5,11,323	5,68,148	5,38,879	
Estimates of IBNR and IBNER at the beginning of the period (net)	22,189	14,660	9,539	8,076	-	-	5,86,977	4,43,685	6,18,705	4,66,421	

	Motor (OD)		Motor (TP)		Motor Total		Miscellaneous		Workmen's Compensation		Public Liability		Engineering		Aviation	
Particulars	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024
Claims Paid (Direct)	41,330	34,545	18,668	8,524	59,998	43,069	105	106	293	737	898	412	-	-	-	-
Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Re-insurance Ceded to claims paid	10,747	6,009	3,765	1,612	14,512	7,621	37	47	84	388	462	224	-	-	-	-
Net Claim Paid	30,583	28,536	14,903	6,912	45,486	35,448	68	59	209	349	436	188	-	-	-	-
Add : Claims Outstanding at the end of the year	42,632	39,405	5,31,318	4,18,216	5,73,949	4,57,621	1,189	1,038	6,154	4,335	4,717	4,038	1	1	1	1
Less : Claims Outstanding at the beginning of the year	42,054	36,767	5,02,685	3,83,845	5,44,739	4,20,612	1,082	848	5,464	3,941	4,320	3,540	1	1	1	1
Total Claims Incurred	31,161	31,174	43,536	41,283	74,697	72,457	176	249	899	743	833	686	(0)	-	-	-
Claims Paid (Direct)																
-In India	41,330	34,545	18,668	8,524	59,998	43,069	105	106	293	737	898	412	-	-	-	-
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	21,838	17,487	3,02,824	2,49,648	3,24,662	2,67,135	924	756	4,965	3,125	2,408	1,964	1	1	1	1
Estimates of IBNR and IBNER at the beginning of the period (net)	19,876	15,572	2,97,332	2,33,654	3,17,208	2,49,226	920	604	4,416	3,287	2,368	1,634	1	1	1	1

	Personal Accident		Health Insurance		Travel Insurance		Miscellaneous		Total Health		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024
Claims Paid (Direct)	13,436	4,772	93,074	62,599	1	5	1,06,511	67,376	66,098	10,195	2,203	1,336	2,36,106	1,23,232		
Add : Re-insurance accepted to direct claims	-	-	7,238	-	-	-	7,238	-	-	-	-	-	-	-	7,238	-
Less : Re-insurance Ceded to claims paid	3,725	784	30,939	3,825	0	-	34,664	4,609	34,225	6,719	809	141	84,793	19,749		
Net Claim Paid	9,710	3,988	69,373	58,774	1	5	79,084	62,767	31,873	3,476	1,394	1,195	1,58,551	1,03,482		
Add : Claims Outstanding at the end of the year	77,830	83,353	88,695	67,604	150	211	1,66,676	1,51,168	1,26,774	1,30,228	11,087	10,465	8,90,548	7,58,894		
Less : Claims Outstanding at the beginning of the year	77,699	77,642	90,164	66,795	121	300	1,67,983	1,44,737	1,31,373	90,938	10,311	9,147	8,65,273	6,73,764		
Total Claims Incurred	9,842	9,699	67,905	59,583	30	(84)	77,777	69,198	27,274	42,766	2,170	2,513	1,83,826	1,88,612		
-In India																
-Outside India	13,436	4,772	93,074	62,599	1	5	1,06,511	67,376	66,098	10,195	2,203	1,336	2,36,106	1,23,232		
Estimates of IBNR and IBNER at the end of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	53,089	59,593	54,521	44,734	114	104	1,07,723	1,04,431	86,299	1,26,588	8,425	7,323	5,35,406	5,11,323		
Estimates of IBNR and IBNER at the beginning of the period (net)	59,612	49,520	66,512	44,743	99	91	1,26,224	94,354	1,27,759	87,198	8,081	7,381	5,86,977	4,43,685		





FORM NL-6-COMMISSION SCHEDULE (UNAUDITED)										
Registration No.:144 dated 15th December 2009										
(₹ in lakhs)										
	Fire		Cargo		Marine		Others		Miscellaneous*	
Particulars	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024
Gross Commission	5,291	4,429	385	396	-	-	-	-	56,240	45,359
Add: Commission on Re-insurance Accepted	70	71	3	21	-	-	-	-	489	21
Less: Commission on Re-insurance Ceded	6,637	11,619	56	19	-	-	-	-	26,244	25,122
Net Commission	(1,277)	(7,119)	332	398	-	-	-	-	30,485	20,258
Channel wise break-up of Commission (Gross)										
Individual Agents	341	256	52	44	-	-	-	-	2,294	2,244
Corporate Agents-Banks/PII/HFC	1,339	2,594	1	2	-	-	-	-	11,098	8,868
Corporate Agents-Others	0	-	-	-	-	-	-	-	585	671
Insurance Brokers	3,608	1,579	333	350	-	-	-	-	36,279	29,666
Direct Business - Online	-	-	-	-	-	-	-	-	-	40,219
MSP (Direct)	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	219	28
Insurance Marketing Firm	3	-	0	-	-	-	-	-	2	2
Common Service Centers	-	-	-	-	-	-	-	-	124	117
Micro Agents	-	-	-	-	-	-	-	-	86	146
Point of Sales (Direct)	-	-	-	-	-	-	-	-	5,554	3,619
Others	-	-	-	-	-	-	-	-	-	-
Total	5,291	4,429	385	396	-	-	-	-	56,240	45,359

	Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation	
Particulars	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024
Gross Commission	21,516	16,563	18,705	15,452	40,281	32,015	50	50	620	405	755	558	2	1
Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	4	17	10	4	-	-
Less: Commission on Re-insurance Ceded	5,265	1,497	5,987	2,206	11,252	3,703	20	18	409	502	960	963	0	-
Net Commission	16,251	15,066	12,718	13,246	29,029	28,312	29	32	214	(60)	(194)	(401)	1	1
Break-up of Commission (Gross)														
Individual Agents	317	329	1,271	1,082	1,589	1,411	28	26	9	11	10	61	-	-
Corporate Agents-Banks/PII/HFC	236	240	110	116	346	356	4	4	16	1	4	8	-	-
Corporate Agents-Others	2	25	8	99	10	124	0	-	-	0	-	-	-	-
Insurance Brokers	19,937	15,352	12,486	10,945	32,423	26,297	17	20	595	393	741	489	2	1
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MSP (Direct)	124	7	95	21	219	28	-	-	-	-	-	-	-	-
Web Aggregators	0	-	1	-	2	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	27	13	92	100	119	113	-	-	0	-	-	-	-	-
Common Service Centers	27	54	44	81	70	135	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	846	543	4,657	3,008	5,503	3,551	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	21,516	16,563	18,705	15,452	40,281	32,015	50	50	620	405	755	558	2	1

	Personal Accident		Health Insurance		Travel Insurance		Miscellaneous*		Weather & Crop Insurance		Others		Total Miscellaneous	
Particulars	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024
Gross Commission	5,471	3,554	7,683	7,918	5	5	13,160	11,477	268	-	1,106	853	56,240	45,359
Add: Re-insurance Accepted	-	-	475	-	-	-	475	-	-	-	-	-	489	21
Less: Commission on Re-insurance Ceded	6,101	7,309	1,469	7,705	0	-	7,571	15,014	4,220	3,723	1,811	1,199	26,244	25,122
Net Commission	(630)	(3,755)	6,689	213	5	5	6,064	(3,537)	(3,952)	(3,723)	(705)	(346)	30,485	20,258
Break-up of Commission (Gross)														
Individual Agents	7	7	635	708	0	-	642	715	-	-	15	20	2,294	2,244
Corporate Agents-Banks/PII/HFC	5,383	3,498	5,037	4,666	1	-	10,419	8,164	-	-	309	335	11,098	8,868
Corporate Agents-Others	0	20	574	526	-	-	574	546	-	-	1	1	585	671
Insurance Brokers	82	26	1,367	1,938	4	5	1,453	1,969	268	-	780	497	36,279	29,666
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MSP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	219	28
Web Aggregators	-	-	1	-	-	-	1	-	-	-	-	-	2	-
Insurance Marketing Firm	0	-	5	4	-	-	5	4	-	-	0	-	124	117
Common Service Centers	1	2	15	9	-	-	15	11	-	-	-	-	86	146
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	0	1	51	67	0	-	51	68	-	-	-	-	5,554	3,619
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	5,471	3,554	7,683	7,918	5	5	13,160	11,477	268	-	1,106	853	56,240	45,359

**SBI General Insurance Company Limited**  
Registration No. 144 dated 13th December 2009

PERIODIC DISCLOSURES FORM NL 7-OPERATING EXPENSES SCHEDULE (UNAUDITED)											
	Fire		Cargo		Marine		Others		Miscellaneous*		Total
S.No	Particulars	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024
1	Employee/ remuneration & welfare benefits	2,091	2,552	138	297	-	-	34,884	29,543	37,512	32,412
2	Travel, conveyance and vehicle running expenses	108	146	19	19	-	-	2,139	1,807	2,296	2,072
3	Training expenses	7	17	1	2	-	-	120	193	138	212
4	Rents, rates & taxes	109	145	19	18	-	-	2,027	1,473	2,155	1,816
5	Repairs	60	89	11	31	-	-	1,077	1,026	1,148	1,126
6	Printing & Stationery	11	49	1	5	-	-	963	984	976	1,008
7	Communication expenses	44	92	8	11	-	-	824	1,082	875	1,185
8	Legal & professional charges	265	299	44	37	-	-	6,356	4,786	6,696	5,122
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-
(a) as auditor	4	5	1	1	-	-	-	64	62	69	68
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-
(iv) in any other capacity	1	1	0	-	-	-	-	9	16	20	17
(d) out of pocket expenses	0	0	-	-	-	-	-	5	-	4	-
10	Advertisement and publicity	29	53	5	7	-	-	515	619	549	679
11	Interest & Bank Charges	124	133	22	17	-	-	2,202	1,534	2,348	1,684
12	Depreciation	395	363	52	46	-	-	5,302	4,175	5,600	4,583
13	Brand/Trade Mark usage fees/charges	73	100	13	13	-	-	1,306	1,146	1,193	1,259
14	Business Development and Sales Promotion Expenses	2	-	0	-	-	-	28	-	30	-
15	Information Technology Expenses	353	552	42	69	-	-	4,399	6,432	4,788	7,041
16	Good and Services Tax (GST)	60	87	11	11	-	-	1,430	1,236	1,501	1,334
17	Others	-	-	-	-	-	-	-	-	-	-
Electricity	38	50	7	6	-	-	-	671	575	715	631
Exchange (Gain) / Loss	0	-	0	-	-	-	-	0	-	0	-
Insurance premium	2	3	0	-	-	-	-	38	32	38	35
Consumance administration charges	116	195	18	19	-	-	-	279	176	613	380
Miscellaneous Expenses	154	228	27	29	-	-	-	2,854	2,182	3,035	2,139
Crop & Weather Related Expenses	-	-	-	-	-	-	-	1,585	2,185	1,585	2,185
<b>TOTAL</b>	<b>4,144</b>	<b>5,159</b>	<b>680</b>	<b>818</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>71,095</b>	<b>62,274</b>	<b>75,809</b>	<b>68,061</b>

(₹ in lakhs)

Miscellaneous															
		Motor (OD)		Motor (TP)		Motor Total		Workmen's Compensation		Public Liability		Engineering		Aviation	
S.No	Particulars	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2024	For the period ended 30th September 2024
1	Employee/ remuneration & welfare benefits	5,519	4,541	6,716	6,036	12,235	10,574	22	26	190	131	361	131	0	0
2	Travel, conveyance and vehicle running expenses	327	290	406	379	733	669	1	2	12	8	9	8	0	0
3	Training expenses	20	33	24	42	44	75	0	1	1	1	1	1	0	0
4	Rents, rates & taxes	125	286	396	366	721	652	2	2	12	9	9	8	0	0
5	Repairs	180	175	120	125	400	400	1	1	7	5	5	5	0	0
6	Printing & Stationery	30	92	31	103	60	195	0	-	2	2	1	1	0	0
7	Communication expenses	127	187	158	218	295	418	1	1	5	5	4	5	0	0
8	Legal & professional charges	1,489	846	951	1,140	1,564	1,564	3	3	28	17	21	15	0	0
9	Auditor's fees, expenses etc.	11	11	13	14	24	25	0	-	0	0	0	0	0	0
(a) as auditor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iv) in any other capacity	1	1	0	1	4	6	0	-	0	-	0	-	0	-	0
(d) out of pocket expenses	0	-	0	-	1	0	-	-	0	-	0	-	0	-	0
10	Advertisement and publicity	86	104	104	112	391	236	0	1	3	3	2	3	0	0
11	Interest & Bank Charges	262	262	449	336	817	598	6	6	14	8	7	0	0	0
12	Depreciation	680	713	1,073	954	1,952	1,627	4	4	33	22	25	19	0	0
13	Brand/Trade Mark usage fees/charges	118	196	266	251	485	447	1	1	8	6	6	5	0	0
14	Business Development and Sales Promotion Expenses	5	-	6	-	10	-	0	-	0	-	0	-	0	0
15	Information Technology Expenses	1,055	1,085	1,283	1,392	2,318	2,477	5	6	40	33	29	29	0	0
16	Good and Services Tax (GST)	180	171	219	218	399	389	1	1	7	5	5	5	0	0
17	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Electricity	112	98	137	126	249	224	0	1	4	3	3	3	0	0
	Exchange (Gain)/ Loss	0	0	0	-	0	-	-	-	0	0	0	0	-	-
	Insurance premium	6	5	7	7	13	12	0	-	0	0	0	0	-	-
	Consumance administration charges	-	-	-	-	-	-	-	-	23	12	24	12	12	0
	Miscellaneous Expenses	457	451	558	575	1,026	1,026	2	3	17	14	13	12	0	0
	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		11,107	9,556	13,019	12,058	24,127	21,614	45	54	407	284	327	290	0	0

(₹ in lakhs)

		Personal Accident		Health Insurance		Travel Insurance		Miscellaneous		Weather & Crop Insurance		Others		Total Miscellaneous	
S.No	Particulars	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024	For the period ended 30th September 2025	For the period ended 30th September 2024
1	Employee/ remuneration & welfare benefits	4,512	2,248	15,171	10,809	4	5	17,428	12,562	1,497	5,256	911	883	14,884	29,340
2	Travel, conveyance and vehicle running expenses	258	140	802	616	0	-	1,060	776	224	158	86	219	1,119	1,119
3	Training expenses	16	16	45	11	0	-	61	77	31	36	2	13	100	193
4	Rents, rates & taxes	167	142	809	521	0	-	1,077	663	178	310	29	202	1,503	1,503
5	Repairs	148	87	403	305	0	-	551	407	99	190	16	118	1,077	1,026
6	Printing & Stationery	440	218	441	449	0	-	891	687	17	87	5	11	962	1,026
7	Communication expenses	105	89	317	347	0	-	432	436	73	197	14	20	824	1,082
8	Legal & professional charges	675	305	1,674	1,121	1	1	2,020	1,427	1,215	1,594	461	366	4,786	4,786
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	(a) as auditor	9	5	24	19	0	-	33	24	6	12	1	54	43	43
11	(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	(iv) in any other capacity	1	1	4	5	0	-	5	6	1	3	0	1	9	16
16	(d) out of pocket expenses	0	-	0	-	1	0	2	0	0	0	0	0	3	3
17	Advertisement and publicity	70	51	191	182	0	-	263	243	47	112	10	21	1,111	1,111
18	Interest & Bank Charges	802	130	823	478	0	-	1,126	608	262	284	32	27	2,202	1,534
19	Depreciation	773	314	2,006	1,302	1	1	2,730	1,610	481	773	76	73	4,179	3,860
20	Brand/Trade Mark usage fees/charges	179	97	488	358	0	-	668	455	120	212	19	20	1,506	1,446
21	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Information Technology Expenses	4	-	11	0	0	-	14	-	3	-	0	0	28	-
23	Good and Services Tax (GST)	863	519	2,192	2,011	1	1	3,256	2,571	592	1,196	91	110	5,146	5,146
24	Others	148	84	321	331	0	-	569	415	434	402	16	19	1,430	1,236
25	Electricity	92	49	251	179	0	-	343	228	62	106	10	10	671	575
26	Exchange (Gain) / Loss	0	-	0	-	0	-	0	-	0	-	-	-	-	-
27	Insurance premium	5	3	13	10	0	-	16	13	1	6	1	1	36	32
28	Consumance and administration charges	4	2	228	122	0	-	232	124	-	-	-	-	236	236
29	Miscellaneous Expenses	376	222	1,108	988	0	-	1,484	1,210	270	543	12	74	2,814	2,882
30	Crop & Weather Related Expenses	-	-	-	-	-	-	-	-	1,585	2,185	1,585	2,185	6,210	6,210
TOTAL		8,767	4,802	26,353	19,779	9	8	35,128	24,589	9,117	13,662	1,853	1,781	71,095	62,126

(₹ in lakhs)

SBI General Insurance Company Limited  
Registration No. 160 dated 15th December 2008

FORM 16-2-OPERATING EXPENSES SCHEDULE (UNAUDITED)										
		Fire		Marine		Cargo		Others		Miscellaneous*
S.No	Particulars	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025
		For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025
1	Employees' remuneration & welfare benefits	8.13	1,507	817	63	-	-	17,810	8,204	18,524
2	Travel, conveyance and vehicle running expenses	48	48	2	5	-	-	1,170	987	1,158
3	Training expenses	9	5	5	-	-	-	62	68	70
4	Rents, rates & taxes	43	48	6	5	-	-	1,046	872	1,095
5	Repairs	19	41	3	5	-	-	580	510	555
6	Printing & stationery	11	21	2	1	-	-	660	518	672
7	Communication expenses	24	22	4	-	-	-	1,517	454	451
8	Legal & professional charges	121	112	17	10	-	-	3,541	2,488	3,680
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-
10	(a) as auditor	1	2	0	1	-	-	33	31	34
11	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-
12	(i) Taxation matters	-	-	-	-	-	-	-	-	-
13	(ii) Insurance matters	-	-	-	-	-	-	-	-	-
14	(iii) Management services, and	-	-	-	-	-	-	-	-	-
15	(d) in any other capacity	0	1	0	-	-	-	5	13	5
16	Advertisement and publicity	136	14	0	-	-	-	1	43	166
17	Interest & Bank Charges	214	177	14	14	-	-	1,123	810	1,177
18	Brand/Trade Mark usage fee/charges	38	45	4	4	-	-	488	382	350
19	Business Development and Sales Promotion Expenses	0	-	0	-	-	-	11	12	-
20	Information Technology Expenses	197	203	18	19	-	-	3,187	3,261	3,788
21	Good and Services Tax (GST)	38	17	6	6	-	-	1,030	813	1,064
22	Others	14	25	2	2	-	-	242	317	268
23	Electricity	18	-	-	-	-	-	0	0	-
24	Exchange (Gain)/ Loss	0	-	-	-	-	-	0	0	-
25	Insurance premium	5	2	0	0	-	-	20	19	21
26	Concurrence administration charges	106	19	7	9	-	-	156	115	183
27	Miscellaneous Expenses	111	112	10	10	-	-	2,053	1,387	2,540
28	Corp & Weather Related Expenses	-	-	-	-	-	-	1,466	1,027	1,507
TOTAL		1,681	2,331	229	186	-	-	38,446	35,235	40,716

Miscellaneous										
		Motor (D)		Motor (F)		Motor Total		Workmen's Compensation		Public Liability
S.No	Particulars	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025
		For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025
1	Employees' remuneration & welfare benefits	2,390	1,400	3,489	2,492	5,889	4,892	10	12	80
2	Travel, conveyance and vehicle running expenses	397	119	254	173	651	391	1	7	9
3	Training expenses	9	5	13	13	22	18	0	-	0
4	Rents, rates & taxes	163	119	260	248	523	265	1	1	9
5	Repairs	70	72	105	102	184	174	0	3	2
6	Printing & stationery	30	33	14	14	79	79	0	-	0
7	Communication expenses	81	44	18	18	179	109	0	-	3
8	Legal & professional charges	434	353	124	105	1,382	682	1	1	6
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-
10	(a) as auditor	5	5	6	11	11	0	-	0	-
11	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-
12	(i) Taxation matters	-	-	-	-	-	-	-	-	-
13	(ii) Insurance matters	-	-	-	-	-	-	-	-	-
14	(iii) Management services, and	-	-	-	-	-	-	-	-	-
15	(d) in any other capacity	1	2	1	2	2	4	-	0	-
16	Advertisement and publicity	0	0	0	0	0	0	-	0	-
17	Interest & Bank Charges	181	117	111	105	393	265	1	1	3
18	Brand/Trade Mark usage fee/charges	463	301	562	422	984	723	2	2	15
19	Business Development and Sales Promotion Expenses	161	78	132	110	293	188	0	4	3
20	Information Technology Expenses	543	414	689	613	1,242	1,047	2	3	19
21	Good and Services Tax (GST)	163	107	163	143	379	249	1	1	4
22	Others	11	44	68	62	139	106	1	2	1
23	Electricity	11	44	68	62	139	106	1	2	1
24	Exchange (Gain)/ Loss	0	-	-	-	0	-	-	0	-
25	Insurance premium	1	2	4	4	7	6	-	0	-
26	Concurrence administration charges	-	-	-	-	-	-	-	0	-
27	Miscellaneous Expenses	141	201	430	217	775	478	2	2	13
28	Corp & Weather Related Expenses	-	-	-	-	-	-	-	0	-
TOTAL		5,541	4,084	6,462	5,433	12,223	9,517	20	26	145

Miscellaneous										
		Personal Accident		Health Insurance		Travel Insurance		Total Health		Weather & Crop Insurance
S.No	Particulars	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025
		For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025	For the quarter ended 30th September 2024	For the quarter ended 30th September 2025
1	Employees' remuneration & welfare benefits	2,266	1,096	5,459	4,893	2	2	8,217	5,785	4,942
2	Travel, conveyance and vehicle running expenses	156	49	382	285	0	-	538	382	390
3	Training expenses	6	5	10	10	0	-	26	20	11
4	Rents, rates & taxes	153	71	347	239	0	-	464	300	172
5	Repairs	30	41	157	140	0	-	217	183	116
6	Printing & stationery	284	179	280	189	0	-	114	86	76
7	Communication expenses	71	10	183	109	0	-	214	119	10
8	Legal & professional charges	389	145	165	491	0	1	1,405	941	882
9	Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-
10	(a) as auditor	1	2	10	8	-	-	15	10	6
11	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-
12	(i) Taxation matters	-	-	-	-	-	-	-	-	-
13	(ii) Insurance matters	-	-	-	-	-	-	-	-	-
14	(iii) Management services, and	-	-	-	-	-	-	-	-	-
15	(d) in any other capacity	1	1	2	4	0	-	3	5	1
16	Advertisement and publicity	0	0	0	117	0	-	464	42	102
17	Interest & Bank Charges	309	65	318	214	0	-	1,017	510	395
18	Brand/Trade Mark usage fee/charges	427	178	562	382	0	-	1,341	760	467
19	Business Development and Sales Promotion Expenses	100	47	201	112	0	-	302	159	116
20	Information Technology Expenses	520	261	1,143	868	0	-	1,054	1,109	1,026
21	Good and Services Tax (GST)	108	17	211	202	0	-	219	280	248
22	Others	11	26	103	85	0	-	154	111	10
23	Electricity	0	-	10	-	0	-	0	-	0
24	Exchange (Gain)/ Loss	0	-	10	-	0	-	0	-	0
25	Insurance premium	1	2	4	5	0	-	1	1	1
26	Concurrence administration charges	2	-	47	18	-	-	49	19	0
27	Miscellaneous Expenses	360	115	614	381	0	-	1,117	614	461
28	Corp & Weather Related Expenses	-	-	-	-	-	-	1,466	1,187	1,507
TOTAL		5,094	2,375	12,234	8,107	4	3	17,332	11,310	7,914

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

### FORM NL-8-SHARE CAPITAL SCHEDULE (UNAUDITED)

(₹ in lakhs)

S.No	Particulars	As at 30th September 2025	As at 30th September 2024
1	Authorised Capital	2,00,000	2,00,000
	Equity Shares of Rs. 10 each		
2	Issued Capital	22,383	22,372
	Equity Shares of Rs. 10 each		
3	Subscribed Capital	22,383	22,372
	Equity Shares of Rs. 10 each		
4	Called-up Capital	22,383	22,372
	Equity Shares of Rs. 10 each		
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on Underwriting or subscription of shares		
<b>TOTAL</b>		<b>22,383</b>	<b>22,372</b>

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

**PERIODIC DISCLOSURES****FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE( As certified by the management) (UNAUDITED)**

Shareholder	As at 30th September 2025		As at 30th September 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
<b>Promoters &amp; Promoter Group</b>				
Indian: State Bank of India	16,53,85,668	73.89%	15,43,70,248	69.00%
Indian: Napean Opportunities LLP	3,53,06,681	15.77%	3,53,06,681	15.78%
Indian: PI Opportunities Fund-I	51,78,081	2.31%	51,78,081	2.31%
Indian: PI Opportunities Fund-II	1,13,82,767	5.09%	-	0.00%
<b>Investors</b>				
Foreign: Other shareholder	32,03,130	1.43%	2,56,01,317	11.44%
<b>Others</b>				
Indian	33,74,477	1.51%	32,67,314	1.46%
Foreign	-	-	-	-
<b>TOTAL</b>	<b>22,38,30,804</b>	<b>100.00%</b>	<b>22,37,23,641</b>	<b>100.00%</b>

**PART A:**

Category No.		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) <sup>5</sup>	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	5	50	0	-	0	0	0	0.0000
ii)	Bodies Corporate: (i) State Bank of India	1	16,53,85,618	73.89	16,538.56	0	0	1,10,15,420	6.6604
	(ii) Napean Opportunities LLP	1	3,53,06,681	15.77	3,530.67	0	0	0	0.00
iii)	Financial Institutions/ Banks	-	0	0	-	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	-	0	0	-	0	0	0	0
v)	Persons acting in concert (Please specify)							0	
	i) PI Opportunities Fund - I	1	51,78,081	2.31	517.81	0	0	0	0.00
	ii) PI Opportunities Fund - II	1	1,13,82,767	5.09	1,138.28	0	0	1,13,82,767	5.09
vi)	Any other (Please specify)	-	0	0	-	0	0	0	0
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	0	0	-	0	0	0	0
ii)	Bodies Corporate:	-	0	0	-	0	0	0	0
iii)	Any other (Please specify)	-	0	0	-	0	0	0	0
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	<b>Institutions</b>								
i)	Mutual Funds	-	0	0	-	0	0	0	0
ii)	Foreign Portfolio Investors	-	0	0	-	0	0	0	0
iii)	Financial Institutions/Banks	-	0	0	-	0	0	0	0
iv)	Insurance Companies	-	0	0	-	0	0	0	0
v)	FI belonging to Foreign promoter	-	0	0	-	0	0	0	0
vi)	FI belonging to Foreign Promoter of Indian Promoter	-	0	0	-	0	0	0	0
vii)	Provident Fund/Pension Fund	-	0	0	-	0	0	0	0
viii)	Alternative Investment Fund								
	i) 360 One Special Opportunities Fund - Series 10*	1	2,68,071	0.12	26.81	0	0	0	0
	ii) 360 One Large Value Fund - Series 2*	1	39,930	0.02	3.99	0	0	0	0
	iii) 360 One Large Value Fund - Series 4*	1	59,894	0.03	5.99	0	0	0	0
	iv) 360 One Large Value Fund - Series 11*	1	59,894	0.03	5.99	0	0	0	0
	v) 360 One Large Value Fund - Series 12*	1	79,859	0.04	7.99	0	0	0	0
	vi) 360 One Special Opportunities Fund - Series 9*	1	22,36,025	1.00	223.60	0	0	0	0
	vii) Avendus Future Leaders Fund II**	1	4,59,457	0.21	45.95	0	0	0	0
ix)	Any other (Please specify)	0	0	0	-	0	0	0	0
1.2)	Central Government/ State Government(s)/ President of India	-	0	0	-	0	0	0	0
1.3)	<b>Non-Institutions</b>								
i)	Individual share capital upto Rs. 2 Lacs	87	6,78,108	0.30	67.81	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs	27	10,68,055	0.48	106.81	0	0	0	0
iii)	<b>NBFCs registered with RBI</b>								
iv)	Others:								
	- Trusts	1	40,000	0.02	4.00	0	0	0	0
	- Non Resident Indian (NRI)	3	30,773	0.01	3.08	0	0	0	0
	- Clearing Members	-	0	0	-	0	0	0	0
	- Non Resident Indian Non Repatriable	5	48,000	0.02	4.80	0	0	0	0
	- Bodies Corporate	27	14,92,541	0.67	149.25	9,71,260	0.4339	0	0
	- IEPF	-	0	0	-	0	0	0	0
	- HUF	2	17,000	0.01	1.70	0	0	0	0
v)	Any other (Please Specify)- Foreign Corporate Bodies								
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	0	0	-	0	0	0	0
2.2)	Employee Benefit Trust	-	0	0	-	0	0	0	0
2.3)	Any other (Please specify)	-	0	0	-	0	0	0	0
	<b>Total</b>	<b>168</b>	<b>22,38,30,804&lt;/</b>						

(i) All holdings, above 1% of the paid up equity, have to be separately disclosed  
 Indian Promoters - As defined under Regulation 3(i)(h) of the IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024

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

\$ The lock-in on 11015420 shares held by each of State Bank of India and PI Opportunities Fund - I shall be released on 21st August 2026. Further the lock-in on 367347 shares held by PI Opportunities Fund - II was released on 4th October 2025, since the shareholding pattern is reported as of 30th September, 2025 these shares continue to be reflected under the locked-in category.

\* All the 360 One Special Opportunities Fund - Series & 360 One Large Value Fund - Series entities are treated as Foreign Owned or Control Companies

\*\* Avenue Future Leaders Fund-II are treated as foreign investor in terms of IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers)

\*\*\* On 21st October 2024, the Board approved the transfer of entire shareholding of Avenue Future Leaders Fund - I, being 367,347 equity shares in PI Opportunities Fund-II. The PI Opportunities Fund - I & PI Opportunities Fund - II are part of Napean Opportunities LLP promoter group.

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

PART B:

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

Sl. No.	Category	No. of Investors	No. of shares held	% of 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	-	0	0	-	0	0	0	0
ii)	Bodies Corporate:	-	0	0	-	0	0	0	0
iii)	Financial Institutions/ Banks	-	0	0	-	0	0	0	0
iv)	Central Government/ State Government(s) / President of India	1	5,07,97,75,288	55.50	50,797.75	0	0	0	0
v)	Persons acting in concert (Please specify)	-	0	0	-	0	0	0	0
vi)	Any other (Please specify)	-	0	0	-	0	0	0	0
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	0	0	-	0	0	0	0
ii)	Bodies Corporate:	-	0	0	-	0	0	0	0
iii)	Any other (Please specify)	-	0	0	-	0	0	0	0
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
<b>1.1)</b>	<b>Institutions</b>								
i)	Mutual Funds	71	1,30,25,83,924	14.23	13,025.84	0	0	0	0
ii)	Venture Capital Funds	0	0.00	0.00	-	0	0	0	0
iii)	Foreign Portfolio Investors Category I	929	84,13,26,136	9.19	8,413.26	0	0	0	0
iv)	Foreign Portfolio Investors Category II	68	3,36,42,065	0.36	336.42	0	0	0	0
v)	Financial Institutions/Banks	53	18,69,522	0.02	18.70	0	0	0	0
vi)	Insurance Companies	43	1,02,96,26,285	11.25	10,296.26	0	0	0	0
vii)	FII belonging to Foreign promoter	0	0	0	-	0	0	0	0
viii)	FII belonging to Foreign promoter of Indian Promoter (e)	0	0	0	-	0	0	0	0
ix)	Provident Fund/Pension Fund	1	15,70,27,862	1.72	1,570.28	0	0	0	0
x)	Alternate Investment Fund	95	3,86,05,244	0.42	386.05	0	0	0	0
xi)	Other Financial Institutions	3	12,80,030	0.01	12.80	0	0	0	0
xii)	Other Institutions Foreign	78	9,48,920	0.01	9.49	0	0	0	0
xiii)	Sovereign Health Funds	2	1,18,47,656	0.13	118.48	0	0	0	0
<b>1.2)</b>	<b>Central Government/ President of India</b>	1	26,000	0.00	0.26	0	0	0	0
	State Government	1	12,19,580	0.01	12.20	0	0	0	0
	Shareholding by Companies or Bodies Corporate where Central/State Government is a promoter	13	2,26,390	0.00	2.26	0	0	0	0
<b>1.3)</b>	<b>Non-Institutions</b>								
i)	Individual share capital upto Rs. 2 Lacs	3512038	52,79,30,678	5.77	5,279.31	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs	42	2,76,17,538	0.30	276.18	0	0	0	0
iii)	NBFCs registered with RBI	29	1,42,582	0.00	1.43	0	0	0	0
iv)	Others:								
-	Trusts	225	30,89,643	0.03	30.90	0	0	0	0
-	Non Resident Indian (NRI)	55711	2,80,31,851	0.30	280.32	0	0	0	0
-	Clearing Members	30	40,62,334	0.04	40.62	0	0	0	0
-	Non Resident Indian Non Repatriable			0	-	0	0	0	0
-	Bodies Corporate	8291	5,13,07,672	0.56	513.08	0	0	0	0
-	IEPF	0	0	0	-	0	0	0	0
v)	Any other (Please Specify)								
i)	Overseas Corporate Bodies			0	-	0	0	0	0
ii)	Foreign Nationals	8	1,915	0.00	0.02	0	0	0	0
iii)	FPI (Category - III)	0	0	0	-	0	0	0	0
iv)	Foreign Company	5	95,292	0.00	0.95	0	0	0	0
v)	Unclaimed or Suspense or Escrow Account	1	5,89,317	0.01	5.89	0	0	0	0
vi)	Resident HUFs	40806	1,00,94,101	0.11	100.94	0	0	0	0
vii)	Associate Companies/ Subsidiaries	2	491	0.00	0.00	0	0	0	0
viii)	Directors and their relatives (excluding independent directors and nominee directors)	6	4,590	0.00	0.05	0	0	0	0
ix)	Key Managerial Personnel	2	1,210	0.00	0.01	0	0	0	0
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	1	7,76,43,470	0.00	776.43	0	0	0	0
2.2)	Employee Benefit Trust	-	0	0	-	0	0	0	0
2.3)	Any other (Please specify)	-	0	0	-	0	0	0	0
<b>Total</b>		<b>3618554</b>	<b>9,23,06,17,586</b>	<b>100</b>	<b>92,306.18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Foot Notes:

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



**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

**PERIODIC DISCLOSURES**

**FORM NL-10-RESERVES AND SURPLUS SCHEDULE (UNAUDITED)**

(₹ in lakhs)

S.No	Particulars	As at 30th September 2025	As at 30th September 2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,20,529	2,19,644
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves	-	-
	Debenture Redemption Reserve	1,400	700
8	Balance of Profit in Profit & Loss Account	2,63,747	2,15,001
<b>TOTAL</b>		<b>4,85,676</b>	<b>4,35,345</b>

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE (UNAUDITED)

(₹ in lakhs)

S.No	Particulars	As at 30th September 2025	As at 30th September 2024
1	Non- Convertible Debentures	70,000	70,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
<b>TOTAL</b>		<b>70,000</b>	<b>70,000</b>

PERIODIC DISCLOSURES						
FORM NL-12 & 12A -INVESTMENT SCHEDULE (UNAUDITED)						
(₹ in lakhs)						
S.No	Particulars	NL-8 Shareholders		NL-8A Policyholders		Total
		As at 30th September 2025	As at 30th September 2024	As at 30th September 2025	As at 30th September 2024	As at 30th September 2025
	<b>LONG TERM INVESTMENTS</b>					
1	Government securities and Government guaranteed bonds including Treasury Bills	42,471	1,01,142	7,76,262	6,28,759	8,18,734
2	Other Approved Securities	-	-	-	-	-
3	Other Investments					
	(a) Shares	-	-	-	-	-
	(aa) Equity	1,95,732	2,69,517	-	-	1,95,732
	(bb) Preference	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-
	(d) Debentures/ Bonds	5,496	-	4,17,734	3,21,180	4,23,230
	(e) Other Securities	-	-	-	-	-
	i) Fixed Deposits	-	-	-	-	-
	ii) ETF - Exchange Traded Funds	-	-	-	-	-
	iii) AIF - Alternative Investment Funds	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-
	(g) Investment Properties-Real Estate	41,899	21,589	-	-	41,899
4	Investments in Infrastructure and Housing	35,103	30,585	5,86,243	4,03,170	6,21,347
5	Other than Approved Investments	1,05,700	74,728	7,396	6,465	1,13,096
	<b>SHORT TERM INVESTMENTS</b>					
1	Government securities and Government guaranteed bonds including Treasury Bills	409	-	374	1,408	782
2	Other Approved Securities	-	-	-	-	-
3	Other Investments					
	(a) Shares	-	-	-	-	-
	(aa) Equity	-	-	-	-	-
	(bb) Preference	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-
	(d) Debentures/ Bonds	-	2,521	-	30,754	-
	(e) Other Securities	-	-	-	-	-
	i) Fixed Deposits	-	-	-	-	-
	ii) Certificate of Deposits	-	-	9,946	-	9,946
	iii) Commercial Papers	-	-	-	-	-
	iv) ETF - Exchange Traded Funds	-	-	-	-	-
	v) AIF - Alternative Investment Funds	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-
	(h) Reverse Repo in Government securities	-	-	14,099	26,598	14,099
4	Investments in Infrastructure and Housing	-	1	999	63,618	999
5	Other than Approved Investments	-	238	0	1,010	0
	<b>GRAND TOTAL</b>	<b>4,26,810</b>	<b>5,00,321</b>	<b>18,13,054</b>	<b>14,82,962</b>	<b>22,39,864</b>
						<b>19,83,283</b>
<b>A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments</b>						
Particulars	Shareholders		Policyholders		Total	
	As at 30th September 2025	As at 30th September 2024	As at 30th September 2025	As at 30th September 2024	As at 30th September 2025	As at 30th September 2024
	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)	(₹ in lakhs)
<b>Long Term Investments--</b>						
Book Value	1,13,166	1,39,036	17,87,676	13,59,573	19,00,842	14,98,609
Market Value	1,25,142	1,46,277	18,09,273	13,76,281	19,34,416	15,22,558
<b>Short Term Investments--</b>						
Book Value	409	2,814	25,418	1,23,389	25,826	1,26,203
Market Value	414	2,733	25,420	1,22,538	25,834	1,25,271

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

**PERIODIC DISCLOSURES****FORM NL-13-LOANS SCHEDULE (UNAUDITED)**

(₹ in lakhs)

S.No	Particulars	As at 30th September 2025	As at 30th September 2024
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loan against policies		
	(f) Others	-	-
	<b>TOTAL</b>	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

**PERIODIC DISCLOSURES**  
**FORM NL-14-FIXED ASSETS SCHEDULE (UNAUDITED)**

(₹ in lakhs)

Particulars	Cost/ Gross Block			Depreciation				Net Block	
	Opening	Additions	Deductions	As at 30th September 2025	Up to Last	For the period ended	On Sales/ Adjustments	As at 30th September 2025	As at 30th September 2025
Goodwill	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Intangibles (Software)	58,187	3,450	49	61,587	45,058	3,923	-	48,981	12,606
	(49,406)	(4,684)	-	(54,090)	(38,086)	(3,274)	-	(41,360)	(12,730)
Land-Freehold	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Leasehold Improvements	7,038	768	399	7,406	5,486	327	391	5,422	1,984
	(6,569)	(65)	(25)	(6,609)	(4,992)	(277)	(25)	(5,244)	(1,365)
Buildings	10,495	-	-	10,495	619	88	-	707	9,789
	(10,495)	(34)	-	(10,529)	(444)	(88)	-	(532)	(9,997)
Furniture & Fittings	2,379	228	130	2,477	2,062	228	123	2,167	310
	(2,152)	(61)	(20)	(2,193)	(1,822)	(98)	(20)	(1,900)	(293)
Information Technology Equipment	15,983	793	401	16,375	13,310	830	393	13,747	2,629
	(14,417)	(939)	(32)	(15,324)	(12,661)	(650)	(31)	(13,280)	(2,044)
Vehicles	22	-	-	22	22	-	-	22	(0)
	(22)	-	-	(22)	(22)	-	-	(22)	0
Office Equipment	3,874	366	139	4,101	3,204	253	131	3,325	775
	(3,646)	(104)	(34)	(3,716)	(2,924)	(196)	(33)	(3,087)	(629)
Others	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>97,977</b>	<b>5,605</b>	<b>1,119</b>	<b>1,02,463</b>	<b>69,760</b>	<b>5,649</b>	<b>1,038</b>	<b>74,371</b>	<b>28,092</b>
	<b>(86,707)</b>	<b>(5,887)</b>	<b>(111)</b>	<b>(92,483)</b>	<b>(60,951)</b>	<b>(4,583)</b>	<b>(109)</b>	<b>(65,425)</b>	<b>(27,058)</b>
Work in progress	1,364	1,678	1,378	1,663	-	-	-	-	1,663
	(1,435)	(858)	(1,640)	(653)	-	-	-	-	(653)
<b>Grand Total</b>	<b>99,340</b>	<b>7,283</b>	<b>2,496</b>	<b>1,04,127</b>	<b>69,760</b>	<b>5,649</b>	<b>1,038</b>	<b>74,371</b>	<b>29,756</b>
	<b>(88,142)</b>	<b>(6,745)</b>	<b>(1,751)</b>	<b>(93,136)</b>	<b>(60,951)</b>	<b>(4,583)</b>	<b>(109)</b>	<b>(65,425)</b>	<b>(27,711)</b>

(Figures in bracket pertains to Previous Year)

## SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

### PERIODIC DISCLOSURES

#### FORM NL-15-CASH AND BANK BALANCE SCHEDULE (UNAUDITED)

(₹ in lakhs)

S.No	Particulars	As at 30th September 2025	As at 30th September 2024
1	Cash (including cheques, drafts and stamps)	681	749
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	1,725	25
	(b) Current Accounts	96,004	7,462
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>98,410</b>	<b>8,236</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>Cash and Bank Balances</b>		
	In India	98,410	8,236
	Outside India	-	-

\* Cheques on hand amount to ₹ 120 Lakhs (Previous Year - ₹ 297 Lakhs)

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES			
FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE (UNAUDITED)			
			(₹ in lakhs)
S.No	Particulars	As at 30th September 2025	As at 30th September 2024
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	6,818	5,539
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,644	750
6	Goods & Service tax credit	1,126	-
7	Security Deposits	1,870	1,729
8	Others		
	(a) Advances to Vendors and other parties	2,468	1,307
	(b) Statutory Deposit towards filing Appeal	4,931	2,584
	(c) Advances to Employees	16	79
	<b>TOTAL (A)</b>	<b>21,873</b>	<b>11,988</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	54,721	39,927
2	Outstanding Premiums	1,07,015	1,65,698
	Less : Provision for doubtful debts receivable	(2,944)	(2,946)
3	Agents' Balances	128	81
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	46,639	22,099
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,000	1,000
8	Investment income accrued on unclaimed amount of Policyholders	154	72
9	Others		
	(a) Income Accrued on Deposits with Bank	20	5
	(b) Contracts for Sale of Securities	3,355	-
	(c) Deposit with Motor Vehicle Accident Fund Trust	1,709	-
	<b>TOTAL (B)</b>	<b>2,11,796</b>	<b>2,25,936</b>
	<b>TOTAL (A+B)</b>	<b>2,33,669</b>	<b>2,37,924</b>

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

### FORM NL-17-CURRENT LIABILITIES SCHEDULE (UNAUDITED)

(₹ in lakhs)

S.No	Particulars	As at 30th September 2025	As at 30th September 2024
1	Agents' Balances	19,813	23,477
2	Balances due to other insurance companies	1,03,345	1,42,612
3	Deposits held on re-insurance ceded	1,30,882	40,909
4	Premiums received in advance		
	(a) For Long term policies(Note 1)	1,49,695	69,201
	(b) for Other Policies	3,105	2,684
5	Unallocated Premium	25,714	19,973
6	Sundry creditors	14,932	5,494
7	Due to subsidiaries/ holding company	2,250	1,660
8	Claims Outstanding	9,60,679	8,21,274
9	Due to Officers/ Directors	-	-
10	Unclaimed amount of policy holders	546	366
11	Interest accrued on unclaimed amount	91	79
12	Goods and Service Tax - Liability (Net)	-	240
13	Interest Payable on Debentures	3,536	3,497
14	Others		
	(a) Contracts For Purchase of Securities	9,332	-
	(b) Security Deposit From Others	(0)	13
	(c) Salary Payable	5,072	4,035
	(d) Statutory Dues	4,241	3,318
<b>TOTAL</b>		<b>14,33,231</b>	<b>11,38,832</b>

Note:

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

Details of unclaimed amounts and Investment Income thereon (Amount in Rs. Lakhs)			
Particulars	As at 30th September 2025	As at 30th September 2024	
Opening Balance	485	501	
Add: Amount transferred to unclaimed amount	200	24	
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders	-	-	
Add: Investment Income	4	7	
Less: Amount paid during the year	25	80	
Less: Transferred to SCWF	27	7	
Closing Balance of Unclaimed Amount	637	445	



**SBI General Insurance Company Limited**

Registration No.:144 dated 15th December 2009

**PERIODIC DISCLOSURES****FORM NL-18-PROVISIONS SCHEDULE (UNAUDITED)**

(₹ in lakhs)

S.No	Particulars	As at 30th September 2025	As at 30th September 2024
1	Reserve for Unearned Premium Reserve	5,59,075	5,13,441
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	6,179	7,288
4	For Employee Benefits		
	i) For Gratuity	354	574
	ii) For Leave Entitlement	1,174	1,097
	iii) For Long Term Performance pay	507	434
5	Others - Provision of Expenses	14,911	13,310
<b>TOTAL</b>		<b>5,82,200</b>	<b>5,36,144</b>

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

### FORM NL-19-MISCELLANEOUS EXPENDITURE SCHEDULE (UNAUDITED)

(₹ in lakhs)

S.No	Particulars	As at 30th September 2025	As at 30th September 2024
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
Total		-	-

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES					
FORM NL-20 - ANALYTICAL RATIOS (UNAUDITED)					
Analytical Ratios for Non-Life companies as at 30th SEPTEMBER 2025					
S.No.	Particular	For the quarter ended 30th September 2025	For the period ended 30th September 2025	For the quarter ended 30th September 2024	For the period ended 30th September 2024
1	Gross Premium Growth Rate	1.40%	9.35%	7.02%	15.73%
2	Gross Premium to Networth Ratio	0.80	1.42	0.87	1.44
3	Growth rate of Net Worth	11.00%	11.00%	18.85%	18.85%
4	Net Retention Ratio	58.28%	61.64%	59.85%	61.17%
5	Net Commission Ratio	12.28%	12.66%	5.67%	8.05%
6	Expense of Management to Gross Direct Premium Ratio	25.42%	26.44%	21.57%	24.69%
7	Expense of Management to Net Written Premium	29.23%	29.34%	20.63%	24.74%
8	Net Incurred Claims to Net Earned premium	77.78%	79.61%	86.03%	86.10%
9	Claims paid to claims provisions	7.85%	23.35%	19.41%	19.41%
10	Combined ratio	107.01%	108.94%	106.67%	110.84%
11	Investment income ratio	2.02%	4.24%	2.64%	5.42%
12	Technical Reserves to Net Premium Ratio	6.32	3.34	5.59	3.27
13	Underwriting Balance Ratio	(0.06)	(0.08)	(0.07)	(0.10)
14	Operating Profit Ratio	8.53%	7.44%	4.05%	2.40%
15	Liquid Assets to Liabilities Ratio	0.07	0.07	0.09	0.09
16	Net Earning Ratio	9.73%	9.28%	9.67%	10.15%
17	Return on Net Worth Ratio	4.61%	8.30%	5.04%	9.04%
18	Available Solvency Margin to Required Solvency Margin Ratio	2.13	2.13	2.26	2.26
19	NPA Ratio				
	Gross NPA Ratio	N.A.	N.A.	N.A.	N.A.
	Net NPA Ratio	N.A.	N.A.	N.A.	N.A.
20	Debt Equity Ratio	0.14	0.14	0.15	0.15
21	Debt Service Coverage Ratio	0.46	0.81	0.45	0.79
22	Interest Service Coverage Ratio	22.26	20.18	21.81	19.80
23	Earnings per share	10.46	18.85	10.33	18.51
24	Book value per share	226.98	226.98	204.59	204.59

PERIODIC DISCLOSURES										
SEGMENT REPORTING UPTO THE PERIOD ENDED 30th SEPTEMBER 2025										
Segments Upto the quarter ended on 30th September 2025	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
Fire										
Current Period	5.6%	24.6%	-8.3%	17.1%	9.0%	72.0%	17.0%	81.0%	6.97	0.18
Previous Period	2.3%	35.0%	-29.4%	18.0%	-13.4%	67.4%	18.2%	129.4%	5.01	0.54
Marine Cargo										
Current Period	0.7%	72.2%	11.4%	29.7%	27.0%	146.1%	16.2%	173.1%	4.45	-0.83
Previous Period	21.1%	69.5%	22.6%	27.9%	37.9%	119.1%	16.7%	157.0%	4.43	-0.69
Marine Hull										
Current Period	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.00	0.00
Previous Period	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.00	0.00
Total Marine										
Current Period	0.7%	72.2%	11.4%	29.7%	27.0%	146.1%	16.2%	173.1%	4.45	-0.83
Previous Period	21.1%	69.5%	22.6%	27.9%	37.9%	119.1%	16.7%	157.0%	4.43	-0.69
Motor OD										
Current Period	20.7%	67.7%	42.2%	48.6%	57.8%	82.4%	63.1%	140.2%	1.67	-0.36
Previous Period	47.8%	72.8%	45.8%	48.9%	60.9%	81.6%	55.7%	148.8%	1.76	-0.33
Motor TP										
Current Period	14.8%	69.4%	28.3%	38.0%	43.2%	85.7%	11.7%	129.0%	7.24	-0.23
Previous Period	91.1%	74.6%	26.2%	35.2%	41.0%	89.4%	9.0%	136.5%	6.28	-0.27
Total Motor										
Current Period	17.4%	68.7%	34.5%	42.9%	49.8%	84.3%	16.3%	134.1%	4.73	-0.29
Previous Period	69.1%	73.8%	34.8%	41.3%	49.7%	85.8%	13.2%	141.8%	4.30	-0.30
WC/ Employer's liability										
Current Period	8.1%	58.0%	17.0%	26.0%	31.2%	86.6%	34.6%	117.8%	4.93	-0.19
Previous Period	36.5%	75.4%	15.7%	29.1%	30.0%	166.6%	37.5%	205.2%	3.62	-1.10
Public/ Product Liability										
Current Period	45.6%	41.3%	9.4%	23.9%	24.6%	66.0%	22.5%	90.6%	3.35	0.04
Previous Period	-28.4%	42.4%	2.0%	23.6%	16.8%	120.6%	44.0%	174.8%	3.29	-0.54
Engineering										
Current Period	23.3%	18.7%	-50.7%	17.5%	-34.2%	76.4%	5.3%	42.2%	4.20	0.69
Previous Period	19.8%	20.3%	-37.9%	15.1%	-20.8%	61.0%	6.2%	134.9%	4.09	0.62
Aviation										
Current Period	165.2%	0.0%	0.0%	10.5%	32428.8%	-958.4%	0.0%	31470.3%	155.04	-146.09
Previous Period	19.8%	0.6%	0.0%	0.0%	0.0%	84.2%	0.0%	84.2%	21.15	-7.75
Personal Accident										
Current Period	48.1%	69.8%	-1.6%	21.3%	13.4%	40.5%	80.9%	53.9%	2.40	0.42
Previous Period	8.2%	55.7%	-20.2%	19.5%	-4.9%	48.8%	37.8%	83.8%	4.12	0.55
Health										
Current Period	35.6%	85.9%	7.5%	23.0%	24.0%	83.9%	56.1%	107.9%	1.70	-0.05
Previous Period	7.6%	87.8%	1.6%	26.8%	18.7%	101.5%	44.4%	130.5%	1.95	-0.19
Travel Insurance										
Current Period	-11.7%	95.7%	17.3%	30.8%	31.6%	-7.6%	11.9%	24.0%	2.69	0.72
Previous Period	141.7%	96.0%	16.0%	29.6%	28.6%	62.8%	56.2%	93.7%	3.22	0.07
Total Health										
Current Period	39.5%	80.9%	5.1%	22.5%	21.2%	75.5%	69.2%	96.7%	1.89	0.04
Previous Period	7.8%	78.1%	-3.0%	24.5%	13.6%	87.0%	40.9%	117.2%	2.42	0.01
Crop Insurance										
Current Period	-36.4%	38.6%	-10.6%	9.3%	12.7%	89.1%	16.0%	101.8%	3.48	-0.05
Previous Period	-5.3%	43.1%	-5.8%	8.6%	14.1%	89.9%	33.3%	109.8%	2.10	-0.07
Others										
Current Period	40.3%	40.1%	-27.9%	23.3%	2.3%	49.5%	29.9%	51.8%	3.13	0.49
Previous Period	26.9%	59.1%	0.3%	29.6%	27.9%	78.9%	30.3%	129.0%	2.92	0.04
Total Miscellaneous										
Current Period	10.0%	67.2%	13.9%	27.9%	30.5%	79.5%	24.1%	110.0%	3.13	-0.09
Previous Period	18.2%	65.3%	11.1%	25.8%	27.9%	86.8%	19.6%	125.8%	3.11	-0.13
Total										
Current Period	9.4%	61.6%	12.7%	26.4%	29.3%	79.6%	23.3%	108.9%	3.34	-0.08
Previous Period	15.7%	61.2%	8.1%	24.7%	24.7%	86.1%	19.4%	110.8%	3.27	-0.10