

## STATEMENT OF ADMISSIBLE ASSETS AS AT 30th SEPTEMBER 2025

(₹ in lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	4,26,810	4,26,810
	Policyholders as per NL-12 A of BS	18,13,054	-	18,13,054
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>18,13,054</b>	<b>4,26,810</b>	<b>22,39,864</b>
<b>(B)</b>	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
<b>(C)</b>	Fixed assets as per BS	-	29,756	29,756
<b>(D)</b>	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	5,290	5,290
	<b>Current Assets:</b>			
<b>(E)</b>	Cash & Bank Balances as per BS	98,410	-	98,410
	Deferred Tax Assets		1,590	1,590
	Inadmissible DTA		1,193	1,193
<b>(F)</b>	Advances and Other assets as per BS	2,07,549	26,120	2,33,669
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>3,05,959</b>	<b>26,120</b>	<b>3,32,079</b>
<b>(H)</b>	Inadmissible current assets as per Clause (1) of Schedule I of regulation	60,067	4,931	64,997
<b>(I)</b>	Loans as per BS	-	-	-
<b>(J)</b>	Fair value change account subject to minimum of zero	-	9,839	9,839
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>21,19,013</b>	<b>4,84,276</b>	<b>26,03,289</b>
<b>(L)</b>	Total Inadmissible assets...(B)+(D)+(H)+(J)	60,067	21,253	81,319
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>20,58,946</b>	<b>4,63,023</b>	<b>25,21,970</b>

(` in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>	-	-	-
	<b><u>Inadmissible Fixed assets</u></b>	-	-	-
	(a) Intangible Assets	-	-	-
	(b) Leasehold Improvement	-	-	-
	(c ) Furniture and Fixture	-	-	-
	<b><u>Inadmissible current assets</u></b>	<b>60,067</b>	<b>4,931</b>	<b>64,997</b>
	(a) Agent and intermediaries balance - Domestic	115	-	115
	(b) Coinsurance receivable	4,649	-	4,649
	(c) Reinsurance Facultative Loss recovery -Foreign Reins / Broker	238	-	238
	(d) Reinsurance Facultative Loss recovery -Indian Reinsurance	291	-	291
	(e) Due from Central Govt Insurance - Crop Insurance	10	-	10
	(f) Due from State Govt. Insurance - Crop Insu	36,995	-	36,995
	(g) SBI Premium withheld from CBR A/C 2510	14,192	-	14,192
	(h) Tax unutilised credit	677	-	677
	(i) Investment for backing Unclaimed amount of PH	1,154	-	1,154
	(j) Fixed deposit lein against BG	1,725	-	1,725
	(k) Margin money for Equity trades	-	-	-
	(l) Interest accrued on FD placed against BG Taken	20	-	20
	(m) Deposit towards Appeals	-	4,931	4,931
	(n) Share application money pending allotment	-	-	-

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES					
FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR) (UNAUDITED)					
(₹ in lakhs)					
		As at 30th September 2025		As at 30th September 2024	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	9,93,549	5,59,075	9,22,978	5,13,441
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (UPR) ....(a)+(b)	9,93,549	5,59,075	9,22,978	5,13,441
d	Outstanding Claim Reserve (other than IBNR reserve)	6,03,563	3,92,400	4,31,433	2,82,396
e	IBNR Reserve	8,55,008	5,68,279	8,39,507	5,38,879
f	<b>Total Reserves for Technical Liabilities ....(c )+(d)+(e )</b>	<b>24,52,120</b>	<b>15,19,754</b>	<b>21,93,918</b>	<b>13,34,716</b>

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES								
FORM NL-25 - SOLVENCY MARGIN (TABLE IA) (UNAUDITED)								
(₹ in lakhs)								
S. No.	Description	Premium		Claim		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	1,60,158	40,664	93,214	28,633	16,016	13,982	16,016
	Marine	10,208	7,007	9,525	8,832	1,401	2,650	2,650
2	Marine Cargo	10,208	7,007	9,525	8,832	1,401	2,650	2,650
3	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous	5,58,113	3,79,932	4,12,723	3,03,654	82,497	92,111	94,715
4	Motor	5,01,097	3,58,343	3,88,360	2,91,154	75,165	87,381	87,381
5	Engineering	19,097	3,599	7,692	2,160	1,910	1,154	1,910
6	Aviation	29	0	28	(0)	3	4	4
7	Liabilities	11,541	5,306	5,109	3,097	1,731	1,149	1,731
8	Others	26,350	12,683	11,535	7,243	3,689	2,422	3,689
9	Health Insurance	5,76,634	4,78,384	4,15,373	3,36,586	95,677	1,00,976	1,00,976
10	Crop Insurance	1,79,949	65,988	2,05,008	80,710	17,995	30,751	30,751
	Total	14,85,062	9,71,975	11,35,842	7,58,416	2,13,586	2,40,469	2,45,107

# SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

## PERIODIC DISCLOSURES

### FORM NL-26 - SOLVENCY MARGIN (TABLE IB) (UNAUDITED)

(₹ in lakhs)		
Item	Description	Amount
(1)	(2)	(4)
	<i>Policyholder's Funds</i>	
1	Available Assets in Policyholders' Funds (as per Form IRDAI-GI-TA)	20,58,946
	<b>Deduct:</b>	
2	Current Liabilities as per BS	19,58,517
3	Provisions as per BS	-
4	Other Liabilities	-
5	<b>Excess in Policyholders' Funds (1-2-3-4)</b>	<b>1,00,430</b>
	<i>Shareholder's Funds</i>	
6	Available Assets	4,63,024
	<b>Deduct:</b>	
7	Other Liabilities	42,085
8	<b>Excess in Shareholders' Funds (6-7)</b>	<b>4,20,938</b>
9	<b>Total Available Solvency Margin [ASM] (5+8)</b>	<b>5,21,368</b>
10	Total Required Solvency Margin [RSM]	2,45,107
11	<b>Solvency Ratio (Total ASM/Total RSM)</b>	<b>2.13</b>