

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2024 - 31st December, 2024

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2024

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2024	PERIOD ENDED 31ST DECEMBER 2024	QUARTER ENDED 31ST DECEMBER 2023	PERIOD ENDED 31ST DECEMBER 2023
1	Premiums earned (Net)	NL-4-Premium Schedule	3,275	11,733	4,288	13,223
2	Profit/ (Loss) on sale/redemption of Investments		4	9	4	9
3	Interest, Dividend & Rent – Gross *		739	2,368	726	2,005
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		-	-	-	-
	iii) Handling Charges		(19)	(91)	(9)	(121)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		-	-	-	-
	iii) Others		-	-	-	-
	TOTAL (A)		3,999	14,019	5,009	15,116
1	Claims Incurred (Net)	NL-5-Claims Schedule	499	8,942	5,616	15,583
2	Commission	NL-6-Commission Schedule	(631)	(2,962)	954	(1,424)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	215	1,889	426	1,576
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		83	7,869	6,996	15,735
	Operating Profit/(Loss) from Fire Business C = (A - B)		3,916	6,150	(1,987)	(619)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		3,916	6,150	(1,987)	(619)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		3,916	6,150	(1,987)	(619)

*** Note 1**

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST DECEMBER 2024	PERIOD ENDED 31ST DECEMBER 2024	QUARTER ENDED 31ST DECEMBER 2023	PERIOD ENDED 31ST DECEMBER 2023
Interest, Dividend & Rent	630	2,036	630	1,740
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	83	256	79	210
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	26	76	17	55
Interest, Dividend & Rent – Gross	739	2,368	726	2,005

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2024

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2024	PERIOD ENDED 31ST DECEMBER 2024	QUARTER ENDED 31ST DECEMBER 2023	PERIOD ENDED 31ST DECEMBER 2023
1	Premiums earned (Net)	NL-4-Premium Schedule	2,724	9,591	3,422	10,275
2	Profit/ (Loss) on sale/redemption of Investments		2	4	2	4
3	Interest, Dividend & Rent – Gross *		347	1,007	301	907
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		-	-	-	-
	iii) Handling Charges		(8)	(22)	(4)	(10)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		-	-	-	-
	iii) Others		-	-	-	-
	TOTAL (A)		3,065	10,580	3,721	11,176
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,163	10,016	2,783	7,361
2	Commission	NL-6-Commission Schedule	535	941	304	517
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	338	1,661	430	1,447
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		4,036	12,618	3,517	9,325
	Operating Profit/(Loss) from Marine Business C = (A - B)		(971)	(2,038)	204	1,851
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(971)	(2,038)	204	1,851
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(971)	(2,038)	204	1,851

* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST DECEMBER 2024	PERIOD ENDED 31ST DECEMBER 2024	QUARTER ENDED 31ST DECEMBER 2023	PERIOD ENDED 31ST DECEMBER 2023
Interest, Dividend & Rent	296	866	261	787
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	39	109	33	95
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	12	32	7	25
Interest, Dividend & Rent – Gross	347	1,007	301	907

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2024

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2024	PERIOD ENDED 31ST DECEMBER 2024	QUARTER ENDED 31ST DECEMBER 2023	PERIOD ENDED 31ST DECEMBER 2023
1	Premiums earned (Net)	NL-4-Premium Schedule	1,33,792	4,03,718	1,64,767	4,95,702
2	Profit/ (Loss) on sale/redemption of Investments		122	272	156	319
3	Interest, Dividend & Rent – Gross *		23,734	72,277	24,344	70,256
4	a) Other Income:					
	i) Transfer & Duplicate Fee		8	29	11	35
	ii) Exchange Gain / (Loss)		(6)	(6)	(2)	(2)
	iii) Handling Charges		(18)	(35)	(38)	(36)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		-	-	-	-
	iii) Others		-	-	-	-
	TOTAL (A)		1,57,632	4,76,255	1,89,238	5,66,274
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,21,479	3,60,599	1,46,126	4,30,928
2	Commission	NL-6-Commission Schedule	27,921	60,322	23,228	70,202
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	23,465	67,259	22,808	64,579
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,72,865	4,88,180	1,92,162	5,65,709
	Operating Profit/(Loss) from Miscellaneous Business C = (A - B)		(15,233)	(11,925)	(2,924)	565
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(15,233)	(11,925)	(2,924)	565
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(15,233)	(11,925)	(2,924)	565

* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST DECEMBER 2024	PERIOD ENDED 31ST DECEMBER 2024	QUARTER ENDED 31ST DECEMBER 2023	PERIOD ENDED 31ST DECEMBER 2023
Interest, Dividend & Rent	20,244	62,129	21,092	60,961
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	2,669	7,828	2,674	7,369
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	821	2,320	578	1,926
Interest, Dividend & Rent – Gross	23,734	72,277	24,344	70,256

PERIODIC DISCLOSURES

FORM NL-1-B-RA

TOTAL REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2024

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2024	PERIOD ENDED 31ST DECEMBER 2024	QUARTER ENDED 31ST DECEMBER 2023	PERIOD ENDED 31ST DECEMBER 2023
1	Premiums earned (Net)	NL-4-Premium Schedule	1,39,791	4,25,042	1,72,477	5,19,200
2	Profit/ (Loss) on sale/redemption of Investments		128	285	162	332
3	Interest, Dividend & Rent – Gross *		24,820	75,652	25,371	73,168
4	a) Other Income:					
	i) Transfer & Duplicate Fee		8	29	11	35
	ii) Exchange Gain / (Loss)		(6)	(6)	(2)	(2)
	iii) Handling Charges		(45)	(148)	(51)	(167)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Towards Remuneration of MD/CEO/WTD/Other KMPs		-	-	-	-
	iii) Others		-	-	-	-
	TOTAL (A)		1,64,696	5,00,854	1,97,968	5,92,566
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,25,141	3,79,557	1,54,525	4,53,872
2	Commission	NL-6-Commission Schedule	27,825	58,301	24,486	69,295
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	24,018	70,809	23,664	67,602
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,76,984	5,08,667	2,02,675	5,90,769
	Operating Profit/(Loss) from Miscellaneous Business C = (A - B)		(12,288)	(7,813)	(4,707)	1,797
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(12,288)	(7,813)	(4,707)	1,797
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(12,288)	(7,813)	(4,707)	1,797

* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST DECEMBER 2024	PERIOD ENDED 31ST DECEMBER 2024	QUARTER ENDED 31ST DECEMBER 2023	PERIOD ENDED 31ST DECEMBER 2023
Interest, Dividend & Rent	21,170	65,031	21,983	63,488
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	2,791	8,193	2,786	7,674
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	859	2,428	602	2,006
Interest, Dividend & Rent – Gross	24,820	75,652	25,371	73,168

PERIODIC DISCLOSURES

FORM NL-2-B-PL

Name of the Insurer: **IFFCO TOKIO GENERAL INSURANCE CO. LTD.**

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2024

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2024	PERIOD ENDED 31ST DECEMBER 2024	QUARTER ENDED 31ST DECEMBER 2023	PERIOD ENDED 31ST DECEMBER 2023
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		3,916	6,150	(1,987)	(619)
	(b) Marine Insurance		(971)	(2,038)	204	1,851
	(c) Miscellaneous Insurance		(15,233)	(11,925)	(2,924)	565
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		6,144	18,786	5,803	17,092
	(b) Profit on sale of investments		36	79	43	87
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		779	2,282	717	2,003
3	OTHER INCOME					
	(a) Recovery from Investments written off		-	21	1,310	1,310
	(b) Profit on Sale of Fixed Assets		-	-	-	-
	(c) Miscellaneous Income		193	570	51	191
	TOTAL (A)		(5,136)	13,925	3,217	22,480
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) For Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad Debts written off		-	-	-	-
	(c) Interest on Subordinated Debts		-	-	-	-
	(d) Expenses towards Corporate Social Responsibility (CSR) Activities		110	331	112	335
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards Remuneration of MD/CEO/WTD/ Other KMPs		-	-	-	-
	(iii) Others		-	-	-	-
	(g) Others					
	(i) Investment Write Off		-	-	-	-
	(ii) Loss on Sale of Fixed Assets		19	58	3	20
	TOTAL (B)		129	389	115	355
	Profit/ (Loss) Before Tax		(5,265)	13,536	3,102	22,125
	Less: Provision for Taxation					
	Current Tax		(980)	2,520	840	5,990
	Deferred Tax		(306)	786	(78)	(559)
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		-	-	(12)	149
	Deferred Tax		-	-	9	(130)
	Profit/ (Loss) After Tax		(3,979)	10,230	2,343	16,675
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of Profit/ (Loss) brought forward from last year			2,50,023		2,24,532
	Balance carried forward to Balance Sheet			2,60,253		2,41,207

PERIODIC DISCLOSURES

FORM NL-3-B-BS

Name of the Insurer: **IFFCO TOKIO GENERAL INSURANCE CO. LTD.**

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31ST DECEMBER 2024

(₹ In Lakhs)

	Schedule	AS AT 31ST DECEMBER 2024	AS AT 31ST DECEMBER 2023
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	28,782	28,782
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	3,94,103	3,75,057
FAIR VALUE CHANGE ACCOUNT			
- Shareholders' Funds		123	81
- Policyholders' Funds		432	308
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		4,23,440	4,04,228
APPLICATION OF FUNDS			
INVESTMENTS			
Investments - Shareholders'	NL-12-Investment Schedule	3,75,128	3,67,523
Investments - Policyholders'	NL-12(A)-Investment Schedule	13,19,450	14,05,021
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	16,498	21,608
DEFERRED TAX ASSET (NET)		5,894	3,539
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	6,378	3,028
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,50,119	2,03,503
Sub-Total (A)		2,56,497	2,06,531
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	12,54,294	12,71,698
PROVISIONS	NL-18-Provisions Schedule	2,95,733	3,28,296
Sub-Total (B)		15,50,027	15,99,994
NET CURRENT ASSETS (C) = (A - B)		(12,93,530)	(13,93,463)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT & LOSS A/C		-	-
TOTAL		4,23,440	4,04,228

CONTINGENT LIABILITIES

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2024	AS AT 31ST DECEMBER 2023
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debt by the Company	1,574	-
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	30,569	25,910
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	TOTAL	32,143	25,910

PERIODIC DISCLOSURES

FORM NL-4 (A) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2024			PERIOD ENDED 31ST DECEMBER 2024		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Gross Direct Premium	7,684	444	8,128	23,617	1,302	24,919
Add: Premium on reinsurance accepted	142	20	162	172	20	192
Less : Premium on reinsurance ceded	5,070	488	5,558	12,920	1,321	14,241
Net Written Premium	2,756	(24)	2,732	10,869	1	10,870
Add: Opening balance of UPR	-	-	-	4,355	-	4,355
Less: Closing balance of UPR	(20)	28	8	5,606	28	5,634
Net Earned Premium	2,776	(52)	2,724	9,618	(27)	9,591
Gross Direct Premium						
- In India	7,684	444	8,128	23,617	1,302	24,919
- Outside India	-	-	-	-	-	-

PREMIUM EARNED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2023			PERIOD ENDED 31ST DECEMBER 2023		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Gross Direct Premium	6,302	373	6,675	21,556	1,272	22,828
Add: Premium on reinsurance accepted	9	-	9	36	64	100
Less : Premium on reinsurance ceded	2,578	926	3,504	9,910	1,372	11,282
Net Written Premium	3,733	(553)	3,180	11,682	(36)	11,646
Add: Opening balance of UPR	-	-	-	4,216	112	4,328
Less: Closing balance of UPR	190	(432)	(242)	5,573	126	5,699
Net Earned Premium	3,543	(121)	3,422	10,325	(50)	10,275
Gross Direct Premium						
- In India	6,302	373	6,675	21,556	1,272	22,828
- Outside India	-	-	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2024				PERIOD ENDED 31ST DECEMBER 2024			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)	22,118	5,575	1,39,411	1,67,104	37,368	14,678	4,25,019	4,77,065
Add: Reinsurance accepted to direct claims	1,136	10	823	1,969	2,204	301	1,120	3,625
Less: Reinsurance ceded to claims paid	18,331	2,766	30,832	51,929	30,338	7,140	99,501	1,36,979
Net Claim Paid	4,923	2,819	1,09,402	1,17,144	9,234	7,839	3,26,638	3,43,711
Add: Claims Outstanding at the end of the Period	(4,424)	344	12,077	7,997	23,602	11,763	9,38,194	9,73,559
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	23,894	9,586	9,04,233	9,37,713
Net Incurred Claims	499	3,163	1,21,479	1,25,141	8,942	10,016	3,60,599	3,79,557

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2024				PERIOD ENDED 31ST DECEMBER 2024			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	22,118	5,575	1,39,411	1,67,104	37,368	14,678	4,25,019	4,77,065
- Outside India	-	-	-	-	-	-	-	-
	22,118	5,575	1,39,411	1,67,104	37,368	14,678	4,25,019	4,77,065
Estimates of IBNR and IBNER at the end of the period (net)	41	(5)	4,066	4,102	2,573	4,112	5,56,817	5,63,502
Estimates of IBNR and IBNER at the beginning of the year (net)	-	-	-	-	2,402	3,868	5,76,033	5,82,303

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2023				PERIOD ENDED 31ST DECEMBER 2023			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)	10,270	5,620	1,48,098	1,63,988	35,352	13,773	4,35,126	4,84,251
Add: Reinsurance accepted to direct claims	104	299	62	465	5,433	320	119	5,872
Less: Reinsurance ceded to claims paid	8,378	2,744	29,669	40,791	34,486	6,404	80,995	1,21,885
Net Claim Paid	1,996	3,175	1,18,491	1,23,662	6,299	7,689	3,54,250	3,68,238
Add: Claims Outstanding at the end of the Period	3,620	(392)	27,635	30,863	25,203	8,695	8,85,844	9,19,742
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	15,919	9,023	8,09,166	8,34,108
Net Incurred Claims	5,616	2,783	1,46,126	1,54,525	15,583	7,361	4,30,928	4,53,872

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2023				PERIOD ENDED 31ST DECEMBER 2023			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	10,270	5,620	1,48,098	1,63,988	35,350	13,773	4,35,126	4,84,249
- Outside India	-	-	-	-	2	-	-	2
	10,270	5,620	1,48,098	1,63,988	35,352	13,773	4,35,126	4,84,251
Estimates of IBNR and IBNER at the end of the period (net)	43	35	20,601	20,679	2,534	3,645	5,55,608	5,61,787
Estimates of IBNR and IBNER at the beginning of the year (net)	-	-	-	-	2,139	3,447	5,08,120	5,13,706

PERIODIC DISCLOSURES
FORM NL-5 (A) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST DECEMBER 2024			PERIOD ENDED 31ST DECEMBER 2024		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Claims Paid (Direct)	5,538	37	5,575	14,588	90	14,678
	Add: Reinsurance accepted to direct claims	10	-	10	301	-	301
	Less: Reinsurance ceded to claims paid	2,759	7	2,766	7,144	(4)	7,140
	Net Claim Paid	2,789	30	2,819	7,745	94	7,839
	Add: Claims Outstanding at the end of the Period	366	(22)	344	11,603	160	11,763
	Less: Claims Outstanding at the beginning of the Year	-	-	-	9,387	199	9,586
	Net Incurred Claims	3,155	8	3,163	9,961	55	10,016

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST DECEMBER 2024			PERIOD ENDED 31ST DECEMBER 2024		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Claims Paid (Direct)						
	- In India	5,538	37	5,575	14,588	90	14,678
	- Outside India	-	-	-	-	-	-
		5,538	37	5,575	14,588	90	14,678
	Estimates of IBNR and IBNER at the end of the period (net)	20	(25)	(5)	3,958	154	4,112
	Estimates of IBNR and IBNER at the beginning of the year (net)	-	-	-	3,714	154	3,868

CLAIMS INCURRED [NET]

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST DECEMBER 2023			PERIOD ENDED 31ST DECEMBER 2023		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Claims Paid (Direct)	4,942	678	5,620	13,085	688	13,773
	Add: Reinsurance accepted to direct claims	299	-	299	320	-	320
	Less: Reinsurance ceded to claims paid	2,358	386	2,744	6,012	392	6,404
	Net Claim Paid	2,883	292	3,175	7,393	296	7,689
	Add: Claims Outstanding at the end of the Period	(386)	(6)	(392)	8,509	186	8,695
	Less: Claims Outstanding at the beginning of the Year	-	-	-	8,753	270	9,023
	Net Incurred Claims	2,497	286	2,783	7,149	212	7,361

(₹ In Lakhs)

	Particulars	QUARTER ENDED 31ST DECEMBER 2023			PERIOD ENDED 31ST DECEMBER 2023		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Claims Paid (Direct)						
	- In India	4,942	678	5,620	13,085	688	13,773
	- Outside India	-	-	-	-	-	-
		4,942	678	5,620	13,085	688	13,773
	Estimates of IBNR and IBNER at the end of the period (net)	43	(8)	35	3,497	148	3,645
	Estimates of IBNR and IBNER at the beginning of the year (net)	-	-	-	3,320	127	3,447

PERIODIC DISCLOSURES

FORM NL-5 (B) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2024													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims Paid (Direct)	36,756	46,458	83,214	1,401	-	764	8,090	2,540	19,522	19	22,081	16,641	7,220	1,39,411
Add: Reinsurance accepted to direct claims	-	-	-	23	-	-	-	16	784	-	800	-	-	823
Less: Reinsurance ceded to claims paid	4,132	2,906	7,038	1,210	-	33	6,844	160	1,303	1	1,464	12,482	1,761	30,832
Net Claim Paid	32,624	43,552	76,176	214	-	731	1,246	2,396	19,003	18	21,417	4,159	5,459	1,09,402
Add: Claims Outstanding at the end of the Period	(753)	7,747	6,994	(44)	-	47	140	(72)	(1,894)	26	(1,940)	5,488	1,392	12,077
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Incurred Claims	31,871	51,299	83,170	170	-	778	1,386	2,324	17,109	44	19,477	9,647	6,851	1,21,479

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2024													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims Paid (Direct)														
- In India	36,756	46,458	83,214	1,401	-	764	8,090	2,540	19,522	19	22,081	16,641	7,220	1,39,411
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	36,756	46,458	83,214	1,401	-	764	8,090	2,540	19,522	19	22,081	16,641	7,220	1,39,411
Estimates of IBNR and IBNER at the end of the period (net)	(493)	(758)	(1,251)	-	-	30	6	(6)	(1,941)	28	(1,919)	7,119	81	4,066
Estimates of IBNR and IBNER at the beginning of the year (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	PERIOD ENDED 31ST DECEMBER 2024													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims Paid (Direct)	1,24,454	1,26,058	2,50,512	3,825	50	2,025	8,895	7,396	65,176	64	72,636	68,596	18,480	4,25,019
Add: Reinsurance accepted to direct claims	-	-	-	32	-	-	-	292	784	-	1,076	-	12	1,120
Less: Reinsurance ceded to claims paid	16,370	9,690	26,060	3,035	50	87	6,915	537	6,235	3	6,775	51,449	5,130	99,501
Net Claim Paid	1,08,084	1,16,368	2,24,452	822	-	1,938	1,980	7,151	59,725	61	66,937	17,147	13,362	3,26,638
Add: Claims Outstanding at the end of the Period	28,932	7,75,124	8,04,056	2,620	-	4,541	18,323	8,802	21,023	315	30,140	24,540	53,974	9,38,194
Less: Claims Outstanding at the beginning of the Year	36,652	7,42,470	7,79,122	2,593	-	4,434	11,735	9,717	30,644	240	40,601	22,603	43,145	9,04,233
Net Incurred Claims	1,00,364	1,49,022	2,49,386	849	-	2,045	8,568	6,236	50,104	136	56,476	19,084	24,191	3,60,599

(₹ In Lakhs)

Particulars	PERIOD ENDED 31ST DECEMBER 2024													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Claims Paid (Direct)														
- In India	1,24,454	1,26,058	2,50,512	3,825	50	2,025	8,895	7,396	65,176	64	72,636	68,596	18,480	4,25,019
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1,24,454	1,26,058	2,50,512	3,825	50	2,025	8,895	7,396	65,176	64	72,636	68,596	18,480	4,25,019
Estimates of IBNR and IBNER at the end of the period (net)	20,286	4,69,897	4,90,183	419	-	1,750	8,056	3,140	14,505	203	17,848	12,432	26,129	5,56,817
Estimates of IBNR and IBNER at the beginning of the year (net)	21,061	4,87,122	5,08,183	396	-	1,717	5,436	3,045	17,638	174	20,857	16,034	23,410	5,76,033

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2023														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims Paid (Direct)	42,010	40,675	82,685	1,423	-	410	114	2,075	48,798	19	50,892	8,487	4,087	1,48,098	
Add: Reinsurance accepted to direct claims	-	-	-	6	-	-	-	11	45	-	56	-	-	62	
Less: Reinsurance ceded to claims paid	3,275	3,859	7,134	1,123	-	19	30	100	13,170	-	13,270	6,367	1,726	29,669	
Net Claim Paid	38,735	36,816	75,551	306	-	391	84	1,986	35,673	19	37,678	2,120	2,361	1,18,491	
Add: Claims Outstanding at the end of the Period	951	12,679	13,630	404	-	330	4,318	766	(1,557)	16	(775)	3,907	5,821	27,635	
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Incurred Claims	39,686	49,495	89,181	710	-	721	4,402	2,752	34,116	35	36,903	6,027	8,182	1,46,126	

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2023														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims Paid (Direct)															
- In India	42,010	40,675	82,685	1,423	-	410	114	2,075	48,798	19	50,892	8,487	4,087	1,48,098	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	42,010	40,675	82,685	1,423	-	410	114	2,075	48,798	19	50,892	8,487	4,087	1,48,098	
Estimates of IBNR and IBNER at the end of the period (net)	1,737	8,364	10,101	13	-	47	2,529	26	108	20	154	6,119	1,638	20,601	
Estimates of IBNR and IBNER at the beginning of the year (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	PERIOD ENDED 31ST DECEMBER 2023														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims Paid (Direct)	1,16,711	1,07,818	2,24,529	3,507	-	1,551	1,759	6,040	1,68,758	55	1,74,853	17,060	11,867	4,35,126	
Add: Reinsurance accepted to direct claims	-	-	-	25	-	-	-	49	45	-	94	-	-	119	
Less: Reinsurance ceded to claims paid	7,835	10,975	18,810	2,726	-	71	779	342	41,626	2	41,970	12,799	3,840	80,995	
Net Claim Paid	1,08,876	96,843	2,05,719	806	-	1,480	980	5,747	1,27,177	53	1,32,977	4,261	8,027	3,54,250	
Add: Claims Outstanding at the end of the Period	32,745	7,35,991	7,68,736	2,724	-	4,424	11,759	8,535	34,818	262	43,615	15,042	39,544	8,85,844	
Less: Claims Outstanding at the beginning of the Year	25,890	6,87,866	7,13,756	1,948	-	3,869	3,142	6,763	38,976	184	45,923	16,264	24,264	8,09,166	
Net Incurred Claims	1,15,731	1,44,968	2,60,699	1,582	-	2,035	9,597	7,519	1,23,019	131	1,30,669	3,039	23,307	4,30,928	

(₹ In Lakhs)

Particulars	PERIOD ENDED 31ST DECEMBER 2023														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Claims Paid (Direct)															
- In India	1,16,711	1,07,818	2,24,529	3,507	-	1,551	1,759	6,040	1,68,758	55	1,74,853	17,060	11,867	4,35,126	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	1,16,711	1,07,818	2,24,529	3,507	-	1,551	1,759	6,040	1,68,758	55	1,74,853	17,060	11,867	4,35,126	
Estimates of IBNR and IBNER at the end of the period (net)	18,742	4,70,814	4,89,556	418	-	1,733	5,495	2,735	21,628	205	24,568	13,343	20,495	5,55,608	
Estimates of IBNR and IBNER at the beginning of the year (net)	15,223	4,39,829	4,55,052	377	-	1,321	1,319	2,576	23,448	135	26,159	10,516	13,376	5,08,120	

COMMISSION

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2023			PERIOD ENDED 31ST DECEMBER 2023		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission & Remuneration	789	1	790	2,217	(7)	2,210
Rewards	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-
Gross Commission	789	1	790	2,217	(7)	2,210
Add: Commission on Re-insurance Accepted	2	-	2	4	2	6
Less: Commission on Re-insurance Ceded	357	131	488	1,537	162	1,699
Net Commission	434	(130)	304	684	(167)	517
Break-up of the expenses (Gross) incurred to procure business:						
Individual Agents	220	-	220	659	-	659
Corporate Agents (Banks / FII / HFC)	-	-	-	-	-	-
Corporate Agents (Others)	-	-	-	1	-	1
Insurance Brokers	566	1	567	1,550	(7)	1,543
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	3	-	3	7	-	7
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-
Others	-	-	-	-	-	-
TOTAL (B)	789	1	790	2,217	(7)	2,210

Commission and Rewards on (Excluding Reinsurance)						
Business written :						
- In India	789	1	790	2,217	(7)	2,210
- Outside India	-	-	-	-	-	-

PERIODIC DISCLOSURES**FORM NL-8-SHARE CAPITAL SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2024	AS AT 31ST DECEMBER 2023
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,000	40,000
2	Issued Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 287818582 Equity Shares of ₹ 10 each)	28,782	28,782
3	Subscribed Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 287818582 Equity Shares of ₹ 10 each)	28,782	28,782
4	Called up Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 287818582 Equity Shares of ₹ 10 each)	28,782	28,782
	Less: Calls unpaid	-	-
	Add: Equity Shares forfeited (amount originally paid up)	-	-
	Less: Par Value of Equity Shares bought back	-	-
	Less: Preliminary Expenses Expenses including commission or brokerage on underwriting or subscription of shares	-	-
5	Paid up Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 287818582 Equity Shares of ₹ 10 each)	28,782	28,782
	TOTAL	28,782	28,782

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 31ST DECEMBER 2024		AS AT 31ST DECEMBER 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	14,67,87,477	51	14,67,87,477	51
· Foreign	14,10,31,105	49	14,10,31,105	49
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	-	-	-	-
TOTAL	28,78,18,582	100	28,78,18,582	100

PERIODIC DISCLOSURES
FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

PART A:
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
AS AT QUARTER ENDED 31st December, 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Indian Farmers Fertiliser Cooperative Ltd. and its nominees	1	146787477	51	14678.75	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
v)	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Tokio Marine Asia Pte. Ltd.	1	141031105	49	14103.111	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign Promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others	-	-	-	-	-	-	-	-
	Trusts	-	-	-	-	-	-	-	-
	Non Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	2	287818582	100	28781.86	0	0	0	0.00

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: INDIAN FARMERS FERTILISER COOPERATIVE LIMITED

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Cooperative Societies	35326	422212	73.15	46060.06	-	-	-	-
	(ii) Cooperative Banks	308	8018	5.28	3326.57	-	-	-	-
	(iii) Federations	29	24546	21.56	13576.17	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
v)	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign Promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others	-	-	-	-	-	-	-	-
	Trusts	-	-	-	-	-	-	-	-
	Non Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	35663	454776	100.00	62962.80	0	0	0	0

PERIODIC DISCLOSURES**FORM NL-10-RESERVE AND SURPLUS SCHEDULE****(₹ In Lakhs)**

	Particulars	AS AT 31ST DECEMBER 2024	AS AT 31ST DECEMBER 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	1,33,838	1,33,838
	Additions during the year	-	-
	Closing Balance	1,33,838	1,33,838
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	12	12
7	Other Reserve	-	-
8	Balance of Profit in Profit and Loss Account	2,60,253	2,41,207
	TOTAL	3,94,103	3,75,057

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2024	AS AT 31ST DECEMBER 2023
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

Disclosure For Secured Borrowings

S. No.	Source / Instrument	Amount Borrowed	Amount Of Security	Nature Of Security
1		NIL		

PERIODIC DISCLOSURES
FORM NL-12 & 12A - INVESTMENT SCHEDULE

(₹ In Lakhs)

	Particulars	NL - 12		NL - 12A		TOTAL	
		SHAREHOLDERS		POLICYHOLDERS		AS AT 31ST DECEMBER 2024	AS AT 31ST DECEMBER 2023
		AS AT 31ST DECEMBER 2024	AS AT 31ST DECEMBER 2023	AS AT 31ST DECEMBER 2024	AS AT 31ST DECEMBER 2023		
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,93,954	1,84,345	6,82,203	704,742	8,76,157	8,89,087
2	Other Approved Securities	335	317	1,179	1,211	1,514	1,528
	Other Investments						
	(a) Shares						
	(aa) Equity Shares	128	135	450	516	578	651
	(bb) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture/ Bonds	27,550	28,290	96,903	1,08,153	1,24,453	1,36,443
	(e) Other Securities	-	-	-	-	-	-
	Fixed Deposits with Banks	7,565	15,656	26,607	59,853	34,172	75,509
	(f) Subsidiaries	11	10	39	40	50	50
	(g) Investment Property - Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure & Housing Sector	66,901	75,125	2,35,313	2,87,197	3,02,214	3,62,322
	Other than approved investments						
	Exchange Traded Funds	87	74	304	281	391	355
	Equity Shares	-	0	-	-	-	-
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	9,435	8,679	33,186	33,179	42,621	41,858
2	Other Approved Securities	-	418	-	1,598	-	2,016
	Other Investments						
	(a) Shares						
	(aa) Equity Shares	-	-	-	-	-	-
	(bb) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	3,347	1,264	11,773	4,833	15,120	6,097
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debenture/ Bonds	6,534	6,616	22,981	25,292	29,515	31,908
	(e) Other Securities						
	Certificate of Deposit	1,103	517	3,881	1,978	4,984	2,495
	Commercial Paper	1,103	517	3,881	1,977	4,984	2,494
	Tri-Party Repo (TREPS)	1,107	809	3,893	3,091	5,000	3,900
	Fixed Deposits with Banks	33,592	28,438	1,18,152	1,08,717	1,51,744	1,37,155
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Property - Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure & Housing Sector	22,376	16,313	78,705	62,363	1,01,081	78,676
5	Other than approved investments	-	-	-	-	-	-
	TOTAL	3,75,128	3,67,523	13,19,450	14,05,021	16,94,578	17,72,544

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

(₹ In Lakhs)

	Particulars	SHAREHOLDERS		POLICYHOLDERS		TOTAL	
		AS AT	AS AT	AS AT	AS AT	AS AT	AS AT
		31ST DECEMBER 2024	31ST DECEMBER 2023	31ST DECEMBER 2024	31ST DECEMBER 2023	31ST DECEMBER 2024	31ST DECEMBER 2023
	Long Term Investments						
	Book Value	2,96,238	3,03,743	10,41,967	11,61,195	13,38,205	14,64,938
	Market Value	2,97,118	2,99,226	10,45,062	11,43,927	13,42,180	14,43,153
	Short Term Investments						
	Book Value	78,597	63,571	2,76,452	2,43,029	3,55,048	3,06,600
	Market Value	78,377	63,310	2,75,678	2,42,032	3,54,055	3,05,342

PERIODIC DISCLOSURES**FORM NL-13-LOANS SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2024	AS AT 31ST DECEMBER 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount	Provision
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(₹ In Lakhs)

Particulars	Cost/ Gross Block				Depreciation & Impairment					Net Block	
	As at 1st April, 2024	Additions during the Period	Sales/ Adjustments during the Period	As at 31st December 2024	Upto 31st March, 2024	Depreciation for the Period	Impairment	On Sales / Adjustments	Upto 31st December 2024	As at 31st December 2024	As at 31st December 2023
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangibles:	-										
- Computer Software	16,415	542	-	16,957	14,938	860	-	-	15,798	1,159	955
Land - Freehold	1,084	-	-	1,084	-	-	-	-	-	1,084	1,084
Leasehold Property	-	-	-	-	-	-	-	-	-	-	-
Buildings	321	-	-	321	34	4	-	-	38	283	288
Furniture & Fittings	13,486	1,727	199	15,014	6,406	1,315	-	151	7,570	7,444	7,181
Information Technology Equipment	11,141	1,843	8	12,976	9,368	1,088	-	8	10,448	2,528	1,034
Vehicles	299	105	139	265	137	26	-	72	91	174	150
Office Equipment	4,296	719	94	4,921	2,167	573	-	92	2,648	2,273	1,889
Others	-	-	-	-	-	-	-	-	-	-	-
TOTAL	47,042	4,936	440	51,538	33,050	3,866	-	323	36,593	14,945	12,581
Capital Work In Progress	1,340	1,453	1,240	1,553	-	-	-	-	-	1,553	9,027
Grand Total	48,382	6,389	1,680	53,091	33,050	3,866	-	323	36,593	16,498	21,608
Previous Period Total	40,357	6,951	817	46,491	21,522	3,444	-	83	24,883	21,608	

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2024	AS AT 31ST DECEMBER 2023
1	Cash (including cheques*, drafts and stamps)	362	781
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	6,016	2,247
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	6,378	3,028
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	Cash and Bank Balances		
	In India	6,378	3,028
	Outside India	-	-

* Cheques on hand amount to ₹ 240 lakhs (Previous period ₹ 632 lakhs)

Notes:

- Balance with Banks in current accounts above, includes liquid flexi term deposit of ₹ 5,100 lakhs (Previous period ₹ 4,000 lakhs)
- Balance with Banks in current accounts above, includes Earmarked amount of ₹ 5 lakhs (Previous period ₹ 96 lakhs) towards CSR activities.
- Balance with Banks in current accounts above, includes remittances in transit of ₹ 1,872 lakhs (Previous period ₹ 1,519 lakhs)

PERIODIC DISCLOSURES**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2024	AS AT 31ST DECEMBER 2023
	ADVANCES		
1	Reserve deposits with ceding companies	58,540	48,142
2	Application money for investments	-	-
3	Prepayments	2,226	1,704
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,780	6,767
6	Goods and Service Tax Credit	3,490	2,443
7	Others		
	Deposit towards Rent	1,183	1,145
	Others	8,092	8,897
	TOTAL (A)	76,311	69,098
	OTHER ASSETS		
1	Income accrued on investments/ FDRs	45,685	42,798
2	Outstanding Premiums	73,173	66,619
	Less : Provisions for doubtful	-	-
3	Agents' Balances	281	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	52,588	22,733
	Less : Provisions for doubtful	-	-
6	Due from subsidiaries/ holding	2	-
7	Investments held for Unclaimed Amount of Policyholders	1,549	1,764
8	Investment Income accruing on unclaimed amount	530	491
	TOTAL (B)	1,73,808	1,34,405
	TOTAL (A+B)	2,50,119	2,03,503

PERIODIC DISCLOSURES**FORM NL-17-CURRENT LIABILITIES SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2024	AS AT 31ST DECEMBER 2023
1	Agents' Balances	11,858	22,504
2	Balances due to other insurance companies (including reinsurers)	1,33,802	1,77,667
3	Deposits held on re-insurance ceded	2,879	2,879
4	Premiums received in advance		
	(a) For Long term policies	94,344	96,606
	(b) for Other Policies	1,362	7,036
5	Unallocated Premium*	6,568	15,721
6	Sundry Creditors	14,896	15,986
7	Due to Subsidiaries/ Holding Company	-	1
8	Claims Outstanding	9,73,559	9,19,742
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of Policyholders	1,460	1,757
11	Income accrued on Unclaimed amounts	530	491
12	Interest payable on Debentures/Bonds	-	-
13	Goods & Service Tax Liabilities	6,300	5,077
14	Others		
	Statutory Dues	4,660	4,463
	Deposit towards Claim Settlement	2,076	1,768
	TOTAL	12,54,294	12,71,698

* Includes Deposit Premium of ` 6,317 lakhs (Previous year ` 9,529 lakhs)

PERIODIC DISCLOSURES**FORM NL-18-PROVISIONS SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2024	AS AT 31ST DECEMBER 2023
1	Reserve for Unexpired Risk	2,87,033	3,19,247
2	Reserve for Premium Deficiency	-	-
3	Provision for Taxation (less advance tax paid and taxes deducted at source)	-	1,216
4	Provision for Employee Benefits	8,700	7,833
5	Others	-	-
	TOTAL	2,95,733	3,28,296

PERIODIC DISCLOSURES**FORM NL-19 MISC EXPENDITURE SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2024	AS AT 31ST DECEMBER 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES
FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Analytical Ratios for Non-Life companies					
S.No.	Particulars	QUARTER ENDED 31ST DECEMBER 2024	PERIOD ENDED 31ST DECEMBER 2024	QUARTER ENDED 31ST DECEMBER 2023	PERIOD ENDED 31ST DECEMBER 2023
1	Gross Direct Premium Growth Rate *	-10.18%	-17.24%	1.70%	7.15%
2	Gross Direct Premium to Net Worth Ratio (In Times)	NA	1.49	NA	1.89
3	Growth rate of Net Worth	NA	4.72%	NA	5.36%
4	Net Retention Ratio *	69.93%	66.53%	64.55%	65.13%
5	Net Commission Ratio *	17.23%	13.61%	14.88%	13.76%
6	Expense of Management to Gross Direct Premium Ratio *	26.18%	24.26%	21.49%	21.11%
7	Expense of Management to Net Written Premium Ratio *	32.10%	30.14%	29.26%	27.18%
8	Net Incurred Claims to Net Earned Premium *	89.52%	89.30%	89.59%	87.42%
9	Claims paid to claims provisions *	9.34%	20.83%	9.73%	20.57%
10	Combined Ratio *	121.62%	119.43%	118.86%	114.60%
11	Investment Income Ratio	1.86%	5.53%	1.84%	5.32%

12	Technical Reserves to Net Premium Ratio (In Times) *	NA	2.94	NA	2.46
13	Underwriting Balance Ratio *	-26.61%	-19.67%	-17.51%	-13.78%
14	Operating Profit Ratio	-8.76%	-1.81%	-2.70%	0.37%
15	Liquid Assets to liabilities ratio (In Times)	NA	0.27	NA	0.22
16	Net Earning Ratio	-2.46%	2.39%	1.42%	3.31%
17	Return on Net Worth Ratio	NA	2.42%	NA	4.13%
18	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.84	NA	1.68
19	NPA Ratio				
	Gross NPA Ratio	NA	0.00%	NA	0.00%
	Net NPA Ratio	NA	0.00%	NA	0.00%
20	Debt Equity Ratio	NA	0.00%	NA	0.00%
21	Debt Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%
22	Interest Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%
23	Earnings per share	NA	3.55	NA	5.79
24	Book value per share	NA	146.93	NA	140.31

*** Segmental Reporting**

	Particulars	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 (In Times)	Underwriting Balance Ratio
	Fire										
	Current Period	-12.84%	14.92%	-23.97%	13.95%	-8.68%	76.21%	29.28%	67.53%	2.91	32.93%
	Previous Period	6.62%	13.79%	-11.23%	11.68%	1.20%	117.85%	28.06%	119.05%	2.90	-19.00%
	Marine										
	Current Period	9.16%	43.29%	8.66%	18.59%	23.94%	104.43%	53.82%	128.37%	1.60	-31.56%
	Previous Period	-2.88%	50.79%	4.44%	16.02%	16.86%	71.64%	52.05%	88.50%	1.24	9.25%
	Miscellaneous										
	Current Period	-18.70%	75.59%	14.89%	25.89%	31.49%	89.32%	20.26%	120.81%	2.98	-20.92%
	Previous Period	7.60%	72.80%	14.65%	22.45%	28.12%	86.93%	20.07%	115.05%	2.48	-14.12%
	Total										
	Current Period	-17.24%	66.53%	13.61%	24.26%	30.14%	89.30%	20.83%	119.43%	2.94	-19.67%
	Previous Period	7.15%	65.13%	13.76%	21.11%	27.18%	87.42%	20.57%	114.60%	2.46	-13.78%
	Marine Cargo										
	Current Period	9.56%	45.69%	9.87%	19.61%	25.15%	103.57%	53.96%	128.72%	1.58	-31.99%
	Previous Period	-4.86%	54.10%	5.86%	17.02%	18.28%	69.24%	50.27%	87.52%	1.21	10.08%
	Marine Hull										
	Current Period	2.36%	0.08%	-13200.00%	0.08%	-13200.00%	-203.70%	46.87%	-13403.70%	188.00	-185.19%
	Previous Period	49.65%	-2.69%	463.89%	-0.86%	475.00%	-424.00%	109.83%	51.00%	(8.67)	182.00%
	Marine Total										
	Current Period	9.16%	43.29%	8.66%	18.59%	23.94%	104.43%	53.82%	128.37%	1.60	-31.56%
	Previous Period	-2.88%	50.79%	4.44%	16.02%	16.86%	71.64%	52.05%	88.50%	1.24	9.25%
	Motor-OD										
	Current Period	-14.52%	88.18%	31.42%	42.99%	47.65%	76.90%	84.57%	124.55%	0.93	-24.71%
	Previous Period	27.40%	88.10%	32.41%	41.32%	45.78%	76.30%	84.40%	122.08%	0.89	-22.50%
	Motor-TP										
	Current Period	-9.91%	95.55%	4.36%	19.76%	20.46%	98.50%	15.35%	118.96%	5.91	-18.63%
	Previous Period	11.11%	95.67%	6.68%	19.16%	19.81%	85.01%	13.76%	104.81%	5.15	-4.22%
	Motor-Total										
	Current Period	-12.22%	91.95%	17.03%	31.10%	33.19%	88.50%	18.60%	121.68%	3.57	-21.45%
	Previous Period	18.72%	91.88%	19.05%	30.27%	32.29%	80.91%	16.33%	113.20%	3.10	-12.82%
	Engineering										
	Current Period	9.60%	6.55%	40.41%	16.87%	55.70%	55.24%	25.67%	110.93%	2.64	-6.44%
	Previous Period	58.31%	9.24%	15.80%	14.81%	28.22%	90.09%	29.41%	118.31%	2.27	-18.68%
	Aviation										
	Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%
	Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%
	Workmen Compensation										
	Current Period	8.38%	91.85%	21.82%	34.74%	37.17%	52.12%	34.72%	89.29%	1.68	8.82%
	Previous Period	8.03%	92.25%	19.34%	29.93%	31.79%	53.59%	30.30%	85.38%	1.73	14.41%
	Public/Product Liability										
	Current Period	-5.70%	61.75%	24.37%	29.62%	40.70%	266.17%	19.78%	306.87%	6.25	-206.90%
	Previous Period	5.76%	61.71%	20.57%	24.62%	33.82%	288.28%	34.55%	322.10%	4.11	-222.02%

Personal Accident												
Current Period	-18.09%	91.13%	10.20%	23.82%	25.48%	71.19%	52.27%	96.67%	1.76	4.53%		
Previous Period	11.67%	91.56%	9.84%	20.99%	22.26%	82.15%	58.77%	104.41%	1.52	-7.05%		
Health (Excl Travel)												
Current Period	-53.17%	95.05%	7.49%	22.22%	22.82%	87.47%	55.56%	110.29%	0.94	-9.69%		
Previous Period	-20.70%	72.89%	5.22%	13.55%	17.69%	111.65%	75.80%	129.34%	0.82	-26.32%		
Travel Insurance												
Current Period	-14.22%	92.57%	16.05%	29.14%	30.86%	85.00%	13.11%	115.86%	2.08	-16.25%		
Previous Period	-4.23%	95.59%	20.51%	32.84%	33.85%	66.84%	19.71%	100.68%	1.47	-0.51%		
Total Health (Incl PA & Travel)												
Current Period	-50.24%	94.52%	7.86%	22.45%	23.18%	85.31%	54.52%	108.49%	1.05	-7.83%		
Previous Period	-18.76%	74.45%	5.71%	14.19%	18.18%	109.32%	73.07%	127.50%	0.90	-24.80%		
Crop												
Current Period	-18.92%	27.71%	-13.08%	7.91%	15.48%	97.68%	10.16%	113.16%	1.48	-14.44%		
Previous Period	14.16%	23.40%	-20.17%	5.39%	2.85%	18.39%	26.20%	21.24%	1.10	77.81%		
Other Miscellaneous												
Current Period	7.58%	55.59%	26.10%	28.60%	41.40%	87.96%	21.75%	129.36%	2.49	-34.92%		
Previous Period	8.59%	53.91%	23.05%	24.94%	35.50%	81.66%	20.66%	117.16%	2.12	-16.54%		
Total Miscellaneous												
Current Period	-18.70%	75.59%	14.89%	25.89%	31.49%	89.32%	20.26%	120.81%	2.98	-20.92%		
Previous Period	7.60%	72.80%	14.65%	22.45%	28.12%	86.93%	20.07%	115.05%	2.48	-14.12%		

PERIODIC DISCLOSURES
FORM NL-21: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

For the Quarter Ending: 31st December 2024

PART - A - Related Party Transactions

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Inflow / Outflow	QUARTER ENDED 31ST DECEMBER 2024	PERIOD ENDED 31ST DECEMBER 2024	QUARTER ENDED 31ST DECEMBER 2023	PERIOD ENDED 31ST DECEMBER 2023
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium accounted from direct business	Inflow	1,348	9,387	756	7,807
			Claims paid on direct basis	Outflow	568	1,146	51	1,031
			Payment of Rent and other expenses	Outflow	651	1,902	568	1,850
			Deposit of Insurance Premium	Inflow	-	25	-	25
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	390	1,133	368	1,357
			Deposit of Insurance Premium	Inflow	-	1	-	1
			Claims paid on direct basis	Outflow	11	29	4	883
			Payment of Rent and other expenses	Outflow	7	16	4	13
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	Outflow	142	142	-	4
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	Outflow	1,388	5,420	1,362	4,808
			Commission Earned on Premium Ceded	Inflow	322	1,337	375	1,298
			Losses Recovered from Re-insurer	Inflow	6,005	7,141	3,665	4,366
			Premium on Cession of Re-insurance Premium	Outflow	1,278	4,958	1,477	6,359
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Commission Earned on Premium Ceded	Inflow	195	751	223	973
			Losses Recovered from Re-insurer	Inflow	1,527	2,571	1,060	3,021
			Payment of Fee	Outflow	0	2	-	2
			Premium on Cession of Re-insurance Premium	Outflow	21	29	32	42
6	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Commission Earned on Premium Ceded	Inflow	(0)	3	5	7
			Premium on Cession of Re-insurance Premium	Outflow	169	1,521	50	816
7	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Commission Earned on Premium Ceded	Inflow	35	346	7	180
			Payment of Fee	Outflow	1	6	3	6
8	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	Outflow	169	169	142	204
			Payment of Fee	Outflow	28	120	36	61
9	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Payment of Fee	Outflow	28	120	36	61
10	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	Outflow	-	-	-	3

PERIODIC DISCLOSURES
FORM NL-21: Related Party Transactions

11	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	Outflow	2	2	-	-
			Payment of Fee	Outflow	-	-	-	1
12	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	0	98	0	88
			Claims paid on direct basis	Outflow	46	149	12	55
			Payment of Commission	Outflow	-	-	-	(0)
13	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	Outflow	2	3	-	-
14	Tokio Marine Nawa Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	Outflow	-	2	-	-
15	Tokio Marine Safety Insurance (Thailand) Public Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	Outflow	6	7	-	1
			Claim/Reimbursement of Expenses	Outflow	-	-	1	1
16	The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	Outflow	-	-	-	0
17	Tokio Marine Insurance Vietnam Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	Outflow	4	7	1	18
			Claim/Reimbursement of Expenses	Outflow	16	16	-	2
18	PT Asuransi Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Payment of Fee	Outflow	13	14	-	7
			Claim/Reimbursement of Expenses	Outflow	0	0	-	1
19	IFFCO Kisan Suvidha Limited (formerly IFFCO Kisan Sanchar Ltd.)	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	(1)	3	(1)	55
			Claims paid on direct basis	Outflow	0	5	17	46
			Payment of Rent and other expenses	Outflow	-	-	18	36
20	IFFCO Kisan Finance Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	119	351	67	203
			Claims paid on direct basis	Outflow	56	185	65	243
21	K. Srinivasa Gowda	Chairman upto 18.06.2024	Honorarium Charges	Outflow	2	4	5	14
			Payment of Rent and other expenses	Outflow	3	28	26	76
22	Rakesh Kapur	Chairman w.e.f 19.06.2024	Honorarium Charges	Outflow	5	10	-	-
23	IFFCO Kisan Logistics Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	14	15	17	18
24	IFFCO MC Crop Science Pvt. Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	7	112	7	94
			Claims paid on direct basis	Outflow	35	94	11	41
25	IFFCO Kisan SEZ Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	5	6	5	6
26	Indian Farm Forestry Development Cooperative Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	(0)	21	3	23
			Claims paid on direct basis	Outflow	-	-	1	1
			Payment for CSR activity	Outflow	-	-	17	52

PERIODIC DISCLOSURES
FORM NL-21: Related Party Transactions

27	Cooperative Rural Development Trust	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	9	10	14	15
			Claims paid on direct basis	Outflow	1	2	1	6
28	CN IFFCO Private Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	-	1	-	1
			Claims paid on direct basis	Outflow	-	-	-	1
29	Triumph Offshore Private Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	0	77	-	-
			Claims paid on direct basis	Outflow	-	-	-	2
30	Nanoventions Private Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	9	28	-	-
			Claims paid on direct basis	Outflow	2	13	-	-
31	National Cooperative Exports Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	Inflow	5	10	-	-
32	H O Suri	Managing Director & Chief Executive Officer (upto 07.09.2024)	Remuneration-Key Management Personnel	Outflow	-	118	37	118
	Subrata Mondal	Managing Director & Chief Executive Officer (w.e.f 07.09.2024)		Outflow	30	42	-	-
	Shinjiro Hamada	Director-Operation		Outflow	18	55	16	51
	Sanket Gupta	Chief Financial Officer		Outflow	19	55	17	56
	Amit Jain	Company Secretary		Outflow	14	49	15	47

PART - B - Related Party Transaction Balances - As at the end of the Period Ending 31st December 2024

(₹ In Lakhs)								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If secured, 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	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	5.09	Receivable	Unsecured	No	-	-
2	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	3,088.65	Payable	Unsecured	No	-	-
3	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	1,612.91	Receivable	Unsecured	No	-	-
4	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	1.16	Payable	Unsecured	No	-	-
5	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	39.44	Payable	Unsecured	No	-	-
6	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	225.78	Payable	Unsecured	No	-	-
7	IFFCO TOKIO Insurance Services Ltd	Subsidiary of the company with 100% voting rights	2.00	Receivable	Unsecured	No	-	-

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

Form IRDAI - GI-TA
Insurance Regulatory and Development Authority of India
IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024

STATEMENT OF ADMISSIBLE ASSETS: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
As at 31st December 2024

Name of Insurer : IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED			
Registration Number : 106			
Date of Registration: 4.12.2000			
Classification : Business within India / Total Business (All Business underwritten in India)			
			(₹ In Lakhs)
Particulars	Policyholder's A/C	Shareholder's A/C	Total
Investments			
Investments Shareholder' SCH 8 (A1)	-	3,75,128	3,75,128
Policyholders' SCH 8A (A2)	13,19,450	-	13,19,450
Total Investments as per BS (A) = (A1) + (A2)	13,19,450	3,75,128	16,94,578
Inadmissible investment assets as per Part IV of Schedule I....(B)	-	-	-
Fixed Assets			
Fixed assets as per BS.....(C)	-	16,498	16,498
Inadmissible Fixed assets as per Part IV of Schedule I....(D)	-	7,537	7,537
Current Assets			
Cash & Bank Balance as per BS....(E)	-	6,378	6,378
Advances and Other assets as per BS.....(F)	-	2,56,013	2,56,013
Total Current Assets as per BS.....(G)=(E)+(F)	-	2,62,391	2,62,391
Inadmissible Current assets as per Part IV of Schedule I(H)	-	50,322	50,322
Loans			
Loans as per BS.....(I)	-	-	-
Fair Value Change Account subject to minimum of zero...(J)	-	555	555
Total Assets as per BS.....(K) = (A) + (C)+ (G) + (I) (Excluding current liabilities and provisions)	13,19,450	6,54,017	19,73,467
Total Inadmissible assets.....(L)=(B)+(D)+(H)+(J)	-	58,413	57,620
Total Admissible assets for Solvency ...(K) - (L) (Excluding current liabilities and provisions)	13,19,450	5,95,604	19,15,847

			(₹ In Lakhs)
Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
Inadmissible Investment assets as per Part IV of Schedule I of regulation			
Inadmissible Fixed assets			
(a) Furniture & Fixture	-	7,444	7,444
(b) Intangible Assets	-	93	93
Total	-	7,537	7,537
Inadmissible current assets			
(a) Agents' and Intermediaries' balances and outstanding premium in India, to the extent they are not realized within a period of 30 days.	-	75	75
(b) Premium receivables relating to State/ Central government sponsored schemes, to the extent they are not realized within a period of 365 days.	-	25,231	25,231
(c) Co-insurer's balances outstanding for more than 90 days	-	2,116	2,116
(d) Balances of Indian Reinsurers and Foreign Reinsurers having branches in India outstanding for more than 365 days.	-	-	-
(e) Other Reinsurer's balances outstanding for more than 180 days.	-	12,823	12,823
(f) Excess of Asset Over Unclaimed amount of Policyholders.	-	89	89
(g) Deferred Tax Assets	-	4,421	4,421
(h) Deposits on Contingent Liabilities	-	3,349	3,349
(i) Deposits for Motor Vehicle Accident Fund	-	2,218	2,218
Total	-	50,322	50,322

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

FORM IRDAI-GI-TR
Insurance Regulatory and Development Authority of India
IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024

STATEMENT OF LIABILITIES: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
As at 31st December 2024

Name of Insurer : IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED
Registration Number :106
Date of Registration: 4.12.2000
Classification : Business within India / Total Business (All Business underwritten in India)

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)...(a)	4,00,472	2,87,033
Premium Deficiency Reserve (PDR)...(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	4,00,472	2,87,033
Outstanding Claim Reserve (other than IBNR reserve)...(d)	6,46,424	4,10,057
IBNR Reserve...(e)	6,89,253	5,63,502
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	17,36,149	12,60,592

PERIODIC DISCLOSURES
FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

FORM IRDAI - GI - SM
Insurance Regulatory and Development Authority of India
IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024

STATEMENT OF SOLVENCY MARGIN: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
As at 31st December 2024

Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED Registration Number: 106 Date of Registration: 4.12.2000 Classification : Business within India / Total Business (All Business underwritten in India)

REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS

(₹ In Lakhs)

Item No	Line of Business	Gross Premiums	Net Premiums	Gross Incurred claims	Net Incurred claims	RSM-1	RSM-2	RSM
1	Fire	1,05,593	16,435	63,405	12,900	10,559	9,511	10,559
2	Marine Cargo	31,317	13,885	25,962	13,680	3,758	4,673	4,673
3	Marine - Other than Marine Cargo	1,533	28	1,172	124	153	176	176
4	Motor	3,94,748	3,61,636	3,63,215	3,33,873	72,327	1,00,162	1,00,162
5	Engineering	26,985	1,909	10,334	1,487	2,699	1,550	2,698
6	Aviation	-	-	2,870	-	-	430	431
7	Liability	6,894	4,337	14,119	9,641	1,034	3,177	3,177
8	Health	95,944	86,500	1,93,633	1,55,433	17,300	46,630	46,630
9	Miscellaneous	78,822	46,250	54,090	33,791	11,035	11,359	11,359
10	Crop insurance	1,30,966	34,112	1,20,880	32,078	13,097	18,132	18,132
	Total	8,72,802	5,65,092	8,49,680	5,93,007	1,31,962	1,95,800	1,97,997

PERIODIC DISCLOSURES
FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO
As at 31st December 2024

Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED Registration Number: 106 Date of Registration: 4.12.2000 Classification : Business within India / Total Business (All Business underwritten in India)

		<i>(₹ In Lakhs)</i>
Item	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets (as per Form IRDAI-GI-TA)	13,19,450
	Deduct :	
(B)	Current Liabilities as per BS	9,73,559
(C)	Provisions as per BS	2,87,033
(D)	Other Liabilities	58,858
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	5,95,604
	Deduct :	
(G)	Other Liabilities	2,30,578
(H)	Excess in Shareholder's funds (F-G)	3,65,026
(I)	Total ASM (E+H)	3,65,026
(J)	Total RSM	1,97,997
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.84

Note:

Solvency Margin of the company at December, 2024 is 1.84 has been calculated based on Insurance Regulatory and Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016.

The IRDAI has issued clarification on 31st January, 2025 on the new solvency margin calculation. The Company is in the process of calculating impact of Reinsurance/Co-insurance balances for the purpose of computation of Solvency Margin as per new guidelines.

PERIODIC DISCLOSURES
FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: IFFCO-Tokio General Insurance Co. Ltd.

Date: 1st October 2024 To 31st December, 2024

Products Information						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Preferred Garage Benefit for Bundled cover for Private Car	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0010V01201819/A0016V01202425	Motor	Retail	30-09-2024
2	Preferred Garage Benefit for Private Car Act & Comprehensive Policies	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0005V01200001/A0017V01202425	Motor	Retail	30-09-2024
3	Preferred Garage Benefit for Stand-Alone Motor OD for Private Car	IFFCO-TOKIO/PRO/1008/2024-25	IRDAN106RP0002V01201920/A0018V01202425	Motor	Retail	30-09-2024

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

PART - A

Name of the Insurer: IFFCO Tokio General Insurance Company Ltd.

Registration Number: 106

Statement as on: 31-12-2024

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

(Rs. in Lakhs)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	3,75,128
	Investments (Policyholders)	8A	13,19,450
2	Loans	9	-
3	Fixed Assets	10	16,498
4	Current Assets		
	a. Cash & Bank Balance	11	6,378
	b. Advances & Other Assets	12	2,50,119
5	Current Liabilities		
	a. Current Liabilities	13	12,54,294
	b. Provisions	14	2,95,733
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		4,17,545
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	16,498
3	Cash & Bank Balance (if any)	11	6,378
4	Advances & Other Assets (if any)	12	2,50,119
5	Current Liabilities	13	12,54,294
6	Provisions	14	2,95,733
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		(12,77,032)
	'Investment Assets'	(A-B)	16,94,578

Section II									
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total
			Balance	FRSM*					
			(a)	(b)					
1	Central Govt. Securities	Not less than 20%	-	1,26,830	4,46,103	5,72,933	34%	-	5,72,933
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	2,03,725	7,16,567	9,20,292	54%	-	9,20,292
3	Investment subject to Exposure Norms								
	a. Housing / Infra & Loans to SG for Housing and FFE								
	1. Approved Investments	Not less than 15%	-	89,288	3,14,054	4,03,342	24%	(46)	4,03,296
	2. Other Investments								
	b. Approved Investments	Not exceeding 55%	-	81,959	2,88,276	3,70,235	22%	365	3,70,600
	c. Other Investments		-	34	120	155	0%	236	391
	Investment Assets	100%	-	3,75,006	13,19,017	16,94,023	100%	555	16,94,578

- 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: IFFCO-Tokio General Insurance Company Ltd.

Registration Number: 106

Statement as on: 31-12-2024

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(Rs. Lakhs)

No.	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total	
			(A)		(B)		(A+B)		
1	Central Govt. Securities	CSSB	5,87,485	34.21	(14,552)	63.18	5,72,933	33.82	
		CTRB	-	-	-	-	-	-	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	SGGB	3,50,726	20.43	(4,882)	21.19	3,45,844	20.42	
		SGGL	-	-	-	-	-	-	
		SGOA	3,522	0.21	(2,007)	8.71	1,515	0.09	
3	Investment subject to Exposure Norms								
		a. Housing & Loans to SG for Housing and FFE							
		1. Approved Investments	HTDA	-	-	-	-	-	-
			HFHD	6,771	0.39	(19)	0.08	6,752	0.40
			HTLN	-	-	-	-	-	-
			HFDN	562	0.03	(2)	0.01	560	0.03
			HTDN	1,75,611	10.23	12,421	(53.92)	1,88,032	11.10
		2. Other Investments	HODS	-	-	-	-	-	-
		b. Infrastructure Investments							
		1. Approved Investments	IDDF	-	-	-	-	-	-
			IPTD	1,90,170	11.08	(5,690)	24.70	1,84,480	10.89
			EIIT	402	0.02	(1)	0.00	401	0.02
			IPFD	10,675	0.62	(35)	0.15	10,640	0.63
			IPCP	-	-	-	-	-	-
			ILBI	7,470	0.44	3	(0.01)	7,473	0.44
			ICTD	5,003	0.29	-	-	5,003	0.30
		2. Other Investments							
		c. Approved Investments	EAEQ	141	0.01	-	-	141	0.01
			ECDB	1,84,888	10.77	1,028	(4.46)	1,85,916	10.97
			ECIS	50	0.00	-	-	50	0.00
			EACE	294	0.02	-	-	294	0.02
			EPPD	-	-	-	-	-	-
			EGMF	10,606	0.62	4,292	(18.63)	14,898	0.88
	ECMR	9,600	0.56	(4,600)	19.97	5,000	0.30		
	EPBT	1,30,765	7.62	(16,499)	71.63	1,14,266	6.75		
	EAPS	6,979	0.41	3	(0.01)	6,982	0.41		
	EAPB	9,257	0.54	3	(0.01)	9,260	0.55		
	EDCD	-	-	4,984	(21.64)	4,984	0.29		
	EDCI	4,930	0.29	17	(0.07)	4,947	0.29		
	ECCP	2,481	0.14	2,504	(10.87)	4,985	0.29		
	ECOS	18,512	1.08	0	(0.00)	18,512	1.09		
d. Other Investments (not exceeding 15%)	OETF	155	0.01	(0)	0.00	155	0.01		
	OEPU	-	-	-	-	-	-		
	Total		17,17,055	100	(23,032)	100.00	16,94,023	100	

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

PERIODIC DISCLOSURES

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: IFFCO Tokio General Insurance Company Ltd.

Registration Number : 106

Statement as on : 31-12-2024

(Amount in Rs. Lakhs)

Detail Regarding debt securities

	Market Value				Book Value			
	As at 31-12-2024	As % of total for this class	As at 31-12-2023	As % of total for this class	As at 31-12-2024	As % of total for this class	As at 31-12-2023	As % of total for this class
Break down by Credit Rating								
AAA rated	5,20,381	35.86	5,75,861	38.05	5,22,610	35.41	5,84,475	38.05
AA or better	18,008	1.22	8,114	0.54	18,054	1.23	8,250	0.54
RATED BELOW AA BUT ABOVE A	-	0.00	-	-	-	-	-	-
RATED BELOW A BUT ABOVE B	-	0.00	-	-	-	-	-	-
MONEY MARKET INSTRUMENTS	14,969	0.34	8,889	0.59	14,969	1.01	8,889	0.58
ANY OTHER (Sovereign)	9,25,585	62.58	9,20,422	60.82	9,20,292	62.35	9,34,488	60.83
Total (A)	14,78,943	100.00	15,13,286	100.00	14,75,925	100.00	15,36,102	100.00
Break down by Residual Maturity								
Up to 1 year	1,87,216	12.66	1,62,090	10.71	1,88,218	12.75	1,63,347	10.63
More than 1 year and upto 3 years	3,50,419	23.70	3,59,802	23.78	3,52,597	23.89	3,65,953	23.82
More than 3 years and up to 7 years	6,41,718	43.39	6,33,879	41.89	6,46,004	43.77	6,46,826	42.11
More than 7 years and up to 10 years	1,19,859	8.10	1,64,527	10.87	1,17,120	7.94	1,68,055	10.94
Above 10 years	1,79,730	12.15	1,92,988	12.75	1,71,987	11.65	1,91,921	12.50
Total (B)	14,78,943	100.00	15,13,286	100.00	14,75,925	100.00	15,36,102	100.00
Break down by type of the Issuer								
a. Central Government	5,74,817	38.87	5,80,532	38.36	5,72,933	39	5,88,859	38.33
b. State Government	3,50,768	23.72	3,39,890	22.46	3,47,359	24	3,45,629	22.50
c. Corporate Securities	5,38,389	36.40	5,83,975	38.59	5,40,664	38	5,92,725	38.59
d. Money Market Instruments	14,969	1.01	8,889	0.59	14,969		8,889	0.58
Total (C)	14,78,943	100.00	15,13,286	100.00	14,75,925	100.00	15,36,102	100.00

E11	SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY I)	OAFA	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI APPROVED ALTERNATE INVESTMENT FUND (CATEGORY II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	-
E13	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-
E14	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-
E15	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-
E16	MUTUAL FUNDS - (UNDER INSURER'S PROMOTER GROUP)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-
E17	SECURITISED ASSETS	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	154.66	0.00	0.00	0.00	154.66	0.00	0.00	0.00	0.00	154.66	0.00	0.00	0.00
E20	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-
E21	ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-	-
E22	DEBT CAPITAL INSTRUMENTS (DCI-BASEL III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	-
E23	REDEEMABLE NON-CUMULATIVE PREFERENCE SHARES (RNCPS - BASEL III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	REDEEMABLE CUMULATIVE PREFERENCE SHARES (RCPS - BASEL III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-	-
E26	RECLASSIFIED APPROVED INVESTMENTS - EQUITY (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-	-
E27	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS Â€" [PSU BANKS]	OAPS	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS Â€" [PRIVATE BANKS]	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-
E29	UNITS OF REAL ESTATE INVESTMENT TRUST (REITS)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-	-
E30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	OIIT	-	-	-	-	-	-	-	-	-	-	-	-	-
E31	DERIVATIVE INSTRUMENTS	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-
E32	DEBT INSTRUMENTS OF INVIT	IOIT	-	-	-	-	-	-	-	-	-	-	-	-	-
E33	DEBT INSTRUMENTS OF REITS	ODRT	-	-	-	-	-	-	-	-	-	-	-	-	-
C07A	EQUITY SHARES IN HOUSING FINANCE COMAPNIES	HAEQ	-	-	-	-	-	-	-	-	-	-	-	-	-
C18A	EQUITY SHARES IN HOUSING FINANCE COMPANIES	HOEQ	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		17,19,759.99	30,810.11	1.79	1.34	17,55,096.26	93,979.43	5.35	4.01	17,43,399.69	90,152.25	5.17	3.87	

PERIODIC DISCLOSURES

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

IFFCO Tokio General Insurance Company Ltd.

Registration Number: 106

Statement as on: 31-12-2024

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund: General Insurance

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
	NIL								
B.	<u>As on Date</u>								
	NIL								

Note:

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

PERIODIC DISCLOSURES

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Upto the Quarter ending: 31st December, 2024

Registration No: 106

Figures in Lakhs

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	7	6589.02	240.80	16,040.34	11%
3	No. of Reinsurers with rating A but less than AA	129	31,418.04	5,254.76	10,007.23	22%
4	No. of Reinsurers with rating BBB but less than A	16	1,263.51	378.51	112.22	1%
5	No. of Reinsurers with rating less than BBB	2	20.93	0.46		0.01%
	Total (A)	154	39,291.50	5,874.53	26,159.80	34%
	With In India					
1	Indian Insurance Companies	15	-	-	5,501.46	3%
2	FRBs	7	11,283.97	2,667.52	2,149.63	8%
3	GIC Re	1	1,01,019.70	6,171.45	12,662.28	56%
4	Other (to be Specified)					
	Total (B)	23.00	1,12,303.67	8,838.96	20,313.37	66%
	Grand Total (C)= (A)+(B)	177	1,51,595.17	14,713.50	46,473.17	100%

PERIODIC DISCLOSURES
FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

Name of the Insurer: IFFCO-Tokio General Insurance Company Ltd.

GROSS DIRECT PREMIUM UNDERWRITTEN (For the Quarter ended 31st December, 2024)

(Rs. In Lacs)

Sl.No.	State / Union Territory	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 Misc.	Total Miscellaneous	Grand Total
		For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter
STATES^c																				
1	Andhra Pradesh	1061.01	0.00	11.42	11.42	2293.05	2107.03	4400.08	278.77	32.92	0.51	312.19	19.82	0.78	28.11	0.00	20724.84	101.59	25587.41	26659.85
2	Arunachal Pradesh	0.64	0.00	0.00	0.00	45.25	44.77	90.02	0.34	0.00	0.00	0.34	0.05	0.10	0.00	0.00	0.00	0.14	90.65	91.29
3	Assam	94.40	0.00	8.32	8.32	1143.21	2178.30	3321.52	29.33	5.49	0.08	34.90	8.45	0.15	155.04	0.00	0.00	44.87	3564.92	3667.64
4	Bihar	404.25	0.00	0.67	0.67	445.54	661.57	1107.11	20.71	13.65	0.02	34.39	1.00	0.09	4.01	0.00	0.00	13.75	1160.33	1565.26
5	Chhattisgarh	265.37	0.00	23.56	23.56	1995.78	2213.63	4209.41	34.08	43.00	0.01	77.09	30.06	0.98	155.15	0.00	0.00	199.00	4671.70	4960.63
6	Goa	1.61	0.00	10.63	10.63	213.47	339.48	552.95	26.85	0.92	0.13	27.90	1.03	0.25	0.33	0.00	0.00	4.13	586.59	598.83
7	Gujarat	4122.77	-10.90	537.00	526.10	4636.62	4339.83	8976.44	2639.76	400.68	3.69	3044.13	526.58	66.24	667.03	0.00	0.00	2202.00	15482.43	20131.30
8	Haryana	943.49	141.04	2091.99	2233.03	4569.61	2855.70	7425.30	3819.18	130.83	3.86	3953.87	48.62	64.07	1223.96	0.00	0.00	1039.31	13755.13	16931.65
9	Himachal Pradesh	38.75	0.00	0.71	0.71	710.94	730.13	1441.07	4.07	0.51	0.01	4.59	1.31	0.00	6.51	0.00	0.00	36.64	1490.12	1529.58
10	Jharkhand	111.73	0.00	0.95	0.95	468.38	656.20	1124.58	21.75	10.10	0.06	31.91	5.49	0.92	19.68	0.00	0.00	25.79	1208.37	1321.06
11	Karnataka	1063.28	0.00	831.03	831.03	5825.63	6622.20	12447.83	770.32	103.58	1.44	875.34	85.61	338.91	162.34	0.00	329.77	1550.02	15789.83	17684.15
12	Kerala	146.84	0.00	1.04	1.04	3534.42	2758.97	6293.39	62.36	15.43	0.54	78.33	10.78	6.61	9.43	0.00	0.00	60.05	6458.59	6606.48
13	Madhya Pradesh	536.61	0.00	172.24	172.24	6490.72	6982.69	13473.41	342.42	38.90	27.44	408.76	69.65	8.41	148.25	0.00	6786.41	3651.07	24545.96	25254.81
14	Maharashtra	1411.56	0.39	870.36	870.75	5689.56	4789.72	10479.28	2789.17	309.79	3.07	3102.03	286.99	544.80	1487.69	0.00	0.00	2857.82	18758.61	21040.92
15	Manipur	1.64	0.00	0.00	0.00	55.74	44.03	99.76	0.57	0.00	0.00	0.57	0.00	0.00	0.00	0.00	0.00	0.03	100.36	101.99
16	Meghalaya	28.48	0.00	0.00	0.00	43.70	118.76	162.45	0.45	0.00	-0.02	0.43	0.29	0.00	0.03	0.00	0.00	0.35	163.56	192.04
17	Mizoram	0.00	0.00	0.00	0.00	14.54	103.56	118.10	0.00	0.00	0.00	0.00	0.46	0.00	0.74	0.00	0.00	0.00	119.30	119.30
18	Nagaland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	Odisha	1015.63	0.32	14.43	14.76	1379.69	3041.83	4421.53	153.56	116.95	0.44	270.94	18.74	5.01	165.46	0.00	0.00	84.89	4966.58	5996.96
20	Punjab	101.25	0.00	82.69	82.69	1574.34	1073.06	2647.40	229.44	19.49	0.82	249.76	14.56	10.49	26.01	0.00	0.00	691.18	3639.40	3823.33
21	Rajasthan	948.33	0.00	61.81	61.81	4457.45	3166.85	7624.29	200.06	138.60	0.72	339.38	50.27	5.91	249.26	0.00	0.00	1948.54	10217.66	11227.79
22	Sikkim	2.70	0.00	-0.07	-0.07	25.43	56.66	82.09	0.19	0.00	0.00	0.19	0.00	0.00	0.00	0.00	0.00	3.37	85.66	88.29
23	Tamil Nadu	618.51	0.00	619.76	619.76	5580.91	7044.26	12625.16	613.54	202.54	0.79	816.87	127.84	51.94	158.33	0.00	0.00	537.09	14317.23	15555.50
24	Telangana	156.97	288.32	137.17	425.48	2268.36	2257.93	4526.29	176.03	65.09	0.88	242.01	49.29	74.77	350.43	0.00	0.00	400.72	5643.51	6225.96
25	Tripura	10.44	0.00	0.00	0.00	12.92	22.50	35.41	0.35	0.06	0.00	0.41	0.00	0.00	0.00	0.00	0.00	0.03	35.86	46.31
26	Uttarakhand	82.40	0.00	3.77	3.77	363.93	402.43	766.36	22.44	30.41	0.22	53.07	0.87	2.12	3.35	0.00	0.00	36.00	861.77	947.94
27	Uttar Pradesh	1734.95	0.00	203.07	203.07	4244.24	2848.61	7092.85	362.88	46.45	0.97	410.29	22.27	14.15	156.91	0.00	1169.22	583.10	9448.80	11386.82
28	West Bengal	423.82	0.70	32.08	32.78	775.01	2054.61	2829.61	1756.93	148.50	0.49	1905.91	25.90	3.75	569.97	0.00	0.00	143.59	5478.74	5935.34
TOTAL (A)		15327.44	419.87	5714.66	6134.52	58858.43	59515.29	118373.72	14355.56	1873.85	46.19	16275.61	1405.93	1200.47	5748.03	0.00	29010.24	16215.07	188229.06	209691.02
UNION TERRITORIES^c																				
1	Andaman and Nicobar Islands	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Chandigarh	7.17	0.00	21.87	21.87	441.25	259.24	700.50	35.12	9.38	0.29	44.79	14.41	2.66	67.91	0.00	0.00	211.42	1041.69	1070.73
3	Dadra and Nagar Haveli	70.44	0.00	0.30	0.30	40.15	25.58	65.74	14.58	2.38	0.03	16.99	18.12	0.00	0.00	0.00	0.00	2.84	103.68	174.42
4	Daman & Diu	9.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.41
5	Govt. of NCT of Delhi	269.71	23.99	1939.03	1963.02	5438.50	2106.31	7544.81	1203.14	478.56	6.41	1688.11	151.76	462.17	812.58	0.00	0.00	1098.16	11757.60	13990.33
6	Jammu & Kashmir	292.68	0.00	7.55	7.55	683.51	899.94	1583.45	9.11	0.84	0.07	10.01	5.41	1.77	8.25	0.00	2.97	343.66	1955.52	2255.76
7	Ladakh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Puducherry	1.99	0.00	0.87	0.87	302.76	515.46	818.23	1.59	5.58	0.00	7.18	1.44	0.00	0.81	0.00	0.00	5.13	832.78	835.63
TOTAL (B)		651.41	23.99	1969.61	1993.60	6906.18	3806.54	10712.73	1263.54	496.73	6.80	1767.08	191.13	466.60	889.56	0.00	2.97	1661.21	15691.28	18336.28
Outside India		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	TOTAL (C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total (A)+(B)+(C)		15978.84	443.85	7684.27	8128.12	65764.62	63321.83	129086.45	15619.11	2370.58	52.99	18042.68	1597.06	1667.08	6637.59	0.00	29013.21	17876.27	203920.34	228027.30

PERIODIC DISCLOSURES
FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

Name of the Insurer: IFFCO-Tokio General Insurance Company Ltd.

GROSS DIRECT PREMIUM UNDERWRITTEN (Upto the Quarter ended 31st December, 2024)

(Rs. In Lacs)

Registration No.-106

Sl.No.	State / Union Territory	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 Misc.	Total Miscellaneous	Grand Total
		Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter
STATES^c																				
1	Andhra Pradesh	4083.26	0.00	30.13	30.13	5752.01	5209.60	10961.61	1007.88	356.33	1.81	1366.02	45.92	3.51	57.68	0.00	27430.74	327.07	40192.54	44305.93
2	Arunachal Pradesh	8.68	0.00	0.00	0.00	104.26	103.00	207.26	0.58	0.00	0.00	0.58	0.10	0.10	0.03	0.00	0.00	0.20	208.27	216.94
3	Assam	335.36	0.00	35.29	35.29	2893.39	5056.97	7950.36	87.33	47.82	0.47	135.62	17.96	2.64	270.24	0.00	0.00	87.11	8463.92	8834.58
4	Bihar	648.01	0.00	9.10	9.10	977.79	1570.87	2548.66	81.88	32.74	0.02	114.64	1.51	0.10	5.89	0.00	0.00	73.73	2744.52	3401.63
5	Chhattisgarh	1320.22	0.00	42.70	42.70	4562.06	4955.88	9517.94	128.40	115.76	0.31	244.47	75.16	2.88	240.43	0.00	0.00	360.75	10441.63	11804.55
6	Goa	188.00	0.00	16.51	16.51	429.74	806.98	1236.72	72.53	4.60	0.45	77.58	4.30	0.25	12.85	0.00	0.00	72.69	1404.39	1608.90
7	Gujarat	14458.64	168.09	1368.59	1536.68	9989.37	10006.21	19995.57	8396.37	1381.54	20.66	9798.57	1504.96	352.12	2496.52	0.00	0.00	6091.18	40238.92	56234.25
8	Haryana	9479.96	438.52	7720.14	8158.65	10316.31	7106.63	17422.94	12941.32	509.79	11.53	13462.64	156.72	571.80	2915.73	0.00	0.00	3426.11	37955.95	55594.56
9	Himachal Pradesh	466.95	0.00	3.16	3.16	1401.40	1700.60	3102.01	16.11	2.07	0.04	18.22	3.36	0.00	6.90	0.00	0.00	90.18	3220.67	3690.78
10	Jharkhand	382.19	0.00	4.45	4.45	983.98	1696.82	2680.80	64.41	18.56	0.43	83.40	14.15	1.06	66.54	0.00	0.00	67.54	2913.50	3300.14
11	Karnataka	4371.68	0.00	1352.26	1352.26	13723.82	17343.88	31067.69	4710.43	612.80	5.03	5328.26	196.72	848.99	520.58	0.00	19080.29	4700.76	61743.29	67467.23
12	Kerala	359.18	0.00	8.86	8.86	8906.16	6444.60	15350.76	203.97	41.65	1.32	246.94	28.21	9.36	19.01	0.00	0.00	182.91	15837.19	16205.23
13	Madhya Pradesh	1636.41	0.00	494.19	494.19	13899.06	16674.16	30573.22	952.13	125.46	68.86	1146.44	200.92	25.47	355.92	0.00	23282.65	9789.76	65374.38	67504.97
14	Maharashtra	7187.03	87.72	3259.69	3347.41	12230.02	11099.58	23329.61	9491.33	1487.29	15.72	10994.33	708.42	1314.71	4575.39	0.00	0.00	11539.98	52462.44	62996.87
15	Manipur	3.13	0.00	0.00	0.00	120.99	111.97	232.96	5.62	0.00	0.00	5.62	0.00	0.00	0.00	0.00	0.00	1.17	239.74	242.88
16	Meghalaya	74.84	0.00	0.00	0.00	114.55	310.43	424.99	2.73	0.00	0.00	2.73	0.29	0.05	0.03	0.00	0.00	2.92	431.01	505.85
17	Mizoram	3.22	0.00	0.00	0.00	91.33	255.17	346.50	0.17	0.01	0.00	0.18	0.46	0.00	0.74	0.00	0.00	0.67	348.55	351.77
18	Nagaland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	Odisha	4261.93	0.32	93.15	93.48	2976.72	7084.48	10061.19	393.19	307.03	2.75	702.97	58.39	9.95	341.10	0.00	0.00	222.76	11396.36	15751.77
20	Punjab	627.60	0.00	207.72	207.72	3575.17	2653.81	6228.99	588.98	58.20	4.45	651.63	47.33	14.17	120.40	0.00	0.00	1981.98	9044.49	9879.81
21	Rajasthan	2319.04	1.20	218.08	219.28	9136.99	7492.07	16629.06	554.41	303.63	1.62	859.67	106.58	34.55	674.05	0.00	0.00	5231.84	23535.74	26074.06
22	Sikkim	64.86	0.00	0.00	0.00	69.00	153.32	222.31	2.86	0.00	0.00	2.86	0.00	0.00	0.00	0.00	0.00	6.31	231.48	296.34
23	Tamil Nadu	3494.50	0.00	1940.31	1940.31	14676.49	20396.47	35072.96	2081.61	892.81	3.36	2977.77	367.77	338.07	423.36	0.00	-2772.74	1888.22	38295.42	43730.23
24	Telangana	567.29	563.47	339.97	903.44	4890.58	5141.77	10032.34	879.47	250.23	3.20	1132.90	150.07	270.63	1066.83	0.00	0.00	1118.76	13771.54	15242.27
25	Tripura	254.61	0.00	0.00	0.00	26.55	48.76	75.30	0.51	0.09	0.00	0.60	0.00	0.00	0.20	0.00	0.00	0.15	76.26	330.87
26	Uttarakhand	1120.49	0.00	7.53	7.53	742.71	865.08	1607.79	127.49	113.49	0.55	241.52	3.51	4.01	6.69	0.00	0.00	104.01	1967.53	3095.55
27	Uttar Pradesh	8530.87	0.00	521.35	521.35	9162.78	7083.80	16246.58	1195.50	137.74	5.51	1338.75	72.67	61.45	577.10	0.00	7900.70	1518.00	27715.26	36767.48
28	West Bengal	1796.97	1.63	693.26	694.89	1965.46	4904.28	6869.74	8007.97	622.50	1.39	8631.86	49.68	44.34	1588.10	0.00	0.00	400.26	17583.97	20075.84
TOTAL (A)		68044.93	1260.95	18366.43	19627.38	133718.68	146277.19	279995.87	51995.18	7422.13	149.45	59566.77	3815.16	3910.24	16342.31	0.00	74921.63	49287.00	487838.97	575511.28
UNION TERRITORIES^c																				
1	Andaman and Nicobar Islands	3.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.38
2	Chandigarh	19.72	0.00	198.99	198.99	1044.69	651.92	1696.61	208.46	97.70	1.37	307.54	44.62	6.90	355.43	0.00	0.00	507.04	2918.14	3136.85
3	Dadra and Nagar Haveli	254.58	0.00	2.82	2.82	60.77	60.46	121.22	38.55	6.20	0.39	45.15	49.63	0.10	0.00	0.00	0.00	14.20	230.29	487.70
4	Daman & Diu	61.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61.38
5	Govt. of NCT of Delhi	1350.84	40.95	5030.05	5071.01	11273.74	5042.53	16316.27	6311.66	1623.99	23.66	7959.31	565.60	1150.88	4090.94	0.00	0.00	5192.40	35275.40	41697.24
6	Jammu & Kashmir	1403.17	0.00	15.64	15.64	1639.37	2312.46	3951.83	33.52	1.71	0.18	35.41	12.95	7.26	36.15	0.00	1420.61	962.93	6427.14	7845.95
7	Ladakh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94.94	0.00	0.00	94.94	0.00	0.00	0.00	0.00	0.00	0.00	94.94	94.94
9	Puducherry	4.82	0.00	3.53	3.53	779.45	1417.99	2197.44	6.60	7.51	0.00	14.11	2.28	0.05	2.79	0.00	0.00	11.36	2228.02	2236.36
TOTAL (B)		3097.88	40.95	5251.04	5291.99	14798.02	9485.35	24283.37	6693.74	1737.11	25.61	8456.46	675.07	1165.19	4485.31	0.00	1420.61	6687.93	47173.94	55563.81
Outside India		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	TOTAL (C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total (A)+(B)+(C)		71142.82	1301.90	23617.47	24919.37	148516.69	155762.54	304279.23	58688.92	9159.25	175.06	68023.23	4490.23	5075.42	20827.62	0.00	76342.25	55974.93	535012.91	631075.09

PERIODIC DISCLOSURES

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

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

Name of the Insurer: IFFCO-Tokio General Insurance Co. Ltd.

Date: Upto the quarter ending on December, 2024

(Amount in Rs. Lakhs)

SI.No.	Line of Business	For the Quarter ending on 31st December, 2024		For the corresponding quarter of the previous year ended 31st December, 2023		Upto the Quarter ending on 31st December, 2024		Upto the corresponding quarter of the previous year ended 31st December, 2023	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	15978.84	40810	19851.33	38327	71142.82	120046	81625.37	114542
2	Marine Cargo	7684.27	10360	6301.56	10188	23617.47	29250	21555.42	32681
3	Marine Other than Cargo	443.85	46	372.53	52	1301.90	56	1271.67	63
4	Motor OD	65764.62	1040608	58299.12	1080959	148516.69	2501001	173752.89	3150977
5	Motor TP	63321.83	1107662	63969.36	1263513	155762.54	2889080	172903.73	3213953
6	Health	15619.11	58183	18423.07	51036	58688.92	160712	125328.95	191848
7	Personal Accident	2370.58	55922	3363.86	56128	9159.25	171168	11182.10	169387
8	Travel	52.99	12982	40.20	4845	175.06	29997	203.70	23649
9	Workmen's Compensation/ Employer's liability	1597.06	8912	1337.83	7609	4490.23	25256	4143.06	24213
10	Public/ Product Liability	1667.08	1666	1598.27	1752	5075.42	5565	5381.95	5214
11	Engineering	6637.59	7082	6226.42	5428	20827.62	17679	19004.08	15358
12	Aviation	0.00	0	0.00	0	0.00	0	0.00	0
13	Crop Insurance	29013.21	36	58021.00	107	76342.25	178	94153.97	185
14	Other segments **	0.00	0	0.00	0	0.00	0	0.00	0
15	Miscellaneous	17876.27	215285	16078.69	185121	55974.93	626173	52031.68	561111

PERIODIC DISCLOSURES
FORM NL-36- BUSINESS -CHANNELS WISE

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: IFFCO-Tokio General Insurance Co. Ltd.

Upto the quarter ending on December, 2024

Sl.No.	Channels	For the Quarter ended 31st December, 2024		Upto the Quarter ended 31st December, 2024		For the corresponding quarter of the previous year ended 31st December, 2023		Up to the corresponding quarter of the previous year ended 31st December, 2023	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	521832	42229	1430486	115833.78	540257	38470.07	1568696	113075.96
2	Corporate Agents-Banks	98178	2203	263581	5834.79	91449	1829.47	263521	5906.97
3	Corporate Agents -Others	14211	1216	35968	2997.15	10640	875.24	28467	2564.72
4	Brokers	947062	109877	2346284	291594.19	855849	105736.12	2523664	344986.66
5	Micro Agents	0	0	9	0.16	23	0.27	89	0.98
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	84224	46517	304468	152010.18	144208	79122.33	421197	224388.72
7	Common Service Centres(CSC)	27129	553	50012	908.78	12328	212.80	35060	600.93
8	Insurance Marketing Firm	2698	205	4113	483.77	3659	234.78	5759	594.63
9	Point of sales person (Direct)	303795	19450	777717	46946.46	391299	20496.92	997766	52298.28
10	MISP (Direct)	560204	5774	1362947	14459.01	655058	6900.70	1658161	18106.93
11	Web Aggregators	221	3	576	6.82	295	4.54	801	13.80
12	Referral Arrangements	0	0	0	0.00	0	0.00	0	0.00
13	Other (to be sepcified)	0	0	0	0.00	0	0.00	0	0.00
	Total (A)	2559554	228027.31	6576161	631075.09	2705065	253883.23	7503181	762538.57
14	Business outside India (B)								
	Grand Total (A+B)	2559554	228027.31	6576161	631075.09	2705065	253883.23	7503181	762538.57

PERIODIC DISCLOSURES
FORM NL-37-CLAIMS DATA

FORM NL-37-CLAIMS DATA

Name of the Insurer: IFFCO-Tokio General Insurance Co. Ltd.

Upto the quarter ending on Dec'24

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 segments **	No. of claims only	
																			Miscellaneous	Total
1	Claims O/S at the beginning of the period	1809	3169	18	3187	64051	42327	106378	14244	2413	66	16723	729	176	969	2	654	0	6107	136734
2	Claims reported during the period	4013	32647	8	32655	379111	26137	405248	136996	5951	92	143039	1581	93	1919	1	557	0	34890	623996
	(a) Booked During the period	3719	31991	5	31996	376904	23896	400800	127085	5737	90	132912	1446	88	1822	0	545	0	34190	607518
	(b) Reopened during the Period	294	656	3	659	2207	2241	4448	9911	214	2	10127	135	5	97	1	12	0	700	16478
	(c) Other Adjustment (to be specified)																			
3	Claims Settled during the period	3093	28828	5	28833	395641	17789	413430	122382	4395	62	126839	743	80	1464	1	317	0	17577	592377
	(a) paid during the period	3093	28828	5	28833	395641	17789	413430	122382	4395	62	126839	743	80	1464	1	317	0	17577	592377
4	Claims Repudiated during the period	0	0	0	0	1072	1	1073	22302	1690	32	24024	10	0	0	0	0	0	28	25135
	Other Adjustment (to be specified)	247	3113	1	3114	24189	653	24842	0	0	0	0	691	22	119	0	16	0	14761	43812
	(i) Closed Claims																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	1	21	22	0	0	0	0	0	0	0	0	0	0	0	22
6	Claims O/S at End of the period	2482	3875	20	3895	22260	50021	72281	6556	2279	64	8899	866	167	1305	2	878	0	8631	99406
	Less than 3months	524	1718	0	1718	18872	4320	23192	5903	1162	8	7073	384	21	286	0	124	0	3993	37315
	3 months to 6 months	713	1250	4	1254	2235	7841	10076	380	707	10	1097	311	22	379	0	68	0	1761	15681
	6months to 1 year	664	569	2	571	1028	9263	10291	122	336	7	465	123	42	412	0	172	0	1749	14489
	1year and above	581	338	14	352	125	28597	28722	151	74	39	264	48	82	228	2	514	0	1128	31921

ITGI Notes - Claims O/S at End of the period= Claims O/S at the beginning of the period+Claims reported during the period-Claims Settled during the period-Claims Repudiated during the period-Other Adjustment (to be specified)

Upto the quarter ending on Dec'24

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	158050.66	10356.82	2458.01	12814.82	20831.48	279667.52	300499.00	19630.72	7208.86	69.78	26909.35	2833.05	13863.54	15771.89	1945.55	26145.79	0.00	28902.84	587736.50
2	Claims reported during the period	31245.43	25196.38	15.08	25211.45	105245.52	166136.61	271382.13	87151.80	9350.07	71.34	96573.20	3896.27	1428.70	8625.93	49.70	159689.41	0.00	32624.68	630726.91
	(a) Booked During the period	27076.81	24775.55	13.23	24786.7801	103525.28	160753.38	264278.6598	83421.52	8851.90	67.24	92340.66	3464.99	1402.16	8507.32	0.00	159653.75	0.00	32094.60	613607.74
	(b) Reopened during the Period	4168.62	420.83	1.85	422.6738396	1720.23	5383.24	7103.47209	3730.27	498.17	4.10	4232.543	431.28	26.54	118.61	49.70	35.66	0.00	530.07	17119.17
	(c) Other Adjustment (to be specified)																			
3	Claims Settled during the period	39571.863	14889.621	90.2417	14979.86267	124454.089	126058.4	250512.4863	65959.868	7688.87899	63.91917	73712.67	2024.80871	8862.29949	3857.76456	49.63	68595.8933	0.00	18524.66325	480691.93
	(a) paid during the period	39571.863	14889.621	90.2417	14979.86267	124454.089	126058.4	250512.4863	65959.868	7688.87899	63.91917	73712.67	2024.80871	8862.29949	3857.76456	49.63	68595.8933	0.00	18524.66325	480691.93
4	Claims Repudiated during the period	0.00	0.00	0.00	0.00	280.77206	15.1	295.87	15109.494	1587.40349	8.32444	16705.22	11.9	0.00	0.00	0.00	0.00	0.00	68.29172	17081.29
	Other Adjustment (to be specified)	3836.26	2052.03	1.00	2053.03	6093.50	3989.21	10082.71	0.00	0.00	0.00	0.00	1155.49	42.89	421.91	0.00	1616.96	0.00	2400.41	21609.64
	(i) Closed Claims																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0.00	0.00	0.00	0.00	0.03	59.86	59.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59.89
6	Claims O/S at End of the period	147173.82	13284.15	2402.71	15686.86	10233.40	328692.40	338925.79	8966.54	5973.58	117.48	15057.60	2922.25	14017.57	21904.83	1945.62	48453.76	0.00	40335.80	646423.90
	Less than 3months	5163.57	3868.70	0.00	3868.70	6315.22	28936.41	35251.63	4484.76	2175.80	7.03	6667.59	958.11	1483.79	4090.13	0.00	14827.23	0.00	7760.10	80070.84
	3 months to 6 months	16563.28	4071.95	10.23	4082.18	1611.60	46782.00	48393.60	880.01	1572.61	11.55	2464.17	955.53	1171.46	5904.54	0.00	14611.71	0.00	7617.63	101764.09
	6months to 1 year	19289.19	2338.95	6.51	2345.46	1531.88	61172.32	62704.20	3069.31	1735.72	6.83	4811.86	545.95	1521.21	3865.34	0.00	13539.12	0.00	11596.10	120218.44
	1year and above	106157.79	3004.55	2385.97	5390.53	774.70	191801.67	192576.36	532.46	489.45	92.06	1113.97	462.67	9841.11	8044.82	1945.62	5475.70	0.00	13361.97	344370.53

ITGI Notes - Claims O/S at End of the period= Claims O/S at the beginning of the period+Claims reported during the period-Claims Settled during the period-Claims Repudiated during the period-Other Adjustment (to be specified)

PERIODIC DISCLOSURES
FORM NL-39- AGEING OF CLAIMS

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: IFFCO-Tokio General Insurance Co. Ltd.

For the Quarter ending on Dec'24

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	296	152	284	240	124	18	21	484.67	675.57	5236.85	2471.81	8457.40	5064.71	862.97	1135	23253.98
2	Marine Cargo	6274	2020	1020	369	172	19	10	1900.78	1097.21	1000.01	1084.83	436.06	14.90	14.18	9884	5547.97
3	Marine Other than Cargo	1	0	0	0	0	1	0	2.96	0.00	0.00	0.00	0.00	31.33	2.92	2	37.21
4	Motor OD	90505	15563	3774	1660	401	61	89	18844.03	8987.15	4699.75	2841.79	968.10	176.02	239.39	112053	36756.24
5	Motor TP	63	355	893	858	2127	730	1250	884.49	1888.21	4828.95	5851.07	17519.64	6686.37	8799.87	6276	46458.59
6	Health	16613	10438	2439	1231	560	60	10	9735.18	6964.52	1293.64	940.46	1221.06	143.32	7.73	31351	20305.90
7	Personal Accident	268	444	410	222	63	6	8	179.96	496.53	780.03	710.94	374.77	14.15	0.80	1421	2557.18
8	Travel	9	5	2	0	1	0	0	4.70	3.40	6.08	0.00	4.32	0.00	0.00	17	18.50
9	Workmen's Compensation/ Employer's liability	6	22	78	75	55	5	2	6.75	32.63	168.09	284.78	197.81	63.96	9.99	243	764.00
10	Public/ Product Liability	1	3	3	5	13	1	3	0.01	2.60	74.93	71.24	7694.43	51.75	195.46	29	8090.42
11	Engineering	172	65	136	154	86	9	1	89.01	68.42	250.68	256.25	686.73	73.37	0.00	623	1424.46
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
13	Crop Insurance	18	57	10	1	-2	3	1	5196.71	9676.39	1714.80	17.47	27.95	-0.82	8.37	88	16640.86
14	Other segments ^(a)	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
15	Miscellaneous	2528	2669	823	482	236	10	8	815.40	833.43	1132.06	2178.12	2157.56	39.34	63.26	6756	7219.16

Upto the Quarter ending on Dec'24

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	707	569	629	595	468	71	54	1263.68	1595.22	7120.44	9453.99	12191.84	6578.49	1368.20	3093	39571.86
2	Marine Cargo	19412	5358	2102	1269	608	54	25	4193.37	3363.27	3100.44	2902.73	980.16	323.02	26.64	28828	14889.62
3	Marine Other than Cargo	1	0	0	1	0	2	1	2.96	0.00	0.77	9.23	0.00	63.69	13.58	5	90.24
4	Motor OD	286574	77893	20865	8122	1692	182	313	57436.33	33088.67	18730.26	10675.23	3319.20	422.39	782.02	395641	124454.09
5	Motor TP	338	1233	1983	2381	5896	2322	3636	2178.65	6439.68	11436.80	14749.18	46866.61	19917.26	24470.22	17789	126058.40
6	Health	62077	36457	13987	5763	3810	248	40	33259.49	21030.81	5909.74	3562.60	1802.04	362.53	32.66	122382	65959.87
7	Personal Accident	708	1410	1263	718	252	21	23	481.51	1590.96	2397.92	2160.04	1026.50	49.01	-17.06	4395	7688.88
8	Travel	23	22	11	2	2	2	0	19.67	16.34	16.83	6.75	4.32	0.00	0.00	62	63.92
9	Workmen's Compensation/ Employer's liability	13	89	230	255	139	12	5	32.23	117.25	522.12	784.15	430.51	117.00	21.54	743	2024.81
10	Public/ Product Liability	4	5	12	18	35	3	3	0.09	2.75	96.78	184.18	8264.55	115.40	198.54	80	8862.30
11	Engineering	354	214	286	339	244	19	8	249.88	161.69	660.06	1216.61	1468.23	91.95	9.35	1464	3857.76
12	Aviation	0	0	0	0	0	0	1	0.00	0.00	0.00	0.00	0.00	0.00	49.63	1	49.63
13	Crop Insurance	58	185	47	14	6	6	1	43724.77	22230.74	2314.02	240.65	69.98	2.77	12.97	317	68595.89
14	Other segments ^(a)	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
15	Miscellaneous	6834	5827	2423	1671	762	31	29	1871.73	2275.01	3411.31	5867.29	4587.02	341.28	171.04	17577	18524.66

PERIODIC DISCLOSURES
FORM NL-41- OFFICE INFORMATION

Name of the Insurer: IFFCO-Tokio General Insurance Company Limited

Date: 31st December, 2024

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	377
2	No. of branches approved during the year	8
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	385
7	No. of branches approved but not opened	0
8	No. of rural branches	1
9	No. of urban branches	384
10	No. of Directors:-	
	(a) Independent Director	3
	(b) Executive Director **	2
	(c) Non-executive Director	9
	(d) Women Director*	1
	(e) Whole time Director **	2
11	No. of Employees	
	(a) On-roll:	4715
	(b) Off-roll:	1062
	(c) Total	5777
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	12906
	(b) Corporate Agents-Banks	49
	(c)Corporate Agents-Others	66
	(d) Insurance Brokers	656
	(e) Web Aggregators	5
	(f) Insurance Marketing Firm	79
	(g) Motor Insurance Service Providers (DIRECT)	1170
	(h) Point of Sales persons (DIRECT)	28600
	(i) Other as allowed by IRDAI (PA, CM, Oth.)	847

Note- (*) As on 31-12-2024, the Company had one Woman Director:

(i) Mrs. Uma Suresh Prabhu, Independent Director

() The company had following two Whole Time Directors/ Executive Directors as on 31-12-2024:**

(i) Mr. Subrata Mondal, MD & CEO

(ii) Mr. Shinjiro Hamada, Director (Operations)

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	4760	45174
Recruitments during the quarter	160	2989
Attrition during the quarter	205	3785
Number at the end of the quarter	4715	44378

PERIODIC DISCLOSURES

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: IFFCO-Tokio General Insurance Co. Ltd.

Date: 1st October, 2024 to 31st December, 2024

Board of Directors and Key Management Persons

Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. Rakesh Kapur	Chairman	Chairman	No Change
2	Mr. Kichihiro Yamamoto	Vice Chairman	Vice Chairman	No Change
3	Mr. Dileepbhai Sanghani	Director	Non - Executive Director	No Change
4	Mr. Yogendra Kumar	Director	Non - Executive Director	No Change
5	Mr. A.K. Gupta	Director	Non - Executive Director	No Change
6	Mr. Bhaveshkumar B Radadiya	Director	Non - Executive Director	No Change
7	Mr. Amar Sinha	Director	Independent Director	No Change
8	Mrs. Uma Suresh Prabhu	Director	Independent Director	No Change
9	Mr. Rajesh Ranjan	Director	Independent Director	No Change
10	Mr. Masahito Hirai	Director	Non - Executive Director	No Change
11	Mr. Allen Po Hsu Juang	Director	Non - Executive Director	No Change
12	Mr. Ko. Shimzu	Director	Non - Executive Director	No Change
13	Mr. Subrata Mondal	Managing Director & CEO	Managing Director & CEO	No Change
14	Mr. Shinjiro Hamada	Director (Operations)	Whole Time Director/ Executive Director	No Change
15	Mr. Ramesh Kumar	Sr. Executive Director *	Head-(HR, Admin & CSR)	No Change
16	Mr. Tatsuya Fujimoto (#)	Sr. Executive Director	Chief Risk Officer	Appointed w.e.f. 1st November, 2024
17	Mr. Gunasekhar Boga	Executive Director - Underwriting*	Head (Underwriting)	No Change
18	Mrs. Niharika Singh	Executive Director - Marketing*	Head (Marketing)	No Change
19	Mr. Sanket Gupta	EVP & CFO	Chief Financial Officer	No Change
20	Mr. Neeraj Kumar Jain	EVP & Head (Claims) *	Head (Claims)	No Change
21	Mr. Abhishek Sharma	Chief Investment Officer	Chief Investment Officer	No Change
22	Mr. Amit Jain	EVP, Company Secretary & Chief Compliance Officer	Company Secretary & Chief Compliance Officer	No Change
23	Mr. Sandeep Gambhir (#)	Financial Advisor & Chief of Internal Audit	Financial Advisor & Chief of Internal Audit	Appointed w.e.f. 1st November, 2024
24	Mrs. Isha Khera	Appointed Actuary	Appointed Actuary	No Change
25	Mr. Durgesh Nandan Pathak	EVP (IT)*	Head (IT)	No Change
26	Mr. Pankaj Dhingra	EVP & Head Legal and Motor TP (*)	Head (Legal & Motor TP)	Change in Designation

Notes:-

(*) Deemed as KMP, being functional Head one level below the Board.

(#) Due to the Change in Organisational Structure Mr. Tatsuya Fojimoto was appointed as Chief Risk Officer and Mr. Sandeep Gambhir was appointed as Financial Advisor and Head of Internal Audit w.e.f. 1st November, 2024.

PERIODIC DISCLOSURES
FORM NL-43-RURAL & SOCIAL OBLIGATIONS

Insurer: IFFCO-Tokio General Insurance Co. Ltd.

Upto the Quarter ending on

31st December, 2024

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	27201	6146.17	27926532.78
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural	940713	50851.25	2550067.53
		Social			
5	MOTOR TP	Rural	2539808	77314.51	175220.47
		Social			
6	HEALTH	Rural	62338	5451.98	475353.33
		Social			
7	PERSONAL ACCIDENT	Rural	85269	2462.93	6271745.03
		Social	1	60.81	137317.38
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	7704	1075.60	739403.12
		Social			
10	Public/ Product Liability	Rural			
		Social			
11	Engineering	Rural	6808	3029.80	4285490.82
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment ^(a)	Rural	178	76342.25	878004.97
		Social	159	76176.73	875066.84
14	Miscellaneous	Rural	271760	20045.41	14319936.69
		Social	83	0.10	62.48
	Total	Rural	3941779	242719.90	57621754.75
		Social	243	76237.64	1012446.69

(a) Rural and Social segments are as defined under IRDAI (Obligation of Insurer to Rural and Social Sectors) Regulations, 2015.

PERIODIC DISCLOSURES
FORM NL - 44 - MOTOR TP OBLIGATIONS

Name of the Insurer :	IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
Registration No. :	106
Date of Registration with the IRDAI :	December 4, 2000
Gross Direct Premium Income during the immediate preceding FY (Rs In Lakhs)	9,83,508
Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs In Lakhs)	2,20,662
Statement Period : Quarter ending	Dec-24

Items	(₹ In Lakhs)	
	For the Quarter ended December 31, 2024	Upto the Quarter ended December 31, 2024
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	19,919	57,023
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	43,403	98,740
Total Gross Direct Motor Third Party Insurance Business (L+P)	63,322	1,55,763
Total Gross Direct Motor Own damage Insurance Business Premium	65,765	1,48,517
Total Gross Direct Premium Income	2,28,027	6,31,075

PERIODIC DISCLOSURES

FORM NL-45-GRIEVANCE DISPOSAL

FORM NL-45-GRIEVANCE DISPOSAL

Name of the Insurer: IFFCO-Tokio General Insurance Co. Ltd.

Date: October - December' 2024

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	3	2	0	1	0	3
b)	Claims Related	34	810	220	311	267	46	2333
c)	Policy Related	6	44	23	12	3	12	137
d)	Premium Related	1	5	6	0	0	0	17
e)	Refund Related	0	1	1	0	0	0	7
f)	Coverage Related	0	8	3	3	1	1	33
g)	Cover Note Related	0	0	0	0	0	0	3
h)	Product Related	0	1	0	0	1	0	2
i)	Others (to be specified): GST not deposited. Insured queries regarding handicap discount Interpretation related dispute	0	3	1	0	1	1	12
	Total	41	875	256	326	274	60	2547
2	Total No. of policies during previous year:	95,02,871						
3	Total No. of claims during previous year:	13,72,449						
4	Total No. of policies during current year:	65,76,161						
5	Total No. of claims during current year:	6,07,518						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.21						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	38.40						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	59	98%	-	-	-	-	
b)	15 - 30 days	1	2%	-	-	-	-	
c)	30 - 90 days	0	0%	-	-	-	-	
d)	90 days & Beyond	0	0%	-	-	-	-	
	Total Number of Complaints	60	100%	-	-	-	-	

PERIODIC DISCLOSURES

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: IFFCO Tokio General Insurance Company Ltd.

For the Quarter ending: 31-12-2024

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							