



## Disclosures - NON- LIFE INSURANCE COMPANIES

S.No.	Form No	Description
1	<a href="#">NL-1-B-RA</a>	Revenue Account
2	<a href="#">NL-2-B-PL</a>	Profit and Loss Account
3	<a href="#">NL-3-B-BS</a>	Balance Sheet
4	<a href="#">NL-4-PREMIUM SCHEDULE</a>	Premium
5	<a href="#">NL-5-CLAIMS SCHEDULE</a>	Claims Incurred
6	<a href="#">NL-6-COMMISSION SCHEDULE</a>	Commission
7	<a href="#">NL-7-OPERATING EXPENSES SCHEDULE</a>	Operating Expenses
8	<a href="#">NL-8-SHARE CAPITAL SCHEDULE</a>	Share Capital
9	<a href="#">NL-9-PATTERN OF SHAREHOLDING SCHEDULE</a>	Pattern of Shareholding
10	<a href="#">NL-9A-SHAREHOLDING PATTERN SCHEDULE</a>	Pattern of Shareholding-Annexure A
11	<a href="#">NL-10-RESERVE AND SURPLUS SCHEDULE</a>	Reserves and Surplus
12	<a href="#">NL-11-BORROWING SCHEDULE</a>	Borrowings
13	<a href="#">NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)</a>	Investment
14	<a href="#">NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS) AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND</a>	
15	<a href="#">NL-13-LOANS SCHEDULE</a>	Loans
16	<a href="#">NL-14-FIXED ASSETS SCHEDULE</a>	Fixed Assets
17	<a href="#">NL-15-CASH AND BANK BALANCE SCHEDULE</a>	Cash and Bank Balance
18	<a href="#">NL-16-ADVANCES AND OTHER ASSETS SCHEDULE</a>	Advances & Other Assets
19	<a href="#">NL-17-CURRENT LIABILITIES SCHEDULE</a>	Current Liabilities
20	<a href="#">NL-18-PROVISIONS SCHEDULE</a>	Provisions
21	<a href="#">NL-19-MISC EXPENDITURE SCHEDULE</a>	Misc Expenditure
22	<a href="#">NL-20-ANALYTICAL RATIOS SCHEDULE</a>	Analytical Ratios
23	<a href="#">NL-21-RELATED PARTY TRANSACTIONS SCHEDULE</a>	Related Party Transactions
24	<a href="#">NL-22-RECEIPTS AND PAYMENT SCHEDULE</a>	Receipts & Payment Statement
25	<a href="#">NL-23 - SOLVENCY MARGIN - GI-TA</a>	Statement of Admissible Assets
26	<a href="#">NL-24 - SOLVENCY MARGIN - GI-TR</a>	Statement of Liabilities
27	<a href="#">NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA</a>	Required Solvency Margin
28	<a href="#">NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB</a>	Solvency Margin
29	<a href="#">NL-27-PRODUCT INFORMATION</a>	Product Information
30	<a href="#">NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS</a>	Investment assets and Accretion of Assets
31	<a href="#">NL-29-DEBT SECURITIES</a>	Debt Securities
32	<a href="#">NL-30-NON PERFORMING ASSETS</a>	Non performing assets
33	<a href="#">NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT</a>	Investment and Investment Income
34	<a href="#">NL-32-STATEMENT OF DOWN GRADED INVESTMENTS</a>	Down graded investment, Investment Rating and Infra investment rating
35	<a href="#">NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION</a>	Reinsurance Risk Concentration
36	<a href="#">NL-34-GEOGRAPHICAL DISTN OF BSNS</a>	Geographical Distribution of Business
37	<a href="#">NL-35-BSNS RETURNS ACROSS LOB</a>	Quarterly Business Returns for different line of business (Premium amo
38	<a href="#">NL-36-CHANNEL WISE PREMIUM</a>	Business channels
39	<a href="#">NL-37-CLAIMS DATA</a>	Claims Data
41	<a href="#">NL-39-AGEING OF CLAIMS</a>	Ageing of Claims
43	<a href="#">NL-41-OFFICE INFORMATION</a>	Office Information
44	<a href="#">NL-42-KEY MANAGEMENT PERSONS</a>	Board of Directors & Management Person
45	<a href="#">NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS</a>	Rural & Social Sector Obligations
46	<a href="#">NL-44 MOTOR THIRD PARTY OBLIGATION</a>	Motor Third Party Obligation
47	<a href="#">NL-45-GRIEVANCE DISPOSAL</a>	Grievance Disposal
48	<a href="#">NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE</a>	Voting Activity disclosure under Stewardship Code

**The New India Assurance Company Ltd.**

Registration No. 190 and Date of Registration with the IRDA-01.04.2020 C.IN.-L-66000.MH-1919.GOL.000526

Form NL-1-B-RA

Revenue Account

For the Period ended 31-12-2025

(Amount in Rs. Lakhs)

PARTICULARS	SCHEDULE	Fire				MARINE				Miscellaneous				Total			
		FOR QUARTER ENDED 31.12.2025	UPTO THE YEAR ENDED 31.12.2025	FOR THE QUARTER ENDED 31.12.2024	UPTO THE PERIOD ENDED 31.12.2024	FOR QUARTER ENDED 31.12.2025	UPTO THE YEAR ENDED 31.12.2025	FOR THE QUARTER ENDED 31.12.2024	UPTO THE PERIOD ENDED 31.12.2024	FOR QUARTER ENDED 31.12.2025	UPTO THE YEAR ENDED 31.12.2025	FOR THE QUARTER ENDED 31.12.2024	UPTO THE PERIOD ENDED 31.12.2024	FOR QUARTER ENDED 31.12.2025	UPTO THE YEAR ENDED 31.12.2025	FOR THE QUARTER ENDED 31.12.2024	UPTO THE PERIOD ENDED 31.12.2024
Premiums Earned (Net)	NL-4-Premium Schedule	84993	229309	79551	212930	15627	47026	15045	41932	871914	2573032	808722	2351281	972534	2849367	903318	2606143
Profit/ Loss on Sale/Redemption of Investments		10551	41398	4546	18319	1201	4716	341	2031	66330	266032	27407	114117	78082	312146	32294	134467
Interest, Dividend & Rent – Gross (Refer Note 1)		11701	41086	11676	36706	1330	4680	1000	4070	73786	264022	71064	228648	86817	309788	83740	269424
(a) Others Income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(b) Others - Contribution from Shareholders Funds Towards excess FOM		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total (A)</b>		<b>107245</b>	<b>311793</b>	<b>95773</b>	<b>267955</b>	<b>18158</b>	<b>56422</b>	<b>16386</b>	<b>48033</b>	<b>1012030</b>	<b>3103086</b>	<b>907193</b>	<b>2694046</b>	<b>1137433</b>	<b>3471301</b>	<b>1019352</b>	<b>3010034</b>
Claims Incurred (Net)	NL-5-Claims Schedule	53841	185726	42677	144966	18561	42115	7384	24326	810336	2610841	803519	2368655	882738	2838682	853580	2537947
Commission	NL-6-Commission Schedule	23573	68624	15735	42465	2537	7532	2150	7051	78191	212097	68596	203032	104301	288253	86481	252548
Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	12125	34678	9190	25234	2720	7096	1700	5379	144222	385226	96930	283199	159067	427000	107820	313812
Premium Deficiency		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total (B)</b>		<b>89539</b>	<b>289028</b>	<b>67602</b>	<b>212665</b>	<b>23818</b>	<b>56743</b>	<b>11234</b>	<b>36756</b>	<b>1032749</b>	<b>3208164</b>	<b>969045</b>	<b>2854886</b>	<b>1146106</b>	<b>3553935</b>	<b>1047881</b>	<b>3104307</b>
<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>17706</b>	<b>22765</b>	<b>28171</b>	<b>55290</b>	<b>(5660)</b>	<b>(321)</b>	<b>5152</b>	<b>11277</b>	<b>(20719)</b>	<b>(105078)</b>	<b>(61852)</b>	<b>(160840)</b>	<b>(8673)</b>	<b>(82634)</b>	<b>(28529)</b>	<b>(94273)</b>
<b>APPROPRIATIONS</b>																	
Transfer to Shareholders' Account		(17706)	(22765)	(28171)	(55290)	5660	321	(5152)	(11277)	20719	105078	61852	160840	8673	82634	28529	94273
Transfer to Catastrophe Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Transfer to Other Reserves (to be specified)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total (C)</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>												

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

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

Note - 1		Fire				MARINE				Miscellaneous				Total			
		FOR QUARTER ENDED 31.12.2025	UPTO THE YEAR ENDED 31.12.2025	FOR THE QUARTER ENDED 31.12.2024	UPTO THE PERIOD ENDED 31.12.2024	FOR QUARTER ENDED 31.12.2025	UPTO THE YEAR ENDED 31.12.2025	FOR THE QUARTER ENDED 31.12.2024	UPTO THE PERIOD ENDED 31.12.2024	FOR QUARTER ENDED 31.12.2025	UPTO THE YEAR ENDED 31.12.2025	FOR THE QUARTER ENDED 31.12.2024	UPTO THE PERIOD ENDED 31.12.2024	FOR QUARTER ENDED 31.12.2025	UPTO THE YEAR ENDED 31.12.2025	FOR THE QUARTER ENDED 31.12.2024	UPTO THE PERIOD ENDED 31.12.2024
<b>Pertaining to Policyholder's funds</b>																	
Interest, Dividend & Rent		11332	39338	10926	35538	1290	4481	920	3940	71482	252794	66423	221376	84104	296613	78269	260854
Less:-								0						0			
Investment Expenses		10	30	12	33	1	3	1	4	64	195	78	211	75	228	91	248
Amortisation of Premium/ Discount on Investments		224	585	238	775	26	67	20	86	1423	3761	1447	4827	1673	4413	1705	5688
Amount written off in respect of depreciated investments		0	0	60	152	0	4	16	0	0	0	366	945	0	430	1113	
Provision for Bad and Doubtful Debts		4	23	-30	-29	1	3	-3	-3	24	149	-190	-183	29	175	-223	-215
Provision for diminution in the value of other than actively traded		45	-416	-341	-266	6	-47	-39	-30	307	-2676	-2125	-1653	358	-3139	-2505	-1949
Add:																	
Investment income from Pool		652	1970	689	1833	74	225	63	203	4122	12657	4217	11419	4848	14852	4969	13455
<b>Interest, Dividend &amp; Rent – Gross*</b>		<b>11701</b>	<b>41086</b>	<b>11676</b>	<b>36706</b>	<b>1330</b>	<b>4680</b>	<b>1000</b>	<b>4070</b>	<b>73786</b>	<b>264022</b>	<b>71064</b>	<b>228648</b>	<b>86817</b>	<b>309788</b>	<b>83740</b>	<b>269424</b>

\* Term gross implies inclusive of TDS

# The New India Assurance Company Ltd.

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

Form NL-2-B-PL

Profit and Loss Account

For the Period ended 31-12-2025

(Amount in Rs. Lakhs)

	PARTICULARS	FOR QUARTER ENDED 31.12.2025	UPTO THE YEAR ENDED 31.12.2025	FOR THE QUARTER ENDED 31.12.2024	UPTO THE PERIOD ENDED 31.12.2024
1	OPERATING PROFIT/LOSS				
	(a) Fire Insurance	17706	22765	28171	55290
	(b) Marine Insurance	(5660)	(321)	5152	11277
	(c) Miscellaneous Insurance	(20719)	(105078)	(61852)	(160840)
2	INCOME FROM INVESTMENTS				
	(a) Interest, Dividend & Rent – Gross	34002	119076	34095	112346
	(b) Profit on Sale of Investments	29874	119424	13237	55116
	Less: Loss on Sale of Investments	0	0	0	0
	(c) Amortization of Premium / Discount on Investments	(641)	(1689)	(698)	(2328)
3	OTHER INCOME (Credit Balances Written Back)	37111	46552	906	1643
	Tax	0	0	0	0
	<b>Total (A)</b>	<b>91673</b>	<b>200729</b>	<b>19011</b>	<b>72504</b>
4	PROVISIONS (Other Than Taxation)				
	(a) For diminution in the value of investments	137	(1201)	(1031)	(802)
	(b) For doubtful debts	9	67	83	367
	(c) Others (to be specified)	(6166)	(96888)	504	10099
5	OTHER EXPENSES				
	a. Other Than Those Related To Insurance Business	8043	64227	0	22
	b. Contribution to Policyholders fund towards excess EOM				
	(i) Towards Excess Expenses of Management	0	0	0	0
	(ii) Others	0	0	0	0
	c. Expenses on Corporate Social Responsibility	559	873	203	605
	d. Bad debts written off	48925	143931	0	0
	e. Interest on subordinated debt	0	0	0	0
	f. Penalties	0	0	0	0
	g. Others - Interest On Income/Service Tax	0	7	3829	3871
	Profit (-) / Loss on Sale of Assets	85	81	149	171
	h. GST Expenses	3427	7192	3631	7311
	<b>TOTAL (B)</b>	<b>55019</b>	<b>118289</b>	<b>7368</b>	<b>21644</b>
	<b>Profit Before Tax</b>	<b>36654</b>	<b>82440</b>	<b>11643</b>	<b>50860</b>
	Provision for Taxation				
	Current Tax	356	454	4533	18881
	Earlier Year Tax	(332)	(332)	(25470)	(25470)
	MAT Credit	0	0	(1721)	(7065)
	Deffered tax	(529)	(267)	(1045)	371
	<b>Profit After Tax</b>	<b>37159</b>	<b>82585</b>	<b>35346</b>	<b>64143</b>
	Transfer from General Reserves	0	29664	0	33949
	Transfer from Contingency Reserves	0	0	7031	7031
	<b>APPROPRIATIONS</b>				
	(a) Interim Dividends paid during the year	0	0	0	0
	(b) Final Dividend paid	0	(29664)	0	(33949)
	(c) Transfer to General Reserves	(37159)	(82585)	(42377)	(71174)
	(d) Transfer to Any Reserves or Other Accounts (to be specified)	0	0	0	0
	Balance of Profit/Loss Brought Forward from Last Year	-	-	-	-
	Balance Carried Forward to Balance Sheet	-	-	-	-

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

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

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

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

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

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

## The New India Assurance Company Ltd.

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

Form NL-3-B-BS

Balance Sheet

For the Period ended 31-12-2025

(Amount in Rs. Lakhs)

	Schedule	As at 31.12.2025	As at 31.12.2024
<b>A. SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	82400	82400
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2180575	2069151
FAIR VALUE CHANGE ACCOUNT	Shareholders	563132	727543
FAIR VALUE CHANGE ACCOUNT	Policyholders	1436169	1771508
BORROWINGS	NL-11-Borrowings Schedule	0	0
<b>TOTAL</b>		<b>4262276</b>	<b>4650602</b>
<b>B. APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12-Investment Schedule	2409243	2494376
INVESTMENTS-Policyholders		5917727	5837344
LOANS	NL-13-Loans Schedule	41573	38362
FIXED ASSETS	NL-14-Fixed Assets Schedule	43480	40590
DEFERRED TAX ASSET		28127	30252
CURRENT ASSETS			
a. Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1720433	1398940
b. Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1047422	1059519
<b>Sub-Total (a+b)</b>		<b>2767855</b>	<b>2458459</b>
DEFERRED TAX LIABILITY (Net)		-	-
c. CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	4949131	4524156
d. PROVISIONS	NL-18-Provisions Schedule	1996598	1724625
<b>Sub-Total (c+d)</b>		<b>6945729</b>	<b>6248781</b>
NET CURRENT ASSETS = (a+b-c-d)		(4177874)	(3790322)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	0	0
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
<b>TOTAL B</b>		<b>4262276</b>	<b>4650602</b>

### CONTINGENT LIABILITIES

Particulars	As at 31.12.2025	As at 31.12.2024
1. Partly paid-up investments	152	948
2. Claims, other than against policies, not acknowledged as debts by the	48	734
3. Underwriting commitments outstanding (in respect of shares and securities)	0	0
4. Guarantees given by or on behalf of the Company	27503	37658
5. Statutory demands/ liabilities in dispute, not provided for	534537	861146
6. Reinsurance obligations to the extent not provided for in accounts	0	0
7. Others (matters under litigation) to the extent ascertainable	537	1346
8. Potential Tax Liability towards distribution received from Venture Fund	0	0
<b>TOTAL</b>	<b>562777</b>	<b>901832</b>



Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	
Claims Paid (Direct)	53333	238476	9361	22793	1951	20904	13134	43093	134993	407964	133975	374898	273368	782862	51238	151264	11334	33780	528722	1546421	2194	6569	2507	6740	6708	28473	2452	20101	1601	1340	20936	70480	831046	251208	51933	273430	
Net Insurance received to direct claims	13293	71959	81	80	107	675	189	1064	131	374	0	15	131	950	250	7200	2	4	232	2205	0	0	0	0	287	764	14	853	23231	36044	116	198	21421	45411	36905	84516	
Net Insurance Ceded to direct claims	24888	62191	463	3193	520	19169	962	31950	488	3473	6619	1507	18453	21978	70163	903	1972	24481	22229	53	180	0	0	0	0	2186	14276	1292	60112	8652	20843	45500	20031	71260	281918		
Net Claim Paid	51748	244284	8992	21899	1349	21744	10745	33498	37996	12796	35992	14992	78992	49350	144988	11093	31912	59653	148160	2299	5369	2507	6742	6809	19962	1188	19027	21924	5942	14512	49797	81793	236270	87718	236697		
Net Claims Outstanding at the end of the year	51430	514280	32741	32741	31460	31460	64203	64203	246624	246624	246624	246624	281841	281841	286656	286656	25257	25257	348913	348913	24959	24959	36041	36043	76738	76738	14836	14836	22907	22907	97309	348454	348454	401302	401302		
Net Claims Outstanding at the beginning of the year	51150	511396	29460	29460	26934	26934	56154	56154	47374	247966	207312	251991	2408819	276787	246305	246311	53980	44709	374946	291242	26014	27460	27071	39913	81405	9911	9021	45477	41712	110882	66662	347702	316007	420476	374987		
Foreign exchange Fluctuation Relating to Non-Resident Government	1365	6442	10	10	1	31	29	117	847	7781	0	1	847	7782	88	250	4	5	84	255	153	1323	145	1079	60	270	1	1	1	1	42	280	1348	10988	2742	20147	
Net Insured Claims	50885	185728	12245	33887	6316	6238	18561	42113	132448	425576	176365	516233	308809	941809	468712	1499361	9714	39056	478426	1538817	842	2585	17654	1753	142	17467	3090	13449	645	14797	576	80164	809094	2610841	882718	2838682	
Claims Paid (Direct)																																					
Net Insurance received to direct claims	49128	139278	9211	23413	1951	20864	13103	43386	107730	314139	133675	374898	241445	680008	512321	1501429	11485	31911	524739	1534900	1309	3864	819	2038	6136	28663	3462	20101	1601	1340	20936	69126	78620	238624	86314	363118	
Net Insurance Ceded to direct claims	16120	47068	111	869	0	40	112	409	31723	93854	0	0	31723	93854	3881	11162	48	269	4933	14543	0	0	0	0	86	808	0	0	0	0	86	1316	38717	114814	54849	162311	
Net Claim Paid	43008	122210	8100	22544	1951	20824	13091	43277	107429	313039	133675	374898	241445	680008	512321	1501429	11485	31911	524739	1534900	1309	3864	819	2038	6136	28663	3462	20101	1601	1340	20936	69126	78620	238624	86314	363118	
Net Claims Outstanding at the end of the year	47477	47477	24091	24091	27108	27108	51999	245272	245272	2371107	2371107	2613679	2613679	275182	41647	41647	314829	314829	22978	22978	25644	25644	36007	36007	79387	79387	10266	10266	44147	44147	95067	320307	320307	373281	373281		
Foreign exchange Fluctuation Relating to Non-Resident Government	47407	151216	23461	20587	28336	23644	10818	43311	211991	203814	239010	233001	292204	246884	246444	44210	41860	304774	286444	21719	18051	19690	10239	78954	71018	10666	8938	37106	33901	9783	10011	114830	298143	167831	354309		
Net Insured Claims	42730	146096	6552	18535	812	5791	7184	24224	134288	399781	146447	456261	280735	852722	471414	1338979	6518	30004	477932	1389977	3743	10493	8813	20212	4573	28009	1161	4915	14011	27773	10511	38214	809119	2348653	833580	2337847	
Claims Paid (Direct)																																					
Net Insurance received to direct claims	41500	126348	5523	16215	989	13923	11409	32148	92888	287501	132923	358191	212421	649274	486889	1497405	11009	32181	491848	1451205	1009	2911	815	447	6128	18712	1991	4541	272	1675	26400	68484	719973	2381381	820942	2811083	
Net Insurance Ceded to direct claims	16151	54123	61	613	0	0	0	0	3713	9795	0	0	3713	9795	0	0	0	2493	7051	999	1131	1480	4013	110	764	0	0	0	0	0	0	0	1187	30038	114413	52501	168310
Net Claim Paid	41289	125725	5962	15602	989	13923	11409	32148	92888	287501	132923	358191	212421	649274	486889	1497405	11009	32181	491848	1451205	1009	2911	815	447	6128	18712	1991	4541	272	1675	26400	68484	719973	2381381	820942	2811083	
Net Claims Outstanding at the end of the year	32311	32311	5150	5150	5715	5715	10901	80136	80136	1295287	1295287	1383393	1383393	127804	127804	28207	28207	156011	156011	13466	13466	1114	1114	4620	4620	1976	1976	13197	13197	14186	14186	1608157	1608157	1651371	1651371		
Foreign exchange Fluctuation Relating to Non-Resident Government	32311	10211	5149	5149	4688	4688	9817	80664	80664	1279653	1279653	1310315	1310315	127600	127600	137600	30116	30116	157766	157766	12204	12204	1345	1345	4465	4465	1891	1891	20327	20327	12886	12886	1521109	1521109	1570251	1570251	

Note: a) Incurred but Not Reported (IBNR), Incurred but not enough reported (IBNER) claims should be included in the amount for outstanding claims.

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter	
Claims Paid (Direct)	61172	130468	5571	16506	9950	19225	11463	12121	126137	384008	132223	358191	218475	748097	480000	1427160	11341	32726	550141	1460077	2027	6044	2414	4980	6198	19486	1990	4544	232	1675	27092	67001	700000	2307514	879643	3120020	
Net Insurance received to direct claims	16075	51961	76	311	101	405	215	768	193	801	0	19	121	881	291	1364	1	37	295	1381	0	0	0	0	126	493	451	1705	4187	14514	105	29	5183	17515	21461	62611	
Net Insurance Ceded to direct claims	35497	46417	568	16114	8614	18149	9011	11849	10518	37310	12388	34310	13851	130418	18077	18077	34421	102225	78	1376	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Net Claim Paid	41727	185197	5905	15895	9849	18814	11248	11651	11559	37698	12371	34329	13870	130497	18077	18077	34421	102225	78	1376	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Claims Outstanding at the end of the year	47797	47797	24091	24091	27108	27108	51999	245272	245272	2371107	2371107	2613679	2613679	275182	41647	41647	314829	314829	22978	22978	25644	25644	36007	36007	79387	79387	10266	10266	44147	44147	95067	320307	320307	373281	373281		
Foreign exchange Fluctuation Relating to Non-Resident Government	47407	151216	23461	20587	28336	23644	10818	43311	211991	203814	239010	233001	292204	246884	246444	44210	41860	304774	286444	21719	18051	19690	10239	78954	71018	10666	8938	37106	33901	9783	10011	114830	298143	167831	354309		
Net Insured Claims	42730	146096	6552	18535	812	5791	7184	24224	134288	399781	146447	456261	280735	852722	471414	1338979	6518	30004	477																		





# The New India Assurance Company Ltd.

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

Form NL-8-Share Capital Schedule

Share Capital

For the Period ended 31-12-2025

Amount in Lakhs

	Particulars	As at 31.12.2025	As at 31.12.2024
1	1. Authorised Capital		
	2,00,00,00,000 (Previous Period 2,00,00,00,000 Equity Shares of ₹ 5 each) Equity Shares of ₹ 5 each	100000	100000
2	2. Issued Capital		
	1,64,80,00,000 (Previous Period 1,64,80,00,000 Equity Shares of ₹5 each) Equity Shares of ₹ 5 each	82400	82400
3	3. Subscribed Capital		
	1,64,80,00,000 (Previous Period 1,64,80,00,000 Equity Shares of ₹5 each) Equity Shares of ₹ 5 each	82400	82400
4	4. Called up Capital		
	1,64,80,00,000 (Previous Period 1,64,80,00,000 Equity Shares of ₹5 each) Equity Shares of ₹ 5 each	82400	82400
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
5	5 Preference Shares	-	-
	Paid-up Capital	-	-
	<b>TOTAL</b>	<b>82400</b>	<b>82400</b>

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

## The New India Assurance Company Ltd.

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

Form NL-9-Pattern Of Shareholding Schedule

For the Period ended 31-12-2025

Amount in Lakhs

Shareholder	As at 31.12.2025		As at 31.12.2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	14080	85%	14080	85%
· Foreign	0	0%	0	0%
Others				
· Indian	2226	13.51%	2252	13.66%
· Foreign	174	1%	148	1%
TOTAL	<b>16480</b>	<b>100%</b>	<b>16480</b>	<b>100%</b>

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

**The New India Assurance Company Ltd.**

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

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

For the Period ended 31-12-2025

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

**PART A**

Particulars of the Shareholding pattern of the The New India Assurance Company Limited  
Insurance Company, as at Quarter Ended on 31st December 2025

Sl.No	Category	No of Investors	No of Shares held	% of Shareholding	Paid up equity (Rs. In Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						No. of Shares held (Vii)	As a % of total Shares held	No. of Shares	As a % of Total Shares
(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)	(x)
<b>A</b>	<b>Promoter &amp; Promoters Group</b>	0	0	0.00	0.00	0	0.00	0	0.00
<b>A.1</b>	<b>Indian Promoters Individuals /HUF</b>	0	0	0.00	0.00	0	0.00	0	0.00
i)	(Names of major shareholders)	0	0	0.00	0.00	0	0.00	0	0.00
ii)	Bodies Corporate	0	0	0.00	0.00	0	0.00	0	0.00
iii)	Financial Institutions / Banks	0	0	0.00	0.00	0	0.00	0	0.00
<b>iv)</b>	<b>Central Government / State Government(s)</b>	<b>1</b>	<b>1408000000</b>	<b>85.44</b>	<b>70400.00</b>	0	0.00	0	0.00
v)	President of India	0	0	0.00	0.00	0	0.00	0	0.00
vi)	Person Acting in Concert( Please specify )	0	0	0.00	0.00	0	0.00	0	0.00
vii)	Any Other ( Please specify )	0	0	0.00	0.00	0	0.00	0	0.00
		0	0	0.00	0.00	0	0.00	0	0.00
<b>A.2</b>	<b>Foreign Promoters</b>	0	0	0.00	0.00	0	0.00	0	0.00
i)	Individuals (Names of major shareholders )	0	0	0.00	0.00	0	0.00	0	0.00
ii)	Bodies Corporate	0	0	0.00	0.00	0	0.00	0	0.00
iii)	Any Other ( Please specify )	0	0	0.00	0.00	0	0.00	0	0.00
<b>B</b>	<b>Non Promoters</b>	0	0	0.00	0.00	0	0.00	0	0.00
<b>B.1</b>	<b>Public Shareholders</b>	0	0	0.00	0.00	0	0.00	0	0.00
<b>1.1</b>	<b>Institutions</b>	0	0	0.00	0.00	0	0.00	0	0.00
i)	Mutual Funds	20	1390798	0.08	69.54	0	0.00	0	0.00
ii)	Foreign Portfolio Investor	56	16429880	1.00	821.49	0	0.00	0	0.00
iii)	Financial Institutions / Banks	6	4292968	0.27	219.95	0	0.00	0	0.00
iv)	Insurance Companies	14	178034366	10.80	8901.72	0	0.00	0	0.00
v)	NBFCs registered with RBI	0	0	0.00	0.00	0	0.00	0	0.00
vi)	FII belonging to Foreign Promoters	0	0	0.00	0.00	0	0.00	0	0.00
vii)	Promoter of Indian Promoters	0	0	0.00	0.00	0	0.00	0	0.00
viii)	Provident Fund /Pension Fund	0	0	0.00	0.00	0	0.00	0	0.00
ix)	Alternate Investment Funds	1	198	0.00	0.01	0	0.00	0	0.00
x)	Any Other (Specify)	0	0	0.00	0.00	0	0.00	0	0.00
		0	0	0.00	0.00	0	0.00	0	0.00
<b>1.2</b>	<b>Central Government / State Government(s)</b>	<b>1</b>	<b>10</b>	<b>0.00</b>	<b>0.00</b>	0	0.00	0	0.00
	President of India	0	0	0.00	0.00	0	0.00	0	0.00
<b>1.3</b>	<b>Non-Institutions</b>	0	0	0.00	0.00	0	0.00	0	0.00
i)	Individual shareholders holding nominal share capital up to Rs. 2 lakhs.	153767	30554928	1.85	1527.75	0	0.00	0	0.00
ii)	Individual shareholders holding nominal share capital in excess of Rs. 2 lakhs.	21	3330498	0.20	166.52	0	0.00	0	0.00
iii)	Unclaimed Shares	1	6	0.00	0.00	0	0.00	0	0.00
iv)	Trusts	3	3517	0.00	0.18	0	0.00	0	0.00
v)	HUF	2877	1255334	0.08	62.77	0	0.00	0	0.00
vi)	Non Resident Indians	1652	972795	0.06	48.64	0	0.00	0	0.00
vii)	Clearing Members	26	152056	0.01	7.60	0	0.00	0	0.00
viii)	Bodies Corporate	339	3329099	0.20	166.45	0	0.00	0	0.00
ix)	IEPF	1	6973	0.00	0.35	0	0.00	0	0.00
x)	Body Corporate-Ltd Liability-Partnership-DR	32	140474	0.01	7.02	0	0.00	0	0.00
		0	0	0.00	0.00	0	0.00	0	0.00
<b>B.2</b>	<b>Non Public Shareholders</b>	0	0	0.00	0.00	0	0.00	0	0.00
<b>2.1</b>	<b>Custodian/DR Holder</b>	0	0	0.00	0.00	0	0.00	0	0.00
<b>2.1</b>	<b>Employee Benefit Trust</b>	0	0	0.00	0.00	0	0.00	0	0.00
<b>2.1</b>	<b>Any Other (Specify)</b>	0	0	0.00	0.00	0	0.00	0	0.00
		0	0	0.00	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>158818</b>	<b>1648000000</b>	<b>100.00</b>	<b>82400.00</b>	0	0.00	0	0.00

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

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

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

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

**PART B**

Name of the Indian Promoter/Indian Investor on 31st December 2025

Please repeat the tabulation in case of more than one Indian Promoter/Indian Investor									
Sl.No	Category	No of Investors	No of Shares	% of Shareholding	Paid up equity (Rs. In Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in	
(i)	(ii)	(iii)	(iv)	(v)	(vi)	No. of Shares held (Vii)	As a % of total Shares	No. of Shares	As a % of Total Shares
<b>A</b>	<b>Promoter &amp; Promoters Group</b>	0	0	0.00	0.00	0	0.00	0	0.00
<b>A.1</b>	<b>Indian Promoters Individuals /HUF</b>	0	0	0.00	0.00	0	0.00	0	0.00
i)	(Names of major shareholders)	0	0	0.00	0.00	0	0.00	0	0.00
ii)	Bodies Corporate	0	0	0.00	0.00	0	0.00	0	0.00
iii)	Financial Institutions / Banks	0	0	0.00	0.00	0	0.00	0	0.00
<b>iv)</b>	<b>Central Government / State Government(s)</b>	<b>1</b>	<b>1408000000</b>	<b>85.44</b>	<b>70400.00</b>	0	0.00	0	0.00
v)	President of India	0	0	0.00	0.00	0	0.00	0	0.00
vi)	Person Acting in Concert( Please specify )	0	0	0.00	0.00	0	0.00	0	0.00
vii)	Any Other ( Please specify )	0	0	0.00	0.00	0	0.00	0	0.00
		0	0	0.00	0.00	0	0.00	0	0.00
<b>A.2</b>	<b>Foreign Promoters</b>	0	0	0.00	0.00	0	0.00	0	0.00
i)	Individuals (Names of major shareholders )	0	0	0.00	0.00	0	0.00	0	0.00
ii)	Bodies Corporate	0	0	0.00	0.00	0	0.00	0	0.00
iii)	Any Other ( Please specify )	0	0	0.00	0.00	0	0.00	0	0.00
<b>B</b>	<b>Non Promoters</b>	0	0	0.00	0.00	0	0.00	0	0.00
<b>B.1</b>	<b>Public Shareholders</b>	0	0	0.00	0.00	0	0.00	0	0.00
<b>1.1</b>	<b>Institutions</b>	0	0	0.00	0.00	0	0.00	0	0.00
i)	Mutual Funds	20	1390798	0.08	69.54	0	0.00	0	0.00
ii)	Foreign Portfolio Investor	56	16429880	1.00	821.49	0	0.00	0	0.00
iii)	Financial Institutions / Banks	6	4292968	0.27	219.95	0	0.00	0	0.00
iv)	Insurance Companies	14	178034366	10.80	8901.72	0	0.00	0	0.00
v)	NBFCs registered with RBI	0	0	0.00	0.00	0	0.00	0	0.00
vi)	FII belonging to Foreign Promoters	0	0	0.00	0.00	0	0.00	0	0.00
vii)	Promoter of Indian Promoters	0	0	0.00	0.00	0	0.00	0	0.00
viii)	Provident Fund /Pension Fund	0	0	0.00	0.00	0	0.00	0	0.00
ix)	Alternate Investment Funds	1	198	0.00	0.01	0	0.00	0	0.00
x)	Any Other (Specify)	0	0	0.00	0.00	0	0.00	0	0.00
		0	0	0.00	0.00	0	0.00	0	0.00
<b>1.2</b>	<b>Central Government / State Government(s)</b>	<b>1</b>	<b>10</b>	<b>0.00</b>	<b>0.00</b>	0	0.00	0	0.00
	President of India	0	0	0.00	0.00	0	0.00	0	0.00
<b>1.3</b>	<b>Non-Institutions</b>	0	0	0.00	0.00	0	0.00	0	0.00
i)	Individual shareholders holding nominal share capital up to Rs. 2 lakhs.	153767	30554928	1.85	1527.75	0	0.00	0	0.00
ii)	Individual shareholders holding nominal share capital in excess of Rs. 2 lakhs.	21	3330498	0.20	166.52	0	0.00	0	0.00
iii)	Unclaimed Shares	1	6	0.00	0.00	0	0.00	0	0.00
iv)	Trusts	3	3517	0.00	0.18	0	0.00	0	0.00
v)	HUF	2877	1255334	0.08	62.77	0	0.00	0	0.00
vi)	Non Resident Indians (NRI)	0	0	0.00	0.00	0	0.00	0	0.00
vii)	Clearing Members	26	152056	0.01	7.60	0	0.00	0	0.00
viii)	Bodies Corporate	339	3329099	0.20	166.45	0	0.00	0	0.00
ix)	IEPF	1	6973	0.00	0.35	0	0.00	0	0.00
x)	Body Corporate-Ltd Liability-Partnership-DR	32	140474	0.00	7.02	0	0.00	0	0.00
		0	0	0.00	0.00	0	0.00	0	0.00
<b>B.2</b>	<b>Non Public Shareholders</b>	0	0	0.00	0.00	0	0.00	0	0.00
<b>2.1</b>	<b>Custodian/DR Holder</b>	0	0	0.00	0.00	0	0.00	0	0.00
<b>2.1</b>	<b>Employee Benefit Trust</b>	0	0	0.00	0.00	0	0.00	0	0.00
<b>2.1</b>	<b>Any Other (Specify)</b>	0	0	0.00	0.00	0	0.00	0	0.00
		0	0	0.00	0.00	0	0.00	0	0.00
	<b>Total</b>	<b>157110</b>	<b>1630597325</b>	<b>98.94</b>	<b>81529.87</b>	0	0	0	0.00

Footnote

- At A.1 and A.2 of Part B above the name of individuals and bodies corporate must be specifically and separately mentioned
- Insurance are required to highlight the categories which fall within the purview of Regulation 11(1) (i) of the Insurance Regulatory and Development
- Details of Investors( excluding employees holding under ESOP ) have to be provided where the insurance company is unlisted
- Details of Indian Investors, singly and jointly holding more than 1% have to provided where the insurance company is listed

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

# The New India Assurance Company Ltd.

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

Form NL-10-Reserve And Surplus Schedule

Reserves And Surplus

As on 31.12.2025

Amount In Lakhs

	Particulars	As at 31.12.2025	As at 31.12.2024
1	Capital Reserve	6	6
2	Capital Redemption Reserve	0	0
3	Share Premium	189085	189085
4	General Reserves	1732082	1660193
	Addition during the Year - Balance Transferred From P & L Account	82585	71174
	Deduction during the Year -	0	0
	Amount utilized for issue of Bonus shares	0	0
	Amount utilized for Buy-Back	0	0
	Dividend and Dividend Distribution Tax paid	(29664)	(33949)
	<b>(Closing Balance)</b>	<b>1785003</b>	<b>1697418</b>
5	Catastrophe Reserve	0	0
6	Other Reserves (to be specified)	206481	182642
7	Balance of Profit in Profit & Loss Account	0	0
	<b>TOTAL</b>	<b>2180575</b>	<b>2069151</b>
	Note : Other Reserves in point no. 6 Includes		
	Foreign Currency Translation reserve	206481	182642
	Equalization / Contingency Reserves for Foreign Branches	0	0
	Total	<b>206481</b>	<b>182642</b>

## The New India Assurance Company Ltd.

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

Form NL-11-Borrowings Schedule

As on 31.12.2025

	Particulars	As at 31.12.2025	As at 31.12.2024
		₹ ('000)	₹ ('000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>Nil</b>	<b>Nil</b>

Notes:

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

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

(Amount in Rs. Lakhs)

S L N O	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
	NIL	NIL	NIL	NIL

**The New India Assurance Company Ltd.**

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

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

As on 31.12.2025

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As at 31.12.2025	As at 31.12.2024	As at 31.12.2025	As at 31.12.2024	As at 31.12.2025	As at 31.12.2024
	<b>LONG TERM INVESTMENTS</b>	<b>2114608</b>	<b>2225272</b>	<b>5220396</b>	<b>5257449</b>	<b>7335004</b>	<b>7482721</b>
1	Government securities and Government guaranteed bonds including Treasury Bills	932283	887645	2261319	2046476	3193602	2934121
2	Other Approved Securities	0	0	0	0	0	0
3	Other Investments						
	(a) Shares						
	(aa) Equity	852892	1001723	2176750	2437882	3029642	3439605
	(bb) Preference	0	0	0	0	0	0
	(b) Mutual Funds	0	0	0	0	0	0
	(c) Derivative Instruments	0	0	0	0	0	0
	(d) Debentures/ Bonds	20806	41911	53112	102028	73918	143939
	(e) Other Securities (FOREIGN)	5112	471	0	0	5112	471
	(f) Subsidiaries	15552	15552	0	0	15552	15552
	(g) Associates	2308	2308	0	0	2308	2308
	(h) Investment Properties - Real Estate	0	0	0	0	0	0
4	Investments in Infrastructure and Social Sector	264613	229918	675498	559706	940111	789624
5	Other than Approved Investments	21042	45744	53717	111357	74759	157101
	<b>SHORT TERM INVESTMENTS</b>	<b>294635</b>	<b>269104</b>	<b>697331</b>	<b>579895</b>	<b>991966</b>	<b>848999</b>
1	Government securities and Government guaranteed bonds including Treasury Bills	120252	134599	252168	252461	372420	387060
2	Other Approved Securities	0	0	0	0	0	0
3	Other Investments						
	(a) Shares						
	(aa) Equity	0	0	0	0	0	0
	(bb) Preference	0	0	0	0	0	0
	(b) Mutual Funds	46811	0	119500	0	166311	0
	(c) Derivative Instruments	0	0	0	0	0	0
	(d) Debentures/ Bonds	19582	45800	49987	111493	69569	157293
	(e) Other Securities (FOREIGN)	0	0	0	0	0	0
	(f) Subsidiaries	0	0	0	0	0	0
	(g) Investment Properties-Real Estate	0	0	0	0	0	0
4	Investments in Infrastructure, Housing Bonds and Social Sector	107990	88705	275676	215941	383666	304646
5	Other than Approved Investments	0	0	0	0	0	0
	<b>TOTAL</b>	<b>2409243</b>	<b>2494376</b>	<b>5917727</b>	<b>5837344</b>	<b>8326970</b>	<b>8331720</b>

	Particulars	Shareholders		Policyholders		(Amount in Rs. Lakhs)	
		Total		Total		Total	
		As at 31.12.2025	As at 31.12.2024	As at 31.12.2025	As at 31.12.2024	As at 31.12.2025	As at 31.12.2024
	<b>Long Term Investments--</b>						
	Book Value	4328	3199	11049	7787	15378	10986
	market Value	3875	3199	9892	7787	13767	10986
	<b>Short Term Investments--</b>						
	Book Value	0	0	0	0	0	0
	market Value	-	-	-	-	-	-

# The New India Assurance Company Ltd.

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

As on 31.12.2025

Amount In Lakhs

Particulars	As at 31.12.2025	As at 31.12.2024
<b>1. Security-Wise Classification</b>		
Secured		
(a) On Mortgage Of Property		
(aa) In India		
Loan Against Mortgage Of Property	0	0
Housing and Vehicle Loans To Employees	39589	35768
Direct Term Loans	86	12
(bb) Outside India Housing, Vehicle Loan To Employees	0	0
(b) On Shares, Bonds, Government Securities		
(c) Others		
<b>Loans To State Government Housing, Ffe Loans</b>	695	1018
<b>Unsecured (Computer Loans and Education Loans to Employees)</b>	<b>1203</b>	<b>1564</b>
<b>Total</b>	<b>41573</b>	<b>38362</b>
<b>2. Borrower-Wise Classification</b>		
(a) Central And State Governments (Term Loans, Housing and FFE)	695	1018
(b) Banks And Financial Institutions	0	0
(c) Subsidiaries	0	0
(d) Industrial Undertakings (Term Loans, Bridge Loans, Short-Term Loans, Loans To PFPS)	0	0
<b>(e) Others - Housing Loans, Vehicle Loans, Computer Loans and Education to Employees</b>	<b>40878</b>	<b>37344</b>
<b>Term Loans and PFPS</b>		
<b>Total</b>	<b>41573</b>	<b>38362</b>
<b>3. Performance-wise Classification</b>		
(a) Loans Classified as Standard		
(aa) In India-Term Loans, Bridge Loans, State Government Housing And FFE, PFPS	41487	38350
(bb) Outside India (Loans To Employees)	86	12
<b>(aa) In India (Term Loans, Bridge Loans, Short-Term Loans, Loans PFPS)</b>		
<b>(bb) Outside India</b>	<b>0</b>	<b>0</b>
<b>Total</b>	<b>41573</b>	<b>38362</b>
<b>4. Maturity-wise Classification</b>		
(a) Short-Term (Term Loans, Direct Bridge Loans, Short-Term Loans, Term Loans PFPS)	83	83
(b) Long-Term	41490	38279
<b>Total</b>	<b>41573</b>	<b>38362</b>

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

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

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

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

## Provisions against Non-performing Loans

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

# The New India Assurance Company Ltd.

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

Form NL-14-Fixed Assets Schedule

As on 31.12.2025

Amount In Lakhs

Particulars	Cost/ Gross Block				Depreciation			Net Block		
	Opening 01.04.2025	Additions	*Deductions	*Closing Balance 30.06.2024	Opening 01.04.2025	For The Period	On Sales/ Adjustments	*Closing Balance 30.06.2024	*Closing Balance 30.06.2024	Opening 01.04.2025
Goodwill	0	0	0	0	0	0	0	0	0	0
Intangibles (Softwares)	8540	310	(33)	8883	1746	1158	(30)	2934	5949	6794
Land-Freehold	1426	7	0	1433	0	0	0	0	1433	1426
Leasehold Property	3313	0	10	3303	560	29	8	581	2722	2753
Buildings	28037	86	(29)	28152	10974	1486	(10)	12470	15682	17063
Furniture & Fittings	9832	236	4	10064	7464	406	3	7867	2197	2368
Information Technology Equipment	37741	1787	181	39347	33585	1432	173	34844	4503	4156
Vehicles	15475	1324	1529	15270	5712	1387	669	6430	8840	9763
Office Equipments	1034	26	14	1046	957	24	13	968	78	77
Other Assets	5481	264	55	5690	3742	315	45	4012	1678	1739
<b>Total</b>	<b>110879</b>	<b>4040</b>	<b>1731</b>	<b>113188</b>	<b>64740</b>	<b>6237</b>	<b>871</b>	<b>70106</b>	<b>43082</b>	<b>46139</b>
Work in Progress	314	101	17	398	0	0	0	0	398	314
<b>Grand Total</b>	<b>111193</b>	<b>4141</b>	<b>1748</b>	<b>113586</b>	<b>64740</b>	<b>6237</b>	<b>871</b>	<b>70106</b>	<b>43480</b>	<b>46453</b>
Corresponding Previous Period@	137845	5605	11008	132442	96115	4041	8304	91852	40590	

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

# The New India Assurance Company Ltd.

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

Form NL-15-Cash And Bank Balance Schedule

Cash And Bank Balances

As on 31.12.2025

Amount In Lakhs

	Particulars	As at 31.12.2025	As at 31.12.2024
1	Cash (including cheques*, drafts and stamps)	168	170
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1083413	779460
	(bb) Others	128677	121031
	(b) Current Accounts	203090	198279
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks	0	0
	(b) With other Institutions	305085	300000
4	Others (to be specified)	0	0
	<b>TOTAL</b>	<b>1720433</b>	<b>1398940</b>
	Balances with non-scheduled banks included in 2 and 3 above	<b>979355</b>	<b>856335</b>
	<b>Cash and Bank Balances ( In India )</b>	<b>741078</b>	<b>542605</b>
	<b>Cash and Bank Balances ( Outside India )</b>	<b>979355</b>	<b>856335</b>

Note :

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

## The New India Assurance Company Ltd.

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

Form NL-16-Advances And Other Assets Schedule

Advances and Other Assets

As on 31.12.2025

Amount in Lakhs

	Particulars	As at 31.12.2025	As at 31.12.2024
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	2845	2896
2	Application money for investments	0	0
3	Prepayments	9845	13649
4	Advances to Directors/Officers	0	0
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	105658	122927
6	Goods & Service tax credit	88407	51503
7	Others (to be specified)	0	0
	Deposit for Appeal with Tax Authorities	2964	2434
	Advance to Employees	1079	1637
	<b>TOTAL (A)</b>	<b>210798</b>	<b>195046</b>
	<b>OTHER ASSETS</b>		
1	1. Income Accrued On Investments	149393	136721
2	2. Outstanding Premiums	68780	73502
	Less : Provisions for doubtful	(17951)	(18361)
3	3. Agents Balances	490	523
4	4. Foreign Agencies Balances	62229	54098
5	5. Due From Other Entities Carrying on Insurance Business (Including Reinsurers)	541027	604609
	Less : Provisions for doubtful	(21975)	-55429
6	6. Due From Subsidiaries/Holding	0	0
7	7. Investments held for Unclaimed Amount of Policyholders	24255	22000
8	8. Interest on investments held for Unclaimed Amount of Policyholders	353	380
9	9. Others - (a) Other Accrued Income	0	0
	(b) Others Including Sundry Debtors	30023	46430
	<b>TOTAL (B)</b>	<b>836624</b>	<b>864473</b>
	<b>TOTAL (A+B)</b>	<b>1047422</b>	<b>1059519</b>

Notes:

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

**The New India Assurance Company Ltd.**

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

Form NL-17-Current Liabilities Schedule

Current Liabilities

As on 31.12.2025

**(Amount in Rs. Lakhs)**

	Particulars	As at 31.12.2025	As at 31.12.2024
1	Agents' Balances	69964	43426
2	Balances due to other insurance companies	145931	91595
3	Deposits held on re-insurance ceded	62694	10143
4	Premiums received in advance		
	(a) For Long Term Policies	89469	84724
	(b) For Other Policies	119779	106006
5	Unallocated Premium	187081	209851
6	Sundry creditors	133955	118999
7	Due to subsidiaries/ holding company	0	0
8	Claims Outstanding	4013029	3732681
9	Due to Officers/ Directors	0	0
10	Unclaimed Amount of Policy Holder's Fund	14514	16908
11	Income accrued on Unclaimed amounts	8310	7405
12	Interest payable on debentures/bonds	0	0
13	GST Liabilities	100016	97004
14	Others		
	- Unpaid/Unclaimed Dividend	10	18
	- Others	4379	5396
	<b>TOTAL</b>	<b>4949131</b>	<b>4524156</b>

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

Particulars	As at 31.12.2025	As at 31.12.2024
Opening Balance	24179	23473
Add: Amount transferred to unclaimed amount	1028	622
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)		0
Add: Investment Income	394	449
Less: Amount paid during the year	2777	231
Less: Transferred to SCWF	0	0
Closing Balance of Unclaimed Amount	<b>22824</b>	<b>24313</b>

## The New India Assurance Company Ltd.

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

Form NL-18-Provisions Schedule

Provisions

As on 31.12.2025

Amount In Lakhs

	Particulars	As at 31.12.2025	As at 31.12.2024
1	Reserve for Unexpired Risk	1661449	1536452
2	Reserve for Premium Deficiency	0	0
3	For taxation (less advance tax paid and taxes deducted at source)	0	0
4	For Employee Benefits		
	(a) Provision for Wage Arrears	202653	36024
	(b) Provision for Leave Encashment	81087	85374
5	Others (Reserve for Bad and doubtful debts, for diminution in value of thinly traded shares, for wage arrears)	51409	82274
	<b>TOTAL</b>	<b>1996598</b>	<b>1724625</b>
	<b>Note : Others in point no. 5 includes</b>		
	Reserve for bad and doubtful debts.	45261	72256
	Provision for diminution in value of thinly traded/unlisted shares	6148	10018
	<b>Total</b>	<b>51409</b>	<b>82274</b>

## The New India Assurance Company Ltd.

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

Form NL-19 Misc Expenditure Schedule

As on 31.12.2025

Amount in Lakhs

	Particulars	As at 31.12.2025	As at 31.12.2024
1	Discount Allowed in issue of shares/ debentures	-	0
2	Others - Contribution to Pension Fund and Gratuity Fund	-	0
	<b>TOTAL</b>	<b>0</b>	<b>0</b>

**Notes:**

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

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

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

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

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 G00526

Form No. 20 - Analytical Ratios  
As on 31.12.2025

Sl.No.	Particular	For the Quarter ended on 31.12.2025	Up to the Quarter ended on 31.12.2025	For the Quarter ended on 31.12.2024	Up to the Quarter ended on 31.12.2024
1	Gross Direct Premium Growth Rate (%)**	10.46	11.58	2.62	3.05
2	Gross Direct Premium to Net worth Ratio <sup>3</sup>	2.02	2.04	1.92	1.93
3	Growth rate of Net Worth (%)	5.18	5.18	3.67	3.67
4	Net Retention Ratio (%)**	82.86	82.48	82.76	82.53
5	Net Commission Ratio (%)**	10.78	9.83	9.70	9.51
6	Expense of Management to Gross Direct Premium Ratio (%)**	23.98	21.83	19.46	19.05
7	Expense of Management to Net Written Premium Ratio (%)**	27.21	24.39	21.78	21.32
8	Net Incurred Claims to Net Earned Premium (%)**	90.77	99.62	94.49	97.38
8	Combined Ratio (%)**	117.98	124.01	116.28	118.70
9	Investment income ratio (%)	8.64	8.64	5.88	5.88
10	Technical Reserves to net premium ratio <sup>2</sup> **	1.47	1.45	1.48	1.49
11	Underwriting balance ratio	-0.18	-0.25	-0.16	-0.19
12	Operating Profit Ratio (%)	-0.89	-2.90	-3.16	-3.62
13	Liquid Assets to liabilities ratio	0.48	0.48	0.44	0.44
14	Net earning ratio (%)	3.84	2.82	3.96	2.41
15	Return on net worth(Avg) ratio (%) <sup>4</sup>	6.57	4.87	6.57	3.97
16	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.81	1.81	1.90	1.90
17	NPA Ratio				
	Gross NPA Ratio	0.22	0.22	0.72	0.72
	Net NPA Ratio	0.00	0.00	0.00	0.00
18	Debt Equity Ratio	-	-	-	-
19	Debt Service Coverage Ratio	-	-	-	-
20	Interest Service Coverage Ratio	-	-	-	-
21	Earnings per share	2.25	5.01	2.14	3.89
22	Book value per share	137.32	137.32	130.56	130.56

Notes:

1. Net worth definition to include Head office capital for Reinsurance branch
2. Technical Reserves to net premium ratio has been annualised.
3. Gross Direct Premium to Net worth Ratio has been annualised.
4. Return on net worth(Avg) ratio has been annualised.
5. For the quarter ratios have been annualised.

**\*\* Segmental Reporting up to the quarter**

Segments Upto the quarter ended on 31.12.2025	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
<b>FIRE</b>									
Current Period	19.81	43.45	28.62	23.93	43.08	80.99	124.08	2.91	-0.26
Previous Period	-9.20	44.97	19.73	17.93	31.46	68.08	99.54	3.08	0.00
<b>Marine Cargo</b>									
Current Period	28.05	76.24	19.21	27.98	33.68	109.62	143.30	1.48	-0.46
Previous Period	-0.29	84.68	19.37	27.56	31.09	67.56	98.65	1.32	-0.01
<b>Marine Hull</b>									
Current Period	-5.12	36.60	7.04	9.90	21.51	51.06	72.57	3.18	0.28
Previous Period	16.03	36.66	8.12	8.72	19.84	39.95	59.79	3.02	0.38
<b>Total Marine</b>									
Current Period	9.24	56.73	15.35	19.08	29.81	89.56	119.37	2.02	-0.21
Previous Period	8.35	57.80	15.37	16.88	27.10	58.01	85.11	1.93	0.12
<b>Motor OD</b>									
Current Period	-1.40	93.39	21.57	34.12	36.03	110.67	146.70	1.37	-0.45
Previous Period	0.56	94.49	21.33	31.67	33.05	108.45	141.50	1.33	-0.42
<b>Motor TP</b>									
Current Period	-1.04	95.87	7.32	21.09	21.78	107.34	129.13	6.47	-0.27
Previous Period	9.93	95.87	7.68	18.81	19.40	102.41	121.81	5.97	-0.22
<b>Total Motor</b>									
Current Period	-1.21	94.73	13.78	27.08	28.24	108.82	137.07	4.16	-0.35
Previous Period	5.41	95.23	13.92	24.73	25.64	105.14	130.78	3.85	-0.31
<b>Health</b>									
Current Period	16.24	95.30	4.23	18.46	18.86	100.82	119.68	0.64	-0.21
Previous Period	4.55	93.44	4.42	15.78	16.31	104.04	120.35	0.66	-0.21
<b>Personal Accident</b>									
Current Period	11.20	95.55	6.65	20.77	21.11	92.46	113.57	1.61	-0.16
Previous Period	-2.52	95.43	6.74	18.23	18.47	77.30	95.77	1.48	0.03
<b>Total Health</b>									
Current Period	16.09	95.30	4.30	18.52	18.93	100.58	119.51	0.66	-0.21
Previous Period	4.32	93.50	4.49	15.86	16.38	103.26	119.64	0.68	-0.20
<b>Workmen's Compensation/ Employer's liability</b>									
Current Period	-2.49	95.84	19.16	32.60	33.62	17.04	50.66	2.18	0.49
Previous Period	1.69	95.72	17.68	28.50	29.40	69.49	98.89	2.02	0.00
<b>Public/ Product Liability+Other Liabilities</b>									
Current Period	7.99	62.99	16.56	25.79	31.02	71.15	102.18	2.30	-0.07
Previous Period	17.31	61.24	14.33	20.50	26.05	52.99	79.04	2.25	0.19
<b>Engineering</b>									
Current Period	16.12	36.19	16.29	19.92	30.76	51.70	82.46	3.62	0.16
Previous Period	3.41	41.56	9.19	16.63	20.92	53.76	74.68	3.62	0.27
<b>Aviation</b>									
Current Period	0.66	15.41	8.29	4.66	22.76	322.54	345.29	3.31	-2.49
Previous Period	0.12	15.48	8.02	3.54	19.75	78.00	97.75	2.76	0.07
<b>Crop Insurance</b>									
Current Period	6429.71	102.55	-6.94	255.66	7.52	99.98	107.51	1.69	-0.07
Previous Period	-96.59	100.21	8.99	35167.43	20.71	85.09	105.80	1.40	-0.05
<b>Other Miscellaneous</b>									
Current Period	25.03	70.44	16.89	25.73	31.42	75.67	107.10	1.52	-0.13
Previous Period	13.66	67.97	16.99	23.09	28.90	61.80	90.70	1.57	0.08
<b>Total Miscellaneous</b>									
Current Period	10.36	90.63	8.02	21.56	22.59	101.47	124.06	1.85	-0.25
Previous Period	5.12	90.03	8.48	19.29	20.30	100.74	121.04	1.89	-0.21
<b>Total-Current Period</b>	11.58	82.48	9.83	21.83	24.39	99.62	124.01	1.94	-0.25
<b>Total-Previous Period</b>	3.05	82.53	9.51	19.05	21.32	97.38	118.70	2.96	-0.19

# The New India Assurance Co. Ltd.

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

Form NL-21 : Related Party Transactions

As on 31.12.2025

(₹ in Lakhs)

## PART-A Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received <sup>1</sup> (Rs. in Lakhs)			
				For the Quarter Sep-25	Up to the Quarter Sep-25	For the Corresponding Quarter of the Previous Year	Up to the Quarter of the Previous Year
1	The New India Assurance Co. (T&T) Ltd		Management Fees Earned	54.90	54.90	0.00	30.45
			Management Fees Receivable	-48.17	0.00	0.00	0.00
			Premium on R/I Accepted	292.18	452.94	64.20	177.29
			Comm on R/I Accepted	96.21	96.21	0.00	26.61
			Claims Paid	1193.44	1193.45	0.00	3.61
2	Prestige Assurance Plc. Nigeria	Subsidiaries	Equity Purchased (Rights) Prestige Assurance Nigeria	0.00	0.00	0.00	0.00
			Dividend income received (NIA T&T)	0.00	0.00	0.00	0.00
			Dividend income received (Prestige Assurance Nigeria)	0.00	0.00	110.46	110.46
			Dividend income receivable (Prestige Assurance Nigeria)	0.00	0.00	-110.46	0.00
			Dividend income receivable (NIA T&T)	0.00	0.00	0.00	180.57
			Claims received	311.53	399.26	0.25	41.43
3	India International Insurance Pvt Ltd.	Associates	Premium on R/I Accepted	599.35	620.86	195.11	490.48
			Comm on R/I Accepted	162.70	197.01	48.30	119.28
			Claims Paid	1712.54	1720.84	108.81	322.61
			Director Fees Earned	0.00	5.60	0.00	10.12
			Premium on reinsurance ceded	38.01	417.38	30.26	101.56
			Commission on reinsurance ceded	1.82	24.54	0.67	2.94
			Claims received	2.73	264.51	0.00	1.37
			Additional Equity Infusion In Health TPA of India	0.00	0.00	0.00	0.00
			Dividend income received from III Singapore	0.00	673.80	643.25	643.25
			Dividend income receivable from III Singapore	0.00	0.00	-643.25	0.00
4	Health Insurance TPA of India Limited		TPA fees paid to Health Insurance TPA of India	1320.18	3869.08	941.60	2764.59
			Salary & Allowances	186.44	522.38	152.46	422.95

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

## PART-B Related Party Transaction Balances

Sl.No.	Name of the Related Party	Nature of Relationship	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable /	Whether Secured?	Details of any Guarantees	Balance under Provision for doubtful debts relating to
1	The New India Assurance Co. (T&T) Ltd	Subsidiaries	1191.8	Receivable		No	NA
2	Prestige Assurance Plc. Nigeria	Subsidiaries	2789.8	Receivable		No	106.4122322
3	India International Insurance Pvt Ltd.	Associates	1904.8	Receivable		No	NA
4	Health Insurance TPA of India Limited	Associates	1270.3	Payable		No	NA

# The New India Assurance Company Ltd.

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

Form NL-22-Receipts & Payments

As on 31.12.2025

Particulars	As at 31.12.2025	As at 31.12.2024
	In Lakhs	In Lakhs
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	3801874	3506254
Other receipts	1529	2336
Payments to the re-insurers, net of commissions and claims	(252675)	(291488)
Payments to co-insurers, net of claims recovery	(112058)	(100958)
Payments of claims	(2866220)	(2605644)
Payments of commission and brokerage	(322510)	(271799)
Payments of other operating expenses	(187558)	(355468)
Preliminary and pre-operative expenses	0	0
Deposits, advances and staff loans	4049	28366
Income taxes paid (Net)	14755	(49767)
Good & Service tax paid	(432674)	(357457)
Other payments	672	(12126)
Cash flows before extraordinary items	(350816)	(507751)
Cash flow from extraordinary operations	0	0
Net cash flow from operating activities	<b>(350816)</b>	<b>(507751)</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(3972)	(3766)
Proceeds from sale of fixed assets	794	759
Purchases of investments	(3147210)	(1672912)
Loans disbursed	0	0
Sales of investments	2837927	1926449
Repayments received	0	0
Rents/Interests/ Dividends received	406973	382935
Investments in money market instruments and in liquid mutual funds (Net)	0	0
Expenses related to investments	(311)	(167)
Net cash flow from investing activities	<b>94201</b>	<b>633298</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital	0	0
Proceeds from borrowing	0	0
Repayments of borrowing	0	0
Interest/dividends paid	(29671)	(33948)
IPO Expenses received from Government	0	0
Net cash flow from financing activities	<b>(29671)</b>	<b>(33948)</b>
<b>Effect of foreign exchange rates on cash and cash equivalents, net</b>	<b>3888</b>	<b>13898</b>
<b>Net increase in cash and cash equivalents:</b>	<b>(282398)</b>	<b>105497</b>
Cash and cash equivalents at the beginning of the year	831229	650232
Cash and cash equivalents at the end of the year	<b>548831</b>	<b>755729</b>
Cash and cash equivalents at the end of the Year	548831	<b>755729</b>
Add: Fixed Deposits for more than 3 months	1171602	643211
<b>Cash and cash equivalents shown under Schedule 11</b>	<b>1720433</b>	<b>1398940</b>

## The New India Assurance Co. Ltd.

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

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

STATEMENT OF ADMISSIBLE ASSETS AS AT DECEMBER 31, 2025

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	24,09,244	24,09,244
	Policyholders as per NL-12 A of BS	59,17,726	-	59,17,726
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>5917726.36</b>	<b>2409243.93</b>	<b>8326970.28</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	0.00	10167.78	10,168
(C)	Fixed assets as per BS	31,241	12,238	43,480
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	5,853	2,293	8,145
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	12,36,183	4,84,250	17,20,433
(F)	Advances and Other assets as per BS	9,35,660	1,49,711	10,85,371
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>2171842.60</b>	<b>633960.86</b>	<b>2805803.46</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	1,39,129	8,086	1,47,215
(I)	Loans as per BS	29,871	11,702	41,573
	Inadmissible employee loans (I. a)	29,372	11,506	40,878
(J)	Fair value change account subject to minimum of zero	14,36,169	5,63,132	19,99,301
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>81,50,682</b>	<b>30,67,145</b>	<b>1,12,17,826</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	16,10,523	5,95,184	22,05,706
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>65,40,159</b>	<b>24,71,961</b>	<b>90,12,120</b>

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	Foreign shares in subsidiaries less any provision made thereon	-	7,362	7,362
		-	<b>7,362</b>	<b>7,362</b>
	Inadmissible Fixed assets			
	(a) Furniture	1,599	612	2,211
	(b) Intangibles	4,585	1,754	6,339
		<b>6,184</b>	<b>2,366</b>	8,551
	Inadmissible current assets			
	(a) Co-insurer's balances outstanding for more than ninety days	26,853	-	26,853
	(b) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	78,170	-	78,170
	(c) Pre-Deposit against appeal	2,143	820	2,963
	(d) Inter-office	756	289	1,045
CH 12 & 1	(e) Unclaimed-policyholders	24,202	-	24,202
	(f) Service Tax/GST unutilized credit	353	135	487
	(g) Agents' balances and outstanding premium in India, to the extent they are not realized within a period of thirty days	727	278	1,006
	(h) Premium receivables relating to State/Central government sponsored schemes, to the extent they are not realized within a period of one year	-	-	-
	(i) Employee advances	-	-	-
	(j) Cash and Bank Balances	-	-	-
		<b>1,33,204</b>	<b>1,522</b>	<b>1,34,726</b>
	Inadmissible employee loans	28,568	10,930	39,498
		<b>28,568</b>	<b>10,930</b>	<b>39,498</b>
	Fair value change account	<b>13,98,048</b>	<b>6,48,392</b>	<b>20,46,440</b>

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

## The New India Assurance Co. Ltd.

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

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

STATEMENT OF ADMISSIBLE ASSETS AS AT DECEMBER 31, 2025

(₹ in Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) .... (a)	1981817	1661449
Premium Deficiency Reserve (PDR)....(b)	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	1981817	1661449
Outstanding Claim Reserve (other than IBNR reserve)....(d)	3046643	2233373
IBNR Reserve.... (e)	1894347	1779656
<b>Total Reserves for Technical Liabilities ....(f)=(c)+(d)+(e)</b>	<b>6922807</b>	<b>5674478</b>

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

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

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

STATEMENT OF ADMISSIBLE ASSETS AS AT DECEMBER 31, 2025

**TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS**  
(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM1	RSM2	RSM	Factor A	Factor B
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Fire	6,95,802	3,14,021	4,12,804	2,52,014	69580.15	75,604	75,604	0.50	0.50
2	Marine Cargo	56,156	43,124	42,314	39,730	8624.72	11,919	11,919	0.60	0.60
3	Marine - Other than Marine Cargo	51,960	18,129	17,478	9,260	5196.00	2,778	5,196	0.50	0.50
4	Motor	11,95,644	11,32,024	13,01,871	12,45,181	226404.76	3,73,554	3,73,554	0.75	0.75
5	Engineering	1,32,034	49,710	38,626	23,537	13203.43	7,061	13,203	0.50	0.50
6	Aviation	47,307	10,274	1,64,997	17,997	4730.71	24,749	24,749	0.50	0.50
7	Liability	78,846	56,047	33,384	27,712	11826.94	8,314	11,827	0.75	0.75
8	Health	22,30,998	21,23,547	20,99,617	20,03,253	424709.49	6,00,976	6,00,976	0.75	0.75
9	Miscellaneous	1,79,938	1,30,396	1,06,282	77,175	26079.30	23,153	26,079	0.70	0.70
10	Crop Insurance	30,090	30,427	24,485	26,128	6085.34	7,838	7,838	0.50	0.50
	<b>Total</b>	<b>46,98,775</b>	<b>39,07,699</b>	<b>42,41,857</b>	<b>37,21,987</b>	<b>7,96,441</b>	<b>11,35,947</b>	<b>11,50,947</b>		

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

# The New India Assurance Co. Ltd.

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

STATEMENT OF ADMISSIBLE ASSETS AS AT DECEMBER 31, 2025

(All amounts in Rupees of Lakhs)

(1) ITEM NO.	(2) DESCRIPTION	(3) AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	6540159
	Deduct:	
(B)	Current Liabilities as per BS	5674478
(C)	Provisions as per BS	0
(D)	Other Liabilities	614775
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	250906
	Shareholder's FUNDS	
(F)	Available Assets	2471961
	Deduct:	
(G)	Other Liabilities	643473
(H)	Excess in Shareholder's funds (F-G)	1828487
(I)	Total ASM (E+H)	2079393
(J)	Total RSM	1150947
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.81

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

# The New India Assurance Co. Ltd.

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

FORM NL-27 Product Information

As on 31.12.2025

## Products Information

List below the products and/or add-ons introduced during the period 1st April 2025 to 31st December 2025

Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business <sup>(a)</sup>	Category of product	Date of allotment of UIN
1	Parametric Insurance		IRDAN190RPM0049V0120	Parametric	Parametric	02.05.2025
2	Critical Illness Rider		NIAHLIA25063V012425	Health Retail	Rider	27.03.2025
3	Durable Medical Equipment Rider		NIAHLIA25064V012425	Health Retail	Rider	27.03.2025
4	Pre and Post Hospitalisation Rider		NIAHLIA25068V012425	Health Retail	Rider	27.03.2025
5	Nari Samman Bima		NIAPAIP25062V012425	Personal Accident	Retail	21.04.2025
6	New India Bima Sathi		IRDAN190RPM0048V0120	Miscellaneous Traditional	Commercial	27.03.2025
7	Warranty and Indemnity		IRDAN190CPLB0010V012025	Liability	Commercial	14.07.2025
8	New India Business All Risk Flexi Policy		IRDAN190CPPR0009V012025	Fire	Commercial	14.07.2025
9	New India Standalone War Insurance		IRDAN190RPPR0011V012025	Fire	Retail	19.11.2025
10	New India Criti Protect Group		NIAHLGP26069V012526	Health	Commercial	15.12.2025

Note: -

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

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

Registration No.190 and Date of Registration with the IRDA-01.04.2015CN: L 66000 MH 1919 GOI/00026

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

As on 31.12.2025

**PART A**

(Rs. In Lakh)			
Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	2409243.00
	Investments (Policyholders)	8A	5917727
2	Loans	9	41573
3	Fixed Assets	10	43480
4	Current Assets		
	a. Cash & Bank Balance	11	1720433
	b. Advances & Other Assets	12	1047422
5	Current Liabilities		
	a. Current Liabilities	13	4949131
	b. Provisions	14	1996598
	c. Misc. Exp not Written Off	15	0
	d. Debit Balance of P&L A/c		0
	Application of Funds as per Balance Sheet (A)		18125607
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	36473
2	Fixed Assets (if any)	10	43480
3	Cash & Bank Balance (if any)	11	1124898
4	Advances & Other Assets (if any)	12	1047422
5	Current Liabilities	13	4949131
6	Provisions	14	1996598
7	Misc. Exp not Written Off	15	0
8	Debit Balance of P&L A/c		
9	Investments held outside India		89086
	Total (B)		9287088
	'Investment Assets' (A-B)		8838519

**Section II**

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance (a)	FRSM+ (b)						
1	Central Govt. Securities	not less than 25%	0	563745	1384908	1948653	28	0	1948653	1963691
2	Central Govt Sec, State Govt Sec or Other	not less than 20%	0	1011999	2486097	3498096	51	0	3498096	3528442
3	Investment subject to Exposure Norms									
	a. Housing / Infrastructure Loans to SC for Housing									
	1. Approved Investments	Not less than 15%	0	420644	1033363	1454007	21	113078	1567085	1594287
	2. Other Investments		0	3388	8324	11712	0	-1447	10265	10265
	b. Approved Investments	Not exceeding	0	528958	1299448	1828406	27	1863766	3692172	3690913
	c. Other Investments		0	13753	33786	47538	1	23363	70901	70736
	Investment Assets	100%	0	1978742	4861017	6839759	100	1998760	8838519	8894644

- 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**

(Rs. In Lakh)								
No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A+B)	% to Total
1	Central Govt. Securities		1907328	29	41326	14	1948653	29
2	Central Govt Sec, State Govt Sec or Other		3492401	53	5694	2	3498096	53
3	Investment subject to Exposure Norms							
	a. Housing / Infrastructure Loans to SC for Housing							
	1. Approved Investments		302316	5	18303	6	320619	5
	2. Other Investments		195	0	0	0	195	0
	b. Infrastructure Investments							
	1. Approved Investments		1030541	16	102847	35	1133388	16
	2. Other Investments		11632	0	-115	0	11517	0
	c. Approved Investments		1707173	26	121233	42	1828406	26
	d. Other Investments (not exceeding 15%)		46967	1	571	0	47538	1
	TOTAL		6591226	100	289859	100	6839759	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

# The New India Assurance Co. Ltd.

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

CIN: L 66000 MH 1919 GOI 000526

## FORM NL-29-DETAIL REGARDING DEBT SECURITIES

As on 31.12.2025

(Amount in Rs. Lakhs)

	Detail Regarding debt securities							
	MARKET VALUE				Book Value			
	As at 31-12-2025	as % of total for this class	As at 31-12-2024	as % of total for this class	As at 31-12-2025	as % of total for this class	As at 31-12-2024	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1501404	30	1399329	30	1470673	29	1389001	30
AA or better	2188	0	6778	0	3591	0	8191	0
Rated below AA but above A	6705	0	8681	0	6800	0	8800	0
Rated below A but above B	0	0	0	0	0	0	0	0
D	10633	0	39659	1	11015	0	39843	1
SOVEREIGN	3528442	70	3240901	69	3498096	70	3203813	69
<b>Total (A)</b>	<b>5049372</b>	<b>100</b>	<b>4695350</b>	<b>100</b>	<b>4990175</b>	<b>1</b>	<b>4649649</b>	<b>100</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	819909	16	557814	12	811184	16	552997	12
more than 1 year and upto 3years	1461784	29	1728103	37	1422007	28	1706742	37
More than 3years and up to 7years	1667325	33	1769140	38	1648143	33	1755777	38
More than 7 years and up to 10 years	901588	18	539703	11	903935	18	532504	11
above 10 years	198765	4	100589	2	204905	4	101630	2
Any other (Please specify)	0	0		0	0	0	0	0
<b>Total (B)</b>	<b>5049372</b>	<b>100</b>	<b>4695350</b>	<b>100</b>	<b>4990175</b>	<b>100</b>	<b>4649649</b>	<b>100</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	1963691	39	1483338	32	1948653	39	1456581	31
b. State Government	1564751	31	1757563	37	1549442	31	1445836	31
c. Corporate Securities	1520930	30	1454448	31	1492079	30	1747232	38
Any other (Please specify)	0	0			0	0		
<b>Total (C)</b>	<b>5049372</b>	<b>100</b>	<b>4695350</b>	<b>100</b>	<b>4990175</b>	<b>100</b>	<b>4649649</b>	<b>100</b>

### Note

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

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

**(c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"**

# The New India Assurance Co. Ltd.

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

CIN: L 66000 MH 1919 GOI 000526

Form NI-30-DETAILS OF NON-PERFORMING ASSETS

As on 31.12.2025

(Rs. In Lakh)

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD ( As on date)	Prev. FY ( As on 31 Mar 2025)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2025)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2025)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2025)	YTD ( As on date)	Prev. FY ( As on 31 Mar 2025)
1	Investments Assets	1484697.32	1426120.92	5099.52	5099.52	3498095.58	3251739.24	1851866.73	1745832.98	6839759.15	6428792.67
2	Gross NPA	10632.79	10632.84	4401.44	4401.44	0.00	0.00	0.00	0.00	15034.23	15034.28
3	% of Gross NPA on Investment Assets (2/1)	0.72	0.75	86.31	86.31	0.00	0.00	0.00	0.00	0.22	0.23
4	Provision made on NPA	10632.79	10632.84	4401.44	4401.44	0.00	0.00	0.00	0.00	15034.23	15034.28
5	Provision as a % of NPA (4/2)	100.00	100.00	100.00	100.00	0.00	0.00	0.00	0.00	100.00	100.00
6	Provision on Standard Assets	5896.26	5661.95	2.79	2.79	0.00	2.79	0.00	0.00	5899.05	5664.74
7	Net Investment Assets (1-4)	1474064.53	1415488.08	698.08	698.08	3498095.58	3251739.24	1866900.96	1760867.27	6824724.92	6413758.38
8	Net NPA (2-4)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	% of Net NPA to Net Investment Assets (8/7)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Write off made during the period	0.00	29000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29000.00

**Note:**

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



# The New India Assurance Co. Ltd.

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

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

Statement of Down Graded Investments

As on 31.12.2025

(Rs. In Lakh)

S.No.	Particulars of Investment	Category Of Investment	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade/Upgrade	Remarks
<b>During the quarter</b>									
<b>As on Date</b>									
	8.35% NATIONAL INSURANCE COMPANY LTD NCB 26-03-2027	OLDB	6,800.00	27-03-2017	ICRA	AA-	A+	19-10-2020	

**Note:**

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



# The New India Assurance Co. Ltd.

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

FORM NL-35 Quarterly Business Returns Across Line of Business

As on 31.12.2025

(₹ in Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	118960.84	130845	102696.41	123115	401394.67	406353	300812.97	383069
2	Marine Cargo	12231.51	55791	9483.02	54851	38645.14	169974	31584.88	166320
3	Marine Other than Cargo	14693.47	3926	13434.95	3189	41697.73	10223	43667.92	9811
4	Motor OD	111950.23	3029620	111061.43	3111431	279073.26	7895860	274405.36	8077509
5	Motor TP	175936.01	4003849	176776.64	4073780	463665.38	10566180	468515.79	10763139
6	Health	528959.89	354551	449300.33	342896	1647574.28	1069814	1418246.82	1076882
7	Personal Accident	12133.15	131991	8729.93	121981	48985.25	771012	43925.87	410865
8	Travel	119.38	4505	133.29	4571	501.14	16591	569.20	17545
9	Workmen's Compensation/ Employer's liability	3213.39	21450	3284.19	21791	10009.89	67139	9935.83	67421
10	Public/ Product Liability	656.31	9160	511.35	6596	2898.90	24625	2599.56	17201
11	Engineering	30215.63	17703	26364.52	17838	87912.34	52036	75134.45	49670
12	Aviation	10570.04	362	11422.90	220	29092.88	804	28901.00	598
13	Crop Insurance	508.18	0	10.51	1	686.17	1	10.51	1
14	Other segments **	9890.61	21738	8207.76	21388	32763.08	64625	29936.19	63229
15	Miscellaneous	29650.69	207106	23395.65	197068	138000.76	621210	109897.59	636049

## Notes:

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

## The New India Assurance Co. Ltd.

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN: L 66000 MH 1919 GOI 000526  
FORM NL-36- BUSINESS -CHANNELS WISE  
As on 31.12.2025

(₹ in Lakhs)

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	4697644	276865	13097567	798222	4677084	266546	13059073	761430
2	Corporate Agents-Banks	100384	6233	256353	18886	73411	6323	203213	18173
3	Corporate Agents -Others	86553	5866	212846	16096	25706	3221	68395	8403
4	Brokers	1067449	427881	2843246	1294568	955946	346806	2709374	1050564
5	Micro Agents	1	0	5	0	0	0	1	0
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others	242918	273632	1054443	932160	258626	246474	719747	817507
7	Common Service Centres(CSC)	0	0	0	0	-54	0	0	0
8	Insurance Marketing Firm	4012	757	11950	2634	3613	709	11866	2363
9	Point of sales person (Direct)	28642	1498	80082	4047	25329	1428	66932	3721
10	MISP (Direct)	0	0	0	0	0	0		
11	Web Aggregators	2	0	1217	5	2802	10	6495	24
12	Referral Arrangements	0	0	0	0	0	0		
13	Other (to be sepcified)								
	(i) _Dealer	1764992	66958	4178738	156283	2078251	73296	4894211	175958
	(ii) _Other								
	Total (A)	7992597	1059689	21736447	3222901	8100714	944813	21739307	2838144
14	Business outside India (B)		83826		246641		90347		271489
	<b>Grand Total (A+B)</b>	<b>7992597</b>	<b>1143515</b>	<b>21736447</b>	<b>3469542</b>	<b>8100714</b>	<b>1035160</b>	<b>21739307</b>	<b>3109633</b>

Note:

- Premium means amount of premium received from business acquired by the source
- No of Policies stand for no. of policies sold
- Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

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

Registration No.195 and Date of Registration with the IRDA-01-04-2002 (IN: 1-66001-IRDA-1951-GD)00526

FORM No. 37-CLAIMS DATA  
As on 31.12.2025

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only	
																		Miscellaneous	Total
1	Claims O/S at the beginning of the period	3,695	2,356	244	<b>2,600</b>	68,617	1,57,404	<b>2,26,021</b>	418,259	3,299	32	<b>421,590</b>	1066	132	1642	137	219	6,011	6,63,113
2	Claims reported during the period	5,023	17,578	145	<b>17,723</b>	7,39,404	47,902	<b>7,87,306</b>	827,064	10,925	91	<b>828,080</b>	311	227	5847	383	24	32,647	91,38,571
	(a) Reopened during the period	900	1332	11	<b>1,343</b>	28,269	159	<b>28,428</b>	14,129	3407	2	<b>14,478</b>	343	26	1248	63	3	3,466	1,80,863
	(c) Other Adjustment (to be specified)																		
	(i) _____																		
	(ii) _____																		
3	Claims Settled during the period	4,159	15,722	136	<b>15,858</b>	6,89,063	40,319	<b>7,29,382</b>	809,981	16,515	42	<b>811,258</b>	1,279	289	5,331	443	44	31,197	89,01,521
	(a) paid during the period																		
	(b) Other Adjustment (to be specified)																		
	(i) _____																		
	(ii) _____																		
4	Claims Reopened during the period	352	235	8	<b>243</b>	7,200	173	<b>7,374</b>	19,092	737	40	<b>19,874</b>	70	65	220	0	0	998	2,61,156
	(a) paid during the period																		
	(b) Other Adjustment (to be specified)																		
	(i) _____																		
	(ii) _____																		
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																		
6	Claims O/S at End of the period	5,127	5,309	256	<b>5,565</b>	1,40,021	1,64,923	<b>3,04,944</b>	544,542	6,379	43	<b>550,964</b>	371	31	3,185	140	202	9,321	8,79,850
	Less than 3 months	827	2,459	40	<b>2,498</b>	1,13,596	8,134	<b>1,21,730</b>	42,749	2,401	8	<b>42,988</b>	281	16	1,358	15	0	1,439	5,58,432
	3 months to 6 months	1,206	1,796	24	<b>1,420</b>	14,591	10,100	<b>24,694</b>	9,939	1,427	11	<b>11,377</b>	23	5	808	14	0	1,757	82,956
	6 months to 1 year	1,093	568	34	<b>602</b>	7,625	18,780	<b>26,405</b>	5,511	1,044	6	<b>6,561</b>	53	4	467	33	0	1,798	82,876
	1 year and above	2,071	887	158	<b>1,045</b>	4,216	1,27,829	<b>1,32,045</b>	1,4978	1,477	18	<b>1,6474</b>	44	6	554	78	202	3,967	1,55,486

Notes:-

Up to the quarter ending 31.12.2025

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only	
																		Miscellaneous	Total
1	Claims O/S at the beginning of the period	7,09,791.18	19,085.11	68,843.01	<b>87928.1</b>	45581.39	1,146,662.19	<b>1,191,644</b>	1,149,69.49	1,1468.24	159.45	<b>1,169,57.18</b>	3987.54	6385.76	118800.46	21203.54	86.6	96804.3	236528.26
2	Claims reported during the period	1,25,746.43	28,989.59	4,740.30	<b>31729.9</b>	292971.78	43,1840.79	<b>691813.6</b>	1,32,321.2	3,1013.75	667.5513	<b>1,35,4892.5</b>	5216.23	15538.25	17471.1	-70254.45	-1681.2	52244.75	232976.07
	(a) Reopened during the period	65,378.12	4,016.91	1,269.89	<b>5286.8</b>	59282.5	1819.08	<b>60301.58</b>	99765.76	9612.61	0.3	<b>109378.67</b>	1422.91	6.37	7367.29	219763.45	3.15	17833.55	486541.89
	(c) Other Adjustment (to be specified)																		
	(i) _____																		
	(ii) _____																		
3	Claims Settled during the period	1,66,552.24	19,849.79	20,150.15	<b>39999.9</b>	276393.41	334608.06	<b>611001.5</b>	1,283,805.48	39933.79	114.48	<b>1,313,853.75</b>	5829.24	3089.8	25366.5	64036.47	-1584.41	56075.95	238420.95
	(a) paid during the period																		
	(b) Other Adjustment (to be specified)																		
	(i) _____																		
	(ii) _____																		
4	Claims Reopened during the period	3,150.12	811.6	12.72	<b>824.32</b>	4972.47	1,154.18	<b>6126.65</b>	95292.91	2246.93	236.10	<b>97735.93973</b>	83.91	19.93	1827.61	0	0	7450.66	117219.14
	(a) paid during the period																		
	(b) Other Adjustment (to be specified)																		
	(i) _____																		
	(ii) _____																		
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																		
6	Claims O/S at End of the period	7,31,213.37	31,430.22	54,690.33	<b>86120.6</b>	83469.79	1,243,159.82	<b>1,32,6630</b>	1,588,88.06	1,991,880	476.72	<b>1,79,278.66</b>	4713.53	18820.65	116444.74	108676.07	72.96	108155.99	2680126.13
	Less than 3 months	59,133.95	5,070.25	1,619.69	<b>6603.94</b>	67983.89	6,596.16	<b>1,19,939.1</b>	1,13,123.27	2,324.5	42	<b>1,19,877.77</b>	387.52	276.66	6413.76	405.93	0	13,576.76	344927.99
	3 months to 6 months	1,04,947.24	6,414.20	1,535.59	<b>7969.79</b>	1,1764.51	8,0643.17	<b>92,407.68</b>	1,18,25.51	5,186.13	68.27	<b>1,20,79.31</b>	344.46	1,127.91	2317.87	1762.8	0	14,809.32	261766.98
	6 months to 1 year	1,17,141.73	6,888.27	7,931.25	<b>14812.6</b>	7785.24	1,52,243.36	<b>1,60,99.9</b>	1,12,249	40,88.94	1.99	<b>1,17,16.91</b>	524.77	5473.94	17789.59	9219.27	0	24,889.69	435529.97
	1 year and above	4,50,610.45	13,056.40	40,580.80	<b>56443.1</b>	555,881	97,247.13	<b>643,001</b>	4,056,78	3,447	354.97	<b>4,07,4.95</b>	3486.81	11,943.34	70150.23	14388.41	72.96	56,182.83	1,63,9908.10

Notes:-

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

Registration No.190 and Date of Registration with the IRDA-01.04.2020 CIN:-1.66000 MH 1919 GOI.000526

FORM NL-39- AGEING OF CLAIMS

As on 31.12.2025

(₹ in Lakhs)

For the Quarter ending on		31-12-2025							(Amount in Rs. Lakhs)								
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	85	265	495	485	336	52	84	348	715	2837	5853	26630	3496	9334	1802	49213
2	Marine Cargo	911	2919	1847	618	257	33	41	1920	2376	2099	1490	972	34	362	6626	9253
3	Marine Other than Cargo	0	3	5	15	17	10	9	0	1	65	446	570	617	253	59	1952
4	Motor OD	122066	109109	25172	8188	2245	171	190	30803	41816	21137	9848	3093	556	500	267141	107754
5	Motor TP	412	462	1016	2041	4769	2963	4840	1957	3106	7822	15097	42296	29701	33559	16503	133539
6	Health	2075873	500043	73024	198476	22800	630	109	306023	163594	18441	6316	4434	59	64	2870955	498930
7	Personal Accident	1583	2055	1701	1036	460	61	77	1555	2970	3187	2008	1273	207	287	6973	11487
8	Travel	0	1	0	4	2	3	1	0	9	3	57	38	0	0	11	107
9	Workmen's Compensation/ Employer's liability															0	0
10	Public/ Product Liability	8	11	7	14	5	0	0	27	8	38	148	1247	568	1	45	2038
11	Engineering	216	735	674	388	228	17	13	67	367	728	1274	3117	459	205	2271	6216
12	Aviation	33	9	22	71	38	12	5	270	333	192	725	763	174	-5	190	2452
13	Crop Insurance	0	0	0	0	0	0	7	0	0	0	0	0	0	-1589	7	-1595
14	Other segments <sup>(a)</sup>															0	0
15	Miscellaneous	1709	4883	2809	1751	1602	192	159	1467	5200	4958	4799	3011	-20	1605	13105	21020

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

Upto the Quarter ending on		31-12-2025							(Rs in Lakhs)								
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	273	627	1005	1003	898	122	231	1190	1727	8278	30301	74013	25084	25960	4159	166552
2	Marine Cargo	2505	7590	3382	1422	649	72	102	3607	5204	3945	3752	2660	87	595	15722	19850
3	Marine Other than Cargo	5	10	23	37	32	13	16	2	3	125	1245	15941	2359	276	136	20150
4	Motor OD	334963	269565	57448	19354	6725	443	565	82425	106910	52056	22841	9159	1493	1508	689063	276393
5	Motor TP	1052	1124	2463	4642	11585	7055	12399	4650	7693	16522	32906	102159	74104	96572	40320	334608
6	Health	5437339	1469724	652283	357757	176833	1678	367	806535	408635	48396	17770	2172	106	192	8095981	1283805
7	Personal Accident	3603	5561	3652	2209	1160	108	222	3834	7576	6947	4950	5368	405	855	16515	29934
8	Travel	0	1	0	8	2	27	4	0	9	3	65	38	0	0	42	114
9	Workmen's Compensation/ Employer's liability															0	0
10	Public/ Product Liability	82	75	88	26	9	1	8	57	31	62	151	1900	887	2	289	3090
11	Engineering	516	1823	1461	916	506	67	43	296	1187	2045	3542	15070	2262	964	5332	25367
12	Aviation	42	46	109	159	64	15	8	328	56272	1091	1404	4636	199	106	443	64036
13	Crop Insurance	0	0	0	0	8	5	31	0	0	0	0	1	-6	-1579	44	-1584
14	Other segments <sup>(a)</sup>															0	0
15	Miscellaneous	5363	11039	7409	5248	3564	401	452	4293	11487	11202	15535	11399	1591	6398	33476	61905

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

# The New India Assurance Co. Ltd.

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

FORM NL-41 OFFICES INFORMATION

As at 31st December 2025

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	1668	
2	No. of branches approved during the year	0	
3	No. of branches opened during the year	Out of approvals of previous year	2
4		Out of approvals of this year	0
5	No. of branches closed during the year	41	
6	No of branches at the end of Qtr	1629	
7	No. of branches approved but not opened	0	
8	No. of rural branches	63	
9	No. of urban branches	1566	
10	No. of Directors:- Total	7	
	(a) Independent Director	2	
	(b) Executive Director	3	
	(c) Non-executive Director	4	
	(d) Women Director	5	
	(e) Whole time director	3	
11	No. of Employees		
	(a) On-roll:	10569	
	(b) Off-roll:	0	
	(c) Total	10569	
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,	124724	
	(b) Corporate Agents-Banks	48	
	(c) Corporate Agents-Others	68	
	(d) Insurance Brokers	741	
	(e) Web Aggregators		
	(f) Insurance Marketing Firm	122	
	(g) Motor Insurance Service Providers (DIRECT)	240	
	(h) Point of Sales persons (DIRECT)	4331	
	(i) Micro insurance Agents	240	

## Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	10761	127496
Recruitments during the quarter	42	1920
Attrition during the quarter	234	5
Number at the end of the quarter	10569	129411

# The New India Assurance Co. Ltd.

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

FORM NL- BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

As at 31st December 2025

## Board of Directors and Key Management Persons

Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
<b>BOARD OF DIRECTOR</b>				
1	Mrs Girija Subramanian	Chairman cum Managing Director		Appointed as CMD wef 19th June 2024
2	Mr. Francis Titus	Executive Director		Superannuated as Executive Director w.e.f. 31st October 2024
3	Ms. Smita Srivastava	Executive Director		Superannuated as Executive Director w.e.f. 31st December 2025
4	Ms. Kasturi Sengupta	Executive Director		Appointed as Executive Director w.e.f. 24th March 2025
5	Mr. Surender Kumar Agarwal	Independent Director		Ceased to be Independent Director w.e.f. 20th December 2024
6	Mr. Ratan Kumar Das	Independent Director		Ceased to be Independent Director w.e.f. 20th December 2024
7	Ms. Akani Devi	Independent Woman Director		
8	Mr. Parshant Kumar Goyal	Government Nominee Director		Appointed as Government Nominee Director w.e.f 16th August 2024
9	Mr. Nidhu Saxena	Independent Director		Appointed as Independent Director w.e.f. 19th September 2024
10	Ms. Shwetha Rao B	Government Nominee Director		Appointed as Government Nominee Director w.e.f 19th August 2025
<b>Key Management Persons</b>				
1	Mrs Girija Subramanian	Chairman cum Managing Director	Chairman cum Managing Director	Appointed as CMD w.e.f 19th June 2024
2	Mr. Francis Titus	Executive Director	Chief Financial Officer	Ceased to be the Chief Financial Officer w.e.f 16th May 2024; Ceased to be Executive Director w.e.f. 31st Oct 2024
3	Ms. Smita Srivastava	Executive Director		Superannuated as Executive Director w.e.f. 31st December 2025
4	Ms. Kasturi Sengupta	Executive Director		Appointed as Executive Director w.e.f. 24th March 2025
5	Mr C S Ayyappan	General Manager	Chief Risk Officer	Ceased to be General Manager and Chief Risk Officer w.e.f. 21st March 2025
6	Mrs Sushama Anupam	General Manager	Chief Marketing Officer	Ceased to be the Chief Marketing Officer wef 19th May, 2025 and General Manager wef 31st July 2025
7	Mrs Mukta Sharma	General Manager	Chief Underwriting Officer	Superannuated to be General Manager and Chief Underwriting Officer w.e.f. 30th April, 2025
8	Mrs Sreedevi Nair	General Manager	Chief Underwriting Officer	Ceased to be General Manager and Chief Underwriting Officer w.e.f. 21st March 2025
9	Mrs Lavanya Mundayur	General Manager	Chief Underwriting Officer	Ceased to be Chief Underwriting Officer w.e.f. 30th October 2024; Ceased to be General Manager w.e.f. 19th December 2024
10	Mrs Chandra Iyer	General Manager		Appointed as General Manager w.e.f. 29th April, 2024
11	Mr. K. V. Raman	General Manager	Chief Risk Officer	Appointed as General Manager w.e.f. 31st January 2025 ; Appointed as Chef Risk Officer w.e.f. 21st March 2025
12	Ms. Jayashree Nair	General Manager	Chief Compliance Officer	Appointed as General Manager & Chief Compliance Officer wef 19th May, 2025
13	Mr. K. Ramesh	General Manager		Appointed as General Manager wef 15th May, 2025
14	Ms. Mary Abraham	General Manager		Appointed as General Manager wef 15th May, 2025
15	Mr. Prashant Kumar Biswas	General Manager	Chief Marketing Officer	Appointed as General Manager wef 15th May, 2025 and Chief Marketing Officer wef 19th May, 2025
16	Ms. Rema Devi Vettuvot	General Manager	Chief Underwriting Officer	Appointed as General Manager wef 15th May, 2025 and Chief Underwriting Officer wef 19th May, 2025
17	Ms. Jayasree S	General Manager		Appointed as General Manager wef 15th May, 2025
18	Mr. Sadayappa Dinakaran	General Manager		Appointed as General Manager wef 15th May, 2025
19	Mr Sharad S Ramnarayanan	Appointed Actuary		
20	Mr Pooran Kumar Tulsiani	Deputy General Manager	Chief Investment Officer	Appointed as Chief Investment Officer w.e.f. 17th May, 2024
21	Mr Vimal Kumar Jain	Deputy General Manager	Chief Financial Officer	Appointed as Chief Financial Officer w.e.f. 17th May, 2024
22	Mrs Jyoti Rawat	Company Secretary & Chief Compliance Officer		Ceased as Company Secretary and Chief Compliance Officer wef 20th May, 2025
23	Mr. Abhishek Pagaria	Chief Manager	Company Secretary	Appointed as Company Secretary wef 20th May, 2025
24	Mrs Prabha Vijaykumar	Chief Manager	Head of Internal Audit & Compliance Officer fo	Ceased to be Head of Internal Audit & Compliance Officer for AML Guidelines w.e.f. 30.10.2024
25	Mr. Santosh Vasant Chavan	Chief Manager	Head of Internal Audit & Compliance Officer fo	Appointed as Head of Internal Audit & Compliance Officer for AML Guidelines w.e.f. 01.11.2024

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

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

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

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

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

As on 31.12.2025

(₹ in Lakhs)

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	35389	10138.41	
		Social		2254.01	
2	MARINE CARGO	Rural	10455	1439.43	
		Social		469.43	
3	MARINE OTHER THAN CARGO	Rural	1015	2146.27	
		Social		66.73	
4	MOTOR OD	Rural	306230	38093.77	
		Social		5802.70	
5	MOTOR TP	Rural	110656	4300.94	
		Social		587.85	
6	HEALTH	Rural	24336	21810.73	
		Social		102631.64	
7	PERSONAL ACCIDENT	Rural	15677	874.23	
		Social		617.53	
8	TRAVEL	Rural	423	14.91	
		Social		12.57	
9	Workmen's Compensation/ Employer's liability	Rural	6194	716.99	
		Social		124.62	
10	Public/ Product Liability	Rural	3209	133.36	
		Social		21.89	
11	Engineering	Rural	4441	4500.98	
		Social		545.65	
12	Aviation	Rural	27	13118.66	
		Social		109.48	
13	Other Segment <sup>(a)</sup>	Rural	4335	958.31	
		Social		240.05	
14	Miscellaneous	Rural	42024	5024.06	
		Social		804.83	
<b>Total</b>		<b>Rural</b>	<b>564411</b>	<b>103271.04</b>	
		<b>Social</b>		<b>114288.99</b>	

Notes:

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

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time



# The New India Assurance Co. Ltd.

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

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

As on 31.12.2025

In Lakhs

Gross Direct Premium Income during the immediate preceding FY (Rs, In Crs.)	41,992.2	
Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs, In Crs.)	6652.26	
Obligation of the Insurer to be met in a financial year	2025-26	
Statement Period : Quarter ending	Dec-25	

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business	1,75,936.01	4,63,665.38
Premium in respect of liability only policies (L)	27,080.49	71,568.09
Gross Direct Motor Third Party Insurance Business	1,75,936.01	4,63,665.38
Premium in respect of package policies (P)	1,48,855.52	3,92,097.29
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	1,75,936.01	4,63,665.38
Total Gross Direct Motor Own damage Insurance Business Premium	1,11,950.23	2,79,073.26
Total Gross Direct Premium Income	10,59,689.33	32,22,900.86

## The New India Assurance Co. Ltd.

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

Form NL-45 Grievance Disposal  
As at 31st December 2025

### GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance * as on 31.03.2025	Additions during the quarter (net of duplicate complaints)(01.04.2025 To 30.06.2025 )	Complaints Resolved				Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter
				Fully Accepted	Partial Accepted	Rejected	Resolved with no option selected		
<b>1</b>	<b>Complaints made by customers</b>								
a)	Proposal Related	0	2	0	0	2	0	0	9
b)	Claims Related	152	1909	648	498	757	0	158	5478
c)	Policy Related	11	226	149	36	33	0	19	586
d)	Premium Related	3	40	17	4	21	0	1	141
e)	Refund Related	5	45	25	7	15	0	3	126
f)	Coverage Related	1	25	8	2	11	0	5	69
g)	Cover Note Related	0	0	0	0	0	0	0	2
h)	Product Related	1	7	6	1	0	0	1	22
i)	Others (to be specified)	7							298
	(i) Others		126	72	22	31	0	8	
	(ii)								
	<b>Total</b>	180	2380	925	570	870	0	195	6731
<b>2</b>	<b>Total No. of policies during previous year:</b>	81,00,716							
<b>3</b>	<b>Total No. of claims during previous year:</b>	29,93,073							
<b>4</b>	<b>Total No. of policies during current year:</b>	79,92,597							
<b>5</b>	<b>Total No. of claims during current year:</b>	30,66,090							
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.28							
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered</b>	6.23							
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>			
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>		
a)	Up to 15 days	148	<b>75.90</b>	<b>0</b>		148	<b>75.90</b>		
b)	15 - 30 days	25	<b>12.82</b>	<b>0</b>		25	<b>12.82</b>		
c)	30 - 90 days	22	<b>11.28</b>	<b>0</b>		22	<b>11.28</b>		
d)	90 days & Beyond	0	-	<b>0</b>		0	-		
	<b>Total Number of Complaints</b>	195	<b>100</b>	<b>0</b>		195	<b>100</b>		

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

(b) Complaints reported should be net of duplicate complaints

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

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

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

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

Registration No.190 and Date of Registration with the IRDA-01.04.2015CIN: U 99999 MH 1919 G01000526

NL-46 Details of Voting activity during the Quarter  
For the Quarter Ended 31st Dec 2025

Sr No	Meeting date	Investee Company Name	Type of Meeting (AGM/EGM)	Proposal of Management/Shareholders	Description of the proposal	Management Recommendation	Vote (For/Against/Abstain)	Reason supporting the vote decision
1	16-10-2025	CARE RATINGS LIMITED	Postal Ballot	Management	RE APPOINTMENT OF MR. GURUMOORTHY MAHALINGAM (DIN: 09660723) AS AN INDEPENDENT DIRECTOR OF THE COMPANY FOR A SECOND TERM.	Support	For	We may consider as said.
2	16-10-2025	CARE RATINGS LIMITED	Postal Ballot	Management	RE APPOINTMENT OF MR. VENKATADRI CHANDRASEKARAN (DIN:03126243) AS AN INDEPENDENT DIRECTOR OF THE COMPANY FOR A SECOND TERM.	Support	For	We may consider as said.
3	30-10-2025	GIC HOUSING FINANCE LTD	Postal Ballot	Management	APPOINTMENT OF SHRI DINESH WAGHELA (DIN 08072065) AS A NON EXECUTIVE INDEPENDENT DIRECTOR OF THE COMPANY.	Support	For	We may consider as said.
4	15-12-2025	ITC LIMITED	Postal Ballot	Management	Appointment of Mr. Armitabh Kant as a Director and also as an Independent Director of the Company for a period of five years with effect from 1st January, 2026.	Support	For	We may consider as said.
5	15-12-2025	ITC LIMITED	Postal Ballot	Management	Re-appointment of Mr. Hemant Malik as a Director, liable to retire by rotation, and also as a Wholetime Director of the Company for a period of two years with effect from 12th August, 2025.	Support	For	We may consider as said.
6	18-12-2025	ITC HOTELS LIMITED	AGM	Management	TO GRANT, OFFER AND ISSUE EQUITY SETTLED STOCK APPRECIATION RIGHTS UNDER A SCHEME VIZ. 'ITCHL EMPLOYEE STOCK APPRECIATION RIGHTS SCHEME 2025'	Support	For	We may consider as said.
7	18-12-2025	ITC HOTELS LIMITED	Postal Ballot	Management	TO EXTEND THE BENEFITS OF THE ITCHL EMPLOYEE STOCK APPRECIATION RIGHTS SCHEME 2025, AS PROPOSED IN THE SPECIAL RESOLUTION UNDER ITEM NO. 1 OF THIS NOTICE, TO SUCH EMPLOYEES, INCLUDING MANAGING / WHOLETIME DIRECTORS, OF SUCH SUBSIDIARY COMPANIES OF THE COMPANY, AS MAY BE DETERMINED BY THE BOARD."	Support	For	We may consider as said.
8	06-01-2026	HINDUSTAN UNILEVER LTD	Postal Ballot	Management	APPOINTMENT OF MR. NIRANJAN GUPTA (DIN: 07806792) AS A WHOLE TIME DIRECTOR OF THE COMPANY.	Support	For	We may consider as said.
9	06-01-2026	HINDUSTAN UNILEVER LTD	Postal Ballot	Management	APPOINTMENT OF MR. BOBBY PARIKH (DIN: 00019437) AS AN INDEPENDENT DIRECTOR OF THE COMPANY.	Support	For	We may consider as said.