

**Disclosures - NON- LIFE INSURANCE COMPANIES**

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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-1-B-RA

Revenue Account

For the Period ended 31-03-2025

(Amount in Rs. Lakhs)

PARTICULARS	SCHEDULE	Fire				MARINE				Miscellaneous				Total			
		FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024	FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024	FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024	FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024
Premiums Earned (Net)	NL-4-Premium Schedule	77932	290862	105054	327896	16128	58060	16815	55213	836581	3187862	773856	3019718	930641	3536784	895725	3402827
Profit/ Loss on Sale/Redemption of Investments		8930	27249	14810	42912	990	3021	1825	5289	55624	169741	90469	262141	65544	200011	107104	310342
Interest, Dividend & Rent – Gross (Refer Note 1)		13678	50384	11344	47853	1516	5586	1398	5898	85197	313845	69296	292322	100391	369815	82038	346073
(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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Towards excess EOM																	
Total (A)		100540	368495	131208	418661	18634	66667	20038	66400	977402	3671448	933621	3574181	1096576	4106610	1084867	4059242
Claims Incurred (Net)	NL-5-Claims Schedule	62138	207104	68416	262578	6874	31200	10553	26577	809830	3178485	775124	3023672	878842	3416789	854093	3312827
Commission	NL-6-Commission Schedule	26494	68959	16985	56153	2030	9081	2418	8430	80419	283451	57376	236199	108943	361491	76779	300782
Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	4070	29304	12160	42018	497	5876	2306	7615	52549	335747	118648	424553	57116	370927	133114	474186
Premium Deficiency		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (B)		92702	305367	97561	360749	9401	46157	15277	42622	942798	3797683	951148	3684424	1044901	4149207	1063986	4087795
Operating Profit/(Loss) from Fire Business C= (A - B)		7838	63128	33647	57912	9233	20510	4761	23778	34604	(126235)	(17527)	(110243)	51675	(42597)	20881	(28553)
APPROPRIATIONS																	
Transfer to Shareholders' Account		(7838)	(63128)	(33647)	(57912)	(9233)	(20510)	(4761)	(23778)	(34604)	126235	17527	110243	(51675)	42597	(20881)	28553
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
Total (C)		0	0	0	0												

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 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024	FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024	FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024	FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024
Pertaining to Policyholder's funds																	
Interest, Dividend & Rent		11983	47521	11988	47377	1328	5268	1478	5840	74639	296015	73231	289412	87950	348804	86697	342629
Less:-								0						0			
Investment Expenses		11	44	11	59	1	5	1	7	63	274	70	361	75	323	82	427
Amortisation of Premium/ Discount on Investments		209	984	273	1313	23	109	34	162	1303	6130	1667	8021	1535	7223	1974	9496
Amount written off in respect of depreciated Investments		1582	1734	8	140	176	192	1	17	9852	10797	50	854	11610	12723	59	1011
Provision for Bad and Doubtful Debts		-2836	-2865	-61	-363	-315	-318	-7	-44	-17662	-17845	-373	-2215	-20813	-21028	-441	-2622
Provision for diminution in the value of other than actively traded Equ		61	-205	1074	1065	7	-23	132	131	379	-1274	6558	6503	447	-1502	7764	7699
Add:																	
Investment income from Pool		722	2555	661	2690	80	283	81	331	4493	15912	4037	16434	5295	18750	4779	19455
Interest, Dividend & Rent - Gross*		13678	50384	11344	47853	1516	5586	1398	5898	85197	313845	69296	292322	100391	369815	82038	346073

* 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 31-03-2025

(Amount in Rs. Lakhs)

	PARTICULARS	FOR QUARTER ENDED 31.03.2025	UPTO THE YEAR ENDED 31.03.2025	FOR THE QUARTER ENDED 31.03.2024	UPTO THE PERIOD ENDED 31.03.2024
1	OPERATING PROFIT/LOSS				
	(a) Fire Insurance	7838	63128	33647	57912
	(b) Marine Insurance	9233	20510	4761	23778
	(c) Miscellaneous Insurance	34604	(126235)	(17527)	(110243)
2	INCOME FROM INVESTMENTS				
	(a) Interest, Dividend & Rent – Gross	38191	150537	37268	147479
	(b) Profit on Sale of Investments	26871	81987	43676	126555
	Less: Loss on Sale of Investments	0	0	0	0
	(c) Amortization of Premium / Discount on Investments	(634)	(2962)	(806)	(3874)
3	OTHER INCOME (Credit Balances Written Back)	7600	9243	3439	1538
	- Interest on Refund of Income Tax	0	0	0	0
	Total (A)	123703	196208	104458	243145
4	PROVISIONS (Other Than Taxation)				
	(a) For diminution in the value of investments	185	(617)	3166	3139
	(b) For doubtful debts	(3769)	(3402)	(159)	(660)
	(c) Others (to be specified)	64622	74721	28177	33994
5	OTHER EXPENSES				
	a. Other Than Those Related To Insurance Business	9	31	10264	41047
	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	199	804	458	1832
	d. Bad debts written off	5472	5472	13779	13779
	e. Interest on subordinated debt	0	0	0	0
	f. Penalties	0	0	0	0
	g. Others - Interest On Income/Service Tax	690	4561	51	665
	Profit (-) / Loss on Sale of Assets	682	853	428	650
	h. GST Expenses	3026	10337	-3705	4151
	TOTAL (B)	71116	92760	52459	98597
	Profit Before Tax	52587	103448	51999	144548
	Provision for Taxation				
	Current Tax	17751	36632	19480	51530
	Earlier Year Tax	0	(25470)	0	0
	MAT Credit	(2219)	(9284)	(2775)	(18415)
	Defferred tax	2392	2763	(99)	(1500)
	Profit After Tax	34663	98807	35393	112933
	Transfer from General Reserves	0	33949	0	31806
	Transfer from Contingency Reserves	0	7031	0	0
	APPROPRIATIONS				
	(a) Interim Dividends paid during the year	0	0	0	0
	(b) Final Dividend paid	0	(33949)	0	(31806)
	(c) Transfer to General Reserves	(34663)	(105838)	(35393)	(112933)
	(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 31-03-2025

(Amount in Rs. Lakhs)

	Schedule	As at 31.03.2025	As at 31.03.2024
A. SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	82400	82400
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2106022	2031132
FAIR VALUE CHANGE ACCOUNT	Shareholders	623774	684771
FAIR VALUE CHANGE ACCOUNT	Policyholders	1516796	1672124
BORROWINGS	NL-11-Borrowings Schedule	0	0
TOTAL		4328992	4470427
B. APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12-Investment Schedule	2389261	2428130
INVESTMENTS-Policyholders		5616075	5702980
LOANS	NL-13-Loans Schedule	38485	37407
FIXED ASSETS	NL-14-Fixed Assets Schedule	46453	41730
DEFERRED TAX ASSET		27860	30623
CURRENT ASSETS			
a. Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1760689	1422489
b. Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1009572	987226
Sub-Total (a+b)		2770261	2409715
DEFERRED TAX LIABILITY (Net)		-	-
c. CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	4807254	4518996
d. PROVISIONS	NL-18-Provisions Schedule	1752149	1661162
Sub-Total (c+d)		6559403	6180158
NET CURRENT ASSETS = (a+b-c-d)		(3789142)	(3770443)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	0	0
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL B		4328992	4470427

CONTINGENT LIABILITIES

Particulars	As at 31.03.2025	As at 31.03.2024
1. Partly paid-up investments	501	1811
2. Claims, other than against policies, not acknowledged as debts by the	313	642
3. Underwriting commitments outstanding (in respect of shares and securities)	0	0
4. Guarantees given by or on behalf of the Company	38383	14661
5.Statutory demands/ liabilities in dispute, not provided for	729051	360592
6. Reinsurance obligations to the extent not provided for in accounts	0	0
7. Others (matters under litigation) to the extent ascertainable	570	1727
8. Potential Tax Liability towards distribution received from Venture Fund	0	0
TOTAL	768818	379433

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 31-03-2025

Amount in Lakhs

	Particulars	As at 31.03.2025	As at 31.03.2024
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	Preference Shares	-	-
	Paid-up Capital	-	-
	TOTAL	82400	82400

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 GOI 01

Form NL-9-Pattern Of Shareholding Schedule

For the Period ended 31-03-2025

Shareholder	As at 31.03.2025		As at 31.03.2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	14080	85%	14080	85%
· Foreign	0	0%	0	0%
Others				
· Indian	2252	14%	2264	14%
· Foreign	148	1%	136	1%
TOTAL	16480	100%	16480	100%

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

The New India Assurance Company Ltd.

Registration No.150 and Date of Registration with the IRDA-01.04.2020 CIN: L66000 MH 1919 GOI 000526

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

For the Period ended 31-03-2025

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 March 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	
(i)	(ii)	(iii)	(iv)	(v)	(vi)	No. of Shares held (vii)	No. of Shares held As a % of total Shares	No. of Shares held As a % of Total Shares
A Promoter & Promoters Group	0	0	0.00	0	0	0	0.00	0
A.1 Indian Promoters Individuals /HUF	0	0	0.00	0	0	0	0.00	0
i) Names of major shareholders	0	0	0.00	0	0	0	0.00	0
ii) Bodies Corporate	0	0	0.00	0	0	0	0.00	0
iii) Financial Institutions / Banks	0	0	0.00	0	0	0	0.00	0
Central Government / State Government(s)								
iv) President of India	1	1408000000	85.44	70400.00	0	0.00	0	0.00
v) Person Acting in Concert(Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
vi) Any Other (Please specify)	0	0	0.00	0.00	0	0.00	0	0.00
0	0	0	0.00	0.00	0	0.00	0	0.00
A.2 Foreign Promoters	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 Non Promoters	0	0	0.00	0.00	0	0.00	0	0.00
B.1 Public Shareholders	0	0	0.00	0.00	0	0.00	0	0.00
1.1 Institutions	0	0	0.00	0.00	0	0.00	0	0.00
Mutual Funds	18	1543315	0.09	77.17	0	0.00	0	0.00
Foreign Portfolio Investor	55	14978392	0.91	748.92	0	0.00	0	0.00
Financial Institutions / Banks	6	5051078	0.31	252.55	0	0.00	0	0.00
Insurance Companies	14	177982720	10.80	8899.14	0	0.00	0	0.00
NBFCs registered with RBI	1	50000	0.00	2.50	0	0.00	0	0.00
Fill belonging to Foreign Promoters	0	0	0.00	0	0	0.00	0	0.00
Promoter of Indian Promoters	0	0	0.00	0.01	0	0.00	0	0.00
Provident Fund /Pension Fund	0	0	0.00	0	0	0.00	0	0.00
Alternate Investment Funds	1	220	0.00	0.011	0	0.00	0	0.00
Any Other (Specify)	0	0	0.00	0	0	0.00	0	0.00
0	0	0.00	0	0	0	0.00	0	0.00
Central Government / State Government(s)								
1.2 President of India	1	10	0.00	0.0005	0	0.00	0	0.00
0	0	0.00	0	0	0	0.00	0	0.00
1.3 Non-Institutions	0	0	0.00	0	0	0.00	0	0.00
i. Individual shareholders holding nominal share								
ii) capital up to Rs. 2 lakhs	156999	30132466	1.83	1506.62	0	0.00	0	0.00
ii. Individual shareholders holding nominal share								
iii) capital in excess of Rs. 2 lakhs	31	4069709	0.25	203.49	0	0.00	0	0.00
iii. Unclaimed Shares	1	6	0.00	0.00	0	0.00	0	0.00
iv) Trusts	4	9517	0.00	0.48	0	0.00	0	0.00
v) HUF	2942	1208810	0.07	60.44	0	0.00	0	0.00
vi) Non Resident Indians	1645	1001094	0.06	50.05	0	0.00	0	0.00
vii) Clearing Members	5	1071	0.00	0.05	0	0.00	0	0.00
viii) Bodies Corporate	384	3796961	0.23	189.85	0	0.00	0	0.00
ix) IEPF	1	4114	0.00	0.21	0	0.00	0	0.00
x) Body Corporate-Ltd Liability-Partnership-DR	35	170517	0.00	8.53	0	0.00	0	0.00
0	0	0.00	0	0	0	0.00	0	0.00
Total	162144	1648000000	100.00	82400.00	0	0.00	0	0.0000

Footnotes

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

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

(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 March 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	Paid up	Shares pledged or otherwise	Shares under Lock in Period	
(i)	(ii)	(iii)	(iv)	(v)	(vi)	No. of Shares held (vii)	No. of Shares held As a % of total Shares	No. of Shares held As a % of Total Shares
A Promoter & Promoters Group	0	0	0.00	0	0	0	0.00	0
A.1 Indian Promoters Individuals /HUF	0	0	0.00	0	0	0	0.00	0
i) Names of major shareholders	0	0	0.00	0	0	0	0.00	0
ii) Bodies Corporate	0	0	0.00	0.00	0	0	0.00	0
iii) Any Other (Please specify)	0	0	0.00	0.00	0	0	0.00	0
A.2 Foreign Promoters	0	0	0.00	0.00	0	0	0.00	0
i) Individuals (Names of major shareholders)	0	0	0.00	0.00	0	0	0.00	0
ii) Bodies Corporate	0	0	0.00	0.00	0	0	0.00	0
iii) Any Other (Please specify)	0	0	0.00	0.00	0	0	0.00	0
B Non Promoters	0	0	0.00	0.00	0	0	0.00	0
B.1 Public Shareholders	0	0	0.00	0.00	0	0	0.00	0
1.1 Institutions	0	0	0.00	0.00	0	0	0.00	0
Mutual Funds	18	1543315	0.09	77.17	0	0.00	0	0.00
Foreign Portfolio Investor	55	14978392	0.91	748.92	0	0.00	0	0.00
Financial Institutions / Banks	6	5051078	0.31	252.55	0	0.00	0	0.00
Insurance Companies	14	177982720	10.80	8899.14	0	0.00	0	0.00
NBFCs registered with RBI	1	50000	0.00	2.50	0	0.00	0	0.00
Fill belonging to Foreign Promoters	0	0	0.00	0	0	0.00	0	0.00
Promoter of Indian Promoters	0	0	0.00	0.01	0	0.00	0	0.00
Provident Fund /Pension Fund	0	0	0.00	0	0	0.00	0	0.00
Alternate Investment Funds	1	220	0.00	0.011	0	0.00	0	0.00
Any Other (Specify)	0	0	0.00	0	0	0.00	0	0.00
0	0	0.00	0	0	0	0.00	0	0.00
Central Government / State Government(s)								
1.2 President of India	1	10	0.00	0.0005	0	0.00	0	0.00
0	0	0.00	0	0	0	0.00	0	0.00
1.3 Non-Institutions	0	0	0.00	0	0	0.00	0	0.00
i. Individual shareholders holding nominal share								
ii) capital up to Rs. 2 lakhs	156999	30132466	1.83	1506.62	0	0.00	0	0.00
ii. Individual shareholders holding nominal share								
iii) capital in excess of Rs. 2 lakhs	31	4069709	0.25	203.49	0	0.00	0	0.00
iii. Unclaimed Shares	1	6	0.00	0.00	0	0.00	0	0.00
iv) Trusts	4	9517	0.00	0.48	0	0.00	0	0.00
v) HUF	2942	1208810	0.07	60.44	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	5	1071	0.00	0.05	0	0.00	0	0.00
viii) Bodies Corporate	384	3796961	0.23	189.85	0	0.00	0	0.00
ix) IEPF	1	4114	0.00	0.21	0	0.00	0	0.00
x) Body Corporate-Ltd Liability-Partnership-DR	35	170517	0.00	8.53	0	0.00	0	0.00
0	0	0.00	0	0	0	0.00	0	0.00
Total	160444	1632020514	99.0167	81601.03	0	0	0	0.0000

tes

1. At A.1 and A.2 of Part B above the name of individuals and bodies corporate must be specifically and separately mentioned

2. Insurance are required to highlight the categories which fall within the purview of Regulation 11(1) (ii) of the insurance Regulatory and Development Authority

3. Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted

4. Details of Indian Investors, singly and jointly holding more than 1% have to be provided where the insurance company is listed

Please specify the name of the FII's, indicating those FII's which belong to the Group of the joint venture Partner/foreign Investor of the Indian Insurance Company.

\$ 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 Company.

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 31.03.2025

Amount In Lakhs

	Particulars	As at 31.03.2025	As at 31.03.2024
1	Capital Reserve	6	6
2	Capital Redemption Reserve	0	0
3	Share Premium	189085	189085
4	General Reserves	1660193	1579066
	Addition during the Year - Balance Transferred From P & L Account	105838	112933
	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	(33949)	(31806)
	(Closing Balance)	1732082	1660193
5	Catastrophe Reserve	0	0
6	Other Reserves (to be specified)	184849	181848
7	Balance of Profit in Profit & Loss Account	0	0
	TOTAL	2106022	2031132
	Note : Other Reserves in point no. 6 Includes		
	Foreign Currency Translation reserve	184849	171023
	Equalization / Contingency Reserves for Foreign Branches	0	10825
	Total	184849	181848

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 31.03.2025

	Particulars	As at 31.03.2025	As at 31.03.2024
		₹ ('000)	₹ ('000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	Nil	Nil

Notes:

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under ea
- b) Amounts due within 12 months from the date of Balance Sheet should be shown separately
- c) 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 SECURI TY
	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 31.03.2025

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As at 31.03.2025	As at 31.03.2024	As at 31.03.2025	As at 31.03.2024	As at 31.03.2025	As at 31.03.2024
	LONG TERM INVESTMENTS	2048152	2199673	4839654	5144738	6887806	7344411
1	Government securities and Government guaranteed bonds including Treasury Bills	842006	930613	1949609	2090188	2791615	3020801
2	Other Approved Securities	0	0	0	0	0	0
3	Other Investments						
	(a) Shares						
	(aa) Equity	893589	930070	2174799	2272660	3068388	3202730
	(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	34816	61407	84756	149432	119572	210839
	(e) Other Securities (FOREIGN)	3195	311	0	0	3195	311
	(f) Subsidiaries	15552	15552	0	0	15552	15552
	(g) Investment Properties-Real Estate	5	0	14	0	19	0
4	Investments in Infrastructure and Social Sector	228619	215579	556543	526776	785162	742355
5	Other than Approved Investments	30370	46141	73933	105682	104303	151823
	SHORT TERM INVESTMENTS	341109	228457	776421	558242	1117530	786699
1	Government securities and Government guaranteed bonds including Treasury Bills	168122	71309	355308	174246	523430	245555
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	26248	0	63898	0	90146	0
	(c) Derivative Instruments	0	0	0	0	0	0
	(d) Debentures/ Bonds	44195	73756	107586	180226	151781	253982
	(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	102544	83392	249629	203770	352173	287162
5	Other than Approved Investments	0	0	0	0	0	0
	TOTAL	2389261	2428130	5616075	5702980	8005336	8131110

Notes:

(a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.

- Holding company and subsidiary shall be construed as defined in the Companies Act, 1956 as amended by Company Act 2013:

- Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.

- Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.

- Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

-Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.

- A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.

(b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed in the

Annexure A as specified below.

(c) Investments made out of Catastrophe reserve should be shown separately.

(d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.

(e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes.

(f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments

(g) Investment Regulations, as amended from time to time, to be referred

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

	Particulars	Shareholders		Policyholders		(Amount in Rs. Lakhs)	
		As at 31.03.2025	As at 31.03.2024	As at 31.03.2025	As at 31.03.2024	As at 31.03.2025	As at 31.03.2024
Long Term Investments--							
Book Value	3330	3495	8106	8701	11436	10936	
market Value	2859	3495	6960	8701	9819	10921	
Short Term Investments--							
Book Value	-	-	-	-	-	-	
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 31.03.2025

Amount In Lakhs

Particulars	As at 31.03.2025	As at 31.03.2024
1. Security-Wise Classification		
Secured		
(a) On Mortgage Of Property		
(aa) In India		
Loan Against Mortgage Of Property	0	0
Housing and Vehicle Loans To Employees	36332	34607
Direct Term Loans	0	0
(bb) Outside India Housing, Vehicle Loan To Employees	7	1
(b) On Shares, Bonds, Government Securities	0	0
(c) Others		
Loans To State Government Housing, FFE Loans	1018	1018
Unsecured (Computer Loans and Education Loans to Employees)	1564	1781
Total	38485	37407
2. Borrower-Wise Classification		
(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
(e) Others - Housing Loans, Vehicle Loans, Computer Loans and Education to Employees	37790	36389
Term Loans and PFPS	0	0
Total	38485	37407
3. Performance-wise Classification		
(a) Loans Classified as Standard		
(aa) In India-Term Loans, Bridge Loans, State Government Housing And FFE, PFPS	695	1018
Housing, Vehicle, Computer and Education Loans To Employees	37790	36389
(bb) Outside India (Loans To Employees)	0	0
(b) Non-Performing Loans less Provisions		
(aa) In India (Term Loans, Bridge Loans, Short-Term Loans, Loans PFPS)	0	0
(bb) Outside India	0	0
Total	38485	37407
4. Maturity-wise Classification		
(a) Short-Term (Term Loans, Direct Bridge Loans, Short-Term Loans, Term Loans PFPS)	83	323
(b) Long-Term		
Term Loans Direct, Loans State Government Housing and FF and Loans PFPS	612	695
Housing, Vehicle, Computer & Education Loans To Employees	37790	36389
Total	38485	37407

(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
Total	7781	7781

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 31.03.2025

Amount In Lakhs

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening 01.04.2024	Additions	*Deductions	*Closing Balance 31.03.2024	Opening 01.04.2024	For The Period	On Sales/	*Closing Balance 31.03.2024	*Closing Balance 31.03.2024	Opening 01.04.2024
							Adjustments			
Goodwill	0	0	0	0	(0)	0	(0)	0	0	0
Intangibles (Softwares)	23056	7073	21589	8540	22829	693	21776	1746	6794	227
Land-Freehold	1344	0	(82)	1426	0	0	0	0	1426	1344
Leasehold Property	3274	0	(39)	3313	476	26	(58)	560	2753	2798
Buildings	27004	1223	190	28037	11461	(397)	90	10974	17063	15543
Furniture & Fittings	10009	496	673	9832	7505	583	624	7464	2368	2504
Information Technology Equipment	48197	760	11216	37741	42699	1643	10757	33585	4156	5498
Vehicles	16393	3222	4140	15475	6350	1869	2507	5712	9763	10043
Office Equipments	1175	27	168	1034	1080	32	155	957	77	95
Other Assets	5622	284	425	5481	3715	431	404	3742	1739	1907
Total	136074	13085	38280	110879	96115	4880	36255	64740	46139	39959
Work in Progress	1771	314	1771	314	0	0	0	0	314	1771
Grand Total	137845	13399	40051	111193	96115	4880	36255	64740	46453	41730
Corresponding Previous Period@	137987	6643	6785	137845	94846	5661	4392	96115	41730	

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 31.03.2025

Amount In Lakhs

	Particulars	As at 31.03.2025	As at 31.03.2024
1	Cash (including cheques*, drafts and stamps)	19946	8286
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	962788	67097
	(bb) Others	141352	705160
	(b) Current Accounts	248859	259986
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks	0	0
	(b) With other Institutions	387744	381960
4	Others (to be specified)	0	0
	TOTAL	1760689	1422489
	Balances with non-scheduled banks included in 2 and 3 above	924813	865872
	Cash and Bank Balances (In India)	835876	556617
	Cash and Bank Balances (Outside India)	924813	865872

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 31.03.2025

Amount in Lakhs

	Particulars	As at 31.03.2025	As at 31.03.2024
ADVANCES			
1	Reserve deposits with ceding companies	2864	2963
2	Application money for investments	2312	0
3	Prepayments	7830	22870
4	Advances to Directors/Officers	0	0
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	111553	61810
6	Goods & Service tax credit	56387	59376
7	Others (to be specified)	0	0
	Deposit for Appeal with Tax Authorities	2607	30838
	Advance to Employees	1716	4413
	TOTAL (A)	185269	182270
 OTHER ASSETS			
1	1. Income Accrued On Investments	133295	135172
2	2. Outstanding Premiums	24557	37558
	Less : Provisions for doubtful	(17951)	(19450)
3	3. Agents Balances	1117	1711
4	4. Foreign Agencies Balances	38942	43101
5	5. Due From Other Entities Carrying on Insurance Business (Including Reinsurers)	674864	613145
	Less : Provisions for doubtful	(115931)	-48405
6	6. Due From Subsidiaries/Holding	0	0
7	7. Investments held for Unclaimed Amount of Policyholders	22518	24407
8	8. Interest on investments held for Unclaimed Amount of Policyholders	768	909
9	9. Others - (a) Other Accrued Income	0	0
	(b) Others Including Sundry Debtors	62123	16808
	TOTAL (B)	824302	804956
	TOTAL (A+B)	1009571	987226

Notes:

- (a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The
- (b) 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 31.03.2025

(Amount in Rs. Lakhs)

	Particulars	As at 31.03.2025	As at 31.03.2024
1	Agents' Balances	46041	37952
2	Balances due to other insurance companies	83924	77239
3	Deposits held on re-insurance ceded	5594	7343
4	Premiums received in advance		
	(a) For Long Term Policies	87361	81812
	(b) For Other Policies	45172	15844
5	Unallocated Premium	594862	475144
6	Sundry creditors	93953	176275
7	Due to subsidiaries/ holding company	0	0
8	Claims Outstanding	3749857	3543909
9	Due to Officers/ Directors	0	0
10	Unclaimed Amount of Policy Holder's Fund	14435	16925
11	Income accrued on Unclaimed amounts	7023	6017
12	Interest payable on debentures/bonds	0	0
13	GST Liabilities	72186	77260
14	Others		
	- Unpaid/Unclaimed Dividend	21	18
	- Others	6825	3258
	TOTAL	4807254	4518996

(Amount in Rs. Lakhs)

Details of unclaimed amounts and Investment Income thereon		
Particulars	As at 31.03.2025	As at 31.03.2024
Opening Balance	24313	24885
Add: Amount transferred to unclaimed amount	993	1101
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	0	0
Add: Investment Income	242	462
Less: Amount paid during the year	1983	1352
Less: Transferred to SCWF	2107	2155
Closing Balance of Unclaimed Amount	21458	22942

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 31.03.2025

Amount In Lakhs

	Particulars	As at 31.03.2025	As at 31.03.2024
1	Reserve for Unexpired Risk	1567813	1467449
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	45095	25288
	(b) Provision for Leave Encashment	81087	87357
5	Others (Reserve for Bad and doubtful debts, for diminution in value of thinly traded shares, for wage arrears)	58154	81068
	TOTAL	1752149	1661162
	Note : Others in point no. 5 includes		
	Reserve for bad and doubtful debts.	47674	68469
	Provision for diminution in value of thinly traded/unlisted shares	10480	12599
	Total	58154	81068

The New India Assurance Company Ltd.

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Form NL-19 Misc Expenditure Schedule

As on 31.03.2025

Amount in Lakhs

	Particulars	As at 31.03.2025	As at 31.03.2024
1	Discount Allowed in issue of shares/ debentures	-	0
2	Others - Contribution to Pension Fund and Gratuity Fund	-	0
	TOTAL	0	0

Notes:

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

- some benefit from the expenditure can reasonably be expected to be received in future, and*
- 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 C

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

Form NI-20 : Analytical Ratios

As on 31.03.2025

Sl.No.	Particular	For the Quarter ended on 31.03.2025	Up to the Quarter ended on 31.03.2025	For the Quarter ended on 31.03.2024	Up to the Quarter ended on 31.03.2024
1	Gross Direct Premium Growth Rate**	6.94	4.03	1.88	7.69
2	Gross Direct Premium to Net worth Ratio	0.51	1.95	0.49	1.94
3	Growth rate of Net Worth	3.41	3.41	6.11	6.11
4	Net Retention Ratio**	85.29	83.26	82.95	81.93
5	Net Commission Ratio**	11.17	9.95	8.76	8.74
6	Expense of Management to Gross Direct Premium Ratio**	15.21	18.05	21.87	20.10
7	Expense of Management to Net Written Premium Ratio**	17.03	20.17	23.94	22.52
8	Net Incurred Claims to Net Earned Premium**	94.43	96.61	95.35	97.36
8	Combined Ratio**	111.46	116.78	119.29	119.88
9	Investment income ratio	2.38	8.56	3.10	11.09
10	Technical Reserves to net premium ratio **	5.45	1.46	5.71	1.46
11	Underwriting balance ratio	-0.12	-0.17	-0.19	-0.20
12	Operating Profit Ratio	5.55	-1.20	2.33	-0.84
13	Liquid Assets to liabilities ratio	0.54	0.54	0.44	0.44
14	Net earning ratio	3.55	2.72	4.04	3.28
15	Return on net worth(Avg) ratio	1.61	4.59	1.70	5.42
16	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.91	1.91	1.81	1.81
17	NPA Ratio				
	Gross NPA Ratio	0.23	0.23	0.73	0.73
	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	2.10	6.00	2.15	6.85
22	Book value per share	132.79	132.79	128.25	128.25

Notes: -

1. Net worth definition to include Head office capital for Reinsurance branch

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

Segments Up to the quarter ended on 31.12.2024	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 **	Underw riting balance ratio
FIRE									
Current Period	-7.89	46.50	23.82	18.21	33.95	71.20	105.15	2.43	-0.05
Previous Period	6.27	45.35	18.36	19.19	32.10	80.08	112.18	2.23	-0.10
Marine Cargo									
Current Period	-2.06	83.15	19.35	25.89	29.47	64.38	93.85	0.88	0.05
Previous Period	-10.47	73.47	19.95	26.28	33.69	61.54	95.23	0.94	0.04
Marine Hull									
Current Period	-2.27	35.00	7.93	8.22	18.05	33.79	51.84	2.42	0.49
Previous Period	8.17	36.39	6.82	9.47	20.56	25.93	46.49	2.13	0.54
Total Marine									
Current Period	-2.17	57.49	15.64	16.42	25.77	53.74	79.51	1.38	0.20
Previous Period	-1.35	53.71	15.21	17.26	28.95	48.14	77.08	1.37	0.23
Motor OD									
Current Period	4.94	94.08	21.43	30.14	31.55	104.22	135.78	0.94	-0.37
Previous Period	14.23	94.03	20.34	32.48	34.08	105.79	139.86	0.94	-0.41
Motor TP									
Current Period	10.99	95.82	7.74	17.32	17.86	108.17	126.03	4.32	-0.27
Previous Period	2.95	95.87	4.50	17.41	18.24	96.35	114.60	4.46	-0.15
Total Motor									
Current Period	8.20	95.04	13.81	23.06	23.94	106.40	130.34	2.82	-0.32
Previous Period	7.87	95.02	11.75	24.37	25.49	100.64	126.13	2.85	-0.26
Health									
Current Period	4.92	93.79	4.67	14.54	14.97	101.32	116.29	0.47	-0.17
Previous Period	9.41	93.48	4.70	17.76	18.63	106.67	125.30	0.47	-0.26
Personal Accident									
Current Period	1.19	95.32	7.23	17.15	17.36	89.74	107.10	1.17	-0.08
Previous Period	-15.39	95.37	6.75	20.11	20.49	81.87	102.36	1.12	-0.02
Total Health									
Current Period	4.81	93.83	4.75	14.62	15.04	100.98	116.02	0.49	-0.16
Previous Period	8.46	93.54	4.76	17.83	18.68	105.87	124.55	0.49	-0.25
Workmen's Compensation/ Employer's liability									
Current Period	0.53	94.95	17.77	26.86	27.89	64.06	91.95	1.60	0.08
Previous Period	2.80	94.47	7.87	20.55	21.61	24.94	46.55	1.54	0.53
Public/ Product Liability+Other Liabilities									
Current Period	11.29	61.34	14.96	20.08	25.09	54.49	79.58	1.76	0.20
Previous Period	-3.34	60.21	20.83	26.27	34.57	14.95	49.52	1.65	0.51
Engineering									
Current Period	0.40	41.59	6.53	16.93	16.65	52.13	68.78	2.50	0.32
Previous Period	15.38	40.54	-2.70	15.91	11.04	55.83	66.87	2.54	0.34
Aviation									
Current Period	-8.44	21.81	7.72	4.43	17.85	84.16	102.01	1.22	0.00
Previous Period	33.23	31.86	8.71	8.44	22.45	74.22	95.67	0.78	0.04
Crop Insurance									
Current Period	-99.98	100.14	10.89	-93782.21	21.01	81.02	102.03	0.93	-0.02
Previous Period	-402.47	104.43	7.96	-73.85	15.10	37.59	52.70	1.04	0.47
Other Miscellaneous									
Current Period	16.86	71.01	17.34	23.05	27.63	59.64	87.28	1.11	0.10
Previous Period	5.10	72.24	17.75	25.48	31.83	81.09	112.92	1.23	-0.14
Total Miscellaneous									
Current Period	6.25	90.26	8.63	18.08	18.85	99.71	118.55	1.38	-0.19
Previous Period	8.23	89.99	7.67	20.34	21.45	100.13	121.59	1.38	-0.22
Total-Current Period									
Total-Previous Period	7.69	81.93	8.74	20.10	22.52	97.36	119.88	1.46	-0.20

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 31.03.2025

(₹ 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 ¹ (Rs. in Lakhs)			
				For the Quarter Mar-25	Up to the Quarter Mar-25	Corresponding Quarter of the Previous Year (Mar-24)	Up to the Quarter of the Previous Year (Mar-24)
1	The New India Assurance Co. (T&T) Ltd	Subsidiaries	Management Fees Earned	31.68	62.13	15.16	15.16
			Profit Commission on R/I Accepted	-112.21	0.89	0.00	0.00
			Premium on R/I Accepted	565.77	592.38	358.83	358.83
			Comm on R/I Accepted	133.09	136.70	73.88	73.88
			Claims Paid	-1635.79	-1635.79	170.62	170.62
2	Prestige Assurance Plc. Nigeria	Associates	Equity Purchased (Rights) Prestige Assurance Nigeria	0.00	0.00	0.00	0.00
			Dividend income received (NIA T&T)	0.00	0.00	357.66	357.66
			Dividend income received (Prestige Assurance Nigeria)	-70.11	110.46	0.00	0.00
			Dividend income receivable (NIA T&T)	139.40	180.57	0.00	0.00
			Claims received	-211.71	83.66	0.00	0.00
3	India International Insurance Pvt Ltd.	Associates	Premium on R/I Accepted	632.34	703.32	1192.49	1192.49
			Comm on R/I Accepted	-44.87	168.94	168.65	168.65
			Claims Paid	414.35	424.47	1119.58	1119.58
			Director Fees Earned	-61.18	10.12	0.00	0.00
			Premium on reinsurance ceded	235.60	237.87	257.36	257.36
			Commission on reinsurance ceded	6.77	8.14	8.12	8.12
			Claims received	5.49	5.49	1.59	1.59
			Additional Equity Infusion In Health TPA of India	0.00	0.00	0.00	0.00
			Dividend income received from III Singapore	643.25	643.25	617.70	617.70
			Dividend income receivable from III Singapore	-1822.99	0.00	0.00	0.00
4	Health Insurance TPA of India Limited		TPA fees paid to Health Insurance TPA of India	3802.65	4073.13	1759.84	1759.84
			Salary & Allowances	693.08	693.08	551.92	551.92

¹including 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	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	127.5	Payable		No	NA
2	Prestige Assurance Plc. Nigeria	Subsidiaries	3919.3	Receivable		No	199.1967915
3	India International Insurance Pvt Ltd.	Associates	399.2	Receivable		No	NA
4	Health Insurance TPA of India Limited	Associates	720.2	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 31.03.2025

Particulars	As at 31.03.2025	As at 31.03.2024
	In Lakhs	In Lakhs
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	5125171	4893186
Other receipts	3679	2897
Payments to the re-insurers, net of commissions and claims	(330248)	(364881)
Payments to co-insurers, net of claims recovery	(125648)	(160364)
Payments of claims	(3638336)	(3499901)
Payments of commission and brokerage	(378434)	(323555)
Payments of other operating expenses	(465196)	(473561)
Preliminary and pre-operative expenses	0	0
Deposits, advances and staff loans	(604)	(27347)
Income taxes paid (Net)	(27636)	(34228)
Good & Service tax paid	(495807)	(473073)
Other payments	(9839)	(6940)
Cash flows before extraordinary items	(342896)	(467769)
Cash flow from extraordinary operations	0	0
Net cash flow from operating activities	(342896)	(467769)
Cash flows from investing activities:		
Purchase of fixed assets	(11380)	(6643)
Proceeds from sale of fixed assets	921	1795
Purchases of investments	(2736305)	(2634206)
Loans disbursed	0	0
Sales of investments	2703402	2863516
Repayments received	323	323
Rents/Interests/ Dividends received	516086	494341
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	0	0
Expenses related to investments	(286)	(208)
Net cash flow from investing activities	472761	718918
Cash flows from financing activities:		
Proceeds from issuance of share capital	0	0
Proceeds from borrowing	0	0
Repayments of borrowing	0	0
Interest/dividends paid	(33945)	(31806)
IPO Expenses received from Government	0	0
Net cash flow from financing activities	(33945)	(31806)
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	118586	225612
Cash and cash equivalents at the beginning of the year	868323	642711
Cash and cash equivalents at the end of the year	986909	868323
Cash and cash equivalents at the end of the Year	986909	868323
Add: Fixed Deposits for more than 3 months	773780	554166
Cash and cash equivalents shown under Schedule 11	1760689	1422489

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)

As on 31.03.2025

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments: Shareholders as per NL-12 of BS Policyholders as per NL-12 A of BS	- 56,16,075	23,89,261 -	23,89,261 56,16,075
(A)	Total Investments as per BS	5616074.56	2389261.00	8005335.56
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I	0.00	7361.65	7361.65
(C)	Fixed assets as per BS	33,027	13,426	46452.67
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I	6,514	2,648	9161.87
	Current Assets: (E) Cash & Bank Balances as per BS (F) Advances and Other assets as per BS	12,51,799 9,05,862	5,08,890 1,31,570	1760688.95 1037432.02
(G)	Total Current Assets as per BS... (E)+(F)	2157661.01	640459.96	2798120.97
(H)	Inadmissible current assets as per Clause (1) of Schedule I	1,48,874	11,060	159934.49
(I)	Loans as per BS	27,362	11,123	38485.44
	Inadmissible employee loans (I. a)	26,868	10,922	37790.15
(J)	Fair value change account subject to minimum of zero	15,16,797	6,23,773	2140569.55
(K)	Total Assets as per BS (excl. current liabilities and provisions)... (A)+(C)+(G)+(I)	78,34,124	30,54,271	1,08,88,395
(L)	Total Inadmissible assets... (B)+(D)+(H)+(J)	16,99,052	6,55,766	23,54,818
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)... (K)-(L)	61,35,072	23,98,505	85,33,577

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Foreign shares in subsidiaries less any provision made	-	7,362	7,362
		-	7,362	7,362
	Inadmissible Fixed assets			
	(a) Furniture	1,684	684	2,368
	(b) Intangibles	4,830	1,964	6,794
		6,514	2,648	9,162
	Inadmissible current assets			
	(a) Co-insurer's balances outstanding for more than ninety days	40,546	-	40,546
	(b) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	57,835	-	57,835
	(c) Pre-Deposit against appeal	1,854	754	2,607
	(d) Inter-office	8,717	3,544	12,261
CH 12 & 1	(e) Unclaimed-policyholders	23,286	-	23,286
	(f) Service Tax/GST unutilized credit	986	401	1,386
	(g) Agents' balances and outstanding premium in India, to the extent they are not realized within a period of thirty days	795	323	1,117
	(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	-	-	-
		1,34,018	5,021	1,39,039
	Inadmissible employee loans	26,868	10,922	37,790
		26,868	10,922	37,790
	Fair value change account	15,16,797	6,23,773	21,40,570

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

As on 31.03.2025

(₹ in Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR) (a)	1841943	1567813
Premium Deficiency Reserve (PDR)....(b)	0	0
Unexpired Risk Reserve (URR)....(c)=(a) +(b)	1841943	1567813
Outstanding Claim Reserve (other than IBNR reserve)....(d)	2817184	2130403
IBNR Reserve.... (e)	1720298	1619454
Total Reserves for Technical Liabilities(f)=(c)+(d)+(e)	6379425	5317670

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)

As on 31.03.2025

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 31st December, 2024

(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	6,22,512	2,89,459	3,73,829	2,30,610	62251.23	69,183	69,183	0.50	0.50
2	Marine Cargo	47,164	39,216	27,553	24,377	7843.17	7,313	7,843	0.60	0.60
3	Marine - Other than Marine Cargo	53,802	18,830	18,513	7,472	5380.20	2,777	5,380	0.50	0.50
4	Motor	12,05,862	11,46,062	12,20,710	11,60,094	229212.32	3,48,028	3,48,028	0.75	0.75
5	Engineering	1,19,027	49,508	44,123	26,666	11902.71	8,000	11,903	0.50	0.50
6	Aviation	46,958	10,244	30,093	9,938	4695.81	4,514	4,696	0.50	0.50
7	Liability	73,907	52,324	39,271	30,350	11086.03	9,105	11,086	0.75	0.75
8	Health	19,92,817	18,69,936	19,78,706	18,53,815	373987.17	5,56,145	5,56,145	0.75	0.75
9	Miscellaneous	1,51,490	1,07,571	84,582	60,928	21514.13	18,278	21,514	0.70	0.70
10	Crop Insurance	48,300	48,366	38,764	39,104	9673.11	11,731	11,731	0.50	0.50
	Total	43,61,840	36,31,515	38,56,143	34,43,354	7,37,546	10,35,074	10,47,509		

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

As on 31.03.2025

(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)	6135072
	Deduct:	
(B)	Current Liabilities as per BS	5317670
(C)	Provisions as per BS	0
(D)	Other Liabilities	817522
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-120
	Shareholder's FUNDS	
(F)	Available Assets	2398505
	Deduct:	
(G)	Other Liabilities	402753
(H)	Excess in Shareholder's funds (F-G)	1995752
(I)	Total ASM (E+H)	1995632
(J)	Total RSM	1047509
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.91

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as

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 31.03.2025

Products Information						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business ^(a)	Category of product	Date of allotment of UIN
1	New India Bharat Flexi Griha Raksha Policy (Long Term)	-	IRDAN190RP0001V01202425	FIRE	Retail	22-07-2024
2	Arogya Pragati Plus - Top up Reinvented	-	NIAHLIP24122V012324	Health	Retail	29-11-2023
3	Vatsalya Health Policy (Cover for Surrogate Mother and Oocyte Donor)	-	NIAHLIP25061V012425	Health	Retail	04-02-2025
4	New India Shrimp/Prawn Insurance Policy	-	IRDAN190RPMS0033V012024	Rural	Retail	17-10-2024
5	Consumable Items Add On Cover under Commercial Vehicle (Except 'E', 'F' & 'G') Package Policy	-	IRDAN190RP0044V01100001	Motor	Retail	19-12-2023
6	Battery Protect Add On Cover under Passenger Carrying Commercial Vehicle Package Policy (up to 1+9 seater)	-	IRDAN190RP0044V01100001	Motor	Retail	19-12-2023
7	Return to Invoice – Gold Add On Cover under Standalone Motor Own Damage Policy Private Car	-	IRDAN190RP0001V01201920	Motor	Retail	22-07-2024
8	Return to invoice – Gold Cover Under : Bundled Motor Policy for Private Car	-	IRDAN190RP0023V02201819 /A0001V01202425	Motor	Retail	22-07-2024
9	Return to Invoice – Gold Add On Cover under Private Car Package Policy	-	IRDAN190RP0042V01100001	Motor	Retail	22-Jul-24
10	Battery Protect Add On Cover under Private Car Package policy	-	IRDAN190RP0042V01100001	Motor	Retail	19-12-2023
11	Battery Protect Add on Cover Under Bundled Motor Policy for Private Car	-	IRDAN190RP0023V02201819	Motor	Retail	19-12-2023
12	Battery Protect Add On Cover under Stand Alone Motor Own Damage Policy for Private Car	-	IRDAN190RP0001V01201920	Motor	Retail	19-12-2023
13	Battery Protect Add On Cover under Pay As You Drive Motor Policy as Annual Package Cover for Private Car	-	IRDAN190RP0040V01202223	Motor	Retail	19-12-2023
14	Battery Protect Add On Cover under Pay As You Drive Motor Policy as Bundled Cover for Private Car	-	IRDAN190RP0041V01202223	Motor	Retail	19-12-2023
15	Battery Protect Add On Cover under Pay As You Drive Motor Policy as Stand Alone Motor Own Damage Cover for Private Car	-	IRDAN190RP0042V01202223	Motor	Retail	19-12-2023
16	Battery Protect Add On Cover under Commercial Vehicle Package Policy	-	IRDAN190RPMTO044V011000	Motor	Retail	17-12-2024
17	Long Term Motor Private Car Package Policy	-	IRDAN190RPMTO125V012024	Motor	Retail	17-12-2024
18	New India Bima Sathi	-	IRDAN190RPMS0048V012024	Miscellaneous	Retail	27-03-2025
19	My Identity Theft Insurance	-	IRDAN190RP0001V01202324	Miscellaneous	Retail	01-11-2023
20	New India Mahila Udyam Bima	-	IRDAN190RPMS0034V012024	Miscellaneous	Commercial	22-10-2024
21	Pollution Legal Liability	-	IRDAN190RPMS0035V012024	Public liability	Commercial	22-10-2024
22	New India Home Safety Insurance	-	IRDAN190RP0002V01202324	Miscellaneous	Retail	11-03-2024
23	New India Griha Suvidha 2.0	-	IRDAN190RPMS0124V012024	Miscellaneous	Retail	01-01-2025

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 Other

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-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS
As on 31.03.2025

PART A
(Rs. In Lakh)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	2389261.00
	Investments (Policyholders)	8A	5616075.00
2	Loans	9	38485.00
3	Fixed Assets	10	46453.00
4	Current Assets		
	a. Cash & Bank Balance	11	1760689.00
	b. Advances & Other Assets	12	1009572.00
5	Current Liabilities		
	a. Current Liabilities	13	-4807254.00
	b. Provisions	14	-1752149.00
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		0.00
	Application of Funds as per Balance Sheet (A)		4301132.00
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	33385.48
2	Fixed Assets (if any)	10	46453.00
3	Cash & Bank Balance (if any)	11	1120172.05
4	Advances & Other Assets (if any)	12	1009572.00
5	Current Liabilities		
	a. Current Liabilities	13	-4807254.00
	b. Provisions	14	-1752149.00
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		0.00
	Total (B)		-4267532.84
	'Investment Assets'	(A-B)	8568664.84

Section II									
No	'Investment' represented as	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
		Reg. %	Balance						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	f	(g)= (d+f)
1	Central Govt. Securities	Not less than 20%	0.00	450850.67	1109186.24	1560036.90	24.27%	0.00	1560036.90
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	0.00	939752.64	2311986.60	3251739.24	50.58%	0.00	3251739.24
3	Investment subject to Exposure Norms								
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%							
	1. Approved Investments	15%	0.00	357982.97	880712.44	1238695.41	19.27%	163344.61	1402040.02
	2. Other Investments		0.00	3801.24	9351.83	13153.06	0.20%	-10.62	13142.45
	b. Approved Investments	Not exceeding 55%	0.00	541904.72	1333198.11	1875102.83	29.17%	1931079.37	3806182.20
	c. Other Investments		0.00	14479.51	35622.60	50102.12	0.78%	45458.81	95560.93
	Investment Assets	100%	0.00	1857921.08	4570871.59	6428792.67	100.00%	239872.17	8568664.84

Note:
1. (+) FRSM refers 'Funds representing Solvency Margin'
2. Other Investments are as permitted under 27A(2)
3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
5. SCH ++ refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
6. 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		1496071.27	24.41%	63965.63	21.27%	1560036.90	24.27%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl 1 above)		3243303.68	52.93%	8435.57	2.81%	3251739.24	50.58%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		289387.75	4.72%	-2347.18	-0.78%	287040.58	4.46%
	2. Other Investments		195.06	0.00%	0.00	0.00%	195.06	0.00%
	b. Infrastructure Investments							
	1. Approved Investments		901047.17	14.70%	50607.66	16.83%	951654.84	14.80%
	2. Other Investments		13252.56	0.22%	-294.55	-0.10%	12958.01	0.20%
	c. Approved Investments		1597635.08	26.07%	27467.76	92.28%	1875102.83	29.17%
	d. Other Investments (not exceeding 15%)		83284.67	1.36%	-33182.55	-11.04%	50102.12	0.78%
	TOTAL		6128105.96	100%	300686.70	100%	6428792.67	100%

Note:
1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
2. 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 31.03.2025

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: The New India Assurance Co. Ltd.

Date: 31-12-2024

(Amount in Rs. Lakhs)

	Detail Regarding debt securities					Book Value			
	As at 31-03-2025	as % of total for this class	As at 31-03-2024	as % of total for this class	As at 31-03-2025	as % of total for this class	As at 31-03-2024	as % of total for this class	as % of total for this class
Break down by credit rating									
AAA rated	1411347.25	29.87	1492212.90	31.46	1401046.74	29.95	1487583.45	31.41	
AA or better	6205.52	0.13	6831.94	0.14	7641.33	0.16	8241.62	0.17	
Rated below AA but above A	6725.92	0.14	8621.97	0.18	6800.00	0.15	8800.00	0.19	
Rated below A but above B	0.00	0.00	10.14	0.00	0.00	0.00	10.13	0.00	
Any other (Please specify)	10632.84	0.23	38609.24	0.81	10632.84	0.23	39842.99	0.84	
SOVEREIGN	3289745.02	69.63	3196483.66	67.40	3251739.24	69.51	3191137.85	67.39	
Total (A)	4724656.55	100.00	4742769.85	100.00	4677860.16	100.00	4735616.05	100.00	
BREAKDOWN BY RESIDUALMATURITY									
Up to 1 year	733996.74	15.54	791958.61	16.70	731373.08	15.63	786699.74	16.61	
more than 1 year and upto 3years	1665687.83	35.26	1328888.08	28.02	1640258.09	35.06	1325638.41	27.99	
More than 3years and up to 7years	1655526.77	35.04	1947414.70	41.06	1643218.10	35.13	1936084.22	40.88	
More than 7 years and up to 10 years	605424.97	12.81	533640.60	11.25	598100.54	12.79	541983.37	11.44	
above 10 years	64020.25	1.36	140867.85	2.97	64910.34	1.39	145210.31	3.07	
Any other (Please specify)	0.00		0.00	0	0.00		0.00	0	
Total (B)	4724656.55	100.00	4742769.85	100.00	4677860.16	100.00	4735616.05	100.00	
Breakdown by type of the issuer									
a. Central Government	1587139.29	33.59	1382692.78	29.15	1560036.90	33.35	1371774.48	28.97	
b. State Government	1702605.74	36.04	1813790.89	38.24	1691702.34	36.16	1819363.37	38.42	
c. Corporate Securities	1434911.53	30.37	1546286.19	32.60	1426120.92	30.49	1544478.20	32.61	
Any other (Please specify)	0.00		0.00	0	0.00	0.00	0.00	0	
Total (C)	4724656.55	100.00	4742769.85	100.00	4677860.16	100.00	4735616.05	100.00	

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

The New India Assurance Co. Ltd.

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

CIN: L 66000 MH 1919 GO/000526

Form NI-30-DETAILS OF NON-PERFORMING ASSETS

As on 31.03.2025

(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 2024)	YTD (As on date)	Prev. FY (As on 31 Mar 2024)	YTD (As on date)	Prev. FY (As on 31 Mar 2024)	YTD (As on date)	Prev. FY (As on 31 Mar 2024)	YTD (As on date)	Prev. FY (As on 31 Mar 2024)
1	Investments Assets	1426120.92	1544478.20	5099.52	5423.60	3251739.24	3191137.85	1745832.98	1333268.10	6428792.67	6074307.75
2	Gross NPA	10632.84	39842.99	4401.44	4401.44	0.00	0.00	0.00	0.00	15034.28	44244.43
3	% of Gross NPA on Investment Assets (2/1)	0.75	2.58	86.31	81.15	0.00	0.00	0.00	0.00	0.25	0.73
4	Provision made on NPA	10632.84	39842.99	4401.44	4401.44	0.00	0.00	0.00	0.00	15034.28	44244.43
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	5661.95	6018.54	2.79	4.09	0.00	0.00	0.00	0.00	5664.74	6022.63
7	Net Investment Assets (1-4)	1415488.08	1504635.21	698.08	1022.16	3251739.24	3191137.85	1745832.98	1333268.10	6413758.38	6030063.32
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	29000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29000.00	0.00

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: L 66000 MH 1919 GOI 000526

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Statement of Down Graded Investments

As on 31.03.2025

(Rs. In Lakh)

S.No.	Particulars of Investment	Category Of Investment	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade/U pgrade	Remarks
<u>During the quarter -</u>									
<u>As on Date</u>									
	8.00% NAYARA ENERGY LIMITED EARLIER VADINAR OIL TERMINAL LTD BS 15-12-2025	OLDB	0.00	31-03-2021	CARE	AA	AA-	21-03-2022	
	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-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

As on 31.03.2025

(₹ in Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	12	22,193.39	-	2,727.15	3.88%
3	No. of Reinsurers with rating A but less than AA	259	9,280.48	10,818.68	71,258.79	14.24%
4	No. of Reinsurers with rating BBB but less than A	76	24,949.54	3,322.69	20,421.70	7.59%
5	No. of Reinsurers with rating less than BBB	23	3,949.97	402.39	158.10	0.70%
	Total (A)	370	60,373.39	14,543.76	94,565.74	26.42%
	With In India		-	-	-	
1	Indian Insurance Companies	21	867.70	-	29,024.85	4.66%
2	FRBs	8	12,091.75	25,550.64	11,021.82	7.58%
3	GIC Re	1	2,48,896.40	32,164.07	91,221.02	58.02%
4	Other (Pool)	4	21,266.51	22.36	-	3.32%
	Total (B)	34	2,83,122.35	57,737.07	1,31,267.69	73.58%
	Grand Total (C)=(A)+(B)	404	3,43,496	72,281	2,25,833	100%

Note:

*Difference of Rs 647.50 (in Lakh) under Facultative is due to unattached Fac & Several entries of Rs. (-)190.59(in Lakh) passed by MATD dept for which reinsurer details are not available.

Note :-
(a) The grand total of GROSS DIRECT PREMIUM UNDERRITTEN is consistent with the all relevant NL forms.
(b) Separate disclosure to be made for reinsurance-investment which contributes more than 10 percent of the total gross direct premium.
(c) Any changes under States / Union Territories of Govt. of India are to be suitable incorporated in the statement.

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 31.03.2025

(₹ 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	93635.82	143204	89942.93	144939	394448.78	526273	439358.02	524707
2	Marine Cargo	10690.07	57094	12054.20	57372	42274.95	223414	43878.99	220841
3	Marine Other than Cargo	8734.48	3799	16614.90	3957	52402.40	13610	54519.14	12275
4	Motor OD	109711.16	2842654	88961.12	2685199	384116.52	10920163	352467.69	10754496
5	Motor TP	196709.90	3794407	173158.11	3614886	665225.69	14557546	599339.10	14189021
6	Health	500546.28	436708	474077.07	447378	1918793.10	1513590	1831343.03	1560326
7	Personal Accident	12211.57	213298	10368.83	138967	56137.45	624163	55396.87	547295
8	Travel	108.80	3683	117.58	3757	678.00	21228	719.89	21605
9	Workmen's Compensation/ Employer's liability	3259.14	21936	3289.89	23084	13194.97	89357	13004.32	89956
10	Public/ Product Liability	922.58	9093	826.21	7638	3522.14	26294	3476.61	24024
11	Engineering	32645.67	20475	34570.69	20452	107780.12	70145	109032.40	71721
12	Aviation	8848.46	223	12363.54	219	37749.46	821	41230.01	819
13	Crop Insurance	-11.03	0	-3749.61	0	-0.52	1	-3441.07	1
14	Other segments **	9457.44	20803	10178.34	20530	39393.63	84032	34201.29	80153
15	Miscellaneous	36861.77	221556	28804.85	236644	146759.36	857605	125131.38	912997

Notes:

- (a) Premium stands for amount of gross direct premium written in India
- (b) The line of business which are not applicable for any company should be filled up with NA.
- (c) Figure '0' in those fields will imply no business in the segment.
- (d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (e) 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 31.03.2025

(₹ 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	4756757	330490.25	17815830	1091919.81	4630600	301474.19	17456118	1016809.66
2	Corporate Agents-Banks	91724	6899.71	294937	25072.86	79962	6375.54	267413	23432.19
3	Corporate Agents -Others	131415	9478.62	199810	17882.08	20551	2280.56	78148	8866.79
4	Brokers	948617	343704.25	3657991	1394268.47	846451	315738.34	3517808	1329824.45
5	Micro Agents	1	0.08	2	0.14	1	0.06	7	0.30
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	252318	272933.60	972065	1090440.97	243331	268375.38	860380	1080120.19
7	Common Service Centres(CSC)	0	0.00	0	0.00	142	0.47	881	3.05
8	Insurance Marketing Firm	4372	1037.03	16238	3399.62	5366	524.90	25758	3423.65
9	Point of sales person (Direct)	29369	1860.49	96301	5581.17	23954	1543.09	77483	4373.56
10	MISP (Direct)	0	0.00			0	0.00	0	0.00
11	Web Aggregators	1994	7.53	8489	31.98	4424	17.22	30060	118.51
12	Referral Arrangements	0	0.00			0	0.00	0	0.00
13	Other (to be specified) (i) _Dealer	1572366	57920.53	6466577	233878.90	1550240	55248.90	6696181	232685.31
	(ii) _Other (Broker)	0	0.00	2	0.06		0.00		0.00
	Total (A)						0	0	0
14	Business outside India (B)						0.00		0.00
	Grand Total (A+B)	7788933	1024332.11	29528242	3862476.049	7405022	951578.646	29010237	3699657.69

Note:

(a). Premium means amount of premium received from business acquired by the source

(b). No. of Policies stand for no. of policies sold

(c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

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	4,075	2,503	236	2,739	93,557	1,61,854	2,55,411	577310	3688	37	581035	1178	119	2128	150	215	7,724	8,54,774
2	Claims reported during the period																		
(a)	Booked During the period	7,083	22,076	238	22,314	10,52,506	72,649	11,25,155	11361489	23376	10	11E+07	2024	226	8367	562	85	54,692	1,26,05,383
(b)	Revised during the Period	1542	1991	23	2,014	47,191	212	47,403	164781	4200	0	168981	492	19	1988	57	14	5,899	2,28,405
(i)	Other Adjustment (to be specified)																		
(ii)																			
3	Claims Settled during the period	8,341	23,634	249	23,883	11,14,440	76,944	11,91,384	11496398	27170	14	12E+07	2524	189	10305	630	95	60,781	1,28,21,714
(a)	paid during the period																		
(b)	Other Adjustment (to be specified)																		
(i)																			
(ii)																			
4	Claims Rejudicated during the period	664	580	4	584	10,195	369	10,564	188923	795	1	189719	104	43	536	2	0	1519	2,03,735
(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	3,695	2,350	244	2,600	68,617	1,57,404	2,26,021	418259	3290	32	421090	1066	132	1640	137	219	6,011	6,63,113
(a)	Claims O/S at the end of the period	659	1,089	30	1,089	53,747	73,073	10,654	20050	1214	0	424715	121	77	625	25	0	1,518	4,69,533
(b)	3 months to 6 months	400	332	34	366	6,504	8,701	15,205	12012	401	1	124544	76	2	283	6	0	781	29,533
(c)	6months to 1 year	811	299	35	334	3,867	17,368	21,232	3210	257	0	34667	115	7	310	23	1	866	27,166
(d)	1 year and above	1,880	717	145	862	4,499	1,23,521	1,28,020	9536	1427	31	109944	754	46	424	83	218	2,840	1,46,129

Notes:-

(a) The Claims O/S figures are consistent with all relevant NL forms
(b) Rejudicated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

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	(Amount in Rs. Lakhs)	
																		Miscellaneous	Total
1	Claims O/S at the beginning of the period	516085.03	21168.94	86518.91	107687.9	52096.97	1092188.66	1144285.63	114397.44	13064.63	306.39	127768.4	309.3	406.93	123345.51	21143.87	43.7	9301.82	2347805.15
2	Claims reported during the period																		
(a)	Booked During the period	193604.48	39574.88	3421.9	42996.88	324396.14	370599.48	694995.62	1736628.91	37782.29	100.32	1774513	1424.78	-4902.63	50119.43	23862.41	1824.77	124000	290442.26
(b)	Revised during the Period	110111.08	5167.81	3502.29	8670.1	80031.51	4106.8	84138.31	91091.65	12688.46	0	103680.1	1933.81	6056.03	21783.15	1145.69	24.62	27571.38	365094.26
(i)	Other Adjustment (to be specified)																		
(ii)																			
3	Claims Settled during the period	187405.22	266607.78	17875.41	44483.19	408167.05	520452.73	928619.78	1871493.22	47301.07	96.97	1918891	4250.79	2363.99	29742.5	21146.63	1779.85	96598.35	3235481.56
(a)	paid during the period																		
(b)	Other Adjustment (to be specified)																		
(i)																			
(ii)																			
4	Claims Rejudicated during the period	8829.35	5526.56	7.97	5534.53	6310.26	1923.1	8233.36	58198.36278	2349.9	37.22	60585.48	133.97	17.17	6593.26	11.26	0	7379.27	97317.65278
(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	709791.18	19895.11	68943.01	87028.12	45501.79	114692.19	1191643.58	114693.49	11468.24	159.45	126592.3	3987.54	6305.76	118800.46	23303.54	86.5	86904.3	2363228.0
(a)	Claims O/S at the end of the period	5214.57	54872.78	5214.48	5464.05	28895.13	53812.26	82802.39	100776.13	4255.08	0	109031.2	258.22	124.2	8520.82	781.04	0	10525.64	278689.41
(b)	3 months	47628.27	3011.18	1765.03	4776.2	6353.89	64542.57	70896.46	4164.57	2139.35	0.15	6304.07	250.57	2.27	7337.01	1658.96	0	10535.56	149589.37
(c)	6months to 1 year	172146.26	3478.85	6572.17	10051.02	4516.4	12610.19	130626.59	5292.51	1521.77	0	6814.28	400.45	114.3	36000.96	1939.31	0.07	23789.19	381902.43
(d)	1 year and above	42543.87	8870.52	59584.34	68454.86	5715.98	901597.17	907313.15	4736.28	3552.03	159.3	8447.61	3077.3	6144.99	66941.62	18804.24	86.54	51852.9	155986.08

Notes:-

(a) The Claims O/S figures are consistent with all relevant NL forms
(b) Rejudicated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Particulars	Accident Year Cohort										
	FYE 31-Mar-2013	FYE 31-Mar-2014	FYE 31-Mar-2015	FYE 31-Mar-2016	FYE 31-Mar-2017	FYE 31-Mar-2018	FYE 31-Mar-2019	FYE 31-Mar-2020	FYE 31-Mar-2021	FYE 31-Mar-2022	FYE 31-Mar-2023
A) Ultimate Net Loss Cost - Original Estimate	28,17,023	13,36,414	16,36,087	17,47,511	20,51,347	21,26,054	21,75,364	28,26,069	30,10,913	34,2,020	34,90,839
B) Net Claims Provisions ¹	64,312	45,818	70,271	107,754	131,951	131,404	254,881	3,05,144	5,19,274	8,19,051	11,94,321
C) Cumulative Payment as of	30,93,420	32,98,362	30,99,352	31,68,810	35,06,081	38,96,572	74,64,963	31,15,105	39,01,500	76,48,662	
Incurred later - 1st Diagonal	21,73,723	20,34,982	12,32,405	12,58,448	14,98,351	15,14,259	16,14,219	22,19,899	28,45,421		
Incurred later - 2nd Diagonal	22,14,442	22,44,647	11,03,364	14,45,111	14,97,344	14,42,531	17,24,771	23,19,241			
Incurred later - 3rd Diagonal	21,54,146	21,54,146	11,44,364	14,45,111	14,97,344	14,42,531	17,24,771	23,19,241			
Incurred later - 4th Diagonal	34,29,424	34,29,424	13,76,623	14,65,505	17,46,368	18,00,089					
Incurred later - 5th Diagonal	24,29,424	24,29,424	13,76,623	14,65,505	17,46,368	18,00,089					
Incurred later - 6th Diagonal	24,29,424	24,29,424	13,76,623	14,65,505	17,46,368	18,00,089					
Incurred later - 7th Diagonal	24,29,424	24,29,424	13,76,623	14,65,505	17,46,368	18,00,089					
Incurred later - 8th Diagonal	24,29,424	24,29,424	13,76,623	14,65,505	17,46,368	18,00,089					
Incurred later - 9th Diagonal	24,29,424	24,29,424	13,76,623	14,65,505	17,46,368	18,00,089					
Incurred later - 10th Diagonal	24,29,424	24,29,424	13,76,623	14,65,505	17,46,368	18,00,089					
Incurred later - 11th Diagonal	24,29,424	24,29,424	13,76,623	14,65,505	17,46,368	18,00,089					
D) Ultimate Net Loss Cost re-estimated											
Incurred later - 1st Diagonal	21,48,170	19,36,581	15,26,151	17,02,871	20,06,880	21,05,205	21,15,115	25,68,484			
Incurred later - 2nd Diagonal	21,48,170	20,34,982	12,32,405	12,58,448	14,98,351	15,14,259	16,14,219	22,19,899	28,45,421		
Incurred later - 3rd Diagonal	21,48,170	21,57,031	13,05,223	16,71,470	15,05,075	20,36,278	20,73,489	24,86,989			
Incurred later - 4th Diagonal	21,48,170	21,57,031	13,05,223	16,71,470	15,05,075	20,36,278	20,73,489	24,86,989			
Incurred later - 5th Diagonal	21,48,170	21,57,031	13,05,223	16,71,470	15,05,075	20,36,278	20,73,489	24,86,989			
Incurred later - 6th Diagonal	21,48,170	21,57,031	13,05,223	16,71,470	15,05,075	20,36,278	20,73,489	24,86,989			
Incurred later - 7th Diagonal	21,48,170	21,57,031	13,05,223	16,71,470	15,05,075	20,36,278	20,73,489	24,86,989			
Incurred later - 8th Diagonal	21,48,170	21,57,031	13,05,223	16,71,470	15,05,075	20,36,278	20,73,489	24,86,989			
Incurred later - 9th Diagonal	21,48,170	21,57,031	13,05,223	16,71,470	15,05,075	20,36,278	20,73,489	24,86,989			
Incurred later - 10th Diagonal	21,48,170	21,57,031	13,05,223	16,71,470	15,05,075	20,36,278	20,73,489	24,86,989			
Incurred later - 11th Diagonal	21,48,170	21,57,031	13,05,223	16,71,470	15,05,075	20,36,278	20,73,489	24,86,989			
Favourable / (unfavourable) development ³ Amount	1,69,402	32,504	88,388	67,367	1,34,366	1,32,126	92,412	1,39,383	46,204	53,979	
(A-D)	8,02%	2,41%	5,44%	3,88%	6,45%	6,21%	4,29%	4,05%	1,52%	1,38%	
(A-D)(A)	24,29,424	24,29,424	13,76,623	14,65,505	17,46,368	18,00,089					

Particulars	FYE 31-Mar-2013	FYE 31-Mar-2014	FYE 31-Mar-2015	FYE 31-Mar-2016	FYE 31-Mar-2017	FYE 31-Mar-2018	FYE 31-Mar-2019	FYE 31-Mar-2020	FYE 31-Mar-2021	FYE 31-Mar-2022	FYE 31-Mar-2023	FYE 31-Mar-2024
	9,32,206	5,15,282	3,92,204	4,29,722	4,45,003	4,39,001	4,42,003	4,42,003	4,42,003	4,42,003	4,42,003	4,42,003
A) Ultimate Net Loss Cost - Original Estimate	56,310	42,803	63,860	52,074	1,31,016	2,57,931	1,69,271	2,55,679	2,52,470	4,03,450	6,54,160	
B) Net Claims Provisions ¹												
C) Cumulative Payment as of												
Incurred later - 1st Diagonal	1,51,128	41,813	49,128	53,622	56,783	55,370	41,277	57,785	67,322	76,252		
Incurred later - 2nd Diagonal	2,52,740	46,216	1,08,352	1,18,350	54,402	50,402	1,02,059	54,402	1,22,580	1,40,320		
Incurred later - 3rd Diagonal	2,52,740	46,216	1,08,352	1,18,350	54,402	50,402	1,02,059	54,402	1,22,580	1,40,320		
Incurred later - 4th Diagonal	4,05,128	3,90,211	5,87,723	5,90,949	20,35,585	20,35,585	2,18,849					
Incurred later - 5th Diagonal	4,53,128	3,21,305	2,18,352	2,18,350	1,25,807	1,25,807	2,65,702					
Incurred later - 6th Diagonal	4,53,128	3,21,305	2,18,352	2,18,350	1,25,807	1,25,807	2,65,702					
Incurred later - 7th Diagonal	5,04,510	3,02,885	2,80,604	3,12,000	1,25,807	1,25,807	2,65,702					
Incurred later - 8th Diagonal	5,04,510	3,02,885	2,80,604	3,12,000	1,25,807	1,25,807	2,65,702					
Incurred later - 9th Diagonal	5,04,510	3,02,885	2,80,604	3,12,000	1,25,807	1,25,807	2,65,702					
Incurred later - 10th Diagonal	5,04,510	3,02,885	2,80,604	3,12,000	1,25,807	1,25,807	2,65,702					
D) Ultimate Net Loss Cost re-estimated												
Incurred later - 1st Diagonal	1,58,804	3,05,242	3,41,424	4,29,729	4,71,342	4,71,342	2,72,560	4,63,000	4,63,000	5,71,704		
Incurred later - 2nd Diagonal	1,58,804	3,05,242	3,41,424	4,29,729	4,71,342	4,71,342	2,72,560	4,63,000	4,63,000	5,71,704		
Incurred later - 3rd Diagonal	1,58,804	3,05,242	3,41,424	4,29,729	4,71,342	4,71,342	2,72,560	4,63,000	4,63,000	5,71,704		
Incurred later - 4th Diagonal	1,58,804	3,05,242	3,41,424	4,29,729	4,71,342	4,71,342	2,72,560	4,63,000	4,63,000	5,71,704		
Incurred later - 5th Diagonal	1,58,804	3,05,242	3,41,424	4,29,729	4,71,342	4,71,342	2,72,560	4,63,000	4,63,000	5,71,704		
Incurred later - 6th Diagonal	1,58,804	3,05,242	3,41,424	4,29,729	4,71,342	4,71,342	2,72,560	4,63,000	4,63,000	5,71,704		
Incurred later - 7th Diagonal	1,58,804	3,05,242	3,41,424	4,29,729	4,71,342	4,71,342	2,72,560	4,63,000	4,63,000	5,71,704		
Incurred later - 8th Diagonal	1,58,804	3,05,242	3,41,424	4,29,729	4,71,342	4,71,342	2,72,560	4,63,000	4,63,000	5,71,704		
Incurred later - 9th Diagonal	1,58,804	3,05,242	3,41,424	4,29,729	4,71,342	4,71,342	2,72,560	4,63,000	4,63,000	5,71,704		
Incurred later - 10th Diagonal	1,58,804	3,05,242	3,41,424	4,29,729	4,71,342	4,71,342	2,72,560	4,63,000	4,63,000	5,71,704		
Favourable / (unfavourable) development ³ Amount	1,69,402	32,504	88,388	67,367	1,34,366	1,32,126	92,412	1,39,383	46,204	53,979		
(A-D)	8,02%	2,41%	5,44%	3,88%	6,45%	6,21%	4,29%	4,05%	1,52%	1,38%		
(A-D)(A)	24,29,424	24,29,424	13,76,623	14,65,505	17,46,368	18,00,089						

Particulars	FYE 31-Mar-2013	FYE 31-Mar-2014	FYE 31-Mar-2015	FYE 31-Mar-2016	FYE 31-Mar-2017	FYE 31-Mar-2018	FYE 31-Mar-2019	FYE 31-Mar-2020	FYE 31-Mar-2021	FYE 31-Mar-2022	FYE 31-Mar-2023	FYE 31-Mar-2024
	4,12,002	3,15,221	3,62,564	4,29,722	4,45,003	4,39,001	4,42,003	4,42,003	4,42,003	4,42,003	4,42,003	4,42,003
A) Ultimate Net Loss Cost - Original Estimate	22,87,224	20,05,384	11,35,400	11,78,832	11,82,322	11,82,322	11,82,322	11,82,322	11,82,322	11,82,322	11,82,322	11,82,322
B) Net Claims Provisions ¹	8,022	6,021	4,672	4,12,406	20,054	20,055	20,055	20,055	20,055	20,055	20,055	20,055
C) Cumulative Payment as of												
Incurred later - 1st Diagonal	1,51,128	41,813	49,128	53,622	56,783	55,370	41,277	57,785	67,322	76,252		
Incurred later - 2nd Diagonal	2,52,740	46,216	1,08,352	1,18,350	54,402	50,402	1,02,059	54,402	1,22,580	1,40,320		
Incurred later - 3rd Diagonal	2,52,740	46,216	1,08,352	1,18,350	54,402	50,402	1,02,059	54,402	1,22,580	1,40,320		
Incurred later - 4th Diagonal	3,05,128	3,90,211	3,41,424</td									

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-39-Ageing of CLAIMS

As on 31.03.2025

(in Lakhs)

As on 31.03.2025

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	Ageing of Claims (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	124	276	632	880	708	128	125	460	321.4	4171.68	10193.78	32639.46	8205.02	5080.12	2873	61071.46
2	Marine Cargo	1056	2871	2161	1157	393	67	64	763.5	1682.32	2728.32	2464.05	2274.63	160.8	338.66	7769	10412.28
3	Marine Other than Cargo	2	8	14	14	28	7	6	0.65	4.11	180.66	703.94	755.96	208.39	98.77	79	1952.49
4	Motor OD	168723	116973	29546	12778	3995	163	387	37877.54	45211.74	20800.72	11331.1	3735.09	498.37	802.41	332565	120256.97
5	Motor TP	613	730	1562	2759	7090	3901	8009	2434.02	3920.36	8713.26	17263.53	50445.24	32295.65	46654.5	24664	161726.59
6	Health	2290804	500163	90166	67594	249582	337	102	310590.73	143382.7	22531.82	8804.48	2210.45	122.14	88.83	3198748	487731.15
7	Personal Accident	2397	3052	1847	1392	883	60	122	2176.73	3212.16	2701.19	4209.77	2152.83	147.97	339.37	9753	14940.02
8	Travel	0	0	0	0	4	0	1	0	0	0.15	0	0	0	4.66	5	4.81
9	Workmen's Compensation/ Employer's liability															0	0
10	Public/ Product Liability	9	14	16	8	8	0	4	1.78	18.16	6.2	3.5	102.44	0	1858.86	59	1990.94
11	Engineering	353	1250	1032	711	344	32	57	787.72	597.02	1033.24	1941.21	5185.42	1509.8	-40.05	3779	11014.36
12	Aviation	11	51	50	57	46	5	4	217.26	342.75	309.99	14851.43	1077.27	2.3	1.98	224	16802.98
13	Crop Insurance	0	0	0	0	2	4	32	0	0	0	0	0.56	2.36	95.48	38	98.4
14	Other segments ^(a)															0	0
15	Miscellaneous	3412	5906	4641	3643	1737	160	265	2898.58	4979.63	6419.75	7221.2	7593.23	1277.01	552.14	19764	30941.54

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		Ageing of Claims (Claims paid)														(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	595	1189	1916	2069	1819	325	428	1287.38	2859.59	12202.67	37973.88	86258.75	35413.61	11409.3	8341	187405.22
2	Marine Cargo	3362	10990	4819	2757	1305	187	214	2010.71	5317.11	6203.33	5878.48	5483.73	628.98	1085.44	23634	26607.78
3	Marine Other than Cargo	14	27	35	44	78	23	28	17.43	63.5	256.98	1329.92	5378.89	4032.4	6796.3	249	17875.42
4	Motor OD	551816	412518	97843	37230	13080	590	1363	121762.34	153830.18	75857.92	38145.01	13488.53	2160.38	2922.69	1114440	408167.05
5	Motor TP	1821	1998	4210	7795	22755	12352	26013	6629.71	10915.56	24109.92	48291.96	170445.5	105146.5	154914	76944	520452.73
6	Health	8194803	2535009	303986	151847	308720	1590	443	1168643.4	594694.19	74471.09	26730.05	6273.94	350.06	330.5	11496398	1871493.21
7	Personal Accident	5940	8533	5658	4023	2520	193	303	5826.83	9465.44	10463.88	12040.49	7993.38	492.14	1018.91	27170	47301.07
8	Travel	0	0	2	2	5	2	3	0	0	0.37	3.49	82.47	0.23	10.41	14	96.97
9	Workmen's Compensation/ Employer's liability															0	0
10	Public/ Product Liability	22	47	58	19	18	4	21	118.12	30.23	26.07	14.91	248.62	1.04	1925.01	189	2364
11	Engineering	784	3464	2867	1834	1143	110	103	962.58	1972.55	3084.29	6245.57	11852.75	5867.7	-242.94	10305	29742.5
12	Aviation	35	143	188	149	96	11	8	417.04	988.09	1624.6	15826.78	1984.19	412.64	93.29	630	21346.63
13	Crop Insurance	0	0	0	0	16	28	51	0	0	0	0.05	1315.63	362.38	101.79	95	1779.85
14	Other segments ^(a)															0	0
15	Miscellaneous	10974	19355	16306	9945	4856	711	1158	7980.26	17436.49	23760.32	23693.44	20145.2	3440.01	4393.42	63305	100849.14

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 March 2025

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	1755
2	No. of branches approved during the year	2
3	No. of branches opened during the year	Out of approvals of previous year 0
4		Out of approvals of this year 1
5	No. of branches closed during the year	88
6	No of branches at the end of Qtr	1668
7	No. of branches approved but not opened	1
8	No. of rural branches	66
9	No. of urban branches	1602
10	No. of Directors:-	6
	(a) Independent Director	2
	(b) Executive Director	3
	(c) Non-executive Director	3
	(d) Women Director	1
	(e) Whole time director	3
11	No. of Employees	
	(a) On-roll:	11109
	(b) Off-roll:	0
	(c) Total	11109
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	120663
	(b) Corporate Agents-Banks	44
	(c)Corporate Agents-Others	51
	(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)	3513
	(i) Micro insurance Agents	

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	11109	122910
Recruitments during the quarter	60	1626
Attrition during the quarter	16(VRS)+20(RES)	25
Number at the end of the quarter	10874	124511

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 March 2025

Board of Directors and Key Management Persons

Sl. No.	Name of person	Designation	Role /Category	BOARD OF DIRECTOR	Details of change in the period, if any
1	Ms. Neerja Kapur	Chairman cum Managing Director			Ceased to be as the CMD w.e.f. 30th April, 2024
2	Mrs Girija Subramanian	Chairman cum Managing Director			Appointed as CMD w.e.f 19th June 2024
3	Mr. Francis Titus	Executive Director			Superannuated as Executive Director w.e.f. 31st October 2024
4	Ms. Smita Srivastava	Executive Director			
5	Ms. Kasturi Sengupta	Executive Director			Appointed as Executive Director w.e.f. 24th March 2025
6	Mr. Surender Kumar Agarwal	Independent Director			Ceased to be Independent Director w.e.f. 20th December 2024
7	Mr. Ratan Kumar Das	Independent Director			Ceased to be Independent Director w.e.f. 20th December 2024
8	Ms. Akani Devi	Independent Woman Director			
9	Ms Mandakini Balodhi	Government Nominee Director			Ceased to be Government Nominee Director w.e.f 16th August 2024
10	Mr. Parshant Kumar Goyal	Government Nominee Director			Appointed as Government Nominee Director w.e.f 16th August 2024
11	Mr. Nidhu Saxena	Independent Director			Appointed as Independent Director w.e.f. 19th September 2024
12	Mr. A.S. Rajeev	Independent Director			Resignation on 23rd February 2024

Key Management Persons

1	Mrs Girija Subramanian	Chairman cum Managing Director	Chairman cum Managing Director	Appointed as CMD w.e.f 19th June 2024
2	Ms. Neerja Kapur	Chairman cum Managing Director	Chairman cum Managing Director	Ceased to be as the CMD w.e.f. 30th April, 2024
3	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. 30.10.2024
4	Ms. Smita Srivastava	Executive Director		
5	Ms. Kasturi Sengupta	Executive Director		Appointed as Executive Director w.e.f. 24th March 2025
6	Mr Amit Misra	General Manager	Chief Risk Officer	Superannuated as General Manager w.e.f. 10th July 2024
7	Mr C S Ayyappan	General Manager	Chief Risk Officer	Appointed as Chief Risk Officer w.e.f. 25th June 2024; Ceased to be General Manager and Chief Risk Officer w.e.f. 21st March 2025
8	Mrs Sushama Anupam	General Manager	Chief Marketing Officer	
9	Mrs Mukta Sharma	General Manager	Chief Underwriting Officer	Appointed as Chief Underwriting Officer w.e.f. 25th March 2025
10	Mrs Sreedevi Nair	General Manager	Chief Underwriting Officer	Appointed as Chief Underwriting Officer w.e.f. 30th October 2024; Ceased to be General Manager and Chief Underwriting Officer w.e.f. 21st March 2025
11	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
12	Mrs Chandra Iyer	General Manager		Appointed as General Manager w.e.f. 29th April, 2024
13	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
14	Mr Sharad S Ramnarayanan	Appointed Actuary		
15	Mr Pooran Kumar Tulsiani	Deputy General Manager	Chief Investment Officer	Appointed as Chief Investment Officer w.e.f. 17th May, 2024
16	Mr Vimal Kumar Jain	Deputy General Manager	Chief Financial Officer	Appointed as Chief Financial Officer w.e.f. 17th May, 2024
17	Mrs Jyoti Rawat	Company Secretary & Chief Compliance Officer		
18	Mrs Prabha Vijaykumar	Head of Internal Audit & Compliance Officer for AML Guidelines		Ceased to be Head of Internal Audit & Compliance Officer for AML Guidelines w.e.f. 30.10.2024
19	Mr. Santosh Vasant Chavan	Head of Internal Audit & Compliance Officer for AML Guidelines		Appointed as Head of Internal Audit & Compliance Officer for AML Guidelines w.e.f. 01.11.2024
20	Ms. Rekha Gopalkrishnan	General Manager	Financial Advisor	Superannuated on 31st August 2023
21	Mr. Ramakant Agarwal	General Manager		Superannuated on 30th September 2023
22	Mr. Jitender Mehdirdatta	General Manager	Chief Marketing Officer	Superannuated on 31st August 2023
23	Mr. Rajiv Kohli	General Manager		Superannuated on 30th April 2023
24	Ms. Jayashree Nair	Deputy General Manager	Chief Compliance Officer & Company Secretary	Ceased as Chief Compliance Officer & Company Secretary w.e.f 22nd September 2023
25	Mr. Thomas Moffatt	Deputy General Manager	Chief Underwriting Officer	Ceased as Chief Underwriting Officer w.e.f 28th June 2023
26	Mr. S. Dinakaran	Deputy General Manager	Chief Underwriting Officer	Appointed as Chief Underwriting Officer w.e.f 28th June 2023 and ceased as Chief Underwriting Officer w.e.f 20 November 2023
27	Mr. Pankaj Agarwal	Deputy General Manager	Chief Investment Officer	Ceased as Chief Investment Officer w.e.f 28th July 2023
28	Ms. Anjana Saxena	Deputy General Manager	Chief Investment Officer	Appointed as Chief Investment Officer w.e.f 28th July 2023

(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 & Social Obligations (QUARTERLY RETURNS)

As on 31.03.2025

(₹ 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	39700	13792.83	
		Social		2889.13	
2	Cargo & Hull	Rural	11286	2397.47	
		Social		1265.16	
3	Motor TP	Rural	119296	4303.15	
		Social		600.45	
4	Motor OD	Rural	321627	44888.65	
		Social		7492.17	
5	Engineering	Rural	4808	3792.41	
		Social		1388.68	
6	Workmen's Compensation	Rural	0	0.00	
		Social		0.00	
7	Liability	Rural	13816	1591.61	
		Social		483.37	
8	Aviation	Rural	16	3238.85	
		Social		7.75	
9	Personal Accident	Rural	17146	1147.58	
		Social		957.16	
10	Health	Rural	30231	18654.01	
		Social		110118.84	
11	Others*	Rural	45794	5239.71	
		Social		1736.21	

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 31.03.2025

In Lakhs

Gross Direct Premium Income during the immediate preceding FY (Rs, In Crs,)	36,996.6	
Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs, In Crs,)	5993.39	
Obligation of the Insurer to be met in a financial year		
Statement Period : Quarter ending	Mar-25	

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business	1,96,709.90	6,65,225.69
Premium in respect of liability only policies (L)	26,178.25	95,742.01
Gross Direct Motor Third Party Insurance Business	1,96,709.90	6,65,225.69
Premium in respect of package policies (P)	1,70,531.65	5,69,483.68
Total Gross Direct Motor Third Party Insurance	1,96,709.90	6,65,225.69
Business Premium (L+P)	1,96,709.90	6,65,225.69
Total Gross Direct Motor Own damage Insurance Business Premium	2,62,172.45	5,40,120.80
Total Gross Direct Premium Income	13,61,076.71	41,99,220.65

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 March 2025

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance * as on 31.12.2024	Additions during the quarter (net of duplicate complaints)(01.01.2025 To 31.03.2025)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	6	4	2	0	0	12
b)	Claims Related	149	1636	653	428	682	22	6410
c)	Policy Related	15	218	174	33	24	2	780
d)	Premium Related	4	98	41	25	35	1	224
e)	Refund Related	3	37	19	10	11	0	127
f)	Coverage Related	0	21	11	1	9	0	79
g)	Cover Note Related	0	0	0	0	0	0	1
h)	Product Related	0	10	2	3	5	0	22
i)	Others	11	91	58	18	24	2	363
	Total	182	2117	962	520	790	27	8018
2	Total No. of policies during previous year:	74,05,022						
3	Total No. of claims during previous year:	30,67,226						
4	Total No. of policies during current year:	77,88,933						
5	Total No. of claims during current year:	34,32,990						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.28						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered	4.77						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	20	74.07	0		20	74.07	
b)	15 - 30 days	1	3.70	0		1	3.70	
c)	30 - 90 days	5	18.52	0		5	18.52	
d)	90 days & Beyond	1	3.70	0		1	3.70	
	Total Number of Complaints	27	100.00	0		27	100.00	

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 on 21-04-2015 CIN: L66000 MH 1915 G0100024

FORM NL-46-Details of Voting activity during the Quarter

As at 31st March 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	10-03-2025	LARSEN & TOUBRO LIMITED	Postal Ballot	Management	ENTERING INTO MATERIAL RELATED PARTY TRANSACTIONS WITH L AND T MHI POWER BOILERS PRIVATE LIMITED.	Support	For	We may consider as said.
2	10-03-2025	LARSEN & TOUBRO LIMITED	Postal Ballot	Management	ENTERING INTO MATERIAL RELATED PARTY TRANSACTIONS WITH L AND T MHI POWER TURBINES GENERATORS PRIVATE LIMITED.	Support	For	We may consider as said.
3	21-03-2025	GIC HOUSING FINANCE LTD	Postal Ballot	Management	APPOINTMENT OF SHRI SACHINDRA SALVI (DIN 10930663) AS MANAGING DIRECTOR AND CEO WITH EFFECT FROM MARCH 01, 2025.	Support	For	We may consider as said.
4	15-03-2025	BASF INDIA LTD.	Postal Ballot	Management	APPOINTMENT OF MR. NARENDRANATH J. BALIGA (DIN: 07005484) AS THE WHOLE TIME DIRECTOR OF THE COMPANY FOR A PERIOD EFFECTIVE FROM 1 JANUARY 2025 TILL 30 JUNE 2027 AND TO FIX HIS REMUNERATION.	Support	For	We may consider as said.
5	15-03-2025	BASF INDIA LTD.	Postal Ballot	Management	INCREASE IN THE MAXIMUM LIMITS OF RELATED PARTY TRANSACTIONS ENTERED INTO BETWEEN THE COMPANY AND BASF HONG KONG LTD.	Support	For	We may consider as said.
6	23-03-2025	THE SANDUR MANGANESE & IRON ORES LTD.	Postal Ballot	Management	TO CONSIDER AND APPROVE THE ALTERATION OF ARTICLES OF ASSOCIATION OF THE COMPANY.	Support	For	We may consider as said.
7	26-03-2025	ITC HOTELS LIMITED	Postal Ballot	Management	TO APPROVE MATERIAL RELATED PARTY TRANSACTIONS BY THE COMPANY.	Support	For	We may consider as said.
8	26-03-2025	ITC HOTELS LIMITED	Postal Ballot	Management	TO APPROVE MATERIAL RELATED PARTY TRANSACTIONS BY THE SUBSIDIARIES OF THE COMPANY.	Support	For	We may consider as said.
9	10-04-2025	ITC LIMITED	Postal Ballot	Management	TO GRANT, OFFER AND ISSUE EQUITY SETTLED STOCK APPRECIATION RIGHTS UNDER A SCHEME VIZ, 'ITC EMPLOYEE STOCK APPRECIATION RIGHTS SCHEME 2025' (ITC ESAR SCHEME).	Support	For	We may consider as said.
10	10-04-2025	ITC LIMITED	Postal Ballot	Management	TO EXTEND THE BENEFITS OF THE ITC EMPLOYEE STOCK APPRECIATION RIGHTS SCHEME 2025 TO SUCH PERMANENT EMPLOYEES, INCLUDING MANAGING / WHOLETIME DIRECTORS, OF SUCH SUBSIDIARY COMPANIES OF THE COMPANY.	Support	For	We may consider as said.

FROM NL- 47

Profile & Performance of Health

(Note: details of all Health, PA

S.N	UIN
a	
1	NIAHLIP25035V022425
2	NIAHLIP20165V011920
3	NIAHLIP23207V012223
4	NIAHLGP21280V032021
6	NIAHLGP23115V012223
7	NIAHLGP21236V022021
8	NIAHLGP21186V012021
9	NIAHLGP21285V022021
10	NIAHLIP21316V022021
11	NIAHLIP21274V022021
14	NIAHLIP21233V022021
15	NIAHLIP20097V011920
16	NIAHLIP24029V012324
17	NIAHLGP21281V022021
18	NIAHLGP21282V022021
19	NIAHLIP21278V042021
20	NIAHLIP21277V042021
21	NIAHLIP21279V032021
22	NIAHLIP21237V022021
23	NIAHLGP21276V022021
24	NIATIOP13020V011213
25	NIATIOP13019V011213
26	NIATIO22220V012122
27	NIAHLIP21315V022021
28	NIAHLGP21284V022021
29	NIAHLGP21283V022021
30	NIAHLIP21313V022021
31	NIAHLIP21314V022021
32	NIAHLIP25061V012425
33	NIAHLIP22232V012122
34	NIAHLIP22025V012223

2	NIAPAGP13024V011213
3	A/NL-HLT/NIA/P-P/V.I/58/1
4	A/NL-HLT/NIA/P-P/V.I/56/1
5	IRDAN190P0012V01201213
6	NIAPAIP23064V012223
7	IRDAN190P0002201314
8	
9	A/NL-HLT/NIA/P-P/V.I/55/1
10	IRDAN190P0003201314
11	NIAPAIP16002V011516
12	NIAPAIP22003V012122

h Insurance, Personal Accident and Travel Insurance Products during the FY 20

& Travel Insurance products approved by end of the FY to be provided)

Name of the Product	No. Of Lives Insured
b	c
Arogya Pragati Plus (Top up Reinvented)	26708
Arogya Sanjeevani Policy, NIACL	7556
Atmanirbhar Health Policy, New India Assurance	99
Cancer Mediclaim Expenses Policy - Group	4738
Credit Guard Insurance Policy	100
Good Health Mediclaim	71643
Group Corona Kavach, NIACL	240
Group Mediclaim for Workers	6708
Jan Arogya Bima Policy	5357
Janata Mediclaim Policy	35996
New India Asha Kiran Policy	309524
New India Cancer Guard	21818
New India Criti Protect Policy	314
NEW INDIA FLEXI FLOATER GROUP MEDICLAIM POLICY	22840000
NEW INDIA FLEXI GROUP MEDICLAIM POLICY	605814
New India Floater Mediclaim Policy	1834990
New India Mediclaim Policy	722867
New India Premier Mediclaim Policy	2041
New India Sixty Plus Mediclaim Policy	13758
New India TOP-UP Mediclaim Policy	218309
OVERSEAS MEDICLAIM INSURANCE (EMPLOYMENT & STUDIES)	444
OVERSEAS MEDICLAIM INSURANCE (BUSINESS& HOLIDAY)	1470
Overseas Travel Ease Policy (Business & Holiday)	19320
Senior Citizen Mediclaim Policy	30179
STANDARD GROUP JANATA MEDICLAIM POLICY	1363
Standard Group Mediclaim Policy (2007)	8030
TERTIARY CARE INSURANCE- Individual Policy	3
UNIVERSAL HEALTH INSURANCE SCHEME (APL)	24674
Vatsalya Health Policy (Cover for Surrogate Mother and Oocyte Donor)	2
Young India Digi Health Policy	606
Yuva Bharat Health Policy	304162
Eproduct For Personal Accident	95323

Good Health Personal Accident	29108
Group Gramin Insurance	3
Group Janta Insurance	245472
Janata PA Sukshma Bima Policy	1417
New India Pension Protect Personal Accident Policy	195
Personal Accident	170527571
Personal Accident(FC)	7
Personal Janta Insurance	23864
PM Kaushal Vikas Yojana	81639
PM Suraksha Bima Yojana	138004692
Saral Suraksha Bima, New India	1475

24-25.

Date of Launch (DD-MM- YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)
d	e	f	g
29-06-2024	19.82%	40.44%	54.55%
01-04-2020	64.70%	83.88%	92.77%
31-03-2023	67.14%	76.77%	87.50%
11-07-1985	133.66%	147.51%	91.30%
00-01-1900	0.00%	20.51%	
01-09-1994	101.48%	126.67%	94.91%
19-08-2020	-0.32%	6.70%	100.00%
21-05-2020	42.82%	55.02%	88.67%
01-04-1998	97.22%	122.60%	100.00%
16-08-2007	140.58%	167.89%	94.34%
08-03-2014	119.28%	144.86%	95.35%
03-01-2020	54.00%	75.71%	94.84%
12-07-2023	1.64%	21.71%	
01-04-1984	104.17%	116.98%	96.34%
01-04-1984	116.58%	127.93%	99.10%
14-03-2014	95.45%	120.35%	95.12%
01-04-2017	87.27%	111.83%	94.56%
09-02-2017	34.74%	55.85%	95.38%
26-06-2018	88.00%	111.80%	93.24%
01-12-2014	37.21%	59.38%	93.16%
01-04-1991	36.07%	55.98%	16.67%
01-04-1984	-93.32%	-77.96%	33.33%
18-05-2022	70.04%	93.28%	59.06%
01-11-2013	144.57%	171.81%	93.76%
16-08-2007	30.08%	44.34%	72.50%
16-08-2007	50.66%	65.20%	93.82%
01-11-2013	5.58%	26.38%	100.00%
01-04-2004	84.30%	106.51%	94.88%
28-02-2025			
22-03-2022	144.89%	155.82%	89.13%
06-06-2022	88.44%	111.50%	92.08%
Legacy product	129.06	154.65	86.67

12-10-2009	3.96	24.11	75.00
05-12-2008	14.05	34.17	100.00
26-11-2008	33.19	60.82	82.20
14-05-2013	12.58	112.54	-
16-09-2022	0.00	15.34	
Legacy product	77.12	96.89	86.04
18-12-2008	0.00	14.56	
24-11-2008	4.25	23.48	100.00
13-10-2017	116.60	124.64	92.31
08-09-2015	92.97	118.86	94.66
23-09-2021	87.72	145.64	66.67

% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies)			
				No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than 3 years	No of Policies completed 3 years not more than 3 years but Less than 5 Years	No of Policies completed 5 years or more than 5 years But less than 10 years
h	i	j	k	l	m	n	o
54.55%	2	2		683	2271	733	2853
17.03%	10	10	92.78%	2804	596	468	384
37.50%			85.29%	54	31	1	7
13.04%			64.07%	1125	0	0	0
			1.67%	61	14	25	0
8.03%	66	66	15.79%	17360	0	0	0
100.00%			0.00%	5	0	0	0
10.67%			0.00%	309	0	0	0
20.00%			75.00%	1273	0	0	0
8.51%	3	3	83.16%	17948	0	0	0
6.57%	28	28	83.43%	4575	11221	12635	32400
13.23%	8	7	91.13%	13299	0	0	0
			42.11%	231	83	0	0
5.20%	556	529	46.64%	40950	2	0	0
1.20%	10	10	4.73%	771	0	0	0
6.71%	286	279	85.27%	19451	41529	59461	177457
8.05%	308	302	86.19%	13013	20248	22544	54513
9.25%	4	4	84.06%	882	2	11	67
9.47%	12	10	101.79%	827	1278	1485	2580
37.55%	12	11	84.19%	89611	0	0	0
0.00%			12.78%	444	0	0	0
7.69%			49.10%	1464	0	0	0
16.54%			0.05%	19319	0	0	0
8.48%	10	10	91.05%	18348	3	10	170
25.00%			43.59%	35	0	0	0
14.07%			50.00%	262	0	0	0
100.00%			66.67%	3	0	0	0
17.46%			59.41%	5910	0	0	0
				2	0	0	0
19.57%	1	1	65.98%	259	79	4	0
9.47%	59	58	142.84%	37951	31275	15551	26040
24.53			37.28%	95323	0	0	0

50.00			6.67%	7490	0	0	0
0.00			33.33%	3	0	0	0
26.46			29.99%	6501	0	0	0
0.00			10.00%	848	0	0	0
0.00			82.91%	195	0	0	0
27.45			55.07%	407877	0	0	0
0.00			0.00%	7	0	0	0
75.00			11.27%	23828	0	0	0
50.00			50.00%	81639	0	0	0
25.82			81.32%	439	0	0	0
0.00			34.58%	1445	0	0	0

Policies based on the age of

No of Policies complete d 10 years and more than 10 years	Total No. Of Policies
p	$q = l + m + n + o + p$
4377	10917
520	4772
2	95
0	1125
0	100
0	17360
0	5
0	309
0	1273
0	17948
29247	90078
0	13299
0	314
0	40952
0	771
262076	559974
371029	481347
267	1229
3846	10016
0	89611
0	444
0	1464
0	19319
4123	22654
0	35
0	262
0	3
0	5910
0	2
0	342
32021	142838
0	95323

0	7490
0	3
0	6501
0	848
0	195
0	407877
0	7
0	23828
0	81639
0	439
0	1445

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-48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

Information as at 31.03.2025					Date: -

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Name of the TPA (If services rendered by TPA) - MDIndia Health Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: **from 01/04/2024 to 31/03/2025**

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	2,39,112	24,225	1
Number of lives serviced	5,75,229	9,36,831	2,24,30,585

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts					
Andhra Pradesh	Adilabad					

Andhra Pradesh	Anakapalli							
Andhra Pradesh	Chittoor							
Andhra Pradesh	East Godavari							
Andhra Pradesh	Guntur							
Andhra Pradesh	Hyderabad							
Andhra Pradesh	Krishna							
Andhra Pradesh	Palnadu							
Andhra Pradesh	Vijayawada							
Andhra Pradesh	Visakapatnam							
Andhra Pradesh	Visakhapatnam							
Assam	Kamrup							
Bihar	Darbhanga							
Bihar	Patna							
Chandigarh	Chandigarh							
Chhattisgarh	Baloda Bazar							
Chhattisgarh	Bilaspur							
Chhattisgarh	Durg							

Chhattisgarh	Korba								
Chhattisgarh	Mahasamund								
Chhattisgarh	Raigarh								
Chhattisgarh	Raipur								
Chhattisgarh	Sakti								
Chhattisgarh	Surguja								
Delhi	Delhi								
Delhi	New Delhi								
Goa	North Goa								
Goa	South Goa								
Gujarat	Ahmedabad								
Gujarat	Amreli								
Gujarat	Anand								
Gujarat	Aravalli								
Gujarat	Banaskantha								
Gujarat	Bhavnagar								
Gujarat	Dadra And Nagar Haveli								
Gujarat	Dwarka								

Gujarat	Gandhinagar
Gujarat	Jamnagar
Gujarat	Junagadh
Gujarat	Kachchh
Gujarat	Kheda
Gujarat	Mahesan
Gujarat	Manisagar
Gujarat	Mansa
Gujarat	Mehsana
Gujarat	Morbi
Gujarat	Narmada
Gujarat	Navsari
Gujarat	Panchmahal
Gujarat	Patan
Gujarat	Porbandar
Gujarat	Rajkot
Gujarat	Sabarkantha
Gujarat	Surat
Gujarat	Surendranagar
Gujarat	Tapi
Gujarat	Vadodara
Gujarat	Valsad

Haryana	Gurugram							
Haryana	Kurukshetra							
Himachal Pradesh	Kangra							
Himachal Pradesh	Mandi							
Jharkhand	East Singhbhum							
Jharkhand	Koderma							
Jharkhand	Ranchi							
Karnataka	Bagalore							
Karnataka	Bangalore							
Karnataka	Belagavi							
Karnataka	Chitradurga							
Karnataka	Dharwad							
Karnataka	Kalaburagi							
Karnataka	Mysuru							
Karnataka	Mysore							
Karnataka	Ramnagara							
Karnataka	Tumkur							
Karnataka	Uttara Kannada							
Kerala	Alappuzha							
Kerala	Ernakulam							

Kerala	Idukki								
Kerala	Kollam								
Kerala	Kottayam								
	Malappuram								
Kerala	Pathanamthitta								
	Thiruvananthapuram								
Kerala	Thrissur								
Kolkata	Cuttack								
Madhya Pradesh	Agar Malwa								
Madhya Pradesh	Alirajpur								
Madhya Pradesh	Anuppur								
Madhya Pradesh	Barwani								
Madhya Pradesh	Beed								
Madhya Pradesh	Betul								
Madhya Pradesh	Bhopal								
Madhya Pradesh	Chhindwara								
Madhya Pradesh	Dewas								
Madhya Pradesh	Guna								

Madhya Pradesh	Gwalior								
Madhya Pradesh	Hoshangabad								
Madhya Pradesh	Indore								
Madhya Pradesh	Itarsi								
Madhya Pradesh	Jabalpur								
Madhya Pradesh	Jhabua								
Madhya Pradesh	Katni								
Madhya Pradesh	Khargone								
Madhya Pradesh	Mandsaur								
Madhya Pradesh	Morena								
Madhya Pradesh	Narmada puram								
Madhya Pradesh	Neemuch								
Madhya Pradesh	Raisen								
Madhya Pradesh	Ratlam								
Madhya Pradesh	Rewa								
Madhya Pradesh	Sagar								

Madhya Pradesh	Satna
Madhya Pradesh	Seoni
Madhya Pradesh	Shahdol
Madhya Pradesh	Shajapur
Madhya Pradesh	Shivpuri
Madhya Pradesh	Tikamgarh
Madhya Pradesh	Ujjain
Madhya Pradesh	Umaria
Madhya Pradesh	Vidisha
Maharashtra	Ahmednagar
Maharashtra	Aurangabad
Maharashtra	Beed
Maharashtra	Bhandara
Maharashtra	Buldhana
Maharashtra	Chandrapur
Maharashtra	Dhule

Maharashtra	Gondia								
Maharashtra	Hingoli								
Maharashtra	Jalgaon								
Maharashtra	Jalna								
Maharashtra	Kolhapur								
Maharashtra	Latur								
Maharashtra	Mumbai								
Maharashtra	Nagpur								
Maharashtra	Nanded								
Maharashtra	Nashik								
Maharashtra	Osmanabad								
Maharashtra	Parbhani								
Maharashtra	Pune								
Maharashtra	Raigad								
Maharashtra	Ratnagiri								
Maharashtra	Sangli								

Maharashtra	Satara
Maharashtra	Sindhudurg
Maharashtra	Solapur
Maharashtra	Thane
Maharashtra	Valsad
Maharashtra	Yavatmal
Odisha	Baragarh
Odisha	Bolangir
Odisha	Cuttack
Odisha	Khordha
Odisha	Sambalpur
Odisha	Sundargarh
Odisha	Sundergarh
Punjab	Jalandhar
Punjab	Ludhiana
Rajasthan	Ajmer
Rajasthan	Alwar
Rajasthan	Banswara
Rajasthan	Baran
Rajasthan	Barmer
Rajasthan	Bharatpur

Rajasthan	Bhilwara						
Rajasthan	Bikaner						
Rajasthan	Bundi						
	Chittaurg						
Rajasthan	arh						
Rajasthan	Churu						
Rajasthan	Dausa						
Rajasthan	Dhaulpur						
	Dungarp						
Rajasthan	ur						
	Gangan						
Rajasthan	gar						
	Hanuma						
Rajasthan	ngarh						
Rajasthan	Jaipur						
Rajasthan	Jaisalmer						
Rajasthan	Jalor						
Rajasthan	Jhalawar						
	Jhunjhun						
Rajasthan	un						
Rajasthan	Jodhpur						
Rajasthan	Karauli						
Rajasthan	Kota						
Rajasthan	Nagaur						
Rajasthan	Pali						
	Pratapga						
Rajasthan	rh						
	Rajasam						
Rajasthan	and						
	Rajastha						
Rajasthan	n						

Rajasthan	Sawai Madhopur								
Rajasthan	Sikar								
Rajasthan	Sirohi								
Rajasthan	Tonk								
Rajasthan	Udaipur								
Tamil Nadu	Chennai								
Tamil Nadu	Chingleput								
Tamil Nadu	Coimbatore								
Tamil Nadu	Cuddalore								
Tamil Nadu	Dindigul								
Tamil Nadu	Erode								
Tamil Nadu	Hastham patti								
Tamil Nadu	Kanniyakumari								
Tamil Nadu	Madurai								
Tamil Nadu	Thanjavur								
Tamil Nadu	Thiruvarur								
Tamil Nadu	Thoothukudi								
Tamil Nadu	Tirunelveli								

Tamil Nadu	Tiruppur
Tamil Nadu	Tiruvallur
Tamil Nadu	Tuticorin
Telangana	Hyderabad
Uttar Pradesh	Agra
Uttar Pradesh	Amroha
Uttar Pradesh	Auraiya
Uttar Pradesh	Gautam Buddha Nagar
Uttar Pradesh	Ghaziabad
Uttar Pradesh	Kanpur
Uttar Pradesh	Lucknow
Uttar Pradesh	Mathura
Uttar Pradesh	Unnao
Uttar Pradesh	Varanasi
Uttarakhand	Dehradun
Uttarakhand	Jabalpur

West Bengal	Bankura							
West Bengal	Dakshin Dinajpur							
West Bengal	Darjeeling							
West Bengal	Hooghly							
West Bengal	Howrah							
West Bengal	Jalpaiguri							
West Bengal	Kolkata							
West Bengal	Malda							
West Bengal	Murshidabad							
West Bengal	Nadia							
West Bengal	North 24 Parganas							
West Bengal	Paschim Bardhaman							
West Bengal	Purba Bardhaman							
West Bengal	Rae Bareli							
West Bengal	Sikkim							

West Bengal	Uttar Dinajpur						

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	89,511
II.	Number of claims received during the year	14,55,333
iii.	Number of claims paid during the year (specify % also in brackets)	1211759 (83.26%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	314972 (21.64%)
v.	Number of claims outstanding at the end of the year	18,113

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge* **	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	94.41%	66.96%	95.82%	71.98%
2	Within 1-2 hours	4.62%	25.52%	3.71%	23.11%
3	Within 2-6 hours	0.98%	7.51%	0.47%	4.92%
4	Within 6-12 hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
Total		100.00%	100.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	
Within 1 month	68,603	97.39%	3,20,616	98.81%	11,31,828	100.00%	15,21,047
Between 1-3 months	1,826	2.59%	3,576	1.10%	-	0.00%	5,402
Between 3 to 6 months	12	0.02%	270	0.08%	-	0.00%	282
More than 6 months	-	0.00%	-	0.00%	-	0.00%	-
Total	70,441	100.00%	3,24,462	100.00%	11,31,828	100.00%	15,26,731

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	53
3	Grievances resolved during the year	53
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

For MDIndia Health Insurance TPA Pvt. Ltd.

Authorized Signatory