

RELIANCE GENERAL INSURANCE COMPANY LIMITED

DISCLOSURES - NON- LIFE INSURANCE COMPANIES

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

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For Q3 2024-25	Up to Q3 2024-25	For Q3 2023-24	Up to Q3 2023-24	For Q3 2024-25	Up to Q3 2024-25	For Q3 2023-24	Up to Q3 2023-24	For Q3 2024-25	Up to Q3 2024-25	For Q3 2023-24	Up to Q3 2023-24	For Q3 2024-25	Up to Q3 2024-25	For Q3 2023-24	Up to Q3 2023-24
1	Premiums earned (Net)	NL-4	10,035	31,380	8,274	28,680	3,239	7,921	1,645	3,890	1,90,093	5,10,547	1,69,613	4,61,999	2,03,367	5,49,848	1,79,531	4,94,568
2	Profit/ Loss on sale/redemption of Investments		209	471	112	274	37	84	13	31	5,337	12,539	3,356	7,996	5,583	13,094	3,482	8,302
3	Interest, Dividend & Rent – Gross (Refer Note 1)		2,835	4,937	1,196	3,607	211	588	99	285	30,806	88,655	24,831	73,281	33,852	94,180	26,126	77,173
4	(a) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Exchange gain/(loss)		-	-	19	19	-	-	-	-	1	(3)	(32)	(27)	1	(3)	(13)	(8)
	(ii) Misc Income		-	-	-	-	-	-	-	1,404	1,643	242	256	1,404	1,643	242	256	
	(b) Others Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Towards excess of remuneration of MD/CEO/WTD/Other KMP		(10)	79	47	71	(2)	19	9	13	39	1,257	755	1,068	27	1,355	811	1,153
	(ii) Towards other employee remuneration		2	19	2	21	1	5	1	4	74	302	67	312	77	326	70	336
	TOTAL (A)		13,071	36,886	9,650	32,672	3,486	8,617	1,766	4,224	2,27,754	6,14,940	1,98,832	5,44,885	2,44,311	6,60,443	2,10,249	5,81,780
6	Claims Incurred (Net)	NL-5	12,938	26,577	3,582	11,972	3,556	10,343	1,147	3,899	1,40,979	4,10,037	1,33,463	3,72,653	1,57,472	4,46,957	1,38,193	3,88,525
7	Commission	NL-6	(802)	(1,263)	(169)	(161)	7	1,038	268	874	40,394	82,572	31,303	61,667	39,600	82,347	31,403	62,380
8	Operating Expenses related to Insurance Business	NL-7	1,096	6,880	1,454	7,518	(556)	1,113	313	1,283	34,780	96,915	35,432	1,03,110	35,320	1,04,908	37,199	1,11,911
9	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		13,232	32,193	4,867	19,329	3,007	12,494	1,728	6,056	2,16,153	5,89,524	2,00,198	5,37,430	2,32,393	6,34,212	2,06,793	5,62,816
10	Operating Profit/(Loss) C= (A - B)		(161)	4,693	4,783	13,343	479	(3,877)	38	(1,833)	11,601	25,416	(1,366)	7,455	11,918	26,232	3,456	18,965
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		(161)	4,693	4,783	13,343	479	(3,877)	38	(1,833)	11,601	25,416	(1,366)	7,455	11,918	26,232	3,456	18,965
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		(161)	4,693	4,783	13,343	479	(3,877)	38	(1,833)	11,601	25,416	(1,366)	7,455	11,918	26,232	3,456	18,965

Note - 1

(₹ lakhs)

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For Q3 2024-25	Up to Q3 2024-25	For Q3 2023-24	Up to Q3 2023-24	For Q3 2024-25	Up to Q3 2024-25	For Q3 2023-24	Up to Q3 2023-24	For Q3 2024-25	Up to Q3 2024-25	For Q3 2023-24	Up to Q3 2023-24	For Q3 2024-25	Up to Q3 2024-25	For Q3 2023-24	Up to Q3 2023-24
Interest, Dividend & Rent	2,839	4,986	866	2,622	212	597	104	299	30,863	89,948	26,077	76,506	33,913	95,530	27,048	79,427
Add/Less:-																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(4)	(49)	(44)	(120)	(1)	(9)	(5)	(14)	(57)	(1,293)	(1,318)	(3,499)	(61)	(1,351)	(1,367)	(3,633)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	374	1,105	-	-	-	-	-	-	72	274	-	-	446	1,379
Interest, Dividend & Rent – Gross*	2,835	4,937	1,196	3,607	211	588	99	285	30,806	88,655	24,831	73,281	33,852	94,180	26,126	77,173

* Term gross implies inclusive of TDS

FORM NL-2-B-PL

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON DECEMBER 31, 2024

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	For Q3 2024-25	Up to Q3 2024-25	For Q3 2023-24	Up to Q3 2023-24
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		(161)	4,693	4,783	13,343
	(b) Marine Insurance		479	(3,877)	38	(1,833)
	(c) Miscellaneous Insurance		11,601	25,416	(1,366)	7,455
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		5,527	19,502	6,552	17,997
	(b) Profit on sale of investments		996	2,721	891	1,963
	(c) (Loss on sale/ redemption of investments)		(17)	(75)	(63)	(81)
	(d) Amortization of Premium / Discount on Investments		(229)	(817)	(332)	(823)
3	OTHER INCOME					
	Profit/(Loss) on sale/discard of assets		2	(0)	(0)	1
	Miscellaneous Income		(807)	139	101	154
	Reversal of Equity impairment		-	-	-	199
	Excess Provision/bad debts Written Back		-	5	1,068	1,903
	TOTAL (A)		17,390	47,707	11,672	40,278
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	(3,376)
	(b) For doubtful debts		4,495	5,931	(3)	437
5	OTHER EXPENSES					
	Expenses other than those related to Insurance Business					
	(a) Employee's remuneration and welfare benefits		76	325	70	337
	(b) Managerial remuneration		27	1,355	811	1,153
	(c) Amortisation of Debenture Expenses		7	22	7	22
	(d) Interest on Statutory Liability		20	613	0	530
	(e) Contribution to policyholders Funds towards Excess EOM		-	-	-	-
	(f) Impairment on Equity Investments		-	-	-	-
	(g) Finance Cost		332	1,289	437	663
	(h) Interest on Non Convertible Debenture		528	1,575	526	1,575
	(i) Bad debt w/off (Net of Provisions)		159	426	78	143
	(j) Investment written off		-	-	-	7,872
	(k) Corporate Social Responsibility Expense		199	598	186	559
	(l) Penalty		-	-	200	200
	(m) Exchange Gain / (loss)		-	-	-	-
	TOTAL (B)		5,843	12,133	2,313	10,116
6	Profit/(Loss) Before Tax		11,547	35,573	9,359	30,162
7	Provision for Taxation					
	Current Tax		3,910	10,054	(3,057)	2,891
	Short Provision for earlier year		-	6,550	5,074	5,074
	Deferred Tax for current period		(985)	(7,312)	-	-
	Deferred Tax for earlier year		-	(3,719)	-	-
	MAT Credit		-	-	-	-
8	Profit / (Loss) after tax		8,622	30,000	7,342	22,197
9	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	26	-	26
	(c) Dividend Distribution Tax		-	-	-	-
	(d) Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last period		2,02,051	1,80,699	1,67,527	1,52,699
	Balance carried forward to Balance Sheet		2,10,673	2,10,673	1,74,869	1,74,869

Note: '0' denotes amounts less than Rs.50000

FORM NL-3-B-BS**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****BALANCE SHEET AS AT DECEMBER 31, 2024****(₹ lakhs)**

Particulars	Schedule Ref. Form No.	As at December 31, 2024	As at December 31, 2023
Share Capital	NL-8	26,491	26,416
Reserves And Surplus	NL-10	3,14,824	2,77,600
Share Application Money Pending Allotment		30	-
Fair Value Change Account			
-Shareholders' Funds		1,657	1,685
-Policyholders' Funds		8,199	7,437
Borrowings	NL-11	27,899	46,662
TOTAL		3,79,100	3,59,800
APPLICATION OF FUNDS			
Investments-Shareholders	NL-12	3,60,541	3,46,907
Investments-Policyholders	NL-12A	17,84,292	15,31,020
Loans	NL-13	-	-
Fixed Assets	NL-14	11,792	11,086
Deferred Tax Asset (Net)		14,758	3,727
CURRENT ASSETS			
Cash and Bank Balances	NL-15	15,089	12,482
Advances and Other Assets	NL-16	3,58,669	3,19,128
Sub-Total (A)		3,73,758	3,31,610
Current Liabilities	NL-17	18,66,008	15,76,416
Provisions	NL-18	3,00,033	2,88,135
Sub-Total (B)		21,66,041	18,64,551
NET CURRENT ASSETS (C) = (A - B)		(17,92,283)	(15,32,941)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		3,79,100	3,59,800

CONTINGENT LIABILITIES**(₹ lakhs)**

Particulars	As at December 31, 2024	As at December 31, 2023
1. Claims, other than against policies, not acknowledged as debts by the company	6,697	6,560
2. Guarantees given by or on behalf of the Company	540	525
3. Statutory demands/liabilities in dispute, not provided for (see note (a) to (h) below)	70,983	38,944
4 .Others (see note (l) and (j) below)	11,980	11,980
TOTAL	90,200	58,009

Notes:

a)The Company has received adverse order on the issue of wrong avilment of cenvat credit amounted to Rs 2,745.66 lakhs for the period FY 2009 -10 to FY 2012-13. A penalty is also imposed on the said order of Rs 2,745.66 lakhs excluding interest as applicable and not quantified in the order. The Company has filed an appeal with CESTAT against the same.

b)The Company has received adverse order on the issue of wrong avilment of cenvat credit on TP Pool amounted to Rs 4,628.37 lakhs for the period FY 2011-12. A penalty is also imposed on the said order of Rs 4,628.37 lakhs excluding interest as applicable and not quantified in the order. The company has filed an appeal with CESTAT against the same

c)The Company has received adverse order on issue of ineligible input tax credit on marketing activities amounting to Rs. 7,866.19 lakhs, penalty on the said order of Rs. 8,016.98 lakhs, excluding interest as applicable and not quantified in the order. The Company has deposited Rs 1,014.00 lakhs pursuant to proceedings on account of alleged ineligible input tax credit on marketing activities during the period July 2017 to March 2022. The Company is in the process of taking up this matter with the appropriate authority.

d)The Company has received adverse order for the period July 2017 to March 2024 on issue of applicability of IGST on Group Health insurance policy issued to SEZ units amounting to Rs. 1,842.88 lakhs, penalty on the said order of Rs. 1,842.88 lakhs, excluding interest as applicable and not quantified in the order. The company is in the process of taking up this matter with the appropriate authority.

e)The Company has received various orders under ongoing GST audits against which the company has filed appeal with Commissioner (Appeals) for the FY 2017-18 to FY 2020-21 amounting to Rs 9,046.12 lakhs (inclusive of interest and penalty).

f)The company has received order from the Deputy Commissioner under Uttar Pradesh VAT law towards difference in tax paid and payable amounting to 4.63 lakhs excluding interest and penalty as applicable and not quantified in the order for FY 2010-11 and 2017-18.

g)The Company has disputed the demand raised by income tax department of Rs 9,158.93 lakhs (including interest) for A.Y. 2020-21 (F.Y. 2019-20) and has filed an appeal with CIT (A). The company has deposited Rs 1,261 lakhs under protest against the demand raised.

h)The Company has disputed the demand raised by income tax department of Rs 18,455.90 lakhs (including interest) towards disallowance of Marketing Expenses for AY 2022-23 (FY 2021-22). The Company has filed an appeal with CIT (A).

i)Statutory bonus of Rs 139.25 lakhs pursuant to retrospective amendment in the Bonus Act, 1965 for financial year 2014-15 have not been provided considering stay orders of Hon'ble Kerala High Court and Karnataka High Court.

j)The Board of Directors had approved one-time special pay for the management team (including ED and CEO) for Rs 11,841 lakhs as part of the Retention Plan, the provision for which was recognized based on development in resolution process and reversed based on the directives received from the Administrator of RCL and the matter is kept in abeyance pending further guidance from the Administrator/ RCL.

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25
	Gross Direct Premium	18,032	98,704	2,568	10,878	1,113	1,445	3,681	12,323	62,070	1,52,307	82,237	1,94,680	1,44,307	3,46,987	45,554	1,52,048	8,671	21,992	3,581	10,735	57,806	1,84,775	710	2,283	1,977	5,355	9,700	33,921	88	1,335	60,885	3,34,908	2,321	6,903	2,77,794	9,16,467	2,99,507
Add: Premium on reinsurance accepted	2,008	7,283	16	21	-	-	16	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	12,257	71,750	597	2,611	1,095	1,409	1,692	4,020	33,686	82,303	7,005	16,788	40,691	99,091	8,158	28,670	1,190	5,253	181	558	9,529	34,481	28	91	638	2,556	7,817	25,690	184	-	-	-	-	-	-	-	-	-
Net Written Premium	7,783	34,237	1,987	8,288	18	36	2,005	8,324	28,384	70,004	75,232	1,77,892	1,03,616	2,47,896	37,396	1,23,378	7,481	16,739	3,400	10,177	48,276	1,50,293	682	2,192	1,361	2,899	1,986	8,415	11	870	21,970	1,25,208	1,742	4,907	1,79,644	1,89,433	5,85,242	
Add: Opening balance of UPR	22,892	17,783	3,421	1,790	28	22	3,440	1,812	45,433	46,983	1,05,897	1,25,721	1,51,330	1,72,704	71,694	50,020	8,964	8,529	1,079	762	81,737	59,312	1,198	960	1,218	813	4,385	2,333	252	8	40,137	1,666	3,268	3,147	2,83,523	2,40,942	3,09,864	2,60,537
Less: Closing balance of UPR	20,640	20,640	2,179	2,179	36	36	2,215	2,215	50,813	50,813	1,19,458	1,19,458	1,70,271	1,70,271	71,476	71,476	8,422	8,422	913	913	80,811	80,811	1,200	1,200	1,796	1,796	4,320	4,320	13	13	11,268	11,268	3,397	3,397	2,73,075	2,73,075	2,95,930	2,95,931
Net Earned Premium	10,034	31,380	3,229	7,899	10	22	3,239	7,921	23,003	66,174	61,671	1,84,155	84,674	2,50,329	37,614	1,01,922	8,022	16,846	3,566	10,026	49,202	1,28,794	681	1,952	783	1,916	2,050	6,428	249	865	50,839	1,15,606	1,613	4,657	1,90,092	5,10,547	2,03,367	5,49,848
Gross Direct Premium																																						
- In India	18,032	98,704	2,568	10,878	1,113	1,445	3,681	12,323	62,070	1,52,307	82,237	1,94,680	1,44,307	3,46,987	45,554	1,52,048	8,671	21,992	3,581	10,735	57,806	1,84,775	710	2,283	1,977	5,355	9,700	33,921	88	1,335	60,885	3,34,908	2,321	6,903	2,77,794	9,16,467	2,99,507	10,27,494
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24		
	Gross Direct Premium	20,811	99,115	2,465	10,078	1,258	1,386	3,723	11,464	56,212	1,30,026	80,092	1,88,856	1,36,304	3,18,883	46,030	1,44,109	5,200	16,014	2,287	8,081	53,517	1,68,204	542	2,072	696	3,728	6,780	24,701	220	1,718	51,200	2,84,207	1,915	6,517	2,51,174	8,10,030	2,75,707
Add: Premium on reinsurance accepted	3,290	8,659	-	25	-	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded ^(a)	16,915	75,019	846	4,246	1,248	1,365	2,094	5,611	30,629	70,729	3,777	8,871	34,406	79,600	17,758	40,161	1,981	6,087	145	508	19,884	46,757	22	83	577	2,251	5,773	20,104	209	811	27,016	1,70,345	293	1,910	88,178	3,21,861	1,07,188	4,02,491
Net Written Premium	7,186	32,755	1,619	5,857	10	21	1,629	5,878	25,583	59,297	76,315	1,79,985	1,01,898	2,39,283	28,272	1,03,948	3,219	9,927	2,142	7,573	33,633	1,21,448	520	1,989	132	1,490	1,594	5,299	11	907	24,184	1,13,862	1,622	4,607	1,63,596	4,88,884	1,72,410	5,27,518
Add: Opening balance of UPR	23,567	18,404	2,403	393	23	29	2,426	422	36,457	39,192	1,10,321	1,29,753	1,46,778	1,68,945	66,524	48,327	9,260	7,390	865	678	76,650	56,395	1,189	1,127	1,371	1,168	2,567	1,876	230	7	34,701	1,745	2,773	2,095	2,66,260	2,33,358	2,92,254	2,52,184
Less: Closing balance of UPR	22,479	22,479	2,389	2,389	21	21	2,410	2,410	43,738	43,738	1,25,364	1,25,364	1,69,102	1,69,102	62,684	62,684	8,857	8,857	634	634	72,175	72,175	1,034	1,034	999	999	2,676	2,676	12	12	11,311	11,311	2,935	2,935	2,60,243	2,60,243	2,85,133	2,85,133
Net Earned Premium	8,274	28,680	1,633	3,861	12	29	1,645	3,890	18,302	54,751	61,272	1,84,374	79,574	2,39,126	32,112	89,591	3,622	8,460	2,373	7,617	38,108	1,05,668	675	2,082	504	1,659	1,485	4,499	229	902	47,574	1,04,296	1,460	3,767	1,69,613	4,61,999	1,79,532	4,94,569
Gross Direct Premium																																						
- In India	20,811	99,115	2,465	10,078	1,258	1,386	3,723	11,464	56,212	1,30,026	80,092	1,88,856	1,36,304	3,18,883	46,030	1,44,109	5,200	16,014	2,287	8,081	53,517	1,68,204	542	2,072	696	3,728	6,780	24,701	220	1,718	51,200	2,84,207	1,915	6,517	2,51,174	8,10,030	2,75,707	9,20,609
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note: √ denotes amounts less than Rs.50000

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25
Claims Paid (Direct)	11,962	44,395	1,994	7,365	6	15	2,000	7,380	30,989	87,867	26,773	94,479	57,762	1,82,346	38,577	1,11,221	1,757	5,205	1,302	3,561	41,636	1,19,987	528	1,362	28	1,719	1,474	4,990	1,280	1,553	36,735	1,10,746	1,167	3,156	1,40,609	4,25,859	1,54,571	4,77,634
Add :Re-insurance accepted to direct claims	377	2,328	-	157	-	-	-	157	-	-	-	-	-	-	(0)	(0)	-	-	0	0	-	-	-	-	1	-	-	-	-	-	0	0	0	1	377	2,486		
Less :Re-insurance Ceded to claims paid	6,826	32,396	391	2,122	7	15	398	2,137	16,429	47,037	5,356	16,797	21,785	63,834	6,863	22,490	372	1,082	52	145	7,287	23,717	22	56	1	1,547	862	3,169	68	116	25,776	60,994	117	316	55,917	1,53,749	63,141	1,88,282
Net Claim Paid	5,513	14,327	1,603	5,400	(1)	-	1,602	5,400	14,560	40,830	21,417	77,682	35,977	1,18,512	31,714	88,731	1,385	4,123	1,250	3,416	34,349	96,270	506	1,306	27	172	612	1,822	1,212	1,437	10,959	49,752	1,050	2,840	84,692	2,72,111	91,807	2,91,838
Add Claims Outstanding at the end of the year	42,191	42,191	10,007	10,007	163	163	10,170	10,170	18,325	18,325	9,04,940	9,04,940	9,23,265	9,23,265	50,724	50,724	10,506	10,506	4,526	4,526	65,757	65,757	5,632	5,632	4,077	4,077	6,395	6,395	1,696	1,696	1,68,845	1,68,845	3,913	3,913	11,79,580	11,79,580	12,31,941	12,31,941
Less Claims Outstanding at the beginning of the year	34,766	29,941	8,063	5,086	154	142	8,217	5,228	17,742	15,585	8,71,884	8,20,393	8,89,626	8,35,979	49,138	39,393	8,708	7,809	4,404	3,637	62,251	50,839	5,390	4,698	3,974	2,807	5,290	3,987	2,986	2,438	1,50,277	1,38,592	3,500	2,315	11,23,294	10,41,654	11,66,277	10,76,823
Net Incurred Claims	12,938	26,577	3,547	10,321	8	22	3,555	10,343	15,143	43,569	54,473	1,62,229	69,616	2,05,798	33,300	1,00,063	3,183	6,820	1,372	4,306	37,855	1,11,188	748	2,240	130	1,442	1,717	4,230	(78)	695	29,527	80,004	1,464	4,439	1,40,978	4,10,037	1,57,471	4,46,957
Claims Paid (Direct)																																						
-In India	11,962	44,395	1,994	7,365	6	15	2,000	7,380	30,989	87,867	26,773	94,479	57,762	1,82,346	38,577	1,11,221	1,757	5,205	1,302	3,561	41,636	1,19,987	528	1,362	28	1,719	1,474	4,990	1,280	1,553	36,735	1,10,746	1,167	3,156	1,40,609	4,25,859	1,54,571	4,76,830
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	803
Estimates of IBNR and IBNER at the end of the period (net)	13,307	13,307	5,660	5,660	160	160	5,820	5,820	5,956	5,956	7,15,453	7,15,453	7,21,408	7,21,408	30,065	30,065	6,930	6,930	3,092	3,092	40,086	40,086	1,887	1,887	3,145	3,145	1,974	1,974	1,582	1,582	1,65,966	1,65,966	1,969	1,969	9,38,017	9,38,017	9,57,144	9,57,144
Estimates of IBNR and IBNER at the beginning of the period (net)	9,846	6,715	4,678	2,595	151	132	4,829	2,728	5,639	5,188	6,87,098	6,41,115	6,92,737	6,46,303	29,532	21,312	4,967	3,436	3,018	2,531	37,516	27,279	1,842	1,652	2,947	1,703	1,621	1,018	1,559	1,247	1,47,357	1,35,100	1,876	1,263	8,87,455	8,15,566	9,02,130	8,25,008

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24
Claims Paid (Direct)	11,682	28,165	1,890	6,863	219	967	2,108	7,830	22,811	66,728	23,419	76,575	46,230	1,43,304	33,360	86,921	1,734	5,001	815	2,814	35,908	94,735	677	1,605	47	717	902	3,593	601	963	1,00,644	2,39,974	695	1,817	1,85,704	4,86,708	1,99,494	5,22,702
Add :Re-insurance accepted to direct claims	-	2,849	167	167	-	-	167	167	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	16	-	-	-	-	-	-	1	16	168	3,032	
Less :Re-insurance Ceded to claims paid	7,782	20,198	1,093	4,535	187	934	1,279	5,469	12,092	35,157	4,465	13,765	16,558	48,922	5,033	8,745	382	928	34	115	5,448	9,789	29	70	38	74	560	2,243	382	503	40,164	1,22,698	75	340	63,253	1,84,640	72,315	2,10,307
Net Claim Paid	3,900	10,816	964	2,494	32	33	995	2,527	10,719	31,572	18,954	62,810	29,672	94,382	28,326	78,175	1,352	4,073	781	2,699	30,460	84,946	648	1,535	9	643	343	1,366	219	459	60,480	1,17,276	620	1,477	1,22,451	3,02,084	1,27,346	3,15,426
Add Claims Outstanding at the end of the year	25,863	25,863	4,282	4,282	143	143	4,425	4,425	17,446	17,446	7,87,779	7,87,779	8,05,225	8,05,225	39,130	39,130	7,345	7,345	4,461	4,461	50,935	50,935	4,526	4,526	2,787	2,787	3,761	3,761	2,304	2,304	1,32,819	1,32,819	2,311	2,311	10,04,669	10,04,669	10,34,957	10,34,957
Less Claims Outstanding at the beginning of the year	26,181	24,706	4,173	2,970	100	83	4,273	3,053	16,802	16,236	7,58,042	7,03,922	7,74,844	7,20,158	38,845	33,315	8,755	6,799	4,187	3,868	51,787	43,982	5,032	4,730	2,644	2,814	3,433	3,429	2,285	2,038	1,51,789	1,55,261	1,842	1,688	9,93,657	9,34,101	10,24,111	9,61,861
Net Incurred Claims	3,582	11,972	1,073	3,806	75	92	1,147	3,898	11,363	32,782	48,691	1,46,667	60,053	1,79,449	28,611	83,989	(58)	4,618	1,055	3,292	29,608	91,899	142	1,331	152	616	671	1,698	238	726	41,510	94,834	1,089	2,099	1,33,463	3,72,652	1,38,192	3,88,522
Claims Paid (Direct)																																						
-In India	11,682	28,165	1,890	6,863	219	967	2,108	7,830	22,811	66,728	23,419	76,575	46,230	1,43,304	33,360	86,921	1,734	5,001	815	2,814	35,908	94,735	677	1,605	47	717	902	3,593	601	963	1,00,644	2,39,974	695	1,817	1,85,704	4,86,708	1,99,494	5,22,702
-Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	4,512	4,512	2,244	2,244	136	136	2,380	2,380	5,986	5,986	6,09,891	6,09,891	6,15,877	6,15,877	18,017	18,017	3,356	3,356	2,540	2,540	23,913	23,913	1,620	1,620	1,696	1,696	892	892	1,305	1,305	1,31,434	1,31,434	941	941	7,77,678	7,77,678	7,84,570	7,84,570
Estimates of IBNR and IBNER at the beginning of the period (net)	4,178	3,690	2,134	1,385	91	74	2,225	1,459	5,981	7,899	5,81,912	5,36,284	5,87,893	5,44,183	15,810	11,506	3,301	2,851	2,370	2,090	21,480	16,447	1,601	1,520	1,580	1,415	805	775	1,248	1,222	1,49,646	1,54,170	815	766	7,65,066	7,20,499	7,71,469	7,25,648

(₹ lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total		
	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	For Q3 2024-25	Up to Q3 2024-25	
	Commission & Remuneration	1,812	10,262	74	1,146	(6)	(2)	67	1,144	14,898	37,925	30,086	59,309	44,984	97,234	3,775	14,823	985	3,514	521	1,877	5,281	20,315	152	489	263	715	808	3,060	(42)	(27)	-	-	311	1,007	51,758	1,22,793	53,638	1,34,198
Rewards	65	1,350	19	107	0	0	19	108	4,239	15,106	-	-	4,239	15,106	402	600	845	1,665	10	19	1,257	2,284	31	64	71	177	40	64	0	15	-	-	16	24	5,654	17,734	5,739	19,192	
Distribution fees	-	-	-	-	-	-	-	-	1,032	2,085	1,266	2,359	2,298	4,444	-	0	(0)	-	-	-	(0)	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	1,878	11,613	93	1,253	(6)	(2)	87	1,251	20,170	55,117	31,352	61,667	51,522	1,16,784	4,177	15,523	1,830	5,179	531	1,896	6,538	22,599	182	553	334	892	849	3,124	(42)	(12)	-	-	328	1,031	59,711	1,44,970	61,676	1,57,834	
Add: Commission on Re-insurance Accepted	272	711	1	2	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	25	15	26	-	-	-	-	-	0	-	21	51	294	764		
Less: Commission on Re-insurance Ceded	2,952	13,587	46	145	35	70	81	215	11,068	27,716	2,461	6,162	13,529	33,878	2,411	9,791	635	3,261	21	79	3,067	13,131	4	30	33	124	679	2,122	1	16	2,002	13,142	22	6	19,338	62,449	22,371	76,251	
Net Commission	(802)	(1,263)	48	1,110	(41)	(72)	7	1,038	9,102	27,401	28,891	55,505	37,993	82,906	1,766	5,732	1,195	1,918	510	1,817	3,471	9,467	178	523	307	793	185	1,028	(43)	(28)	(2,002)	(13,142)	306	1,025	40,394	82,572	39,599	82,347	

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	406	1,599	117	355	-	-	117	355	1,078	3,379	3,207	7,066	4,285	10,445	1,284	3,492	64	193	86	320	1,433	4,004	114	323	58	202	258	627	-	-	-	-	97	280	6,245	15,881	6,768	17,835	
Corporate Agents-Banks/FII/HFC	373	1,105	3	8	-	-	3	8	97	343	17	63	114	406	1,310	5,234	1,229	3,650	2	7	2,541	8,891	3	13	1	2	8	22	-	-	-	-	151	407	2,819	9,742	3,195	10,855	
Corporate Agents-Others	125	433	0	0	-	-	0	0	1,533	4,662	594	1,292	2,147	5,954	75	424	102	249	1	2	178	675	0	0	0	0	0	0	0	0	0	0	(0)	0	2,326	6,629	2,451	7,062	
Insurance Brokers	967	8,466	(28)	890	(6)	(2)	(34)	888	14,414	38,947	17,653	35,287	32,068	74,233	1,313	5,992	422	1,041	428	1,517	2,162	8,550	65	216	275	687	583	2,473	(42)	(12)	-	-	78	342	35,188	86,490	36,121	95,845	
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
MISP (Direct)	-	-	-	-	-	-	-	-	1,032	2,085	1,266	2,359	2,298	4,444	-	0	(0)	-	-	-	(0)	0	-	-	-	-	-	-	-	-	-	-	-	-	-	2,298	4,444	2,298	4,444
Web Aggregators	(0)	(0)	0	0	-	-	0	0	41	173	(1)	3	40	176	(0)	5	0	0	(0)	(0)	(0)	5	0	0	0	0	0	0	0	0	0	0	(0)	(0)	39	181	39	181	
Insurance Marketing Firm	6	9	0	1	-	-	0	1	73	194	44	66	117	260	50	53	0	0	0	1	51	54	0	0	0	0	1	2	-	-	-	-	0	1	168	317	175	327	
Common Service Centers	-	-	-	-	-	-	-	-	5	25	3	17	8	42	(0)	4	0	0	-	-	(0)	4	-	-	-	-	-	-	-	-	-	-	-	-	8	46	8	46	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Point of Sales (Direct)	0	0	0	0	-	-	0	0	1,877	5,309	8,568	15,514	10,445	20,823	146	319	14	46	14	50	174	415	0	0	0	0	0	0	0	0	0	0	0	0	10,619	21,239	10,620	21,240	
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	1,878	11,613	93	1,253	(6)	(2)	87	1,251	20,170	55,117	31,352	61,667	51,522	1,16,784	4,177	15,523	1,830	5,179	531	1,896	6,538	22,599	182	553	334	892	849	3,124	(42)	(12)	-	-	328	1,031	59,711	1,44,970	61,676	1,57,834	
Commission and Rewards on (Excluding Reinsurance) Business written :																																							
In India	1,878	11,613	93	1,253	(6)	(2)	87	1,251	20,170	55,117	31,352	61,667	51,522	1,16,784	4,177	15,523	1,830	5,179	531	1,896	6,538	22,599	182	553	334	892	849	3,124	(42)	(12)	-	-	328	1,031	59,711	1,44,970	61,676	1,57,834	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Weather and Crop Insurance		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24	For Q3 2023-24	Up to Q3 2023-24		
	Commission & Remuneration	2,071	10,376	405	1,412	(10)	(4)	395	1,408	15,048	32,326	25,419	51,050	40,467	83,376	4,684	16,878	1,488	4,557	349	1,354	6,521	22,789	132	430	92	534	534	1,844	1	71	-	-	240	761	47,987	1,09,804	50,452
Rewards	(76)	(58)	5	22	(3)	(2)	2	20	1,518	3,485	-	1,518	3,485	1	1	0	3	0	(1)	1	3	0	3	1	4	23	102	-	-	-	-	0	10	1,543	3,606	1,469	3,568	
Distribution fees	-	-	-	-	-	-	-	-	593	1,347	890	1,806	1,483	3,153	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	1,995	10,318	410	1,434	(13)	(6)	397	1,428	17,159	37,159	26,309	52,855	43,468	90,014	4,685	16,879	1,488	4,560	349	1,353	6,522	22,792	132	432	93	537	557	1,946	1	71	-	-	240	771	51,013	1,16,564	53,404	1,28,310
Add: Commission on Re-insurance Accepted	202	705	-	2	-	-	2	-	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	1	0	11	20	-	-	-	-	(0)	-	12	21	214	727	
Less: Commission on Re-insurance Ceded	2,366	11,183	82	501	48	56	129	556	9,799	22,773	159	861	9,959	23,634	4,404	12,688	1,336	4,026	14	48	5,755	16,763																

FORM NL-8-SHARE CAPITAL SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at December 31, 2024	As at December 31, 2023
1	Authorised Capital		
	30,00,00,000 (corresponding previous period : 30,00,00,000) Equity Shares of Rs10 each	30,000	30,000
2	Issued Capital		
	26,49,11,011 (corresponding previous period : 26,41,59,200) Equity Shares of Rs10 each	26,491	26,416
3	Subscribed Capital		
	26,49,11,011 (corresponding previous period : 26,41,59,200) Equity Shares of Rs10 each	26,491	26,416
4	Called-up Capital		
	26,49,11,011 (corresponding previous period : 26,41,59,200) Equity Shares of Rs10 each	26,491	26,416
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : (i) Preliminary Expenses (ii) Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	26,491	26,416

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at December 31, 2024		As at December 31, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	26,13,06,017	98.64%	26,13,06,017	98.92%
· Foreign	-	-	-	-
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others				
· Employees	36,04,994	1.36%	28,53,220	1.08%
TOTAL	26,49,11,011	100%	26,41,59,237	100%

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:
PARTICULARS OF THE SHREHOLDING PATTERN OF THE RELIANCE GENERAL INSURANCE COMPANY LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED DECEMBER 31, 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (i) (ii) (iii)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate: i) Reliance Capital Limited	1	26,13,06,017	98.64%	26,130.60	25,15,49,920	96.27	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other	-	-	-	-	-	-	-	-
	FII	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	227	9,15,897	0.35%	91.59	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	30	24,61,467	0.93%	246.15	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	2	17,000	0.01%	1.70	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable	2	14,000	0.01%	1.40	-	-	-	-
	- Bodies Corporate	11	83,468	0.03%	8.35	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other								
	- LLP	5	50,348	0.02%	5.03	-	-	-	-
	- HUF	17	62,814	0.02%	6.28	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	Total	295	26,49,11,011	100.00%	26,491.10	25,15,49,920	94.96%	-	-

Foot Notes:

Reliance Capital Limited (RCL), had pledged its entire equity holding i.e., 25,15,49,920 equity shares held in Reliance General Insurance Company Limited (RGICL) in favour of IDBI Trusteeship Services Limited (ITSL) against dues guaranteed by RCL. ITSL, on November 19, 2019, invoked the pledge and was holding the shares of RGICL in their custody. Vide orders dated December 4, 2019 and December 27, 2019, Insurance Regulatory and Development Authority of India (IRDAI), has informed RCL that the transfer of shares was void ab initio. The said orders were challenged by ITSL in Securities Appellate Tribunal, Mumbai (SAT) and SAT vide its order dated February 27, 2020 held that that ITSL is holding shares as trustee / custodian and will not exercise any control over RGICL and cannot exercise any voting rights on shares of RGICL. Accordingly, RGICL continues to be a subsidiary of RCL. The RBI Administrator on behalf of RCL had filed an application before the National Companies Law Tribunal, Mumbai on April 27, 2022, against ITSL inter alia seeking direction against it to return the custody and control of the RGICL shares owned by RCL. The NCLT vide its order dated May 4, 2023 has inter alia directed ITSL to handover the possession of 25,15,49,920 (Twenty-Five Crore Fifteen Lakhs Forty-Nine Thousand Nine Hundred and Twenty) shares of RGICL to the Administrator of RCL and that the security interest created on the said shares by virtue of pledge shall remain unaltered.

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

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

PART B:

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Tina A Ambani	1	2,63,474	0.10%	26.35	-	-	-	-
	(ii) Jai Anmol A Ambani	1	28,487	0.01%	2.85	-	-	-	-
ii)	Bodies Corporate:								
	i) Reliance Inceptum Private Limited	1	1,30,000	0.05%	13.00	1,30,000	100.00%	-	-
	ii) Reliance Innoventures Private Limited	1	4,450	0.00%	0.45	-	-	-	-
	iii) Reliance Infrastructure Consulting & Engineers Private Limited	1	17,75,991	0.70%	177.60	-	-	-	-
	iv) Reliance Interactive Advisors Private Limited	1	23,964	0.01%	2.40	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert		-	-	-	-	-	-	-
vi)	Any other		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:		-	-	-	-	-	-	-
iii)	Any other		-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	28	2,968	0.00%	0.30	NA	NA	-	-
ii)	Foreign Portfolio Investors	2	2,720	0.00%	0.27	NA	NA	-	-
iii)	Financial Institutions/Banks	18	53,672	0.02%	5.37	NA	NA	-	-
iv)	Insurance Companies	2	75,03,304	2.97%	750.33	NA	NA	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	NA	NA	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	NA	NA	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	NA	NA	-	-
viii)	Alternative Investment Fund	-	-	-	-	NA	NA	-	-
ix)	Any other								
	Banks	73	3,408	0.00%	0.34	NA	NA	-	-
	FII	66	2,430	0.00%	0.24	NA	NA	-	-
	Other Financial institutions	6	9,320	0.00%	0.93	NA	NA	-	-
	NBFCs registered with RBI	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	47	39,494	0.02%	3.95	NA	NA	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	7,27,432	13,82,87,973	54.72%	13,828.80	NA	NA	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	925	8,10,44,317	32.07%	8,104.43	NA	NA	-	-
iii)	NBFCs registered with RBI	9	4,333	0.00%	0.43	NA	NA	-	-
iv)	Others:								
	- Trusts	132	35,772	0.01%	3.58	NA	NA	-	-
	- Non Resident Indian	10,250	53,07,017	2.10%	530.70	NA	NA	-	-
	- Clearing Members	14	34,430	0.01%	3.44	NA	NA	-	-
	- Non Resident Indian Non Repartriabale	-	-	-	-	NA	NA	-	-
	- Bodies Corporate	1,808	50,83,489	2.01%	508.35	NA	NA	-	-
	- IEPF	1	18,34,365	0.73%	183.44	NA	NA	-	-
v)	Any other (Please Specify)								
	- Key Managerial Personnel	1	4	0.00%	0.00	-	-	-	-
	- Foreign Nationals	6	678	0.00%	0.07	-	-	-	-
	- Foreign Companies	10	932	0.00%	0.09	-	-	-	-
	- HUF	7,313	96,31,910	3.81%	963.19	NA	NA	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust	1	16,00,000	0.63%	160.00	NA	NA	-	-
2.3)	Any other (Please specify)								
	Total	7,48,150	25,27,08,902	100.00%	25,270.89	1,30,000	0.05%	-	-

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at December 31, 2024	As at December 31, 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	1,01,931	77,502
	Add: Addition during the year	143	23,153
	Closing Balance	1,02,074	1,00,655
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Debenture Redemption Reserve:	2,076	2,076
7	Balance of Profit in Profit & Loss Account	2,10,673	1,74,869
	TOTAL	3,14,824	2,77,600

FORM NL-11-BORROWINGS SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at December 31, 2024	As at December 31, 2023
1	Debentures/ Bonds	23,000	23,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others*	4,899	23,662
	TOTAL	27,899	46,662

*Due within 12 month - Collateralized Borrowing and Lending Obligation (CBLO)

DISCLOSURE FOR SECURED BORROWINGS**(₹ lakhs)**

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
		NIL		

FORM NL-12 & 12A-INVESTMENT SCHEDULE

Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

Sl. No.	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders		As at December 31, 2024	As at December 31, 2023
		As at December 31, 2024	As at December 31, 2023	As at December 31, 2024	As at December 31, 2023		
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	94,353	1,08,252	4,66,945	4,77,752	5,61,297	5,86,004
2	Other Approved Securities	61,584	54,958	3,04,773	2,42,551	3,66,356	2,97,509
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(ab) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,11,409	1,00,439	5,51,355	4,43,272	6,62,763	5,43,711
	(e) Other Securities	504	554	2,496	2,446	3,000	3,000
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	35,545	32,122	1,75,911	1,41,764	2,11,456	1,73,886
5	Other than Approved Investments	1,166	3,689	5,769	16,280	6,935	19,969
	Less - Provision for diminution in the value of investment	-	-	-	-	-	-
	TOTAL	3,04,560	3,00,014	15,07,247	13,24,065	18,11,807	16,24,079
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	3,893	603	19,265	2,660	23,158	3,262
2	Other Approved Securities	108	38	532	167	640	204
	Other Investments						
	(a) Shares						
	(aa) Equity	12,906	9,523	63,873	42,030	76,780	51,554
	(ab) Preference	-	-	-	-	-	-
	(b) Mutual Funds	2,043	1,837	10,113	8,108	12,156	9,946
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	24,732	18,400	1,22,396	81,206	1,47,128	99,606
	(e) Other Securities	1,210	5,533	5,990	24,421	7,200	29,955
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	5,987	7,133	29,627	31,480	35,614	38,613
5	Other than Approved Investments	5,102	3,826	25,249	16,883	30,351	20,709
	Less - Provision for diminution in the value of investment	-	-	-	-	-	-
	TOTAL	55,981	46,893	2,77,045	2,06,955	3,33,026	2,53,848
	GRNAD TOTAL	3,60,541	3,46,907	17,84,292	15,31,020	21,44,833	18,77,927

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

(₹ lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at December 31, 2024	As at December 31, 2023	As at December 31, 2024	As at December 31, 2023	As at December 31, 2024	As at December 31, 2023
Long Term Investments--						
Book Value	3,04,567	3,00,038	15,07,280	13,24,174	18,11,846	16,24,212
Market Value	3,05,576	2,94,964	15,12,275	13,01,778	18,17,851	15,96,742
Short Term Investments--						
Book Value	36,770	33,133	1,81,971	1,46,228	2,18,741	1,79,361
Market Value	37,177	33,282	1,83,987	1,46,885	2,21,164	1,80,167

FORM NL-13-LOANS SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at December 31, 2024	As at December 31, 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

FORM NL-14-FIXED ASSETS SCHEDULE
Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	April 1, 2024	Additions	Deductions	December 31, 2024	April 1, 2024	For The Period	On Sales/	December 31, 2024	As at December 31, 2024	As at December 31, 2023
							Adjustments			
Intangibles	23,500	1,191	-	24,691	14,805	2,932	-	17,737	6,954	7,222
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	1,480	44	-	1,524	1,440	27	-	1,467	57	70
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	1,135	36	254	917	963	38	254	747	170	182
Information Technology Equipment	5,205	811	290	5,726	4,162	638	288	4,512	1,214	800
Vehicles	40	-	-	40	15	4	-	19	21	26
Office Equipment	2,206	72	664	1,614	1,739	150	664	1,225	389	488
Plant & Machinery	38	-	38	-	38	-	38	-	-	0
TOTAL	33,604	2,155	1,246	34,512	23,162	3,789	1,244	25,707	8,805	8,788
Work in progress	1,665	2,189	867	2,987	-	-	-	-	2,987	2,298
Grand Total	35,269	4,344	2,113	37,499	23,162	3,789	1,244	25,707	11,792	11,086
PREVIOUS YEAR	30,731	6,873	2,334	35,269	20,654	4,159	1,652	23,162	12,108	

FORM NL-15-CASH AND BANK BALANCE SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl. No.	Particulars	As at December 31, 2024	As at December 31, 2023
1	Cash (including cheques, drafts and stamps)	159	113
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	(0)	-
	(ab) Others	-	-
	(b) Current Accounts**	11,538	9,767
	(c) Cheques on Hand	3,392	2,449
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	15,089	12,329
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES	15,089	12,329
	In India	15,089	12,329
	Outside India	-	-

**Out of above Rs 1,266 Lakhs as at 31.12.2024 & Rs 1,266 Lakhs as at 31.12.2023 are earmarked for specified purpose in a separate bank account.

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULEName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

Sl.No.	Particulars	As at December 31, 2024	As at December 31, 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	11,344	10,524
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	8	2,489
6	MAT Credit Entitlement	-	-
7	Others		
	- Rental & Other Deposits	6,021	4,329
	- Advances to Staff	539	391
	- Unutilized Goods and Service Tax Credit	7,198	11,637
	- Other Advances & Deposits	16,944	12,012
	Total Others	30,702	28,369
	- Less Provision for doubtful advances	(832)	(628)
	TOTAL (A)	41,223	40,754
	OTHER ASSETS		
1	Income accrued on investments	57,669	48,999
2	Outstanding Premiums	1,71,532	1,55,531
3	Agents' Balances	888	322
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	84,487	66,597
	Less : Provisions for doubtful	(6,207)	(383)
6	Investments pertaining to Policyholders Funds	8,047	5,768
7	Others	-	-
8	Bank Balance / Investment on behalf of RHI	851	854
9	Investments Sales- to be settled	180	840
10	Contribution towards Gratuity Fund	-	-
11	Repossessed Stock	-	-
	TOTAL (B)	3,17,446	2,78,527
	TOTAL (A+B)	3,58,669	3,19,281

FORM NL-17-CURRENT LIABILITIES SCHEFULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

	Particulars	As at December 31, 2024	As at December 31, 2023
1	Agents' Balances	36,034	7,892
2	Balances due to other insurance companies	2,52,985	1,64,498
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	84,101	82,903
	(b) for Other Policies	20,909	16,386
5	Unallocated Premium	26,783	27,247
6	Sundry creditors	67,120	89,861
7	Due to subsidiaries/ holding company		
8	Claims Outstanding	13,30,198	11,47,678
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	7,355	7,767
11	Income accrued on Unclaimed amounts	759	825
12	Interest payable on debentures/bonds	791	783
13	GST Liabilities	2,725	4,885
14	Others :		
	- Payable to policyholders	1,407	937
	- Environmental Relief Fund Payable	1	1
	- Temporary Book Overdraft as per accounts	19,696	8,516
	- Investments Purchased-to be settle	-	191
	- Employee Related Payables	11,383	12,223
	- Surplus available to RHIL	851	854
	-Statutory Dues	2,910	2,972
	TOTAL	18,66,008	15,76,419

FORM NL-18-PROVISIONS SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****(₹ lakhs)**

Sl.No.	Particulars	As at December 31, 2024	As at December 31, 2023
1	Reserve for Unexpired Risk	2,95,931	2,85,132
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	1,013	-
4	For Employee Benefits		
	- For Gratuity	215	133
	- For Leave Encashment	107	98
	- For Phantom Share Liability	1,767	1,772
5	Others :		
	- For Risk Reserves	1,000	1,000
	- For Dividend distribution tax	-	-
	- For Final Dividend	-	-
	TOTAL	3,00,033	2,88,135

FORM NL-19 MISC EXPENDITURE SCHEDULE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****MISC EXPENDITURE****(To the extent not written off or adjusted)****(₹ lakhs)**

	Particulars	As at December 31, 2024	As at December 31, 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

Sl.No.	Particular	For the quarter ended December 31, 2024	Upto quarter ended December 31, 2024	For the quarter ended December 31, 2023	Upto quarter ended December 31, 2023
1	Gross Direct Premium Growth Rate(%)	8.63%	11.61%	13.07%	13.70%
2	Gross Direct Premium to Net worth Ratio(times)	0.88	3.01	0.91	3.03
3	Growth rate of Net Worth (%) - not annualized	2.59%	9.68%	2.71%	18.07%
4	Net Retention Ratio (%)	62.80%	56.54%	61.66%	56.72%
5	Net Commission Ratio (%)	20.90%	14.07%	18.21%	11.83%
6	Expense of Management to Gross Direct Premium Ratio (%)	32.39%	25.57%	32.54%	26.09%
7	Expense of Management to Net Written Premium Ratio (%)	39.55%	32.00%	39.28%	32.76%
8	Net Incurred Claims to Net Earned Premium (%)	77.43%	81.29%	76.97%	78.56%
9	Claims paid to claims provisions (%)	5.14%	20.25%	7.77%	23.86%
10	Combined Ratio (%)	116.98%	113.28%	116.25%	111.60%
11	Investment income ratio (%)	2.05%	5.92%	1.94%	5.75%
12	Technical Reserves to net premium ratio (times)	8.58	2.78	8.31	2.72
13	Underwriting balance ratio (times)	(0.13)	(0.15)	(0.15)	(0.14)
14	Operating Profit Ratio (%)	5.92%	4.77%	1.92%	3.53%
15	Liquid Assets to liabilities ratio (times)	0.21	0.21	0.19	0.19
16	Net earning ratio (%)	4.55%	5.13%	4.26%	4.21%
17	Return on net worth ratio (%)	2.53%	8.79%	2.42%	7.30%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio (times)	1.54	1.54	1.65	1.65
19	NPA Ratio				
	Gross NPA Ratio (%)	0.00%	0.00%	0.00%	0.00%
	Net NPA Ratio (%)	0.00%	0.00%	0.00%	0.00%
20	Debt Equity Ratio (times)	0.08	0.08	0.15	0.15
21	Debt Service Coverage Ratio (times)	14.43	13.42	10.72	14.48
22	Interest Service Coverage Ratio (times)	14.43	13.42	10.72	14.48
23	Earnings per share				
	- Basic (in Rs) (Not annualized)	3.25	11.33	2.84	8.59
	- Diluted (in Rs) (Not annualized)	3.24	11.26	2.84	8.57
24	Book value per share	128.84	128.84	115.09	115.09

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
 Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

** Segmental Reporting up to the quarter ended on December 31, 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	Claims paid to claims provisions	Combined Ratio	Technical Reserves to net premium ratio	Underwriting balance ratio
FIRE										
Up to Q3 2024-25	-0.42%	32.30%	-3.69%	18.74%	16.40%	84.69%	44.56%	101.10%	1.84	(0.03)
Up to Q3 2023-24	10.35%	30.39%	-0.49%	18.00%	22.46%	41.74%	40.90%	64.21%	1.48	0.33
Marine Cargo										
Up to Q3 2024-25	7.93%	76.04%	13.39%	21.48%	26.46%	130.70%	84.02%	157.17%	1.48	(0.58)
Up to Q3 2023-24	5.10%	57.97%	15.96%	27.03%	38.00%	98.60%	44.66%	136.59%	1.15	(0.56)
Marine Hull										
Up to Q3 2024-25	4.23%	2.44%	-203.71%	1.95%	-116.03%	97.94%	0.09%	-18.09%	5.63	1.98
Up to Q3 2023-24	-0.59%	1.54%	-287.45%	-0.91%	-319.80%	319.74%	39.79%	-0.05%	7.68	0.17
Total Marine										
Up to Q3 2024-25	7.48%	67.43%	12.47%	19.19%	25.85%	130.56%	81.74%	156.41%	1.50	(0.58)
Up to Q3 2023-24	4.38%	51.16%	14.86%	23.65%	36.69%	100.24%	44.53%	136.93%	1.17	(0.55)
Motor OD										
Up to Q3 2024-25	17.14%	45.96%	39.14%	45.52%	59.45%	65.84%	149.98%	125.29%	1.06	(0.29)
Up to Q3 2023-24	7.84%	45.60%	24.26%	38.20%	45.36%	59.87%	46.73%	105.24%	1.13	(0.09)
Motor TP										
Up to Q3 2024-25	3.08%	91.38%	31.20%	44.99%	45.78%	88.09%	8.42%	133.87%	6.26	(0.32)
Up to Q3 2023-24	12.25%	95.30%	28.89%	48.10%	49.99%	79.55%	7.96%	129.54%	5.43	(0.28)
Total Motor										
Up to Q3 2024-25	8.81%	71.44%	33.44%	45.23%	49.64%	82.21%	11.49%	131.85%	4.80	(0.31)
Up to Q3 2023-24	10.41%	75.04%	27.74%	44.06%	48.84%	75.04%	10.39%	123.89%	4.54	(0.24)
Health										
Up to Q3 2024-25	5.51%	81.14%	4.61%	23.12%	20.55%	98.18%	129.80%	118.73%	0.97	(0.23)
Up to Q3 2023-24	41.97%	72.13%	4.03%	30.11%	29.53%	93.75%	154.39%	123.28%	0.99	(0.28)
Personal Accident										
Up to Q3 2024-25	37.32%	76.11%	11.46%	72.02%	75.14%	40.48%	47.23%	115.62%	1.14	(0.15)
Up to Q3 2023-24	20.15%	61.99%	5.37%	41.38%	26.19%	54.59%	52.87%	80.79%	1.66	0.15
Travel Insurance										
Up to Q3 2024-25	32.85%	94.81%	17.85%	49.08%	50.99%	42.94%	22.58%	93.93%	0.53	0.05
Up to Q3 2023-24	-0.07%	93.71%	17.23%	36.21%	38.00%	43.23%	28.31%	81.23%	0.67	0.19
Total Health										
Up to Q3 2024-25	9.85%	81.34%	6.30%	30.45%	28.70%	86.33%	108.49%	115.03%	0.99	(0.22)
Up to Q3 2023-24	38.87%	72.20%	4.96%	31.47%	29.79%	86.97%	125.25%	116.76%	1.03	(0.21)
Workmen's Compensation										
Up to Q3 2024-25	10.19%	96.00%	23.89%	37.54%	37.73%	114.73%	26.27%	152.46%	3.12	(0.57)
Up to Q3 2023-24	-12.58%	96.00%	21.10%	41.92%	43.04%	63.89%	31.30%	106.93%	2.80	(0.05)
Public/ Product Liability										
Up to Q3 2024-25	43.66%	53.14%	27.32%	28.05%	48.40%	75.26%	6.05%	123.65%	2.03	(0.48)
Up to Q3 2023-24	1.43%	39.82%	28.77%	23.52%	51.54%	37.15%	15.12%	88.69%	2.54	0.17
Engineering										
Up to Q3 2024-25	37.32%	24.68%	12.21%	14.58%	33.85%	65.81%	43.48%	99.66%	1.27	(0.10)
Up to Q3 2023-24	46.85%	20.86%	12.38%	13.20%	37.20%	37.73%	36.25%	74.93%	1.21	0.19
Aviation										
Up to Q3 2024-25	-22.30%	65.14%	-3.19%	8.06%	10.54%	80.49%	58.97%	91.02%	1.97	0.09
Up to Q3 2023-24	-17.75%	52.79%	6.72%	16.63%	30.35%	80.47%	22.53%	110.82%	2.55	(0.11)
Crop Insurance										
Up to Q3 2024-25	17.84%	37.39%	-10.50%	5.44%	4.07%	69.20%	35.88%	73.27%	1.44	0.26
Up to Q3 2023-24	6.57%	40.06%	-11.39%	6.74%	5.42%	90.93%	62.76%	96.35%	1.27	0.03
Other segments										
Up to Q3 2024-25	5.95%	71.10%	20.87%	44.29%	62.19%	95.15%	110.00%	157.34%	1.37	(0.26)
Up to Q3 2023-24	18.34%	70.70%	14.41%	27.51%	36.59%	55.72%	81.53%	92.31%	1.14	0.05
Total Miscellaneous										
Up to Q3 2024-25	13.14%	59.21%	15.22%	26.39%	33.07%	80.31%	19.34%	113.39%	2.86	(0.15)
Up to Q3 2023-24	14.27%	60.30%	12.61%	27.12%	33.70%	80.66%	23.40%	114.37%	2.82	(0.16)
Total-up to Q3 2024-25	11.61%	56.54%	14.07%	25.57%	32.00%	81.29%	20.25%	113.28%	2.78	(0.15)
Total-up to Q3 2023-24	13.70%	56.72%	11.83%	26.09%	33.04%	78.56%	23.86%	111.60%	2.72	(0.13)

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

PART-A Related Party Transactions - As at 31 December 2024

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (₹ in Lakhs)			
				For the Quarter ended 31st Dec, 2024	For the Period ended 31st Dec, 2024	For the Quarter ended 31st Dec, 2023	For the Period ended 31st Dec, 2023
1	Reliance Capital Limited	Holding Company	Premium Received (net of refund)	3.81	81.68	0.89	111.66
			Equity Share Capital	-	-	-	975.61
			Share premium on issue of shares	-	-	-	19,024.39
			Reimbursement paid for IT services	15.52	49.54	10.55	23.77
			Dividend Payment	-	26.13	-	26.13
			Provision for doubtful debts against Investments in Debentures/ Bonds				
			Opening	-	-	-	7,872.45
			Less: Written off during the period	-	-	-	7,872.45
			Closing	-	-	-	-
			Debentures/ Bonds:				
			Opening Provision	-	-	-	3,375.73
			Provision Created/(Reversed) during the period	-	-	-	(3,375.73)
			Closing Provision	-	-	-	-
Reimbursement paid for Insurance expenses	-	17.92	-	12.46			
2	Reliance Securities Limited	Fellow Subsidiary	Premium Received (net of refund)	0.01	0.01	-	0.07
			Commission paid	1.07	3.50	4.60	8.85
3	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	Premium Received (net of refund)	11.26	814.42	34.18	888.24
			Group Term Insurance Paid	172	172	178.96	180.62
4	Reliance Wealth Management Limited	Fellow Subsidiary	Premium Received (net of refund)	-	-	-	0.90
5	Reliance Health Insurance Limited	Fellow Subsidiary	Statutory Payments on behalf of RHI	5.27	20.59	0.93	15.08
			Reimbursement recovered towards Professional expenses and share transfer expenses	6.95	11.36	4.30	14.73
6	Reliance Financial Limited	Fellow Subsidiary	Premium Received (net of refund)	-	0.91	-	0.91
7	Mr.Rakesh Jain	Key Managerial Personnel (includes relatives of KMP's)	Remuneration	175.00	1,686.75	561.08	876.41
			Premium Received (net of refund)	0.32	1.12	0.35	0.87
			Issue of Share capital				
			Opening	93.38	93.38	73.38	31.85
			Issued during the period	-	-	15.00	56.53
			Closing	93.38	93.38	88.38	88.38
			Share premium on issue of shares				
			Opening	1,435.36	1,435.36	1,097.36	466.15
			Issued during the period	-	-	253.50	884.72
			Closing	1,435.36	1,435.36	1,350.86	1,350.86
			Claim Paid	0.07	0.50	1.07	1.67
			Dividend Payment	-	0.09	-	0.03

PART-B Related Party Transaction Balances - As at 31 December 2024

(₹ in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Reliance Capital Limited	Holding Company	18.89	Payable	No	No		
2	Reliance Securities Limited	Fellow Subsidiary	0.43	Payable	No	No		
3	Reliance Nippon Life Insurance Company Limited (formerly Reliance Life Insurance Company Limited)	Fellow Subsidiary	45.46	Receivable	No	No		
			93.19	Payable	No	No		
4	Reliance Money Services Private Limited	Fellow Subsidiary	0.45	Payable	No	No		
5	Reliance Health Insurance Limited	Fellow Subsidiary	850.71	Payable	No	No		
			700.24	Receivable	No	No		
6	Reliance Commodities Limited	Fellow Subsidiary	1.49	Payable	No	No		

Notes:

- Expenses Incurred towards public utility services such as telephone and electricity charges have not been considered for related party transaction.
- Claim paid to employees against group medical Policy have not been considered for related party transaction.
- Transaction amount consider above are excluding taxes.
- Related Party Transaction are disclosed as per the requirement of Accounting Standard 18 - "Related Party Disclosure"
- '0' denotes negligible amount

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

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

STATEMENT OF ADMISSIBLE ASSETS: As at December 31, 2024

(₹ lakhs)				
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	3,60,541	3,60,541
	Policyholders as per NL-12 A of BS	17,84,292	-	17,84,292
(A)	Total Investments as per BS	17,84,292	3,60,541	21,44,833
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	11,792	11,792
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2,788	2,788
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	15,088	15,088
(F)	Advances and Other assets as per BS	2,78,816	94,610	3,73,426
(G)	Total Current Assets as per BS...(E)+(F)	2,78,816	1,09,698	3,88,515
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	29,004	43,111	72,115
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	8,199	1,657	9,856
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	20,63,108	4,82,032	25,45,140
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	37,204	47,556	84,760
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions) (K)-(L)	20,25,905	4,34,476	24,60,380

(₹ 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			
	<u>Inadmissible Fixed assets</u>			
	Furniture, Fixture & Leasehold Improvements	-	227	227
	Computer software	-	2,561	2,561
	<u>Inadmissible current assets</u>			
	Outstanding Premium	8,080	-	8,080
	Reinsurance recoverable	12,877	-	12,877
	Others Advances & Assets	8,047	32,042	40,089
	Fair value change account subject to minimum of zero	8,199	1,657	9,856
	Deffered Tax Assets	-	11,069	11,069
	Total	37,204	47,556	84,760

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

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Statement of Liabilities - IRDAI-GI-TR as at December 31, 2024****(₹ lakhs)**

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	4,99,775	2,95,931
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	4,99,775	2,95,931
(d)	Outstanding Claim Reserve (other than IBNR reserve)	4,24,138	2,74,679
(e)	IBNR reserve	15,52,314	10,55,519
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	24,76,227	16,26,129

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Classification: Business within India / Total Business****TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on December 31, 2024****(₹ lakhs)**

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	1,23,015	41,124	92,132	34,921	12,301	13,820	13,820
2	Marine Cargo	13,109	9,825	15,189	12,386	1,965	3,716	3,716
3	Marine - Other than Marine Cargo	1,554	36	3,552	45	155	533	533
4	Motor	4,64,201	3,29,796	3,67,982	2,74,531	69,630	82,796	82,796
5	Engineering	37,275	9,939	13,116	4,991	3,727	1,967	3,727
6	Aviation	1,364	870	2,039	982	174	306	306
7	Liability	8,935	5,528	7,431	4,480	1,340	1,672	1,672
8	Health	2,21,938	1,73,284	1,79,018	1,45,832	34,657	43,749	43,749
9	Miscellaneous	9,008	7,208	6,425	5,238	1,442	1,571	1,571
10	Crop and Weather	4,07,644	1,57,191	2,61,710	1,17,297	40,764	39,257	40,764
	Total	12,88,043	7,34,802	9,48,594	6,00,702	1,66,156	1,89,387	1,92,654

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED****Registration No. 103 and Date of Registration with the IRDAI 23.10.2000****Classification: Business within India / Total Business****Solvency Margin as at December 31, 2024****(₹ lakhs)**

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	20,25,905
	Deduct:	
(B)	Current Liabilities as per BS	16,26,129
(C)	Provisions as per BS	-
(D)	Other Liabilities	3,99,776
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	4,34,476
	Deduct:	
(G)	Other Liabilities	1,36,989
(H)	Excess in Shareholder's funds (F-G)	2,97,487
(I)	Total ASM (E+H)	2,97,487
(J)	Total RSM	1,92,654
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.54

FORM NL-27- PRODUCTS INFORMATION

**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**

Products Information for the quarter ended December 31, 2024

Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Reliance Private Car Policy – Stand-alone Own Damage	2309	IRDAN103RPMT0004V03202425	Motor	Retail	29-Oct-24
2	Voluntary Deductible	Add-on	IRDAN103RPMT0004V03202425/A0005V02202425	Motor	Retail	29-Oct-24
3	Assistance Covers	Add-on	IRDAN103RPMT0004V03202425/A0006V02202425	Motor	Retail	29-Oct-24
4	Consumable Expenses	Add-on	IRDAN103RPMT0004V03202425/A0007V02202425	Motor	Retail	29-Oct-24
5	Daily Allowance Benefit Plus	Add-on	IRDAN103RPMT0004V03202425/A0008V02202425	Motor	Retail	29-Oct-24
6	Electric Vehicle Battery Protection	Add-on	IRDAN103RPMT0004V03202425/A0009V02202425	Motor	Retail	29-Oct-24
7	Electric Vehicle Electric Motor Protect	Add-on	IRDAN103RPMT0004V03202425/A0010V02202425	Motor	Retail	29-Oct-24
8	Electric Vehicle Charger Cover	Add-on	IRDAN103RPMT0004V03202425/A0011V02202425	Motor	Retail	29-Oct-24
9	EMI Protect	Add-on	IRDAN103RPMT0004V03202425/A0012V02202425	Motor	Retail	29-Oct-24
10	Engine Protect	Add-on	IRDAN103RPMT0004V03202425/A0013V02202425	Motor	Retail	29-Oct-24
11	Hospital Cash Cover	Add-on	IRDAN103RPMT0004V03202425/A0014V02202425	Motor	Retail	29-Oct-24
12	Key Protect Cover	Add-on	IRDAN103RPMT0004V03202425/A0015V02202425	Motor	Retail	29-Oct-24
13	Limit Sure Pay As You Drive	Add-on	IRDAN103RPMT0004V03202425/A0016V02202425	Motor	Retail	29-Oct-24
14	Loss of Personal Belongings	Add-on	IRDAN103RPMT0004V03202425/A0017V02202425	Motor	Retail	29-Oct-24
15	NCB Retention Cover	Add-on	IRDAN103RPMT0004V03202425/A0018V03202425	Motor	Retail	29-Oct-24
16	Nil Depreciation	Add-on	IRDAN103RPMT0004V03202425/A0019V02202425	Motor	Retail	29-Oct-24
17	Replacement Car	Add-on	IRDAN103RPMT0004V03202425/A0020V02202425	Motor	Retail	29-Oct-24
18	Return To invoice	Add-on	IRDAN103RPMT0004V03202425/A0021V02202425	Motor	Retail	29-Oct-24
19	Rim Protector	Add-on	IRDAN103RPMT0004V03202425/A0022V02202425	Motor	Retail	29-Oct-24
20	Tyre Protector	Add-on	IRDAN103RPMT0004V03202425/A0023V02202425	Motor	Retail	29-Oct-24
21	Preferred Network Garage Benefit Add-on Cover - Private Car	Add-on	IRDAN103RP0010V02100001/A0049V01202425	Motor	Retail	08-Nov-24
22	Preferred Network Garage Benefit Add-on Cover for Private Car- Bur	Add-on	IRDAN103RP0001V03202425/A0048V01202425	Motor	Retail	08-Nov-24
23	Preferred Network Garage Benefit Add-on Cover for Private Car- Ow	Add-on	IRDAN103RPMT0004V03202425/A0050V01202425	Motor	Retail	08-Nov-24
24	Key Protect for Two Wheeler	Add-on	IRDAN103RP0011V02100001/A0042V01202425	Motor	Retail	08-Nov-24
25	Rim Protector for Two Wheeler	Add-on	IRDAN103RP0011V02100001/A0043V01202425	Motor	Retail	08-Nov-24
26	Tyre Protector for Two Wheeler	Add-on	IRDAN103RP0011V02100001/A0044V01202425	Motor	Retail	08-Nov-24
27	Key Protect for Two Wheeler- Bundled	Add-on	IRDAN103RP0003V04202425/A0039V01202425	Motor	Retail	08-Nov-24
28	RIM Protector for Two Wheeler- Bundled	Add-on	IRDAN103RP0003V04202425/A0040V01202425	Motor	Retail	08-Nov-24
29	Tyre Protector for Two Wheeler- Bundled	Add-on	IRDAN103RP0003V04202425/A0041V01202425	Motor	Retail	08-Nov-24
30	Reliance Two Wheeler Policy - Stand-alone Own Damage	2308	IRDAN103RPMT0024V02202425	Motor	Retail	08-Nov-24
31	Daily Allowance Benefit Plus for Two Wheeler - Own Damage	Add-on	IRDAN103RPMT0024V02202425/A0028V03202425	Motor	Retail	08-Nov-24
32	EMI Protection for Two Wheeler - Own Damage	Add-on	IRDAN103RPMT0024V02202425/A0032V03202425	Motor	Retail	08-Nov-24
33	Engine Protector for Two Wheeler - Own Damage	Add-on	IRDAN103RPMT0024V02202425/A0033V02202425	Motor	Retail	08-Nov-24
34	Helmet Cover for Two Wheeler - Own Damage	Add-on	IRDAN103RPMT0024V02202425/A0034V03202425	Motor	Retail	08-Nov-24
35	Hospital Cash Cover for Two Wheeler Own Damage	Add-on	IRDAN103RPMT0024V02202425/A0035V02202425	Motor	Retail	08-Nov-24
36	NCB Retention Cover for Two Wheeler - Own Damage	Add-on	IRDAN103RPMT0024V02202425/A0036V02202425	Motor	Retail	08-Nov-24
37	Nil Depreciation for Two Wheeler - Own Damage	Add-on	IRDAN103RPMT0024V02202425/A0037V03202425	Motor	Retail	08-Nov-24
38	Return to Invoice for Two Wheeler - Own Damage	Add-on	IRDAN103RPMT0024V02202425/A0038V02202425	Motor	Retail	08-Nov-24
39	Voluntary Deductible for Two Wheeler - Own Damage	Add-on	IRDAN103RPMT0024V02202425/A0025V02202425	Motor	Retail	08-Nov-24
40	Reliance Two Wheeler Assistance - Two Wheeler Policy Stand-alone	Add-on	IRDAN103RPMT0024V02202425/A0026V02202425	Motor	Retail	08-Nov-24
41	Reliance Electric Vehicle Battery Protection Cover - Two Wheeler Pol	Add-on	IRDAN103RPMT0024V02202425/A0029V02202425	Motor	Retail	08-Nov-24
42	Reliance Electric Motor Protect Cover - Two Wheeler Policy Stand-ak	Add-on	IRDAN103RPMT0024V02202425/A0030V02202425	Motor	Retail	08-Nov-24
43	Reliance Electric Vehicle Charger Cover - Two Wheeler Policy Stand-	Add-on	IRDAN103RPMT0024V02202425/A0031V02202425	Motor	Retail	08-Nov-24
44	Consumable Expenses for Two Wheeler – Own Damage	Add-on	IRDAN103RPMT0024V02202425/A0027V02202425	Motor	Retail	08-Nov-24
45	Key Protect for Two Wheeler – Own Damage	Add-on	IRDAN103RPMT0024V02202425/A0045V01202425	Motor	Retail	08-Nov-24
46	RIM Protector for Two Wheeler – Own Damage	Add-on	IRDAN103RPMT0024V02202425/A0046V01202425	Motor	Retail	08-Nov-24
47	Tyre Protector for Two Wheeler – Own Damage	Add-on	IRDAN103RPMT0024V02202425/A0047V01202425	Motor	Retail	08-Nov-24
48	Reliance Commercial Care Insurance Policy (Sookshma) – Group	2623	IRDAN103RPMS0051V01202425	Miscellaneous	Retail	31-Dec-24

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

PART - A

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.
 Registration Number: 103 and Date of Registration with the IRDAI 23.10.2000
 Statement as on: 31.12.2024

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)
 (Business within India)
 Periodicity of Submission: Quarterly

(Rs. in Lakhs)

Section I	No	PARTICULARS	SCH ++	AMOUNT
	1	Investments (Shareholders)	8	3,60,541
		Investments (Policyholders)	8A	17,84,292
	2	Loans	9	-
	3	Fixed Assets	10	11,792
	4	Current Assets		-
		a. Cash & Bank Balance	11	15,089
		b. Advances & Other Assets	12	3,58,669
	5	Current Liabilities		-
		a. Current Liabilities	13	(18,66,008)
		b. Provisions	14	(3,00,033)
		c. Misc. Exp not Written Off	15	-
		d. Debit Balance of P&L A/c		-
		Application of Funds as per Balance Sheet (A)		3,64,342
		Less: Other Assets	SCH ++	Amount
	1	Loans (if any)	9	-
	2	Fixed Assets (if any)	10	11,792
	3	Cash & Bank Balance (if any)	11	15,089
	4	Advances & Other Assets (if any)	12	3,58,669
	5	Current Liabilities	13	(18,66,008)
	6	Provisions	14	(3,00,033)
	7	Misc. Exp not Written Off	15	-
	8	Investments held outside India		-
	9	Debit Balance of P&L A/c		-
		Total (B)		(17,80,492)
		Investment Assets'	(A-B)	21,44,833

100

Section II	No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
				Balance	FRSM*						
				(a)	(b)						
	1	Central Govt. Securities	Not less than 20%	-	98,245	4,86,209	5,84,455	27.38%	-	5,84,455	5,81,951
	2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	1,59,937	7,91,514	9,51,451	44.56%	-	9,51,451	9,46,981
	3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
		a. Housing / Infra & Loans to SG for Housing and FFF		-	-	-	-	-	-	-	-
		1. Approved Investments	Not less than 15%	-	77,316	3,82,630	4,59,945	21.54%	3,453	4,63,398	4,66,715
		2. Other Investments		-	320	1,582	1,902	0.09%	(347)	1,555	1,555
		b. Approved Investments	Not exceeding 55%	-	1,14,781	5,68,044	6,82,826	31.98%	8,318	6,91,143	6,97,644
		c. Other Investments		-	6,531	32,322	38,853	1.82%	(1,568)	37,286	37,292
		Investment Assets	100%	-	3,58,885	17,76,092	21,34,977	100.00%	9,856	21,44,833	21,50,188

- Note:
- (+) FRSM refers 'Funds representing Solvency Margin'
 - Other Investments' are as permitted under 27A(2)
 - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
 - SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
 - Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.
 Registration Number:103 and Date of Registration with the IRDAI 23.10.2000
 Statement as on: 30.09.2024

Statement of Accretion of Assets
 (Business within India)

(Rs. Lakhs)

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)	(B)	(A+B)			
1	Central Govt. Securities		5,90,595	28.90%	12,953	17.48%	6,03,549	28.50%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		9,59,214	46.93%	12,013	16.21%	9,71,227	45.86%
3	Investment subject to Exposure Norms						0	
	a. Housing & Loans to SG for Housing and FFE						0	
	1. Approved Investments		2,03,940	9.98%	13,895	18.75%	2,17,835	10.29%
	2. Other Investments		0	0.00%	0	0.00%	0	0.00%
	b. Infrastructure Investments						0	
	1. Approved Investments		2,31,612	11.33%	4,266	5.76%	2,35,878	11.14%
	2. Other Investments		1,929	0.09%	-19	-0.03%	1,910	0.09%
	c. Approved Investments		6,05,356	29.62%	45,907	61.95%	6,51,263	30.75%
	d. Other Investments (not exceeding 15%)		41,676	2.04%	-1,960	-2.64%	39,716	1.88%
	Total		20,43,727	100%	74,103	100%	21,17,830	100%

- Note:
- Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
 - Investment Regulations, as amended from time to time, to be referred

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LTD.**

Date: **31.12.2024**

(₹ lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 31.12.2024	as % of total for this class	as at 31.12.2023	as % of total for this class	As at 31.12.2024	as % of total for this class	as at 31.12.2023	as % of total for this class
Break down by credit rating								
AAA rated	6,80,453	33.37%	5,48,562	31.29%	6,72,546	33.12%	5,50,198	30.91%
AA or better	3,74,183	18.35%	3,19,180	18.21%	3,72,273	18.33%	3,20,147	17.99%
Rated below AA but above A	1,502	0.07%	1,496.08	0.09%	1,496	0.07%	1,494.75	0.08%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Please specify)	9,82,877	48.20%	8,84,010	50.42%	9,84,272	48.47%	9,08,071	51.02%
Total (A)	20,39,015	100%	17,53,247	100%	20,30,587	100%	17,79,911	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	2,22,667	10.92%	1,56,506	8.93%	2,20,237	10.85%	1,55,699	8.75%
more than 1 year and upto 3years	5,45,287	26.74%	3,82,875	21.84%	5,50,266	27.10%	3,89,695	21.89%
More than 3years and up to 7years	7,54,924	37.02%	8,82,230	50.32%	7,58,514	37.35%	9,02,168	50.69%
More than 7 years and up to 10 years	3,90,104	19.13%	2,38,783	13.62%	3,79,750	18.70%	2,39,735	13.47%
above 10 years	1,26,034	6.18%	92,854	5.30%	1,21,820	6.00%	92,613	5.20%
Any other (Please specify)	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total (B)	20,39,015	100%	17,53,247	100%	20,30,587	100%	17,79,911	100%
Breakdown by type of the issuer								
a. Central Government	5,81,951	28.54%	5,75,046	32.80%	5,84,455	28.78%	5,89,266	33.11%
b. State Government	3,65,030	17.90%	2,87,603	16.40%	3,66,996	18.07%	2,97,714	16.73%
c. Corporate Securities	10,53,139	51.65%	8,85,758	50.52%	10,43,315	51.38%	8,88,218	49.90%
Any other (Please specify)*	38,895.39	1.91%	4,840.43	0.28%	35,821.45	1.76%	4,712.62	0.26%
Total (C)	20,39,015	100%	17,53,247	100%	20,30,587	100%	17,79,911	100%

Note

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

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

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

(d)* includes CBLO,FD,Mutual fund,InvIT,ETF & Reits

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.
Registration Number: 103 and Date of Registration with the IRDAI 23.10.2000

Date: 31.12.2024

NO	PARTICULARS	(₹ lakhs)									
		Bonds / Debentures		Loans		Other Debt Instruments		All Other Assets		TOTAL	
		As on 31 December 2024	Prev. FY (As on 31 Mar 2024)	As on 31 December 2024	Prev. FY (As on 31 Mar 2024)	As on 31 December 2024	Prev. FY (As on 31 Mar 2024)	As on 31 December 2024	Prev. FY (As on 31 Mar 2024)	As on 31 December 2024	Prev. FY (As on 31 Mar 2024)
1	Investments Assets	10,43,315	9,50,080	-	-	9,87,272	10,19,170	1,04,390	74,477	21,34,977	20,43,727
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	10,43,315	9,50,080	-	-	9,87,272	10,19,170	1,04,390	74,477	21,34,977	20,43,727
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-

Note:

- 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.
- Total Investment Assets should reconcile with figures shown in other relevant forms
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- Investment Regulations, as amended from time to time, to be referred

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LTD.
 Registration Number: 103 and Date of Registration with the IRDAI 23.10.2000
 Statement as on: 31.12.2024
 Statement of Investment and Income on Investment
 Periodicity of Submission: Quarterly

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ²			
			Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ¹	Net Yield (%) ²
1	CENTRAL GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	5,96,647	10,586	7.04%	7.04%	6,17,880	30,360	6.52%	6.52%	5,63,073	26,210	6.18%	6.18%
	Treasury Bills	CTBS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
2	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES													
	State Government Bonds	SGGB	3,67,297	6,146	6.64%	6.64%	3,67,863	18,459	6.66%	6.66%	2,91,525	14,112	6.43%	6.43%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	2,16,868	4,292	7.85%	7.85%	2,18,631	12,939	7.86%	7.86%	1,74,374	9,974	7.59%	7.59%
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2,995	11	0.74%	0.74%
	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Debentures / Bonds / CPS / Loans - (Promoter Group)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	1,02,325	1,918	7.44%	7.44%	1,08,388	6,088	7.45%	7.45%	99,899	5,547	7.37%	7.37%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	1,25,658	2,505	7.91%	7.91%	1,18,593	6,876	7.70%	7.70%	93,937	5,471	7.33%	7.33%
	Infrastructure - PSU - CPS	IJPC	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	4,304	67	6.17%	6.17%	3,874	226	7.73%	7.73%	2,440	539	29.34%	29.34%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	445	47	3884.70%	3884.70%	445	47	3884.70%	3884.70%	360	264	187.39%	187.39%
	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Infrastructure - Equity (Including Unlisted)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Infrastructure - Debentures / Bonds / Cps / Loans - (Promoter Group)	IOPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Infrastructure - Debentures / Bonds / Cps / Loans	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Units of Infrastructure Investment Trust	EIIT	5,390	176	12.98%	11.82%	5,413	567	13.91%	12.58%	2,745	311	15.05%	13.21%
	Units of Infrastructure Investment Trust	OIIT	1,905	46	9.61%	8.76%	1,914	135	9.38%	8.54%	1,087	74	9.02%	8.15%
								0.00%	0.00%					
5	APPROVED INVESTMENT SUBJECT TO EXPOSURE LIMITS													
	PSU - Equity shares - Quoted	EAEQ	12,318	426	13.73%	13.73%	9,927	1,763	23.58%	23.58%	8,414	1,229	19.39%	19.39%
	Corporate Securities - Equity shares (Ordinary)-Quoted	EACE	55,764	3,039	21.62%	21.62%	52,465	8,650	21.88%	21.88%	37,332	6,507	23.13%	23.13%
	Corporate Securities - Bonds - (Taxable)	EBPT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	UNITS OF REAL ESTATE INVESTMENT TRUST (REITS)	ERIT	11,678	144	4.90%	4.68%	10,789	445	5.47%	5.22%	8,940	547	8.12%	7.92%
	Corporate Securities - Debentures	ECOS	4,52,599	8,996	7.89%	7.89%	4,33,694	25,876	7.92%	7.92%	3,73,521	21,265	7.56%	7.56%
	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	15,725	292	7.13%	7.13%
	Auctioned Shares	EQAM	29,357	210	4.42%	4.42%	26,420	750	4.89%	4.89%	14,402	330	4.52%	4.52%
	Corporate Securities - Debentures / Bonds / Cps / Loan - (Promoter Group)	EDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Perpetual Debt Instruments of Tier I & II Capital Issued by PSU Banks	EUPD	12,518	228	7.23%	7.23%	12,526	688	7.29%	7.29%	12,550	691	7.31%	7.31%
	Perpetual Debt Instruments of Tier I & II Capital Issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	CCL - CBL0	ECBL	12,341	204	6.57%	6.57%	10,238	511	6.62%	6.62%	15,492	768	6.58%	6.58%
	Deposits - Deposit with Scheduled Banks, FIs, CCLs, RBI	ECDB	10,324	214	8.24%	8.24%	11,354	713	8.33%	8.33%	27,800	1,648	7.87%	7.87%
	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	6,856	165	9.25%	9.25%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Passively Managed Equity ETFs (Promoter Group)	EETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	EAPS	1,02,739	2,168	8.37%	8.37%	91,320	5,726	8.32%	8.32%	45,554	2,837	8.27%	8.27%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	2,472	50	8.07%	8.07%	2,471	154	8.28%	8.28%	8,953	621	9.21%	9.21%
	Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
		EBRT	3,451	52	7.72%	7.72%	3,451	52	7.72%	7.72%	-	-	0.00%	0.00%
6	OTHER THAN APPROVED INVESTMENTS													
	Bonds - PSU - Taxable	OBPT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Debentures	OLDB	2,786	59	8.45%	8.45%	2,930	173	7.84%	7.84%	1,524	88	7.63%	7.63%
	Debenture / Bond / CPS / Loans etc. - (Promoter Group)	ODPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	7,872	-	0.00%	0.00%
	Mutual Funds - Debt / Income / Social Plans / Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Equity Shares (incl Co-op Societies)	OESH	25,507	2,314	36.00%	36.00%	21,959	4,757	28.75%	28.75%	12,483	1,271	13.51%	13.51%
	Securitized Assets	OESA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Equity Shares (PSUs & Unlisted)	OEPU	2,127	-	0.00%	0.00%	2,220	10	0.57%	0.57%	2,103	896	56.53%	56.53%
	Alternate Investment Funds (Category I)	OIFA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Alternate Investment Funds (Category II)	OAFB	8,248	116	5.56%	4.42%	8,041	539	8.90%	7.77%	7,718	624	10.74%	9.54%
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)	OAPS	-	-	0.00%	0.00%	13,296	390	8.86%	8.86%	13,305	857	8.55%	8.55%
	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Reclassified Approved Investments - Equity (Point 6 Under Note For Regulation 4 to 9)	ORAE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	TOTAL		21,53,310	44,004	8.11%	8.10%	21,39,601	1,26,896	7.87%	7.86%	18,25,356	1,03,150	7.50%	7.49%

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM shall be prepared in respect of each fund.

5 YTD Income on investments shall be reconciled with figures in P&L and Revenue account

6 Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Registration Number: 103 and Date of Registration with the IRDAI 23.10.2000

Statement as on: 31.12.2024

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(₹ lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A. During the Quarter ¹									
B. As on Date ²									
1	7.40% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 03-03-2030	IPTD	2,497.81	03-Mar-20	FITCH	AAA IND	AA+ IND	01-Sep-20	
2	7.74% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 08-05-2030	IPTD	2,500.00	08-May-20	FITCH	AAA IND	AA+ IND	01-Sep-20	
3	7.85% INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD DB 06-03-2027	IPTD	2,053.74	18-Jun-20	FITCH	AAA IND	AA+ IND	01-Sep-20	
4	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,497.04	29-Sep-16	CARE	CARE AA+	CARE AA	15-Feb-20	
5	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,497.04	29-Sep-16	BRICKWORK	BWR AAA	BWR AA+	18-Oct-19	
6	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,497.04	29-Sep-16	CARE	CARE AAA	CARE AA+	24-Sep-19	
7	8.67% IDFC FIRST BANK DB 03-01-2025	ECOS	2,500.66	13-Oct-15	ICRA	LAAA	LAA	21-May-19	
8	8.67% IDFC FIRST BANK DB 03-01-2025	ECOS	2,500.66	13-Oct-15	FITCH	AAA IND	AA+ IND	26-Jun-18	
9	9.50% UBI BSOPT 15-09-2050 AT1	OAPS	506.67	26-Dec-17	CARE	CARE AA	CARE AA-	10-Nov-17	
10	9.00% INDIABULLS HSG FINANCE LTD DB 26-09-2026	HTDA	1,497.04	29-Sep-16	CARE	CARE AA	CARE AA-	09-Oct-23	

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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION**Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED**
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000**Statement as on December 31, 2024**

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	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	17	13,147	1,192	898	3.39%
3	No. of Reinsurers with rating A but less than AA	121	64,248	7,913	9,990	18.26%
4	No. of Reinsurers with rating BBB but less than A	9	9,614	1,500	491	2.58%
5	No. of Reinsurers with rating less than BBB	11	919	180	37	0.25%
	Total (A)	158	87,927	10,785	11,417	24.48%
	With In India					
1	Indian Insurance Companies	21	-	-	8,448	1.88%
2	FRBs	9	1,77,076	4,323	3,307	41.06%
3	GIC Re	1	1,29,115	8,931	8,514	32.58%
4	Other	-	-	-	-	0.00%
	Total (B)	31	3,06,191	13,254	20,268	75.52%
	Grand Total (C)= (A)+(B)	189	3,94,118	24,038	31,685	100%

Note:-

(a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms.

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl. No.	State / Union Territory	Miscellaneous																		Total	
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total	
		For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25	For Q3 2024-25
STATES																					
1	Andhra Pradesh	308	-	1	1	140	510	650	97	19	1	116	2	0	33	-	0	6	807	1,117	
2	Arunachal Pradesh	12	-	-	-	-	-	-	-	-	-	-	-	-	700	-	-	-	700	712	
3	Assam	31	-	0	0	1,079	1,118	2,197	67	5	0	72	2	-	(613)	-	-	6	1,665	1,696	
4	Bihar	156	-	4	4	395	830	1,225	44	4	0	48	-	-	29	-	-	12	1,315	1,474	
5	Chhattisgarh	212	-	27	27	792	212	1,003	136	24	-	159	2	0	98	-	-	6	1,269	1,508	
6	Goa	49	-	0	0	393	410	803	11	0	0	11	1	0	6	-	-	1	822	871	
7	Gujarat	2,202	-	502	502	7,765	10,847	18,612	2,421	164	8	2,593	300	18	605	0	-	219	22,347	25,051	
8	Haryana	2,019	-	339	339	2,721	2,289	5,011	3,242	246	340	3,828	18	79	340	-	8,507	833	18,616	20,973	
9	Himachal Pradesh	591	-	-	-	416	933	1,350	5	0	0	5	0	-	15	-	-	0	1,370	1,961	
10	Jharkhand	272	-	5	5	955	816	1,772	58	7	0	65	4	122	118	-	-	34	2,115	2,392	
11	Karnataka	2,283	-	344	344	6,305	5,795	12,100	4,729	184	46	4,959	47	95	601	-	-	94	17,896	20,522	
12	Kerala	58	-	8	8	3,511	3,644	7,155	379	21	55	455	2	0	45	-	-	5	7,663	7,728	
13	Madhya Pradesh	289	-	12	12	288	122	410	489	5,861	1	6,351	26	1	439	-	0	52	7,279	7,580	
14	Maharashtra	2,761	1,112	493	1,605	16,128	27,675	43,803	9,676	1,323	1,369	12,369	153	1,451	3,629	58	14,708	514	76,686	81,051	
15	Manipur	1	-	-	-	-	-	-	-	-	-	-	-	-	26	-	-	-	26	27	
16	Meghalaya	23	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	10	34	
17	Mizoram	6	-	-	-	195	155	350	14,690	-	-	14,690	-	-	25	-	-	-	15,066	15,072	
18	Nagaland	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
19	Odisha	228	-	2	2	985	1,831	2,816	110	59	0	169	3	0	178	-	21,547	30	24,743	24,973	
20	Punjab	285	-	96	96	1,306	1,779	3,085	243	41	7	291	2	2	66	-	-	19	3,466	3,847	
21	Rajasthan	943	-	25	25	448	319	767	1,182	91	1,614	2,886	9	6	349	-	13,005	13	17,037	18,006	
22	Sikkim	6	-	-	-	-	-	-	-	-	-	-	-	-	195	-	-	-	195	201	
23	Tamil Nadu	615	-	81	81	4,948	7,839	12,787	1,790	91	25	1,906	28	64	362	-	(0)	50	15,197	15,893	
24	Telangana	834	-	35	35	2,244	2,181	4,424	1,151	248	25	1,424	43	15	658	30	-	11	6,604	7,473	
25	Tripura	12	-	0	0	37	85	122	19	1	0	20	0	-	2	-	-	4	148	161	
26	Uttar Pradesh	1,753	-	71	71	3,228	1,627	4,855	1,047	77	5	1,129	12	46	540	-	-	265	6,846	8,671	
27	Uttarakhand	183	-	3	3	252	178	430	86	5	0	92	1	1	90	-	-	2	615	801	
28	West Bengal	643	-	54	54	1,171	3,215	4,387	939	58	14	1,011	16	14	151	-	-	84	5,663	6,359	
TOTAL (A)		16,775	1,112	2,100	3,213	55,703	74,411	1,30,114	42,610	8,529	3,512	54,651	673	1,915	8,700	88	57,767	2,260	2,56,167	2,76,155	
UNION TERRITORIES																					
1	Andaman and Nicobar Islands	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	
2	Chandigarh	63	-	36	36	1,176	929	2,105	215	20	35	269	13	1	5	-	-	5	2,398	2,497	
3	Dadra and Nagar Haveli	16	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	9	25	
4	Daman & Diu	22	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	22	
5	Govt. of NCT of Delhi	1,094	-	430	430	4,311	5,748	10,059	2,705	121	35	2,861	24	61	363	-	-	54	13,422	14,946	
6	Jammu & Kashmir	47	-	0	0	693	742	1,435	10	0	-	11	1	0	622	-	3,118	4	5,191	5,238	
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Puducherry	8	-	1	1	188	406	594	13	0	0	14	0	-	-	-	-	1	608	617	
TOTAL (B)		1,257	-	467	467	6,367	7,826	14,193	2,944	141	69	3,154	38	62	1,000	-	3,118	64	21,629	23,353	
Outside India																					
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grand Total (A)+(B)+(C)		18,032	1,112	2,568	3,680	62,070	82,237	1,44,307	45,554	8,670	3,581	57,805	711	1,977	9,699	88	60,885	2,327	2,77,797	2,99,508	

Note :-

- (a) The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NL forms
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
- (d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl. No.	State / Union Territory	Miscellaneous																		₹ lakhs	
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total Miscellaneous	Total	
		Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	Up to Q3 2024-25	
STATES																					
1	Andhra Pradesh	1,507	-	3	3	359	1,709	2,068	475	194	4	672	7	0	254	-	0	14	3,017	4,526	
2	Arunachal Pradesh	190	-	-	-	-	-	-	-	-	-	-	-	-	1,370	-	-	-	1,370	1,560	
3	Assam	971	-	4	4	2,878	2,728	5,606	295	41	1	337	2	-	345	-	-	16	6,307	7,282	
4	Bihar	726	-	4	4	1,008	2,014	3,022	217	58	0	275	1	-	352	-	-	35	3,685	4,415	
5	Chhattisgarh	1,534	-	57	57	1,549	468	2,017	937	71	0	1,008	8	1	304	-	-	16	3,355	4,946	
6	Goa	149	-	0	0	907	989	1,896	38	1	0	39	1	0	68	-	-	2	2,006	2,155	
7	Gujarat	9,864	-	1,682	1,682	16,643	24,373	41,015	10,038	1,345	64	11,448	938	150	2,350	11	-	586	56,499	68,045	
8	Haryana	5,331	-	729	729	6,920	5,842	12,762	14,589	1,203	633	16,425	128	707	1,367	-	29,440	2,349	63,177	69,237	
9	Himachal Pradesh	1,063	-	0	0	961	1,947	2,908	13	0	4	18	2	-	239	-	-	1	3,167	4,230	
10	Jharkhand	1,107	-	14	14	2,321	1,937	4,258	223	49	3	275	8	449	422	-	-	111	5,523	6,644	
11	Karnataka	8,303	-	1,479	1,479	16,708	16,708	33,416	20,954	953	210	22,118	149	372	1,690	-	3,550	362	61,657	71,438	
12	Kerala	392	-	16	16	8,715	7,250	15,966	1,479	133	199	1,811	7	4	207	-	-	13	18,009	18,417	
13	Madhya Pradesh	8,274	-	27	27	749	320	1,070	1,668	9,650	6	11,324	73	1	1,542	-	0	133	14,142	22,442	
14	Maharashtra	19,292	1,378	2,739	4,117	38,509	63,493	1,02,002	40,944	3,786	5,065	49,795	423	2,648	8,361	1,237	1,08,943	1,531	2,74,941	2,98,350	
15	Manipur	2	-	-	-	-	-	-	-	-	-	-	-	-	139	-	-	-	139	142	
16	Meghalaya	148	-	-	-	-	-	-	-	-	-	-	-	-	44	-	-	-	44	192	
17	Mizoram	71	-	-	-	464	360	824	18,696	-	-	18,696	-	-	48	-	-	1	19,569	19,639	
18	Nagaland	18	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	0	18	
19	Odisha	2,876	-	6	6	2,854	4,466	7,320	518	125	0	643	13	0	1,517	-	69,022	76	78,591	81,473	
20	Punjab	1,163	-	421	421	3,447	3,346	6,793	886	155	28	1,069	7	8	193	-	-	62	8,132	9,716	
21	Rajasthan	3,271	-	65	65	1,132	1,536	2,668	3,472	519	4,043	8,034	27	9	1,417	-	1,19,373	41	1,31,570	1,34,905	
22	Sikkim	154	-	-	-	-	-	-	-	-	-	-	-	-	589	-	-	-	589	743	
23	Tamil Nadu	8,368	60	345	405	12,653	17,976	30,628	10,049	994	116	11,159	145	227	2,463	-	(0)	183	44,806	53,578	
24	Telangana	3,005	-	87	87	5,645	6,471	12,116	5,681	693	88	6,463	154	90	1,563	87	-	38	20,511	23,603	
25	Tripura	361	-	4	4	98	228	326	60	2	0	62	0	0	3	-	-	11	404	769	
26	Uttar Pradesh	7,135	-	343	343	8,320	3,828	12,148	4,283	479	13	4,775	39	260	1,764	-	-	822	19,808	27,286	
27	Uttarakhand	1,111	-	19	19	749	447	1,195	329	18	2	349	7	11	756	-	-	7	2,326	3,456	
28	West Bengal	7,412	7	754	761	3,404	8,623	12,027	3,301	367	55	3,724	31	46	751	-	165	275	17,019	25,192	
TOTAL (A)		93,796	1,445	8,798	10,242	1,36,992	1,77,060	3,14,052	1,39,145	20,838	10,536	1,70,519	2,172	4,985	30,119	1,335	3,30,494	6,687	8,60,362	9,64,400	
UNION TERRITORIES																					
1	Andaman and Nicobar Islands	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	
2	Chandigarh	122	-	107	107	3,072	2,171	5,243	1,047	261	67	1,376	22	3	14	-	-	20	6,679	6,908	
3	Dadra and Nagar Haveli	194	-	-	-	-	-	-	-	-	-	-	-	-	37	-	-	-	37	232	
4	Daman & Diu	164	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	166	
5	Govt. of NCT of Delhi	3,130	-	1,968	1,968	9,788	12,495	22,283	11,777	889	131	12,796	85	367	1,185	-	-	180	36,896	41,993	
6	Jammu & Kashmir	1,246	-	0	0	1,895	2,012	3,907	36	2	1	38	3	0	2,562	-	4,414	17	10,940	12,186	
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	2	2	
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Puducherry	39	-	6	6	561	941	1,502	43	2	0	46	2	-	0	-	-	2	1,551	1,596	
TOTAL (B)		4,908	-	2,080	2,080	15,316	17,620	32,935	12,903	1,154	199	14,256	111	371	3,801	-	4,414	218	56,106	63,094	
Outside India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grand Total (A)+(B)+(C)		98,704	1,445	10,878	12,322	1,52,307	1,94,680	3,46,988	1,52,048	21,992	10,735	1,84,775	2,283	5,355	33,921	1,335	3,34,908	6,906	9,16,469	10,27,495	

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

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

(₹ lakhs)

Sl. No.	Line of Business	For the Quarter ended December 31, 2024		For the Quarter ended December 31, 2023		Upto the Quarter ended December 31, 2024		Upto the Quarter ended December 31, 2023	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	18,032	1,37,332	20,811	1,20,870	98,704	3,88,331	99,115	3,58,302
2	Marine Cargo	2,568	7,793	2,465	9,982	10,878	26,201	10,078	40,852
3	Marine Hull	1,113	11	1,257	9	1,445	22	1,386	14
4	Motor OD	62,070	23,71,882	56,212	22,17,428	1,52,307	55,22,966	1,30,026	53,14,233
5	Motor TP	82,237		80,092		1,94,680		1,88,856	
6	Health	45,554	70,833	46,030	67,317	1,52,048	2,72,028	1,44,109	1,92,303
7	Personal Accident	8,671	76,597	5,200	3,428	21,992	1,01,991	16,014	8,488
8	Travel	3,581	1,21,306	2,287	66,210	10,735	2,96,926	8,081	2,07,590
9	Workmen's Compensation/ Employer's liability	710	3,723	542	3,192	2,283	11,478	2,072	11,208
10	Public/ Product Liability	1,977	3,643	696	3,706	5,355	13,256	3,728	12,534
11	Engineering	9,700	2,937	6,780	4,211	33,921	8,923	24,701	11,962
12	Aviation	88	12	220	12	1,335	21	1,718	24
13	Crop Insurance	60,885	7	51,200	4,645	3,34,908	48	2,84,207	19,293
14	Other Miscellaneous	2,321	49,984	1,915	64,346	6,903	1,44,806	6,517	1,86,915
15	Total Miscellaneous	2,77,794	27,00,924	2,51,173	24,34,495	9,16,467	63,72,443	8,10,030	59,64,550
	Total	2,99,507	28,46,060	2,75,707	25,65,356	10,27,494	67,86,997	9,20,609	63,63,718

(a) Premium stands for amount of gross direct premium written in India

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Sl.No.	Channels	For the Quarter ended December 31, 2024		Upto the Quarter ended December 31, 2024		For the Quarter ended December 31, 2023		Upto the Quarter ended December 31, 2023	
		No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)	No. of Policies	Premium (₹ lakhs)
1	Individual agents	2,11,102	21,846	5,82,475	64,792	2,36,660	22,435	6,70,713	62,593
2	Corporate Agents-Banks	1,46,932	6,073	4,35,204	24,945	1,80,306	11,661	5,22,491	35,735
3	Corporate Agents -Others	80,810	10,424	1,92,351	29,836	52,705	9,453	1,39,126	25,654
4	Brokers	16,69,126	1,39,621	38,36,089	4,15,786	14,25,296	1,21,870	33,37,879	3,58,723
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	-Officers/Employees	-	-	-	-	-	-	-	-
	-Online (Through Company Website)	24,439	1,184	82,362	3,914	28,678	1,382	1,01,499	4,270
	-Others	1,60,252	93,014	3,85,583	4,26,843	1,30,261	84,072	3,58,781	3,73,546
7	Common Service Centres(CSC)	9,199	185	32,272	648	27,648	533	69,089	1,499
8	Insurance Marketing Firm	3,517	644	8,979	1,276	2,822	345	6,013	649
9	Point of sales person (Direct)	3,22,740	22,399	7,09,672	50,265	2,80,953	20,566	6,44,386	49,263
10	MISP (Direct)	2,00,357	4,000	4,56,531	8,682	1,77,769	3,221	4,60,685	8,181
11	Web Aggregators	17,586	118	65,479	509	22,258	169	53,056	497
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Others	-	-	-	-	-	-	-	-
	Total (A)	28,46,060	2,99,508	67,86,997	10,27,495	25,65,356	2,75,707	63,63,718	9,20,609
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	28,46,060	2,99,508	67,86,997	10,27,495	25,65,356	2,75,707	63,63,718	9,20,609

Note:

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

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

FORM NL-37-CLAIMS DATA

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Upto the quarter ending December 31, 2024

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	No. of claims only	
																			Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	2,159	1,649	27	1,676	18,315	52,309	70,624	1,57,140	1,917	816	1,59,873	1,107	690	1,276	76	42,024	489	2,76,159	2,79,994
2	Claims reported during the period																			
	(a) Booked During the Period	4,797	18,584	9	18,593	2,85,312	10,534	2,95,846	4,71,420	4,099	8,147	4,83,666	1,014	52	1,130	45	16,02,986	5,192	23,89,931	24,13,321
	(b) Reopened during the Period	145	154	5	159	1,606	4,248	5,854	6,488	205	854	7,547	55	1	29	-	1,290	95	14,871	15,175
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period	3,251	14,265	7	14,272	2,55,134	10,826	2,65,960	3,83,494	1,901	2,402	3,87,797	581	15	690	64	16,16,749	3,493	22,75,349	22,92,872
	(b) Other Adjustment																			
4	Claims Repudiated during the period	259	234	-	234	8,951	112	9,063	56,283	943	5,382	62,608	118	6	48	-	-	410	72,253	72,746
	Other Adjustment	1,211	3,377	24	3,401	18,748	3,734	22,482	23,612	989	881	25,482	310	190	870	36	(191)	1,413	50,592	55,204
	(i) Claim closed without payment																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	2	-	-	-	1,964	2,899	4,863	1,758	7	-	1,765	3	-	-	-	1,199	217	8,047	8,049
6	Claims O/S at End of the period	2,380	2,511	10	2,521	22,400	52,419	74,819	1,71,659	2,388	1,152	1,75,199	1,167	532	827	21	29,742	460	2,82,767	2,87,668
	Less than 3months	561	1,736	2	1,738	17,734	3,419	21,153	36,883	939	895	38,717	302	16	163	3	171	225	60,750	63,049
	3 months to 6 months	338	295	2	297	1,668	3,322	4,990	3,325	552	87	3,964	155	8	89	2	419	35	9,662	10,297
	6months to 1 year	313	80	-	80	949	4,975	5,924	2,085	400	38	2,523	169	36	94	-	8,864	25	17,635	18,028
	1year and above	1,168	400	6	406	2,049	40,703	42,752	1,29,366	497	132	1,29,995	541	472	481	16	20,288	175	1,94,720	1,96,294

Upto the quarter ending December 31, 2024

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Miscellaneous	Total	
																			Total Miscellaneous	Total
1	Claims O/S at the beginning of the period	89,377	5,866	459	6,325	23,009	2,10,648	2,33,656	23,355	5,796	1,159	30,311	3,201	3,965	15,665	8,323	14,947	2,734	3,12,803	4,08,505
2	Claims reported during the period																			
	(a) Booked During the period	26,704	18,563	54	18,617	1,04,797	39,289	1,44,087	1,37,610	7,551	3,426	1,48,587	1,580	78	6,120	1,440	1,07,738	2,497	4,12,128	4,57,449
	(b) Reopened during the Period	275	122	7	129	140	17,757	17,897	2,692	734	1,051	4,477	109	2	6	-	107	60	22,658	23,062
	(c) Other Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period																			
	(a) paid during the period	46,722	7,522	15	7,538	87,867	94,479	1,82,346	1,11,221	5,205	3,561	1,19,987	1,362	1,719	4,992	1,553	1,10,746	3,154	4,25,860	4,80,120
	(b) Other Adjustment (to be specified)																			
4	Claims Repudiated during the period	1,307	160	-	160	6,540	566	7,106	28,887	3,126	2,688	34,701	226	62	212	-	-	314	42,621	44,088
	Other Adjustment	29,199	3,430	172	3,602	10,220	16,396	26,617	10,642	639	640	11,920	465	201	6,579	754	38	637	47,211	80,012
	(i) Claim closed without payment																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	18	-	-	-	288	3,134	3,422	343	3	-	346	22	-	-	-	98	89	3,977	3,995
6	Claims O/S at End of the period	91,175	7,002	277	7,279	26,121	2,20,176	2,46,297	26,117	5,252	1,497	32,865	3,929	2,622	15,717	7,157	13,300	3,972	3,25,859	4,24,314
	Less than 3months	10,214	1,977	21	1,999	19,554	15,525	35,079	11,710	1,567	635	13,911	692	22	2,379	19	940	917	53,959	66,172
	3 months to 6 months	14,158	1,051	5	1,056	3,317	13,614	16,931	1,778	893	324	2,996	268	111	2,519	19	1,241	211	24,295	39,509
	6months to 1 year	16,419	934	-	934	1,367	20,241	21,608	915	1,289	155	2,360	481	35	4,625	-	3,943	794	33,846	51,199
	1year and above	50,384	3,040	250	3,291	1,883	1,70,796	1,72,679	11,714	1,503	382	13,599	2,489	2,455	6,193	7,119	7,176	2,050	2,13,759	2,67,433

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**
 Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

For the Quarter ending December 31, 2024

(₹ lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	298	368	155	97	52	27	7	863	1,762	974	2,462	4,916	1,087	275	1,004	12,338
2	Marine Cargo	2,957	1,437	153	26	12	18	2	497	716	341	140	106	47	147	4,605	1,993
3	Marine Other than Cargo	-	1	-	2	-	-	-	-	1	-	4	2	-	-	3	7
4	Motor OD	79,000	10,701	1,433	270	157	25	22	17,410	8,099	3,864	859	534	76	149	91,608	30,990
5	Motor TP	54	118	385	498	1,175	432	754	3,764	3,154	2,534	3,437	6,952	2,794	4,137	3,416	26,772
6	Health	95,693	28,965	1,948	1,038	182	52	14	24,738	11,929	1,373	281	184	59	14	1,27,892	38,577
7	Personal Accident	230	216	132	63	43	12	4	264	366	517	327	256	26	2	700	1,757
8	Travel	556	237	98	39	11	-	-	799	211	147	80	65	0	0	941	1,302
9	Workmen's Compensation/ Employer's liability	33	49	69	35	16	-	1	17	70	232	113	95	0	0	203	528
10	Public/ Product Liability	-	-	-	-	-	-	4	2	-	1	4	1	0	21	4	28
11	Engineering	44	76	37	34	16	4	1	84	175	281	615	243	55	22	212	1,475
12	Aviation	4	2	9	10	18	11	-	23	21	98	176	621	341	-	54	1,280
13	Crop Insurance	54,285	28,436	2,584	4,00,415	44,400	1,111	11	10,174	4,296	342	17,496	4,392	28	8	5,31,242	36,735
14	Miscellaneous	991	199	152	12	4	2	-	397	367	77	38	239	47	-	1,360	1,166

Upto the Quarter ending December 31, 2024

(₹ lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	814	1,362	490	274	183	108	20	3,610	5,329	2,919	10,592	20,848	2,333	1,093	3,251	46,722
2	Marine Cargo	9,797	3,822	456	87	74	24	5	1,686	2,619	1,318	654	806	292	148	14,265	7,522
3	Marine Other than Cargo	-	2	2	3	-	-	-	0	1	2	6	3	3	-	7	15
4	Motor OD	2,19,310	30,187	4,054	969	453	74	87	51,446	22,224	9,871	2,509	1,349	169	299	2,55,134	87,868
5	Motor TP	147	378	964	1,694	3,803	1,488	2,352	9,040	9,259	8,357	12,153	27,429	11,314	16,927	10,826	94,479
6	Health	2,44,784	1,21,716	14,098	2,269	466	131	30	68,306	36,268	4,626	968	806	179	68	3,83,494	1,11,221
7	Personal Accident	660	617	336	156	102	19	11	877	1,487	1,244	830	693	67	8	1,901	5,205
8	Travel	1,379	702	222	72	23	1	3	2,425	546	310	155	91	4	30	2,402	3,561
9	Workmen's Compensation/ Employer's liability	110	147	171	100	45	5	3	103	215	482	296	230	17	19	581	1,362
10	Public/ Product Liability	5	1	-	1	1	-	7	13	1	1	6	1,663	1	35	15	1,719
11	Engineering	64	323	123	88	70	14	8	299	771	690	1,256	1,736	144	95	690	4,992
12	Aviation	4	3	18	10	18	11	-	23	29	363	176	621	341	-	64	1,553
13	Crop Insurance	2,11,862	1,63,100	2,49,550	7,70,094	2,20,989	1,141	13	20,738	5,909	9,547	49,390	25,115	38	10	16,16,749	1,10,746
14	Miscellaneous	2,286	897	255	35	14	3	3	1,068	1,405	185	95	334	50	17	3,493	3,154

FORM NL-41 OFFICES INFORMATION

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Statement as on December 31, 2024

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	128
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	128
7	No. of branches approved but not opened	0
8	No. of rural branches	1
9	No. of urban branches	127
10	<u>No. of Directors:-</u>	
	(a) Independent Director	(a)4
	(b) Executive Director	(b)1
	(c) Non-executive Director	(c)1
	(d) Women Director	(d)1 (Independent)
	(e) Whole time director	(e)1 (Executive)
11	<u>No. of Employees</u>	
	(a) On-roll:	(a) 6,255
	(b) Off-roll:	(b) 1,788
	(c) Total	(c) 8,043
12	<u>No. of Insurance Agents and Intermediaries</u>	
	(a) Individual Agents	(a) 41,923
	(b) Corporate Agents-Banks	(b) 30
	(c) Corporate Agents-Others	(c) 84
	(d) Insurance Brokers	(d) 810
	(e) Web Aggregators	(e) 34
	(f) Insurance Marketing Firm	(f) 73
	(g) Motor Insurance Service Providers (DIRECT)	(g) 622
	(h) Point of Sales persons (DIRECT)	(h) 73,303
(i) CSC	(i) 1	

*Please note:12 Regional Office is excluded.

Employees and Insurance Agents and Intermediaries -Movement for the quarter ended December 31, 2024

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter - Note(a)	7,997	1,14,205
Recruitments during the quarter	928	2,976
Attrition during the quarter	882	301
Number at the end of the quarter	8,043	1,16,880

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONSName of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Statement as on December 31, 2024

Board of Directors and Key Management Persons				
Sl. No.	Independent Director	Designation	Role /Category	Details of change in the period, if any
1	Mr. Arun Tiwari	Chairman and Additional Director (Independent)	Independent Director	Appointed w.e.f. October 16,2024
2	Dr. Thomas Mathew	Independent Director	Independent Director	No Change
3	Mrs. Chhaya Virani	Independent Director	Independent Director	No Change
4	Mr. S.V. Zaregaonkar	Additional Director (Independent)	Independent Director	Appointed w.e.f. November 8,2024
5	Mr. Aman Gudral	Nominee Director	Nominee Director	No Change
6	Mr. Rakesh Jain	Executive Director & CEO	Executive	No Change
7	Mr. Hemant Jain	Chief Financial Officer	Finance	No Change
8	Mr. K Ramkumar	Chief Investment Officer	Investment	No Change
9	Mr. Sushil Sojitra	Company Secretary & Compliance Officer	Compliance	No Change
10	Mr. Prasun Pratik	Chief Compliance Officer and Head Legal Corporate	Legal and Compliance	No Change
11	Mr. Karthikeyan AV	Appointed Actuary	Actuarial	No Change
12	Mr. Jasmeet Singh	Chief Risk Officer	Risk	No Change

Notes:-

(a) "Key Management Person" as defined under Regulations 3(1)(f)(Corporate Governance for Insurers) Regulations, 2024.

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

Upto the Quarter ending on December 31, 2024

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected (₹ lakhs)	Sum Assured (₹ lakhs)
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	-	-	-
		Social	-	-	-
5	MOTOR TP	Rural	-	-	-
		Social	-	-	-
6	HEALTH	Rural	-	-	-
		Social	1	18,690	-
7	PERSONAL ACCIDENT	Rural	-	-	-
		Social	47	110	-
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Miscellaneous	Rural	-	-	-
		Social	1,793	167	-
14	Crop	Rural	-	-	-
		Social	41	1,45,570	-
15	Other Liability Cover	Rural	-	-	-
		Social	-	-	-
	Total	Rural	-	-	-
		Social	1,882	1,64,537	-

Notes: For the Rural obligation, reference to the requirement prescribed under Rural, Social Sector and Motor Third Party Obligations Regulations, 2024 dated March 20, 2024 read with Master Circular on Rural, Social Sector and Motor Third Party Obligation, 2024 dated May 10, 2024, the details regarding the submissions are yet to be concluded. Accordingly, the information would be updated on conclusion of the same

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

(i) Name of the Insurer: **RELIANCE GENERAL INSURANCE COMPANY LIMITED**

(ii) Registration No. **103** and Date of Registration with the IRDAI: **23.10.2000**

(iii)Gross Direct Premium Income during FY 2023-24

Rs. 11,68,882 Lakhs

(iv)Gross Direct Motor Third Party Insurance Premium during FY 2023-24

Rs. 2,56,570 Lakhs

(v)Obligation of the Insurer to be met in a FY 24-25

Statement Period: Quarter ending December 31, 2024

Items	(₹ lakhs)	
	For the Quarter December 31, 2024	Up to the Quarter December 31, 2024
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)		
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)		
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)		
Total Gross Direct Motor Own damage Insurance Business Premium		
Total Gross Direct Premium Income		

Notes: With reference to the requirement prescribed under Rural, Social Sector and Motor Third Party Obligations Regulations, 2024 dated March 20, 2024 read with Master Circular on Rural, Social Sector and Motor Third Party Obligation, 2024 dated May 10, 2024, the details regarding the submissions are yet to be concluded. Accordingly, the information would be updated on conclusion of the same

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: RELIANCE GENERAL INSURANCE COMPANY LIMITED
Registration No. 103 and Date of Registration with the IRDAI 23.10.2000

GRIEVANCE DISPOSAL for the period ended December 31, 2024

SI No.	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter ended Dec 31, 2024
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	2	-	-	2	-	13
b)	Claims Related	-	473	105	28	340	-	1606
c)	Policy Related	-	204	66	76	62	-	461
d)	Premium Related	-	7	1	3	3	-	17
e)	Refund Related	-	25	2	8	15	-	66
f)	Coverage Related	-	22	1	8	13	-	46
g)	Cover Note Related	-	1	0	-	1	-	1.00
h)	Product Related	-	28	3	11	14	-	72
i)	Others	-	76	23	27	26	-	159
	Total	-	838	201	161	476	-	2441
2	Total No. of policies during previous year:	86,64,940						
3	Total No. of claims during previous year:	59,89,988						
4	Total No. of policies during current year	67,86,997						
5	Total No. of claims during current year	24,28,496						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	1.23						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	6.61						
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	-	-	-	-	-	-	
b)	15 - 30 days	-	-	-	-	-	-	
c)	30 - 90 days	-	-	-	-	-	-	
d)	90 days & Beyond	-	-	-	-	-	-	
	Total Number of Complaints	-	-	-	-	-	-	

