

₹ in Lakhs

SR No.	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Miscellaneous Motor TP		Total Motor	
		For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025
1	Employees' remuneration & welfare benefits	64	382	18	39	-	-	18	39	4,117	7,798	4,497	8,710	8,614	16,508
2	Travel, conveyance and vehicle running expenses	2	5	2	4	-	-	2	4	299	603	204	371	503	974
3	Training expenses	3	5	-	-	-	-	-	-	41	63	27	39	68	102
4	Rents, rates & taxes	4	7	2	5	-	-	2	5	393	785	267	483	660	1,268
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	1	3	-	-	-	-	-	-	15	31	10	19	25	50
7	Communication expenses	3	9	-	-	-	-	-	-	50	110	34	67	84	177
8	Legal & professional charges	1	2	1	2	-	-	1	2	137	285	95	176	232	461
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	2	-	-	-	-	-	-	12	25	8	15	20	40
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	1	2	1	1	2	3
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	23	51	1	2	-	-	1	2	336	615	225	378	561	933
11	Interest & Bank Charges	4	9	3	7	-	-	553	671	1,091	375	671	828	1,762	1,762
12	Depreciation	2	5	2	4	-	-	2	4	297	611	203	376	500	987
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	117	225	4	7	-	-	4	7	1,603	2,703	1,057	1,662	2,660	4,365
15	Information Technology Expenses	6	13	5	10	-	-	5	10	870	1,545	578	950	1,448	2,495
16	Goods and Services Tax (GST)	11	18	1	1	-	-	1	1	149	218	96	134	245	352
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	1	2	1	2	-	-	1	2	139	273	94	168	233	441
18	Miscellaneous expenses	6	18	1	1	-	-	1	1	100	227	70	140	170	367
	TOTAL	249	756	41	84	-	-	41	84	9,112	16,986	7,842	14,361	16,954	31,347
	In India	242	745	41	84	-	-	41	84	8,997	16,834	7,651	14,107	16,648	30,941
	Outside India	7	11	-	-	-	-	-	-	115	152	191	254	306	406

₹ in Lakhs

SR No.	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Miscellaneous Motor TP		Total Motor	
		For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024
1	Employees' remuneration & welfare benefits	(26)	329	30	44	-	-	30	44	3,637	7,438	5,517	8,894	9,154	16,332
2	Travel, conveyance and vehicle running expenses	(3)	9	3	4	-	-	3	4	209	473	287	406	496	879
3	Training expenses	2	4	-	-	-	-	-	-	16	36	20	31	36	67
4	Rents, rates & taxes	(4)	16	5	7	-	-	5	7	370	836	507	717	877	1,553
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	1	3	-	-	-	-	-	-	9	26	13	22	27	48
7	Communication expenses	2	6	-	-	-	-	-	-	25	60	33	51	58	111
8	Legal & professional charges	2	4	1	2	-	-	1	2	96	231	128	199	224	430
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	2	-	-	-	-	-	-	7	16	9	14	16	30
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	1	1	1	1	2
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	2	2	2	2	4	4
10	Advertisement and publicity	15	31	-	1	-	-	-	1	149	297	177	255	326	552
11	Interest & Bank Charges	9	16	4	7	-	-	4	7	371	832	471	713	842	1,545
12	Depreciation	5	10	2	4	-	-	2	4	201	505	273	433	474	938
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	178	343	7	13	-	-	7	13	1,805	3,305	2,048	2,835	3,853	6,140
15	Information Technology Expenses	(27)	26	8	12	-	-	8	12	555	1,384	810	1,187	1,365	2,571
16	Goods and Services Tax (GST)	4	8	-	-	-	-	-	-	42	81	49	70	91	151
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	(1)	3	2	2	-	-	2	2	94	191	120	164	214	355
18	Miscellaneous expenses	5	14	-	-	-	-	-	-	49	135	70	116	119	251
	TOTAL	163	824	62	96	-	-	62	96	7,637	15,849	10,535	16,110	18,172	31,959
	In India	160	815	62	96	-	-	62	96	7,572	15,730	10,426	15,920	17,998	31,650
	Outside India	3	9	-	-	-	-	-	-	65	119	109	190	174	309

₹ in Lakhs

SR No.	Particulars	Miscellaneous													
		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering	
		For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025
1	Employees' remuneration & welfare benefits	229	424	(23)	251	40	89	246	764	83	175	-	1	22	58
2	Travel, conveyance and vehicle running expenses	8	15	7	13	2	4	17	32	3	6	-	1	1	2
3	Training expenses	25	33	21	33	1	1	47	67	1	2	-	-	-	-
4	Rents, rates & taxes	11	20	9	17	2	5	22	42	3	7	-	1	1	2
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	10	16	7	16	-	-	17	32	1	1	-	-	-	-
7	Communication expenses	34	56	25	57	1	1	60	114	3	4	-	-	-	1
8	Legal & professional charges	4	7	3	6	1	2	8	15	2	3	-	1	1	1
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	8	13	6	13	-	-	14	26	1	1	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	1	1	1	1	-	-	2	2	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	1	1	1	1	-	-	2	2	-	-	-	-	-	-
10	Advertisement and publicity	215	316	171	321	5	7	391	644	13	29	-	-	4	7
11	Interest & Bank Charges	16	28	13	24	2	6	31	58	3	10	-	-	1	3
12	Depreciation	9	16	7	13	2	4	18	33	3	6	-	-	1	2
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	992	1,390	821	1,412	21	29	1,834	2,831	62	88	1	1	18	29
15	Information Technology Expenses	24	40	20	34	4	9	48	83	7	14	-	-	2	4
16	Goods and Services Tax (GST)	87	112	77	114	1	2	165	228	5	7	-	-	1	2
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	4	7	3	6	1	2	8	15	1	2	-	-	1	1
18	Miscellaneous expenses	70	116	49	118	1	2	120	236	4	8	-	-	1	2
	TOTAL	1,748	2,611	1,218	2,450	84	163	3,050	5,224	197	354	1	2	55	115
	In India	1,671	2,508	1,219	2,444	82	160	2,972	5,112	192	348	1	2	53	113
	Outside India	77	103	(1)	6	2	3	78	112	5	6	-	-	2	2

₹ in Lakhs

SR No.	Particulars	Miscellaneous													
		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering	
		For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024
1	Employees' remuneration & welfare benefits	(369)	344	(56)	293	47	77	(378)	714	103	173	-	-	23	40
2	Travel, conveyance and vehicle running expenses	(34)	6	3	4	2	3	(29)	13	4	6	-	-	1	1
3	Training expenses	16	31	18	36	1	1	35	68	1	2	-	-	-	-
4	Rents, rates & taxes	(61)	10	5	8	4	6	(52)	24	8	11	-	-	1	2
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	9	22	11	26	-	-	20	48	-	1	-	-	-	-
7	Communication expenses	27	53	29	60	1	1	57	114	2	3	-	-	1	1
8	Legal & professional charges	1	3	1	2	1	2	3	7	1	3	-	-	1	1
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	7	14	8	16	-	-	15	30	1	1	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	1	1	-	1	-	-	1	2	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	2	2	2	2	-	-	4	4	-	-	-	-	-	-
10	Advertisement and publicity	153	262	167	299	3	5	323	566	10	15	-	-	3	4
11	Interest & Bank Charges	6	11	4	8	3	6	13	25	5	10	-	-	1	2
12	Depreciation	3	6	2	5	3	4	8	15	3	6	-	-	-	1
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	1,800	2,908	1,983	3,326	38	55	3,821	6,289	115	165	-	-	26	38
15	Information Technology Expenses	(175)	17	8	13	6	10	(161)	40	10	17	-	-	2	4
16	Goods and Services Tax (GST)	43	72	47	82	1	1	91	155	3	4	-	-	1	1
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	(12)	3	1	2	1	1	(10)	6	1	2	-	-	1	1
18	Miscellaneous expenses	56	119	59	136	2	3	117	258	4	7	-	-	1	1
	TOTAL	1,473	3,884	2,292	4,319	113	175	3,878	8,378	271	426	-	-	62	97
	In India	1,439	3,802	2,297	4,300	112	173	3,848	8,275	269	422	-	-	62	96
	Outside India	34	82	(5)	19	1	2	30	103	2	4	-	-	-	1

₹ in Lakhs

SR No.	Particulars	Miscellaneous										Grand Total	
		Aviation		Crop Insurance		Other Liability		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
		For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025	For the Quarter September 2025	Up to the Quarter September 2025
1	Employees' remuneration & welfare benefits	1	2	33	47	-	-	69	168	9,068	17,723	9,150	18,144
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	1	2	525	1,016	529	1,025
3	Training expenses	-	-	-	-	-	-	-	2	117	174	120	179
4	Rents, rates & taxes	-	-	-	-	-	-	3	3	686	1,322	692	1,334
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	-	1	43	84	44	87
7	Communication expenses	-	-	-	-	-	-	2	5	149	301	152	310
8	Legal & professional charges	-	-	-	-	-	-	(1)	1	242	481	244	485
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	(1)	1	34	68	35	70
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	(1)	-	3	5	3	5
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	(2)	(1)	1	3	1	3
10	Advertisement and publicity	-	-	-	-	-	-	14	22	983	1,686	1,007	1,739
11	Interest & Bank Charges	-	-	-	-	-	-	3	5	968	1,838	975	1,854
12	Depreciation	-	-	-	-	-	-	(1)	1	521	1,029	525	1,038
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	1	1	-	-	-	-	64	97	4,640	7,412	4,761	7,644
15	Information Technology Expenses	-	-	-	-	-	-	5	5	1,510	2,601	1,521	2,624
16	Goods and Services Tax (GST)	-	-	-	-	-	-	7	8	423	597	435	616
	Others	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	-	-	-	-	-	-	-	1	243	460	245	464
18	Miscellaneous expenses	-	-	-	-	-	-	4	10	299	623	306	642
	TOTAL	2	3	33	47	-	-	163	331	20,455	37,423	20,745	38,263
	In India	2	3	15	26	-	-	164	336	20,047	36,881	20,330	37,710
	Outside India	-	-	18	21	-	-	(1)	(5)	408	542	415	553

₹ in Lakhs

SR No.	Particulars	Miscellaneous										Grand Total	
		Aviation		Crop Insurance		Other Liability		Other Miscellaneous segments		Total Miscellaneous		Grand Total	
		For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2024	Up to the Quarter September 2024
1	Employees' remuneration & welfare benefits	-	-	66	75	-	-	76	178	9,044	17,512	9,048	17,885
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-	1	2	473	901	473	914
3	Training expenses	-	-	-	-	-	-	-	2	72	139	74	143
4	Rents, rates & taxes	-	-	-	-	-	-	3	4	837	1,594	838	1,617
5	Repairs	-	-	-	-	-	-	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-	1	2	43	93	44	102
7	Communication expenses	-	-	-	-	-	-	-	4	118	233	120	239
8	Legal & professional charges	-	-	-	-	-	-	-	1	229	442	232	448
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	1	32	62	33	64
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	2	4	2	4
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Reimbursement of expenses	-	-	-	-	-	-	-	-	8	8	8	8
10	Advertisement and publicity	-	-	-	-	-	-	11	19	673	1,156	688	1,188
11	Interest & Bank Charges	-	-	-	-	-	-	-	4	861	1,586	874	1,609
12	Depreciation	-	-	-	-	-	-	1	1	486	961	493	975
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	127	214	7,942	12,846	8,127	13,202
15	Information Technology Expenses	-	-	-	-	-	-	4	7	1,220	2,639	1,201	2,677
16	Goods and Services Tax (GST)	-	-	-	-	-	-	1	5	187	316	191	324
	Others	-	-	-	-	-	-	-	-	-	-	-	-
17	Facility management charges	-	-	-	-	-	-	1	1	207	365	208	370
18	Miscellaneous expenses	-	-	-	-	-	-	(3)	6	238	523	243	537
	TOTAL	-	-	66	75	-	-	223	451	22,672	41,386	22,897	42,306
	In India	-	-	40	46	-	-	220	445	22,437	40,934	22,659	41,845
	Outside India	-	-	26	29	-	-	3	6	235	452	238	461