

S. K. Mehta & Co.
Chartered Accountants
302-306, Pragati Tower,
26 Rajendra Place,
New Delhi-110008

TR Chadha & Co LLP
Chartered Accountants, No 2,
First Floor A Wing
AL Latheef Tower, Union Street
Infantry Road Cross
Bengaluru-560001

**Independent Auditors' Report on the Limited Review of Unaudited Financial Information
for the Quarter Ended 30th June 2026**

To,
Board of Directors
ACKO GENERAL INSURANCE LIMITED
Bengaluru

We have reviewed the accompanying unaudited Financial Information of ACKO GENERAL INSURANCE LIMITED ("the Company") which comprises the un-audited Balance Sheet as at 30th June 2026, the unaudited Revenue Accounts for Fire, Marine, & Miscellaneous Insurance Segment and Revenue Account of the Company (Total) (collectively known as the Revenue Accounts), the un-audited Profit and Loss Account and un-audited Receipts and Payment Account for the Quarter ended on 30th June 2026 and other explanatory notes (collectively known as 'Financial Information').

This Financial Information is the responsibility of the Company's management and has been approved by the Board of Directors. Our responsibility is to issue a report on this financial information based on our review.

We conducted our review in accordance with Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Financial information are free of material misstatement. A review of financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143 (10) of the Companies Act 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that such Financial Information has not been prepared in accordance with the applicable accounting standards as specified under Section 133 of the Companies Act, 2013 read with relevant rule issued thereunder and accounting and presentation principles as prescribed in the relevant provisions of the Insurance Act, 1938 (the "Insurance Act"), the Insurance Regulatory and Development Authority Act, 1999 (the "IRDA Act") and IRDAI (Actuarial, Finance & Investment Functions of Insurers) Regulations, 2024, orders/ directions/ circulars issued by the Insurance Regulatory and Development Authority of India ("IRDAI"/ "the Authority") to the extent applicable and other recognized accounting practices and policies generally accepted in India or that it contains any material misstatement.

Emphasis of Matter

Reference is invited to note no. 4 to the unaudited Financial Information stating that in accordance with the requirements of IRDAI (Expenses of Management, including Commission, of Insurers) Regulations 2024, expenses of management in excess of limits are to be borne by the shareholders. Accordingly, expenses of management in excess of allowable limits amounting to ₹ 4,543 Lakh for the quarter ended 30th June 2026 (previous quarter ₹ 2,165 Lakh) are transferred from Revenue Account and charged to Profit and loss account in terms of said regulation. The Company will evaluate the requirement to submit a forbearance application to IRDAI based on the annual position of financials. Further, forbearance request for FY 2024-25 was not acceded to by IRDAI and approval for the forbearance request submitted by the Company for the FY 2025-26 is under consideration, and IRDAI's response is awaited.

Our conclusion is not modified in respect of the above matter.

Other Matter:

The actuarial valuation of liabilities in respect of claims Incurred but Not Reported (IBNR), and those Incurred but Not Enough Reported (IBNER) as at 30th June 2026 has been duly certified by the Appointed Actuary of the Company and relied upon by us. The Appointed Actuary has also certified that the assumptions considered for such valuation are appropriate and are in accordance with the guidelines and norms prescribed by the Insurance Regulatory and Development Authority ('IRDA') and the Institute of Actuaries of India (formerly known as the Actuarial Society of India) in concurrence with the IRDA.

Our conclusion is not modified in respect of above matter.

For **S.K. Mehta & Co.**
Chartered Accountants
Firm Registration No.:000478N

ROHIT MEHTA
Digitally signed
by ROHIT MEHTA
Date: 2026.09.23
18:54:50 +05'30'

Rohit Mehta
Partner
Membership No.:091382
UDIN: 26091382SRACAP5173

Place: New Delhi
Date: 23rd September, 2026

For **T R Chadha & Co. LLP**
Chartered Accountants
Firm Registration No.: 006711N /N500028

Avinash Kumar Gupta
Digitally signed
by Avinash
Kumar Gupta
Date: 2026.09.23
18:29:23 +05'30'

Avinash Kumar Gupta
Partner
Membership No.530900
UDIN: 26530900MPNKQF4823

Place: Bangalore
Date: 23rd September, 2026

Sr No	Particulars	Schedule Ref.	As at 30th June, 2026	As at 30th June, 2025
(1)	(2)	(3)	(4)	(5)
	SOURCES OF FUNDS			
1	Share capital	5 & 5A	2,79,600	2,79,600
2	Share application money pending allotment		-	-
3	Reserves and surplus	6	5,996	5,150
4	Fair value change account			
	-Shareholders' Funds		147	84
	-Policyholders' Funds		671	461
5	Borrowings	7	-	-
	TOTAL		2,86,414	2,85,295
	APPLICATION OF FUNDS			
6	Investments - Shareholders	8	71,991	44,851
6A	Investments - Policyholders	8A	3,29,367	2,45,380
7	Loans	9	-	-
8	Fixed assets	10	841	8,248
9	Deferred tax asset (Net)		-	-
10	Current assets :			
	Cash and bank balances	11	2,981	1,061
	Advances and other assets	12	34,761	41,675
	Sub-Total (A)		37,742	42,736
11	Deferred Tax Liability (Net)		-	-
12	Current liabilities	13	2,47,275	1,67,771
13	Provisions	14	1,09,837	89,729
	Sub-Total (B)		3,57,112	2,57,500
14	Net current assets (C) = (A-B)		(3,19,370)	(2,14,764)
15	Miscellaneous Expenditure (To the extent not written off or adjusted)	15	-	-
16	Debit balance In profit and loss account		2,03,585	2,01,580
	TOTAL		2,86,414	2,85,295

Significant accounting policies and notes to accounts
Schedule No. 1 to 16 form an integral part of the financial statements

Contingent liabilities:
(₹ in Lakhs)

Sr No	Particulars	As at 30th June, 2026	As at 30th June, 2025
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	18	18
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others:		
	Litigation for outstanding dues	2,311	-
	TOTAL	2,329	18

As per our attached review report of even date
For S.K. Mehta & Co
Chartered Accountants
Firm Registration No.: 000478N
ROHIT MEHTA
Digitally signed by ROHIT MEHTA
Date: 2026.09.23 18:55:53 +05'30'

Rohit Mehta
Partner
Membership No.: 091382
Place: New Delhi
Dated: 23rd September, 2026
For T R Chadha & Co LLP
Chartered Accountants
Firm Registration No.: 006711N/ N500028
Avinash Kumar Gupta
Digitally signed by Avinash Kumar Gupta
Date: 2026.09.23 18:32:29 +05'30'

Avinash Kumar Gupta
Partner
Membership No.: 530900
Place: Bengaluru
Dated: 23rd September, 2026
For and on behalf of the Board of Directors
ANIMESH KUMAR DAS
Digitally signed by ANIMESH KUMAR DAS
Date: 2026.09.23 17:55:00 +05'30'

Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

VARUN DUA
Digitally signed by VARUN DUA
Date: 2026.09.23 17:55:35 +05'30'

Varun Dua
Director
(DIN : 02092948)

ROHIN VIG
Digitally signed by ROHIN VIG
Date: 2026.09.23 18:02:54 +05'30'

Rohin Vig
Chief Financial Officer

KANCHAN SAMEER MARGAJ
Digitally signed by KANCHAN SAMEER MARGAJ
Date: 2026.09.23 18:03:29 +05'30'

Kanchan Margaj
Company Secretary
(M.No. : A32126)

Place: Bengaluru
Dated: 23rd September, 2026

Sr No	Particulars	Schedule Ref.	For the period ended 30th June, 2026	For the period ended 30th June, 2025
(1)	(2)	(3)	(4)	(5)
1	OPERATING PROFIT / (LOSS)			
	(a) Fire Insurance		18	-
	(b) Marine Insurance		-	-
	(c) Miscellaneous Insurance		647	4,667
			665	4,667
2	INCOME FROM INVESTMENTS			
	(a) Interest, Dividend & Rent - Gross		1,119	778
	(b) Profit on sale/ redemption of investments		253	227
	(c) (Loss on sale/ redemption of investments)		(23)	(0)
	(d) Amortization of Premium / Discount on Investments		51	46
			1,400	1,051
3	OTHER INCOME			
	a) Others		11	-
			11	-
	TOTAL (A)		2,076	5,718
4	PROVISIONS (Other than taxation)			
	(a) For diminution in the value of investments		-	-
	(b) For doubtful debts		-	-
	(c) Others		-	-
5	OTHER EXPENSES			
	(a) Expenses other than those related to Insurance business		464	116
	(b) Bad Debts written off		-	-
	(c) Interest on subordinated debt		-	-
	(d) Expenses towards CSR activities		-	-
	(e) Penalties		-	-
	(f) Contribution to Policyholders' Account			
	(i) Towards Excess Expenses of Management		4,543	2,165
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		-	-
	(iii) Others		-	-
	(g) Others		-	-
	Interest on delayed claims payment		1	0
	TOTAL (B)		5,008	2,281
	Profit/(Loss) Before Tax (A-B)		(2,932)	3,437
	Provision for Taxation		-	-
	Profit/(Loss) After Tax		(2,932)	3,437
	Appropriations			
	(a) Interim dividends paid during the year		-	-
	(b) Final dividend paid		-	-
	(c) Transfer to any reserves or other accounts		-	-
	Balance of Profit/(Loss) brought forward from last year		(2,00,653)	(2,05,017)
	Balance carried forward to Balance sheet		(2,03,585)	(2,01,580)

Significant accounting policies and notes to accounts

16

Schedule No. 1 to 16 form an integral part of the financial statements

As per our attached review report of even date

For S.K. Mehta & Co

Chartered Accountants

Firm Registration No.: 000478N

ROHIT MEHTA
Digitally signed by ROHIT MEHTA
Date: 2026.09.23 18:56:26 +05'30'

Rohit Mehta

Partner

Membership No.: 091382

Place: New Delhi

Dated : 23rd September, 2026

For T R Chadha & Co LLP

Chartered Accountants

Firm Registration No.: 006711N/ N500028

Avinash Kumar Gupta
Digitally signed by Avinash Kumar Gupta
Date: 2026.09.23 18:34:49 +05'30'

Avinash Kumar Gupta

Partner

Membership No.: 530900

Place: Bengaluru

Dated : 23rd September, 2026

For and on behalf of the Board of Directors

ANIMESH KUMAR DAS
Digitally signed by ANIMESH KUMAR DAS
Date: 2026.09.23 17:56:33 +05'30'

Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

VARUN DUA
Digitally signed by VARUN DUA
Date: 2026.09.23 17:56:08 +05'30'

Varun Dua
Director
(DIN : 02092948)

ROHIN VIG
Digitally signed by ROHIN VIG
Date: 2026.09.23 18:04:26 +05'30'

Rohin Vig
Chief Financial Officer

KANCHAN SAMEER MARGAJ
Digitally signed by KANCHAN SAMEER MARGAJ
Date: 2026.09.23 18:04:05 +05'30'

Kanchan Margaj
Company Secretary
(M.No. : A32126)

Place: Bengaluru

Dated: 23rd September, 2026

Sr No	Particulars	Schedule Ref.	For the period ended 30th June, 2026	For the period ended 30th June, 2025
(1)	(2)	(3)	(4)	(5)
1	Premiums earned (Net)	1	44	-
2	Profit / (Loss) on sale / redemption of investments		-	-
3	Interest, Dividend & Rent - Gross (note 1)		-	-
4	Others:			
	(a) Other Income		-	-
	(b) Contribution from the Shareholders' Account			
	(i) Towards Excess Expenses of Management		-	-
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		-	-
	(iii) Others		-	-
	TOTAL (A)		44	-
1	Claims Incurred (Net)	2	21	-
2	Commission	3	-	-
3	Operating expenses related to Insurance Business	4	5	-
	TOTAL (B)		26	-
	Operating Profit / (Loss) C = (A-B)		18	-
	APPROPRIATIONS			
	Transfer to Shareholders' Account		18	-
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves		-	-
	TOTAL (C)		18	-

Note 1

Pertaining to Policyholder's funds	For the period ended 30th June, 2026	For the period ended 30th June, 2025
Interest, Dividend & Rent	-	-
<u>Add/Less:-</u>		
Investment Expenses	-	-
Amortisation of Premium/ Discount on Investments	-	-
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	-	-
Interest, Dividend & Rent – Gross	-	-

As per our attached review report of even date
For S.K. Mehta & Co
Chartered Accountants
Firm Registration No.: 000478N
ROHIT MEHTA
 Digitally signed by ROHIT MEHTA
 Date: 2026.09.23 18:56:59 +05'30'

Rohit Mehta
Partner
Membership No.: 091382
Place: New Delhi
Dated : 23rd September, 2026
For T R Chadha & Co LLP
Chartered Accountants
Firm Registration No.: 006711N/ N500028
Avinash Kumar Gupta
 Digitally signed by Avinash Kumar Gupta
 Date: 2026.09.23 18:35:32 +05'30'

Avinash Kumar Gupta
Partner
Membership No.: 530900
Place : Bengaluru
Dated : 23rd September, 2026
For and on behalf of the Board of Directors
ANIMESH KUMAR DAS
 Digitally signed by ANIMESH KUMAR DAS
 Date: 2026.09.23 17:56:59 +05'30'
Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)
VARUN DUA
 Digitally signed by VARUN DUA
 Date: 2026.09.23 17:57:17 +05'30'
Varun Dua
Director
(DIN : 02092948)
ROHIN VIG
 Digitally signed by ROHIN VIG
 Date: 2026.09.23 18:04:47 +05'30'
Rohin Vig
Chief Financial Officer
KANCHAN SAMEER MARGAJ
 Digitally signed by KANCHAN SAMEER MARGAJ
 Date: 2026.09.23 18:05:11 +05'30'
Kanchan Margaj
Company Secretary
(M.No. : A32126)
Place: Bengaluru
Dated: 23rd September, 2026

Sr No	Particulars	Schedule Ref.	For the period ended 30th June, 2026	For the period ended 30th June, 2025
(1)	(2)	(3)	(4)	(5)
1	Premiums earned (Net)	1	-	-
2	Profit / (Loss) on sale / redemption of investments		-	-
3	Interest, Dividend & Rent - Gross (note 1)		-	-
4	Others:			
	(a) Other Income		-	-
	(b) Contribution from the Shareholders' Account			
	(i) Towards Excess Expenses of Management		-	-
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		-	-
	(iii) Others		-	-
	TOTAL (A)		-	-
1	Claims Incurred (Net)	2	-	-
2	Commission	3	-	-
3	Operating expenses related to Insurance Business	4	-	-
	TOTAL (B)		-	-
	Operating Profit / (Loss) C = (A-B)		-	-
	APPROPRIATIONS			
	Transfer to Shareholders' Account		-	-
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves		-	-
	TOTAL (C)		-	-

Note 1

Pertaining to Policyholder's funds	For the period ended 30th June, 2026	For the period ended 30th June, 2025
Interest, Dividend & Rent	-	-
<u>Add/Less:-</u>		
Investment Expenses	-	-
Amortisation of Premium/ Discount on Investments	-	-
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	-	-
Interest, Dividend & Rent – Gross	-	-

As per our attached review report of even date

For S.K. Mehta & Co

Chartered Accountants

Firm Registration No.: 000478N

ROHIT MEHTA

Digitally signed by ROHIT MEHTA
Date: 2026.09.23 18:57:32 +05'30'

Rohit Mehta

Partner

Membership No.: 091382

Place: New Delhi

Dated : 23rd September, 2026

For T R Chadha & Co LLP

Chartered Accountants

Firm Registration No.: 006711N/ N500028

Avinash Kumar Gupta

Digitally signed by Avinash Kumar Gupta
Date: 2026.09.23 18:36:03 +05'30'

Avinash Kumar Gupta

Partner

Membership No.: 530900

Place : Bengaluru

Dated : 23rd September, 2026

For and on behalf of the Board of Directors

ANIMESH KUMAR DAS

Digitally signed by ANIMESH KUMAR DAS
Date: 2026.09.23 17:58:03 +05'30'

Animesh Kumar Das

Managing Director and CEO

(DIN : 10511270)

VARUN DUA

Digitally signed by VARUN DUA
Date: 2026.09.23 17:57:45 +05'30'

Varun Dua

Director

(DIN : 02092948)

ROHIN VIG

Digitally signed by ROHIN VIG
Date: 2026.09.23 18:05:34 +05'30'

Rohin Vig

Chief Financial Officer

KANCHAN SAMEER MARGAJ

Digitally signed by KANCHAN SAMEER MARGAJ
Date: 2026.09.23 18:05:55 +05'30'

Kanchan Margaj

Company Secretary

(M.No. : A32126)

Place: Bengaluru

Dated: 23rd September, 2026

Sr No	Particulars	Schedule Ref.	For the period ended 30th June, 2026	For the period ended 30th June, 2025
(1)	(2)	(3)	(4)	(5)
1	Premiums earned (Net)	1	63,560	40,841
2	Profit / (Loss) on sale / redemption of investments		1,051	1,241
3	Interest, Dividend & Rent - Gross (note 1)		5,352	4,512
4	Others:			
	(a) Other Income		-	-
	(b) Contribution from the Shareholders' Account			
	(i) Towards Excess Expenses of Management		4,543	2,165
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		-	-
	(iii) Others		-	-
	TOTAL (A)		74,506	48,759
1	Claims Incurred (Net)	2	46,333	28,135
2	Commission	3	8,477	3,877
3	Operating expenses related to Insurance Business	4	19,049	12,080
	TOTAL (B)		73,859	44,092
	Operating Profit / (Loss) C = (A-B)		647	4,667
	APPROPRIATIONS			
	Transfer to Shareholders' Account		647	4,667
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves		-	-
	TOTAL (C)		647	4,667

Note 1

Pertaining to Policyholder's funds	For the period ended 30th June, 2026	For the period ended 30th June, 2025
Interest, Dividend & Rent	5,119	4,260
<u>Add/Less:-</u>		
Investment Expenses	-	-
Amortisation of Premium/ Discount on Investments	233	252
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	-	-
Interest, Dividend & Rent – Gross	5,352	4,512

As per our attached review report of even date

For S.K. Mehta & Co

Chartered Accountants

Firm Registration No.: 000478N

ROHIT MEHTA
Digitally signed by ROHIT MEHTA
Date: 2026.09.23
18:58:11 +05'30'

Partner

Membership No.: 091382

Place: New Delhi

Dated : 23rd September, 2026

For T R Chadha & Co LLP

Chartered Accountants

Firm Registration No.: 006711N/ N500028

Avinash Kumar Gupta
Digitally signed by Avinash Kumar Gupta
Date: 2026.09.23
18:36:38 +05'30'

Avinash Kumar Gupta

Partner

Membership No.: 530900

Place : Bengaluru

Dated : 23rd September, 2026

For and on behalf of the Board of Directors

ANIMESH KUMAR DAS
Digitally signed by ANIMESH KUMAR DAS
Date: 2026.09.23
17:58:25 +05'30'

Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

VARUN DUA
Digitally signed by VARUN DUA
Date: 2026.09.23
17:58:46 +05'30'

Varun Dua
Director
(DIN : 02092948)

ROHIN VIG
Digitally signed by ROHIN VIG
Date: 2026.09.23
18:06:15 +05'30'

Rohin Vig
Chief Financial Officer

KANCHAN SAMEER MARGAJ
Digitally signed by KANCHAN SAMEER MARGAJ
Date: 2026.09.23
18:06:40 +05'30'

Kanchan Margaj
Company Secretary
(M.No. : A32126)

Place: Bengaluru

Dated: 23rd September, 2026

Sr No	Particulars	Schedule Ref.	For the period ended 30th June, 2026	For the period ended 30th June, 2025
(1)	(2)	(3)	(4)	(5)
1	Premiums earned (Net)	1	63,604	40,841
2	Profit / (Loss) on sale / redemption of investments		1,051	1,241
3	Interest, Dividend & Rent - Gross (note 1)		5,352	4,512
4	Others:			
	(a) Other Income		-	-
	(b) Contribution from the Shareholders' Account			
	(i) Towards Excess Expenses of Management		4,543	2,165
	(ii) Towards remuneration of MD/CEO/WTG/Other KMPs		-	-
	(iii) Others		-	-
	TOTAL (A)		74,550	48,759
1	Claims Incurred (Net)	2	46,354	28,135
2	Commission	3	8,477	3,877
3	Operating expenses related to Insurance Business	4	19,054	12,080
4	Premium Deficiency		-	-
	TOTAL (B)		73,885	44,092
	Operating Profit / (Loss) C = (A-B)		665	4,667
	APPROPRIATIONS			
	Transfer to Shareholders' Account		665	4,667
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves		-	-
	TOTAL (C)		665	4,667

Note 1

Pertaining to Policyholder's funds	For the period ended 30th June, 2026	For the period ended 30th June, 2025
Interest, Dividend & Rent	5,119	4,260
Add/Less:-		
Investment Expenses	-	-
Amortisation of Premium/ Discount on Investments	233	252
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	-	-
Interest, Dividend & Rent – Gross	5,352	4,512

As per our attached review report of even date
For S.K. Mehta & Co
Chartered Accountants
Firm Registration No.: 000478N
ROHIT MEHTA
 Digitally signed by
 ROHIT MEHTA
 Date: 2026.09.23
 18:58:43 +05'30'

Rohit Mehta
Partner
Membership No.: 091382
Place: New Delhi
Dated : 23rd September, 2026
For T R Chadha & Co LLP
Chartered Accountants
Firm Registration No.: 006711N/ N500028
Avinash Kumar Gupta
 Digitally signed by
 Avinash Kumar Gupta
 Date: 2026.09.23
 18:37:13 +05'30'

Avinash Kumar Gupta
Partner
Membership No.: 530900
Place : Bengaluru
Dated : 23rd September, 2026
For and on behalf of the Board of Directors
ANIMESH KUMAR DAS
 Digitally signed by
 ANIMESH KUMAR DAS
 Date: 2026.09.23
 17:59:33 +05'30'
Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)
VARUN DUA
 Digitally signed by
 VARUN DUA
 Date: 2026.09.23
 17:59:10 +05'30'
Varun Dua
Director
(DIN : 02092948)
ROHIN VIG
 Digitally signed by
 ROHIN VIG
 Date: 2026.09.23
 18:07:25 +05'30'

Rohin Vig
Chief Financial Officer
KANCHAN SAMEER MARGAJ
 Digitally signed by
 KANCHAN SAMEER
 MARGAJ
 Date: 2026.09.23
 18:07:02 +05'30'

Kanchan Margaj
Company Secretary
(M.No. : A32126)
Place: Bengaluru
Dated: 23rd September, 2026

Sr No	Particulars	For the period ended 30th June, 2026	For the period ended 30th June, 2025
(1)	(2)	(3)	(4)
1	CASH FLOWS FROM OPERATING ACTIVITIES		
	(a) Premium received from policyholders, including advance receipts	90,602	54,314
	(b) Other receipts*	-	-
	(c) Payments to the re-insurers, net of commission and claims	(2,208)	1,615
	(d) Payment to co-insurers, net of claims recovery	13	(0)
	(e) Payments of claims	(45,165)	(24,735)
	(f) Payments of commission and brokerage	(10,793)	(6,023)
	(g) Payments of other operating expenses	(21,934)	(15,877)
	(h) Preliminary and pre-operative expenses	-	-
	(i) Deposits, advances and staff loans	523	744
	(j) Income taxes paid (Net)	(2,494)	(724)
	(k) Goods & Service tax paid	319	1,498
	(l) Other payments	3	0
	Cash flows before extraordinary items	8,866	10,812
	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities (A)	8,866	10,812
2	Cash flows from investing activities		
	(a) Purchase of fixed assets	(146)	474
	(b) Proceeds from sale of fixed assets	1	0
	(c) Purchases of investments	(3,61,220)	(3,41,397)
	(d) Loans disbursed	-	-
	(e) Sales of investments	3,46,985	3,24,044
	(f) Repayments received	-	-
	(g) Rent / Interest / Dividend received	5,817	5,333
	(h) Investments in money market instruments and in liquid mutual funds (Net)	-	-
	(i) Expenses related to investments	-	-
	Net cash flow from investing activities (B)	(8,563)	(11,546)
3	Cash flows from financing activities		
	(a) Proceeds from issuance of share capital	-	-
	(b) Proceeds from borrowing	-	-
	(c) Repayments of borrowing	-	-
	(d) Interest/dividends paid	-	-
	Net cash flow from financing activities (C)	-	-
4	Effect of foreign exchange rates on cash and cash equivalents (Net) (D)	-	-
	Net increase in cash and cash equivalents (A + B + C + D)	303	(734)
5	Net increase in cash and cash equivalents		
	(a) Cash and cash equivalents at the beginning of the year	2,678	1,795
	(b) Cash and cash equivalents at the end of the year	2,981	1,061
	Net increase in cash and cash equivalents	303	(734)
	Refer Schedule 11 for components of cash and bank balances		

As per our attached review report of even date

For S.K. Mehta & Co

Chartered Accountants

Firm Registration No.: 000478N

ROHIT MEHTA
Digitally signed by ROHIT MEHTA
Date: 2026.09.23 19:00:49 +05'30'

Rohit Mehta

Partner

Membership No.: 091382

Place: New Delhi

Dated: 23rd September, 2026

For T R Chadha & Co LLP

Chartered Accountants

Firm Registration No.: 006711N/ N500028

Avinash Kumar Gupta
Digitally signed by Avinash Kumar Gupta
Date: 2026.09.23 18:37:48 +05'30'

Avinash Kumar Gupta

Partner

Membership No.: 530900

Place: Bengaluru

Dated: 23rd September, 2026

For and on behalf of the Board of Directors

ANIMESH KUMAR DAS
Digitally signed by ANIMESH KUMAR DAS
Date: 2026.09.23 17:59:54 +05'30'

Animesh Kumar Das
Managing Director and CEO
(DIN : 10511270)

VARUN DUA
Digitally signed by VARUN DUA
Date: 2026.09.23 18:00:13 +05'30'

Varun Dua
Director
(DIN : 02092948)

ROHIN VIG
Digitally signed by ROHIN VIG
Date: 2026.09.23 18:07:46 +05'30'

Rohin Vig
Chief Financial Officer

KANCHAN SAMEER MARGAJ
Digitally signed by KANCHAN SAMEER MARGAJ
Date: 2026.09.23 18:08:08 +05'30'

Kanchan Margaj
Company Secretary
(M.No. : A32126)

Place: Bengaluru

Dated: 23rd September, 2026



SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:

SCHEDULE - 1

PREMIUM EARNED (NET)

(₹ in Lakhs)

Sr No	Particulars	For the period ended 30th June, 2026				For the period ended 30th June, 2025			
		Fire	*Marine	**Miscellaneous	Total	Fire	*Marine	**Miscellaneous	Total
1	Gross Direct Premium	74	-	74,855	74,929	-	-	52,665	52,665
2	Add: Premium on reinsurance accepted	-	-	15,131	15,131	-	-	-	-
3	Less: Premium on reinsurance ceded	4	-	19,051	19,055	-	-	13,593	13,593
	Net Written Premium / Net Premium Income	70	-	70,935	71,005	-	-	39,072	39,072
4	Add: Opening balance of Unearned Premium Reserve (UPR)	8	-	1,00,929	1,00,937	-	-	90,363	90,363
5	Less: Closing balance of Unearned Premium Reserve (UPR)	34	-	1,08,304	1,08,338	-	-	88,594	88,594
	Net Earned Premium	44	-	63,560	63,604	-	-	40,841	40,841
	Gross Direct Premium								
1	In India	74	-	74,855	74,929	-	-	52,665	52,665
2	Outside India	-	-	-	-	-	-	-	-

*For analysis of the segment of Marine business, refer Schedule 1A.

**For analysis of the segment of Miscellaneous business, refer Schedule 1B

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:

SCHEDULE - 2

CLAIMS INCURRED (NET)

(₹ in Lakhs)

Sr No	Particulars	For the period ended 30th June, 2026				For the period ended 30th June, 2025			
		Fire	*Marine	**Miscellaneous	Total	Fire	*Marine	**Miscellaneous	Total
1	Claims Paid (Direct)	-	-	36,258	36,258	-	-	24,735	24,735
2	Add: Re-insurance accepted to direct claims	-	-	8,907	8,907	-	-	-	-
3	Less: Re-insurance Ceded to claims paid	-	-	17,366	17,366	-	-	6,034	6,034
	Net Claims Paid	-	-	27,799	27,799	-	-	18,701	18,701
4	Add: Claims Outstanding at the end of the year	23	-	1,49,767	1,49,790	2	-	1,05,375	1,05,377
5	Less: Claims Outstanding at the beginning of the year	2	-	1,31,233	1,31,235	2	-	95,941	95,943
	Net Incurred Claims	21	-	46,333	46,354	-	-	28,135	28,135
	Claims Paid (Direct)								
1	In India	-	-	36,258	36,258	-	-	24,735	24,735
2	Outside India	-	-	-	-	-	-	-	-
1	Estimates of IBNR and IBNER at the end of period (net)	23	-	1,03,060	1,03,083	2	-	72,235	72,237
2	Estimates of IBNR and IBNER at the beginning of period (net)	2	-	91,355	91,357	2	-	68,405	68,407

*For analysis of the segment of Marine business, refer Schedule 2A.

**For analysis of the segment of Miscellaneous business, refer Schedule 2B

SCHEDULE - 3

COMMISSION

(₹ in Lakhs)

Sr No	Particulars	For the period ended 30th June, 2026				For the period ended 30th June, 2025			
		Fire	*Marine	**Miscellaneous	Total	Fire	*Marine	**Miscellaneous	Total
1	Gross Commission	-	-	13,858	13,858	-	-	6,675	6,675
2	Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance ceded	-	-	5,381	5,381	-	-	2,798	2,798
	Net Commission	-	-	8,477	8,477	-	-	3,877	3,877
	Channel wise break-up of Commission (Gross):								
1	Individual Agents	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks/FII/HFC	-	-	863	863	-	-	811	811
3	Corporate Agents-Others	(2)	-	10,977	10,975	-	-	4,720	4,720
4	Insurance Brokers	2	-	2,018	2,020	-	-	1,144	1,144
5	Direct Business - Online	-	-	-	-	-	-	-	-
6	MISP (Direct)	-	-	-	-	-	-	-	-
7	Web Aggregators	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	-	-	-	-	-	-	-	-
9	Common Service Centers	-	-	-	-	-	-	-	-
10	Micro Agents	-	-	-	-	-	-	-	-
11	Point of Sales (Direct)	-	-	-	-	-	-	-	-
12	Others	-	-	-	-	-	-	-	-
	Total	-	-	13,858	13,858	-	-	6,675	6,675
	Commission (Excluding Reinsurance) Business written:								
1	In India	-	-	13,858	13,858	-	-	6,675	6,675
2	Outside India	-	-	-	-	-	-	-	-

*For analysis of the segment of Marine business, refer Schedule 3A.

**For analysis of the segment of Miscellaneous business, refer Schedule 3B

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:

SCHEDULE - 4

OPERATING EXPENSES RELATING TO INSURANCE BUSINESS

(₹ in Lakhs)

Sr No	Particulars	For the period ended 30th June, 2026				For the period ended 30th June, 2025			
		Fire	*Marine	**Miscellaneous	Total	Fire	*Marine	**Miscellaneous	Total
1	Employees' remuneration & welfare benefits	2	-	3,036	3,038	-	-	2,163	2,163
2	Travel, conveyance and vehicle running expenses	-	-	52	52	-	-	50	50
3	Training expenses	-	-	5	5	-	-	4	4
4	Rents, rates & taxes	-	-	44	44	-	-	74	74
5	Repairs	-	-	27	27	-	-	26	26
6	Printing & stationery	-	-	-	-	-	-	-	-
7	Communication expenses	-	-	101	101	-	-	80	80
8	Legal & professional charges	-	-	385	385	-	-	406	406
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-
	(a) As Auditor	-	-	17	17	-	-	8	8
	(b) As advisor or in any other capacity in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management Services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	18	18	-	-	-	-
10	Advertisement and publicity	-	-	8,742	8,742	-	-	4,470	4,470
11	Interest & Bank Charges	-	-	245	245	-	-	187	187
12	Depreciation	-	-	170	170	-	-	149	149
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	263	263
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	3	-	5,408	5,411	-	-	3,372	3,372
16	Goods and Services Tax (GST)	-	-	16	16	-	-	9	9
17	Others	-	-	-	-	-	-	-	-
	(a) Business Support Services	-	-	546	546	-	-	632	632
	(b) Miscellaneous Expenses	-	-	237	237	-	-	187	187
	Total	5	-	19,049	19,054	-	-	12,080	12,080
	Operating expenses relating to insurance business :								
1	In India	5	-	19,049	19,054	-	-	12,080	12,080
2	Outside India	-	-	-	-	-	-	-	-

*For analysis of the segment of Marine business, refer Schedule 4A.

**For analysis of the segment of Miscellaneous business, refer Schedule 4B



ACKO GENERAL INSURANCE LIMITED

Registration No. 157 and Date of Registration with the IRDAI September 18, 2017

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:

SCHEDULE - 1A

PREMIUM EARNED (NET)

(₹ in Lakhs)

Sr No	Particulars	For the period ended 30th June, 2026			For the period ended 30th June, 2025		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Gross Direct Premium	-	-	-	-	-	-
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-
3	Less: Premium on reinsurance ceded	-	-	-	-	-	-
	Net Written Premium / Net Premium Income	-	-	-	-	-	-
4	Add: Opening balance of Unearned Premium Reserve (UPR)	-	-	-	-	-	-
5	Less: Closing balance of Unearned Premium Reserve (UPR)	-	-	-	-	-	-
	Net Earned Premium	-	-	-	-	-	-
	Gross Direct Premium						
1	In India	-	-	-	-	-	-
2	Outside India	-	-	-	-	-	-

SCHEDULE - 2A

CLAIMS INCURRED (NET)

(₹ in Lakhs)

Sr No	Particulars	For the period ended 30th June, 2026			For the period ended 30th June, 2025		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Claims Paid (Direct)	-	-	-	-	-	-
2	Add: Re-insurance accepted to direct claims	-	-	-	-	-	-
3	Less: Re-insurance Ceded to claims paid	-	-	-	-	-	-
	Net Claims Paid	-	-	-	-	-	-
4	Add: Claims Outstanding at the end of the year	-	-	-	-	-	-
5	Less: Claims Outstanding at the beginning of the year	-	-	-	-	-	-
	Net Incurred Claims	-	-	-	-	-	-
	Claims Paid (Direct)						
1	In India	-	-	-	-	-	-
2	Outside India	-	-	-	-	-	-
1	Estimates of IBNR and IBNER at the end of period (net)	-	-	-	-	-	-
2	Estimates of IBNR and IBNER at the beginning of period (net)	-	-	-	-	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:**SCHEDULE - 3A****COMMISSION***(₹ in Lakhs)*

Sr No	Particulars	For the period ended 30th June, 2026			For the period ended 30th June, 2025		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Gross Commission	-	-	-	-	-	-
2	Add: Commission on Re-insurance Accepted	-	-	-	-	-	-
3	Less: Commission on Re-insurance ceded	-	-	-	-	-	-
	Net Commission	-	-	-	-	-	-
	Channel wise break-up of Commission (Gross):						
1	Individual Agents	-	-	-	-	-	-
2	Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-
3	Corporate Agents-Others	-	-	-	-	-	-
4	Insurance Brokers	-	-	-	-	-	-
5	Direct Business - Online	-	-	-	-	-	-
6	MISP (Direct)	-	-	-	-	-	-
7	Web Aggregators	-	-	-	-	-	-
8	Insurance Marketing Firm	-	-	-	-	-	-
9	Common Service Centers	-	-	-	-	-	-
10	Micro Agents	-	-	-	-	-	-
11	Point of Sales (Direct)	-	-	-	-	-	-
12	Others	-	-	-	-	-	-
	Total	-	-	-	-	-	-
	Commission (Excluding Reinsurance) Business written:						
1	In India	-	-	-	-	-	-
2	Outside India	-	-	-	-	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:**SCHEDULE - 4A****OPERATING EXPENSES RELATING TO INSURANCE BUSINESS***(₹ in Lakhs)*

Sr No	Particulars	For the period ended 30th June, 2026			For the period ended 30th June, 2025		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	-	-	-	-	-	-
2	Travel, conveyance and vehicle running expenses	-	-	-	-	-	-
3	Training expenses	-	-	-	-	-	-
4	Rents, rates & taxes	-	-	-	-	-	-
5	Repairs	-	-	-	-	-	-
6	Printing & stationery	-	-	-	-	-	-
7	Communication expenses	-	-	-	-	-	-
8	Legal & professional charges	-	-	-	-	-	-
9	Auditors' fees, expenses etc.	-	-	-	-	-	-
	(a) As Auditor	-	-	-	-	-	-
	(b) As advisor or in any other capacity in respect of	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management Services; and	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-
10	Advertisement and publicity	-	-	-	-	-	-
11	Interest & Bank Charges	-	-	-	-	-	-
12	Depreciation	-	-	-	-	-	-
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-
15	Information Technology Expenses	-	-	-	-	-	-
16	Goods and Services Tax (GST)	-	-	-	-	-	-
17	Others	-	-	-	-	-	-
	(a) Business Support Services	-	-	-	-	-	-
	(b) Miscellaneous Expenses	-	-	-	-	-	-
	Total	-	-	-	-	-	-
	Operating expenses relating to insurance business :						
1	In India	-	-	-	-	-	-
2	Outside India	-	-	-	-	-	-



ACKO GENERAL INSURANCE LIMITED

Registration No. 157 and Date of Registration with the IRDAI September 18, 2017

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:

SCHEDULE - 1B

PREMIUM EARNED (NET)

(₹ in Lakhs)

Sr No	Particulars	For the period ended 30th June, 2026												
		Motor Own Damage	Motor TP	Motor Total	Health	Personal Accident	Travel	Health Total	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop	Total Miscellaneous
1	Gross Direct Premium	11,794	16,719	28,513	37,617	504	1,979	40,100	-	1,727	-	-	-	4,515
2	Add: Premium on reinsurance accepted	-	-	-	15,131	-	-	15,131	-	-	-	-	-	-
3	Less: Premium on reinsurance ceded	3,036	4,242	7,278	9,995	137	91	10,223	-	421	-	-	-	1,129
	Net Written Premium / Net Premium Income	8,758	12,477	21,235	42,753	367	1,888	45,008	-	1,306	-	-	-	3,386
4	Add: Opening balance of Unearned Premium Reserve (UPR)	18,604	28,475	47,079	44,645	386	118	45,149	-	3,934	-	-	-	4,767
5	Less: Closing balance of Unearned Premium Reserve (UPR)	18,997	27,603	46,600	51,362	497	145	52,004	-	3,904	-	-	-	5,796
	Net Earned Premium	8,365	13,349	21,714	36,036	256	1,861	38,153	-	1,336	-	-	-	2,357
	Gross Direct Premium													
1	In India	11,794	16,719	28,513	37,617	504	1,979	40,100	-	1,727	-	-	-	4,515
2	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

Sr No	Particulars	For the period ended 30th June, 2025												
		Motor Own Damage	Motor TP	Motor Total	Health	Personal Accident	Travel	Health Total	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop	Total Miscellaneous
1	Gross Direct Premium	9,585	14,373	23,958	24,405	306	1,159	25,870	-	870	-	-	-	1,967
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Premium on reinsurance ceded	2,474	3,745	6,219	6,499	84	81	6,664	-	217	-	-	-	493
	Net Written Premium / Net Premium Income	7,111	10,628	17,739	17,906	222	1,078	19,206	-	653	-	-	-	1,474
4	Add: Opening balance of Unearned Premium Reserve (UPR)	16,047	26,444	42,491	39,844	233	75	40,152	-	5,035	-	-	-	2,685
5	Less: Closing balance of Unearned Premium Reserve (UPR)	15,825	25,369	41,194	39,382	295	117	39,794	-	4,740	-	-	-	2,866
	Net Earned Premium	7,333	11,703	19,036	18,368	160	1,036	19,564	-	948	-	-	-	1,293
	Gross Direct Premium													
1	In India	9,585	14,373	23,958	24,405	306	1,159	25,870	-	870	-	-	-	1,967
2	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:

SCHEDULE - 2B

CLAIMS INCURRED (NET)

(₹ in Lakhs)

Sr No	Particulars	For the period ended 30th June, 2026													
		Motor Own Damage	Motor TP	Motor Total	Health	Personal Accident	Travel	Health Total	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop	Other Miscellaneous	Total Miscellaneous
1	Claims Paid (Direct)	13,709	2,273	15,982	16,227	54	425	16,706	-	1,457	-	-	-	2,113	36,258
2	Add: Re-insurance accepted to direct claims	-	-	-	8,907	-	-	8,907	-	-	-	-	-	-	8,907
3	Less: Re-insurance Ceded to claims paid	4,578	7,569	12,147	4,205	14	20	4,239	-	451	-	-	-	529	17,366
	Net Claims Paid	9,131	(5,296)	3,835	20,929	40	405	21,374	-	1,006	-	-	-	1,584	27,799
4	Add: Claims Outstanding at the end of the year	6,510	1,27,284	1,33,794	12,736	663	1,187	14,586	-	820	-	-	-	567	1,49,767
5	Less: Claims Outstanding at the beginning of the year	4,973	1,14,001	1,18,974	9,487	610	1,022	11,119	-	588	-	-	-	552	1,31,233
	Net Incurred Claims	10,668	7,987	18,655	24,178	93	570	24,841	-	1,238	-	-	-	1,599	46,333
	Claims Paid (Direct)														
1	In India	13,709	2,273	15,982	16,227	54	425	16,706	-	1,457	-	-	-	2,113	36,258
2	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	Estimates of IBNR and IBNER at the end of period (net)	1,442	91,240	92,682	8,232	632	818	9,682	-	594	-	-	-	102	1,03,060
2	Estimates of IBNR and IBNER at the beginning of period (net)	1,278	83,476	84,754	4,757	577	675	6,009	-	493	-	-	-	99	91,355

Note (Schedule - 2):

It was mutually agreed to exist the reinsurance treaty for UW year 2023-24. The settlement for this amount was completed during the current year. An amount of recovery of Rs. 7,306 Lakh from reinsurers towards outstanding claim (including IBNR) is reflected as recovery from reinsurer in claims paid. Business line breakup is as below:

(a) Motor OD Rs. 47 Lakh (b) Motor TP Rs. 7,259 Lakh

(₹ in Lakhs)

Sr No	Particulars	For the period ended 30th June, 2025													
		Motor Own Damage	Motor TP	Motor Total	Health	Personal Accident	Travel	Health Total	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop	Other Miscellaneous	Total Miscellaneous
1	Claims Paid (Direct)	10,362	1,902	12,264	9,284	157	212	9,653	-	1,047	-	-	-	1,771	24,735
2	Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Re-insurance Ceded to claims paid	2,612	423	3,035	2,075	36	31	2,142	-	347	-	-	-	510	6,034
	Net Claims Paid	7,750	1,479	9,229	7,209	121	181	7,511	-	700	-	-	-	1,261	18,701
4	Add: Claims Outstanding at the end of the year	3,948	89,511	93,459	9,395	535	839	10,769	-	600	-	-	-	547	1,05,375
5	Less: Claims Outstanding at the beginning of the year	3,341	83,415	86,756	7,184	493	575	8,252	-	507	-	-	-	426	95,941
	Net Incurred Claims	8,357	7,575	15,932	9,420	163	445	10,028	-	793	-	-	-	1,382	28,135
	Claims Paid (Direct)														
1	In India	10,362	1,902	12,264	9,284	157	212	9,653	-	1,047	-	-	-	1,771	24,735
2	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1	Estimates of IBNR and IBNER at the end of period (net)	1,234	65,843	67,077	3,776	458	389	4,623	-	441	-	-	-	94	72,235
2	Estimates of IBNR and IBNER at the beginning of period (net)	1,102	62,159	63,261	3,931	461	299	4,691	-	357	-	-	-	96	68,405

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:

SCHEDULE - 3B

COMMISSION

(₹ in Lakhs)

Commission															
Sr No	Particulars	For the period ended 30th June, 2026													
		Motor Own Damage	Motor TP	Motor Total	Health	Personal Accident	Travel	Health Total	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop	Other Miscellaneous	Total Miscellaneous
1	Gross Commission	155	407	562	13,136	84	29	13,249	-	32	-	-	-	15	13,858
2	Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance ceded	523	662	1,185	3,825	58	51	3,934	-	129	-	-	-	133	5,381
	Net Commission	(368)	(255)	(623)	9,311	26	(22)	9,315	-	(97)	-	-	-	(118)	8,477
	Channel wise break-up of Commission (Gross):														
1	Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks/FII/HFC	-	-	-	863	-	-	863	-	-	-	-	-	-	863
3	Corporate Agents-Others	75	165	240	10,703	-	-	10,703	-	19	-	-	-	15	10,977
4	Insurance Brokers	80	242	322	1,570	84	29	1,683	-	13	-	-	-	-	2,018
5	Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	155	407	562	13,136	84	29	13,249	-	32	-	-	-	15	13,858
	Commission (Excluding Reinsurance) Business written:														
1	In India	155	407	562	13,136	84	29	13,249	-	32	-	-	-	15	13,858
2	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(₹ in Lakhs)

Sr No	Particulars	For the period ended 30th June, 2025													
		Motor Own Damage	Motor TP	Motor Total	Health	Personal Accident	Travel	Health Total	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop	Other Miscellaneous	Total Miscellaneous
1	Gross Commission	175	350	525	6,055	22	68	6,145	-	5	-	-	-	-	6,675
2	Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance ceded	379	295	674	2,031	7	16	2,054	-	24	-	-	-	46	2,798
	Net Commission	(204)	55	(149)	4,024	15	52	4,091	-	(19)	-	-	-	(46)	3,877
	Channel wise break-up of Commission (Gross):														
1	Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks/FII/HFC	-	-	-	811	-	-	811	-	-	-	-	-	-	811
3	Corporate Agents-Others	98	119	217	4,503	-	-	4,503	-	-	-	-	-	-	4,720
4	Insurance Brokers	77	231	308	741	22	68	831	-	5	-	-	-	-	1,144
5	Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Point of Sales (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	175	350	525	6,055	22	68	6,145	-	5	-	-	-	-	6,675
	Commission (Excluding Reinsurance) Business written:														
1	In India	175	350	525	6,055	22	68	6,145	-	5	-	-	-	-	6,675
2	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:

SCHEDULE - 4B

OPERATING EXPENSES RELATING TO INSURANCE BUSINESS

(₹ in Lakhs)

Sr No	Particulars	For the period ended 30th June, 2026												
		Motor Own Damage	Motor TP	Motor Total	Health	Personal Accident	Travel	Health Total	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop	Total Miscellaneous
1	Employees' remuneration & welfare benefits	393	548	941	1,859	18	70	1,947	-	41	-	-	-	107
2	Travel, conveyance and vehicle running expenses	7	10	17	31	-	1	32	-	1	-	-	-	2
3	Training expenses	1	1	2	3	-	-	3	-	-	-	-	-	5
4	Rents, rates & taxes	6	8	14	26	-	1	27	-	1	-	-	-	2
5	Repairs	4	5	9	16	-	1	17	-	-	-	-	-	1
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Communication expenses	13	19	32	60	1	2	63	-	2	-	-	-	4
8	Legal & professional charges	45	65	110	258	2	10	270	-	1	-	-	-	4
9	Auditors' fees, expenses etc.													
	(a) As Auditor	2	3	5	11	-	-	11	-	-	-	-	-	1
	(b) As advisor or in any other capacity in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management Services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	2	4	6	11	-	-	11	-	-	-	-	-	1
10	Advertisement and publicity	1,847	2,618	4,465	4,085	39	153	4,277	-	-	-	-	-	-
11	Interest & Bank Charges	82	116	198	44	-	2	46	-	-	-	-	-	1
12	Depreciation	21	32	53	102	1	4	107	-	3	-	-	-	7
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	904	1,282	2,186	2,823	27	106	2,956	-	74	-	-	-	192
16	Goods and Services Tax (GST)	2	3	5	10	-	-	10	-	-	-	-	-	1
17	Others :													
	(a) Business Support Services	213	302	515	29	-	1	30	-	-	-	-	-	1
	(b) Miscellaneous Expenses	31	45	76	141	1	5	147	-	4	-	-	-	10
	Total	3,573	5,061	8,634	9,509	89	356	9,954	-	127	-	-	-	334
	Operating expenses relating to insurance business :													
1	In India	3,573	5,061	8,634	9,509	89	356	9,954	-	127	-	-	-	334
2	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:

SCHEDULE - 4B

OPERATING EXPENSES RELATING TO INSURANCE BUSINESS

(₹ in Lakhs)

Sr No	Particulars	For the period ended 30th June, 2025												
		Motor Own Damage	Motor TP	Motor Total	Health	Personal Accident	Travel	Health Total	Workmen's Compensation / Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop	Total Miscellaneous
1	Employees' remuneration & welfare benefits	394	588	982	991	12	60	1,063	-	36	-	-	-	82
2	Travel, conveyance and vehicle running expenses	9	14	23	23	-	1	24	-	1	-	-	-	2
3	Training expenses	1	1	2	2	-	-	2	-	-	-	-	-	-
4	Rents, rates & taxes	13	21	34	34	-	2	36	-	1	-	-	-	3
5	Repairs	5	7	12	12	-	1	13	-	-	-	-	-	1
6	Printing & stationery	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Communication expenses	15	22	37	37	-	2	39	-	1	-	-	-	3
8	Legal & professional charges	74	111	185	186	2	11	199	-	7	-	-	-	15
9	Auditors' fees, expenses etc.													
	(a) As Auditor	1	3	4	4	-	-	4	-	-	-	-	-	-
	(b) As advisor or in any other capacity in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management Services; and	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	814	1,215	2,029	2,049	25	123	2,197	-	75	-	-	-	169
11	Interest & Bank Charges	34	51	85	86	1	5	92	-	3	-	-	-	7
12	Depreciation	27	39	66	69	1	4	74	-	3	-	-	-	6
13	Brand/Trade Mark usage fee/charges	48	72	120	121	1	7	129	-	4	-	-	-	10
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	614	919	1,533	1,544	19	93	1,656	-	56	-	-	-	127
16	Goods and Services Tax (GST)	2	3	5	4	-	-	4	-	-	-	-	-	-
17	Others :													
	(a) Business Support Services	115	171	286	290	4	17	311	-	11	-	-	-	24
	(b) Miscellaneous Expenses	34	51	85	86	1	5	92	-	3	-	-	-	7
	Total	2,200	3,288	5,488	5,538	66	331	5,935	-	201	-	-	-	456
	Operating expenses relating to insurance business :													
1	In India	2,200	3,288	5,488	5,538	66	331	5,935	-	201	-	-	-	456
2	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:

SCHEDULE - 5

SHARE CAPITAL

(₹ in Lakhs)

Sr No	Particulars	As at 30th June, 2026	As at 30th June, 2025
(1)	(2)	(3)	(4)
1	Authorised Capital 3500000000 Equity Shares of ₹ 10 each (Previous period : 3500000000 Equity Shares of ₹ 10 each) Preference Shares Nil (previous period nil)	3,50,000 - -	3,50,000 - -
2	Issued Capital 2796000000 Equity Shares of ₹ 10 each (Previous period : 2796000000 Equity Shares of ₹ 10 each) Preference Shares Nil (previous period nil)	2,79,600 - -	2,79,600 - -
3	Subscribed Capital 2796000000 Equity Shares of ₹ 10 each (Previous period : 2796000000 Equity Shares of ₹ 10 each) Preference Shares Nil (previous period nil)	2,79,600 - -	2,79,600 - -
4	Called up Capital 2796000000 Equity Shares of ₹ 10 each (Previous period : 2796000000 Equity Shares of ₹ 10 each) Less: Calls unpaid Add: Equity Shares forfeited (amount originally paid up) Less: Par Value of Equity Shares bought back Less: Preliminary Expenses Expenses including commission or brokerage on underwriting or subscription of shares Preference Shares Nil (previous period nil)	2,79,600 - - - - - - -	2,79,600 - - - - - - -
	Total	2,79,600	2,79,600

Note:

Of the above, 2796000000 equity shares (Previous Year: 2796000000 equity shares) are held by the holding company, Acko Technology & Services Private Limited.

SCHEDULE - 5A

SHARE CAPITAL

PATTERN OF SHAREHOLDING

(As certified by the Management)

Sr No	Shareholders	As at 30th June, 2026		As at 30th June, 2025	
		Number of Shares	% of Holding	Number of Shares	% of Holding
1	Promoters a) Indian - Acko Technology & Services Private Limited b) Foreign	279,60,00,000 -	100 -	279,60,00,000 -	100 -
2	Investors a) Indian b) Foreign	- -	- -	- -	- -
3	Others a) Indian b) Foreign	- -	- -	- -	- -
	Total	279,60,00,000	100	279,60,00,000	100

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:

SCHEDULE - 6

RESERVES AND SURPLUS

(₹ in Lakhs)

Sr No	Particulars	As at 30th June, 2026	As at 30th June, 2025
(1)	(2)	(3)	(4)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	Revaluation Reserve	-	-
5	General Reserve	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves	-	-
	-Employee Share Based Payment Reserve		
	Balance at the beginning of the year	5,454	5,050
	Addition during the period	658	131
	Deductions during the period	116	31
	Closing balance at the end of period	5,996	5,150
8	Balance of Profit in Profit and Loss Account	-	-
	Total	5,996	5,150

SCHEDULE - 7

BORROWINGS

(₹ in Lakhs)

Sr No	Particulars	As at 30th June, 2026	As at 30th June, 2025
(1)	(2)	(3)	(4)
1	Debentures/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	Total	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:
SCHEDULE - 8 & 8A
INVESTMENTS SCHEDULE
(₹ in Lakhs)

Sr No	Particulars	Schedule 8 - Shareholders		Schedule 8A - Policyholders		Total	
		As at 30th June, 2026	As at 30th June, 2025	As at 30th June, 2026	As at 30th June, 2025	As at 30th June, 2026	As at 30th June, 2025
	LONG TERM INVESTMENTS						
1	Government Securities and Government guaranteed Bonds including Treasury Bills	18,232	15,234	99,302	84,287	1,17,534	99,521
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	500	-	-	-	500
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	14,058	11,966	76,569	66,200	90,627	78,166
	(e) Other Securities	-	-	-	-	-	-
	(i) FDs	5,467	1,010	29,776	5,590	35,243	6,600
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	11,081	-	338	-	11,419	-
4	Investment in Infrastructure and Housing	9,301	10,032	50,662	55,500	59,963	65,532
5	Other than Approved Investments	500	-	-	-	500	-
	Total Long-term Investments (A)	58,639	38,742	2,56,647	2,11,577	3,15,286	2,50,319
	SHORT TERM INVESTMENTS						
1	Government Securities and Government guaranteed Bonds including Treasury Bills	3,405	-	18,549	-	21,954	-
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	985	4	5,363	22	6,348	26
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	2,631	722	14,327	3,998	16,958	4,720
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,163	153	6,334	847	7,497	1,000
	(e) Other Securities	-	-	-	-	-	-
	(i) FDs	2,290	4,848	12,475	26,821	14,765	31,669
	(ii) CPs	-	-	-	-	-	-
	(iii) TREPs	968	-	5,272	-	6,240	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
	(h) ETF (Exchange Traded Funds)	371	-	2,021	-	2,392	-
4	Investment In Infrastructure and Housing	1,033	382	5,625	2,115	6,658	2,497
	Less : Provision for Diminution in value of investment	-	-	-	-	-	-
5	Other than Approved Investments	506	-	2,754	-	3,260	-
	Total Short-term Investments (B)	13,352	6,109	72,720	33,803	86,072	39,912
	Grand Total (A)+(B)	71,991	44,851	3,29,367	2,45,380	4,01,358	2,90,231

Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments
(₹ in Lakhs)

Sr No	Particulars	Shareholders		Policyholders		Total	
		As at 30th June, 2026	As at 30th June, 2025	As at 30th June, 2026	As at 30th June, 2025	As at 30th June, 2026	As at 30th June, 2025
1	Long Term Investments :						
	Book Value	48,909	37,026	2,66,379	2,04,838	3,15,288	2,41,864
	Market Value	48,777	37,748	2,65,663	2,08,833	3,14,440	2,46,581
2	Short Term Investments :						
	Book Value	11,230	6,105	61,163	33,775	72,393	39,880
	Market Value	11,220	6,105	61,111	33,775	72,331	39,880

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:

SCHEDULE - 9

LOANS

(₹ in Lakhs)

Sr No	Particulars	As at 30th June, 2026	As at 30th June, 2025
(1)	(2)	(3)	(4)
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	-	-



ACKO GENERAL INSURANCE LIMITED
Registration No. 157 and Date of Registration with the IRDAI September 18, 2017

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:

SCHEDULE - 10

FIXED ASSETS

(₹ in Lakhs)

S. No.	Particulars	Cost/Gross Block				Depreciation				Net Block	
		As at 1st April, 2026	Additions during the period	Sales/ Adjustments during the period	As at 30th June, 2026	As at 1st April, 2026	For the period	On sales / adjustments	As at 30th June, 2026	As at 30th June, 2026	As at 31st March, 2026
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles:	-	-	-	-	-	-	-	-	-	-
	- Computer Software	928	-	-	928	881	5	-	886	42	47
3	Land - Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold improvement	123	73	-	196	18	34	-	52	144	105
5	Buildings	2	-	-	2	2	-	-	2	-	-
6	Furniture & Fittings	46	-	-	46	23	3	-	26	20	23
7	Information Technology Equipment	2,349	0	15	2,334	1,629	115	14	1,730	604	720
8	Vehicles	-	-	-	-	-	-	-	-	-	-
9	Office Equipment	238	-	-	238	194	13	-	207	31	44
10	Others	-	-	-	-	-	-	-	-	-	-
	TOTAL	3,686	73	15	3,744	2,747	170	14	2,903	841	939
	Capital Work In Progress	-	-	-	-	-	-	-	-	-	-
	Grand Total	3,686	73	15	3,744	2,747	170	14	2,903	841	939
	Previous period Total	10,347	272	7	10,612	2,222	149	7	2,364	8,248	8,125

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:

SCHEDULE - 11

CASH AND BANK BALANCES

(₹ in Lakhs)

Sr No	Particulars	As at 30th June, 2026	As at 30th June, 2025
(1)	(2)	(3)	(4)
1	Cash (including cheques*, drafts and stamps)	2	1
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	2,921	935
	(c) Others	-	-
3	Money at call & short notice		
	(a) With Banks	-	-
	(b) With Other Institutions	-	-
4	Other balances	58	125
	Total	2,981	1,061
	Balances with non-scheduled banks included in 2 and 3 above	-	-

	CASH AND BANK BALANCES		
1	In India	2,981	1,061
2	Outside India	-	-

* Cheques on hand amount to Rs. Nil (in Lakh) Previous Year : Rs. Nil (in Lakh)

Note : Other balances include balance in wallet with Razor pay, PayU and Cash free

SCHEDULE - 12

ADVANCES AND OTHER ASSETS

(₹ in Lakhs)

Sr No	Particulars	As at 30th June, 2026	As at 30th June, 2025
(1)	(2)	(3)	(4)
	ADVANCES		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	229	466
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	141	212
6	Goods & Service tax credit (net)	3,107	2,075
7	Others:		
	(a) Security Deposits	552	551
	(b) Advances for capital expenditure	-	2,021
	(c) Contribution to MV Accident Fund - Insured Vehicles	444	444
	(d) Advance to Creditors	599	40
	(e) Pre-deposit GST Payment	36	36
	Total (A)	5,108	5,845
	OTHER ASSETS		
1	Income accrued on Investments / FDRs	10,207	8,903
2	Outstanding Premiums	-	-
3	Agents' balances	1	0
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including reinsurers)	12,512	718
6	Due from Subsidiaries/ Holdings	5,003	-
7	Investments held for Unclaimed amount of Policyholders	3	5
8	Interest on investments held for Unclaimed Amount of Policyholders	1	1
9	Others:		
	(a) Unsettled investment contract receivable	-	25,496
	(b) Receivable from payment gateways	757	521
	(c) Other recoverable	1,169	186
	Total (B)	29,653	35,830
	Total (A+B)	34,761	41,675

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS:

SCHEDULE - 13

CURRENT LIABILITIES

(₹ in Lakhs)

Sr No	Particulars	As at 30th June, 2026	As at 30th June, 2025
(1)	(2)	(3)	(4)
1	Agents' Balances	10,358	4,731
2	Balances due to other insurance companies*	29,834	18,783
3	Deposits held on reinsurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	27,420	15,135
	(b) for Other Policies	4,697	6,506
5	Unallocated premium	10,999	7,003
6	Sundry Creditors	12,601	8,451
7	Due to subsidiaries/holding company	13	959
8	Claims outstanding	1,49,790	1,05,377
9	Due to Officers / Directors	-	-
10	Unclaimed amounts of policyholders	4	1
11	Income accrued on Unclaimed amounts	2	2
12	Interest payable on debentures/bonds	-	-
13	Goods and Service tax Liabilities	0	7
14	Others		
	(a) Statutory Dues Payable	1,437	696
	(b) Due to MV Accident Fund - Hit and Run Compensation A/c	120	120
	(c) Unsettled investment contract payable	-	-
	Total	2,47,275	1,67,771

* Balances due to other insurance companies include reinsurers balances

Details of unclaimed amounts and Investment Income thereon :

(₹ in Lakhs)

Particulars	As at 30th June, 2026	As at 30th June, 2025
Opening Balance	4	4
Add: Amount transferred to unclaimed amount	2	1
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-
Add: Investment Income	0	-
Less: Amount paid during the year	0	2
Less: Transferred to SCWF	-	-
Closing Balance of Unclaimed Amount	6	3

SCHEDULE - 14

PROVISIONS

(₹ in Lakhs)

Sr No	Particulars	As at 30th June, 2026	As at 30th June, 2025
(1)	(2)	(3)	(4)
1	Reserve for unearned premium reserve	1,08,338	88,594
2	Reserve for Premium Deficiency	-	-
3	For Taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	1,499	1,135
5	Others	-	-
	Total	1,09,837	89,729

SCHEDULE - 15

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(₹ in Lakhs)

Sr No	Particulars	As at 30th June, 2026	As at 30th June, 2025
(1)	(2)	(3)	(4)
1	Discount allowed in issue of shares/debentures	-	-
2	Others	-	-
	Total	-	-

Schedule: 16**Notes forming part of the unaudited financial information for the quarter ended 30th June 2026**

1. The company has followed the same accounting policies in the preparation of unaudited financial information for the quarter ended 30th June 2026 as have been followed in the preparation of audited annual financial statements for the year ended 31st March, 2026.
2. The unaudited financial information for the quarter ended 30th June 2026 were reviewed by Audit Committee and approved by the Board of Directors at its meeting held on 23rd September, 2026 and have been subjected to limited review by the Joint Statutory Auditors of the company.
3. Deferred tax asset is not recognised in the accounts on the accumulated losses and other disallowances as currently company is evaluating its financials projections to demonstrate absolute certainty of profits and the same will be reviewed at the end of the financial year.
4. During the quarter ended 30th June 2026, expenses of management ratio remained broadly stable, with a marginal improvement to 36.54% as compared with 36.61% in the corresponding quarter of FY 2025–26.

In accordance with the requirements of IRDAI (Expenses of Management, including Commission, of Insurers) Regulations 2024, expenses of management in excess of limits are to be borne by the shareholders. Accordingly, expenses of management in excess of allowable limits amounting to ₹ 4,543 Lakh for the quarter ended 30th June 2026 (previous quarter ₹ 2,165 Lakh) are transferred from Revenue Account and charged to Profit and loss account in terms of said regulation. The Company will evaluate the requirement to submit a forbearance application to IRDAI based on the annual position of financials. Further, forbearance request for FY 2024–25 was not acceded to by IRDAI and approval for the forbearance request submitted by the Company for the FY 2025–26 is under consideration, and IRDAI's response is awaited.

5. During the financial year ended 31st March 2026, the Company has revised its methodology for allocation of operating expenses across its internal lines of business ("LOBs").

Historically, operating expenses were allocated based on net premium of the respective LOBs. Effective 1st April 2025, the Company has transitioned to a cost-centre driven allocation framework, wherein expenses are attributed based on actual cost identification and appropriate allocation keys, resulting in a more representative presentation of segmental performance.

The financial statements for the quarter ended 30th June, 2025 presented in these financial statements were prepared based on the erstwhile allocation methodology. The comparative impact on the segment results for the quarter ended 30th June, 2025 arising from the adoption of the revised allocation methodology is presented below:

(₹ in Lakh)

Line of Business	Increase/(Decrease) in Segment Profit
Fire	0
Motor Own Damage	(670)
Motor TP	(1,015)
Health	1,214
Personal Accident	11
Travel	125
Public/ Product Liability	104
Other Miscellaneous	231

However, there is no impact on the overall profitability of the company for quarter ended 30th June 2025 on account of above change.

- Quarterly financial statements are being presented and published for the first time from the quarter ended 30th June 2026 onwards, pursuant to the requirements of the IRDAI Circular dated 1st April 2026. The comparative figures for the quarter ended 30th June 2025 have been prepared by the Management and have not been subjected to Limited Review or Audit. The Management has exercised due diligence in the preparation of the comparative financial information.
- For better presentation of unaudited financial Information, previous period figures have been regrouped, reclassified in the respective schedule and notes wherever necessary.

For and on behalf of the Board of Directors

ANIMESH KUMAR DAS
Digitally signed by
ANIMESH KUMAR DAS
Date: 2026.09.23 18:01:08
+05'30'

Animesh Kumar Das

Managing Directors and CEO

DIN: 10511270

ROHIN VIG
Digitally signed by
ROHIN VIG
Date: 2026.09.23
18:09:11 +05'30'

Rohin Vig

Chief Financial Officer

Place: Bengaluru

Dated: 23rd September, 2026.

VARUN
DUA
Digitally signed by
VARUN DUA
Date: 2026.09.23
18:01:30 +05'30'

Varun Dua

Director

DIN: 02092948

KANCHAN
SAMEER
MARGAJ
Digitally signed by
KANCHAN SAMEER
MARGAJ
Date: 2026.09.23
18:08:47 +05'30'

Kanchan Margaj

Company Secretary

M.No. : A32126