

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' Review Report on Unaudited Condensed Interim Financial Statements
of Acko General Insurance Company Limited for the quarter ended 30th June, 2026**

To
The Board of Directors
Acko General Insurance Company Limited

- 1) We have reviewed the accompanying Unaudited Condensed Interim Financial Statements of Acko General Insurance Limited ('the Company') , comprising the Balance Sheet as at 30th June 2026, the Statement of Changes in Equity, the Statement of Profit and Loss (including Other Comprehensive Income), Revenue Accounts, the Receipts and Payments Account for the quarter ended 30 June 2026, and other statements including a summary of material accounting policies and the selected explanatory notes (collectively referred to as 'the Unaudited Condensed Interim Financial Statements').
- 2) The Unaudited Condensed Interim Financial Statements have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with relevant rules issued thereunder and other recognized accounting principles generally accepted in India, the provisions of the Insurance Act, 1938, as amended ('the Insurance Act'), the Insurance Regulatory and Development Authority Act, 1999, as amended ('the IRDA Act'), the Insurance Regulatory Development Authority of India ('the IRDAI') (Actuarial, Finance and Investment Functions of Insurers) Regulations 2024, as amended by the IRDAI (Actuarial, Finance and Investment Functions of Insurers) (Amendment) Regulations, 2026 ("the IRDAI Financial Statements Regulations"), and the orders/directions/circulars issued by the IRDAI in this respect from time to time, read with Circular No. IRDAI/IFRS/CIR/MISC/45/4/2026 dated 1st April 2026 issued by the IRDAI for the purpose of submission to the IRDAI. The Unaudited Condensed Interim Financial Statements is responsibility of Company's Management and have been approved by the Board of Directors

of the Company. Our responsibility is to express a conclusion on these Unaudited Condensed Interim Financial Statements based on our review.

- 3) We conducted our review of the Unaudited Condensed Interim Financial Statements in accordance with the 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 Unaudited Condensed Interim Financial Statements is free from material misstatement. A review of Condensed Interim Financial Statements consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit in accordance with the Standards on Auditing specified under Section 143(10) of the Act 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.
- 4) Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying statement of Unaudited Condensed Interim Financial Statements prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of Act and other recognized accounting principles as prescribed in the relevant provisions of the Insurance Act, IRDA Act and IRDAI Financial Statement Regulations, orders / directions / circulars issued by the IRDAI to the extent applicable and other recognized accounting principles generally accepted in India, have not disclosed the information required to be disclosed including the manner in which it is to be disclosed, or that it contains any material misstatement.

5) Emphasis of Matter

Reference is invited to Note no. 12 to the Unaudited Condensed Interim Financial Statements stating that for the quarter ended 30th June 2026, expenses of management exceeded limits prescribed under the IRDAI (Expenses of Management, including Commission, of Insurers) Regulations 2024 by ₹4,543 lakh (Previous quarter ₹2,165 lakh). 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.

6) Other Matters

- a) The Ind AS figures for the corresponding quarter ended 30th June, 2025 are based on the Unaudited Condensed Interim Financial Statements prepared by the Management, which was not subjected to review or audit, as adjusted for the differences arising on implementation of the Ind AS which were reviewed by us in accordance with requirements of SRE 2410.
- b) The Ind AS figures as at 1st April, 2025 and for the year ended 31st March, 2026 have been prepared by the Management of the Company which was based on the audited Financial Statements under IGAAP audited by us, where we have expressed an unmodified opinion vide our report dated 07th May, 2025 and 30th April 2026 respectively, as adjusted for the differences arising on implementation of the Ind AS, which are reviewed by us in accordance with requirements of SRE 2410.
- c) The actuarial valuation of Insurance Contract Liabilities (Liability for Remaining Coverage and Liability for Incurred Claims) and Reinsurance Contract Assets (Assets for Remaining Coverage and Assets for Incurred Claims), determined using actuarial principles in accordance with the requirements of Ind AS 117 'Insurance Contracts', relevant to these Unaudited Condensed Interim Financial Statements, have been reviewed and validated by the Company's Appointed Actuary (the 'Appointed Actuary'). This being a technical matter, we have engaged the services of an independent actuary to verify the assumptions and principles considered for the purpose of actuarial valuation and the resultant figures pertaining to the Insurance Contract Liabilities and Reinsurance Contract Assets, included in the accompanying Unaudited Condensed Interim Financial Statements. We have considered and relied on the work performed and conclusions drawn by the actuary engaged for this purpose in forming our conclusion on the accompanying Unaudited

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AL Latheef Tower, Union Street
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Bengaluru – 560001

Interim Condensed Financial Statements, in accordance with the principles and provisions specified in SA 620 'Using the Work of an Auditor's Expert'.

Our conclusion on the Unaudited Interim Condensed Financial Statements is not modified in respect of the above matters.

For S.K. Mehta & Co.
Chartered Accountants
FRN: 000478N

ROHIT
MEHTA
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by ROHIT MEHTA
Date: 2026.09.23
21:32:45 +05'30'

Rohit Mehta
Partner
Membership No.: 091382
UDIN: 26091382LDHMX5873

Place: New Delhi
Date: 23rd September, 2026

For T R Chadha & Co. LLP
Chartered Accountants
FRN: 006711N/N500028

Avinash
Kumar
Gupta
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by Avinash
Kumar Gupta
Date: 2026.09.23
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Avinash Kumar Gupta
Partner
Membership No.: 530900
UDIN: 26530900ZJMTAW8008

Place: Bangalore
Date: 23rd September, 2026

Condensed Balance Sheet [Form Ind AS - BS]				
Name of insurance company - Acko General Insurance Limited				
Registration No. - 157				
Date of Registration with IRDAI - 18 September 2017				
(₹ in lakhs)				
Particulars	Schedule	As at	As at	As at
		30-June-2026	31-March-2026	01-April-2025
		Unaudited	Unaudited	Unaudited
Assets				
Cash and cash equivalent's	1	2,923	1,792	22
Investments	2	3,99,313	3,79,153	3,10,022
Loans	3	-	-	-
Other Financial Assets	4	534	1,392	7,100
Investment property	5	11,419	11,020	-
Insurance contract assets	6a	-	-	-
Reinsurance contract assets	6b	30,095	35,020	45,119
Property, Plant and Equipment	7	1,696	1,946	9,126
Goodwill	8	-	-	-
Other Intangible Assets	9	42	47	-
Current tax assets		-	-	-
Deferred tax assets		-	-	-
Other assets	10	4,050	4,489	6,885
Assets classified as held for sale		-	-	-
Total Assets		4,50,072	4,34,859	3,78,274
Liabilities				
Insurance contract liabilities	6a	2,92,124	2,81,155	2,33,255
Reinsurance contract liabilities	6b	-	-	-
Investment contract liabilities	6c	-	-	-
Borrowings	11	-	-	-
Other Financial liabilities	12	993	1,221	6,918
Current tax liabilities		-	-	-
Deferred tax liabilities		-	-	-
Other liabilities	13	1,437	3,894	1,417
Provisions	14	1,499	1,923	1,555
Total Liabilities (A)		2,96,053	2,88,193	2,43,145
Equity				
Equity				
Share Capital		2,79,600	2,79,600	2,79,600
Assigned Capital		-	-	-
Other Financial Instruments classified as Equity		-	-	-
Other Equity		(1,25,581)	(1,32,934)	(1,44,471)
Total Equity (B)		1,54,019	1,46,666	1,35,129
Total Liabilities & Equity (C) = (A) + (B)		4,50,072	4,34,859	3,78,274

As per our review report of even date attached

For S.K. Mehta & Co

Chartered Accountants

Firm Registration No.: 000478N

ROHIT MEHTA

Digitally signed by
ROHIT MEHTA
Date: 2026.09.23
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Rohit Mehta

Partner

Membership No.: 091382

Place: New Delhi

Dated: 23 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 21:45:48 +05'30'

Avinash Kumar Gupta

Partner

Membership No.: 530900

Place: Bengaluru

Dated: 23 September 2026

For and on behalf of the Board of Directors

ANIMESH KUMAR DAS
Digitally signed by ANIMESH KUMAR DAS
Date: 2026.09.23 21:09:53 +05'30'

Animesh Kumar Das
Managing Director and
CEO

(DIN : 10511270)

VARUN DUA
Digitally signed by VARUN DUA
Date: 2026.09.23 21:10:24 +05'30'

Varun Dua
Director

(DIN : 02092948)

ROHIN VIG
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Date: 2026.09.23 21:00:22 +05'30'

Rohin Vig
Chief Financial Officer

KANCHAN SAMEER MARGAJ
Digitally signed by KANCHAN SAMEER MARGAJ
Date: 2026.09.23 21:00:47 +05'30'

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

Place: Bengaluru

Condensed Statement of Changes in Equity for the quarter ended 30 June 2026(Form Ind AS - SOCE)																
Name of insurance company - Acko General Insurance Limited																
Registration No. - 157																
Date of Registration with IRDAI - 18 September 2017																
															(₹ in lakhs)	
A. Equity																
Particulars	Balance at the beginning of the period				Changes during the period				Balance at the end of the period							
Share Capital	2,79,600				-				-				2,79,600			
Assigned Capital	-				-				-				-			
Other Financial Instruments classified as Equity	-				-				-				-			
B. Other Equity																
Particulars	Share application money pending allotment	Equity component of compound financial instruments	Reserves and Surplus				Debt instruments through Other Comprehensive Income	Insurance Finance Reserve	Equity Instruments through Other Comprehensive Income	Effective Portion of Cash Flow Hedges	Revaluation Surplus	Exchange differences on translating the financial statements of foreign operation	Non distributable Retained Earnings	Other		Total
			Capital Reserve	Securities Premium Account	Retained Earnings	Other Reserves (Fair Value change account)								Employee Benefits through Other Comprehensive Income	ESOP Reserve	
Balance at the beginning of the period as at April 01, 2026	-	-	-	-	(1,34,206)	-	(4,992)	799	-	-	-	-	-	12	5,454	(1,32,934)
Profit for the year	-	-	-	-	3,694	-	-	-	-	-	-	-	-	-	-	3,694
Other Comprehensive Income for the period	-	-	-	-	-	-	4,198	(1,165)	-	-	-	-	-	82	-	3,115
Total Comprehensive Income for the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others changes (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Employee Benefit expense on ESOP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	544	544
Balance at the end of the period as at 30 June 2026	-	-	-	-	(1,30,512)	-	(794)	(366)	-	-	-	-	-	94	5,998	(1,25,581)

Condensed Statement of Changes in Equity for the quarter ended 30 June 2025[Form Ind AS - SOCE]															(₹ in lakhs)	
Name of insurance company - Acko General Insurance Limited																
Registration No. - 157																
Date of Registration with IRDAI - 18 September 2017																
A. Equity																
Particulars	Balance at the beginning of the period				Changes during the period				Balance at the end of the period							
Share Capital				2,79,600			-							2,79,600		
Assigned Capital				-			-							-		
Other Financial Instruments classified as Equity				-			-							-		
B. Other Equity																
Particulars	Share application money pending allotment	Equity component of compound financial instruments	Reserves and Surplus				Debt instruments through Other Comprehensive Income	Insurance Finance Reserve	Equity Instruments through Other Comprehensive Income	Effective Portion of Cash Flow Hedges	Revaluation Surplus	Exchange differences on translating the financial statements of foreign operation	Non distributable Retained Earnings	Other		Total
			Capital Reserve	Securities Premium Account	Retained Earnings	Other Reserves (Fair Value change account)								Employee Benefits through Other Comprehensive Income	ESOP Reserve	
Balance at the beginning of the period as at April 01, 2025	-	-	-	-	(2,05,017)	-	-	-	-	-	-	-	-	-	5,050	(1,99,967)
Changes in accounting policy or prior period errors/ Adoption of Ind AS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IND AS 19 Impact	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-
IND AS 109 Impact	-	-	-	-	48	-	4,163	-	-	-	-	-	-	-	-	4,211
IND AS 116 Impact	-	-	-	-	(150)	-	-	-	-	-	-	-	-	-	-	(150)
IND AS 117 Impact	-	-	-	-	52,568	-	-	(1,133)	-	-	-	-	-	-	-	51,435
Restated balance at the beginning of the reporting period	-	-	-	-	(1,52,542)	-	4,163	(1,133)	-	-	-	-	-	(8)	5,050	(1,44,471)
Profit for the year	-	-	-	-	3,646	-	-	-	-	-	-	-	-	-	-	3,646
Other Comprehensive Income for the year	-	-	-	-	-	-	574	486	-	-	-	-	-	-	-	1,060
Total Comprehensive Income for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Employee Benefit expense on ESOP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100	100
Balance at the end of the year	-	-	-	-	(1,48,896)	-	4,737	(647)	-	-	-	-	-	(8)	5,150	(1,39,665)

As per our review report of even date attached

For S.K. Mehta & Co

Chartered Accountants

Firm Registration No.: 000478N

ROHIT MEHTA

Digitally signed by ROHIT MEHTA

Date: 2026.09.23 21:34:31 +05'30'

Rohit Mehta

Partner

Membership No.: 091382

Place: New Delhi

Dated: 23 September 2026

For T R Chadha & Co LLP

Chartered Accountants

Firm Registration No.: 006711N/ N500028

Avinash Kumar

Digitally signed by Avinash Kumar

Gupta

Date: 2026.09.23 21:46:17 +05'30'

Avinash Kumar Gupta

Partner

Membership No.: 530900

Place: Bengaluru

Dated: 23 September 2026

For and on behalf of the Board of Directors

ANIMESH KUMAR DAS

Digitally signed by ANIMESH KUMAR DAS

Date: 2026.09.23 21:07:17 +05'30'

Varun Dua

Managing Director and CEO

(DIN : 10511270)

VARUN DUA

Digitally signed by VARUN DUA

Date: 2026.09.23 21:08:48 +05'30'

Varun Dua

Director

(DIN : 02092948)

ROHIN VIG

Digitally signed by ROHIN VIG

Date: 2026.09.23 21:01:17 +05'30'

Rohin Vig

Chief Financial Officer

Place: Bengaluru

KANCHAN SAMEER MARGAJ

Digitally signed by KANCHAN SAMEER MARGAJ

Date: 2026.09.23 21:01:35 +05'30'

Kanchan Margaj

Company Secretary

(M.No. : A32126)

(₹ in lakhs)

Condensed Statement of Profit and Loss of ACKO General Insurance Limited [Form Ind AS - P&L]				
Particulars		Schedule	For the quarter ended June 30, 2026	For the quarter ended June 30, 2025
			Unaudited	Unaudited
Insurance Revenue		15	81,449	54,360
Insurance Service Expenses		16	81,719	52,428
Net (expenses)/income from reinsurance contracts **		16c	(972)	(3,024)
Insurance Service Result	(A)		(1,242)	(1,092)
Investment revenue on financial assets not measured at FVTPL		17	6,582	6,217
Other Investment revenue		18	1,321	1,049
Impairment loss on financial assets		19	2	0
Investment Income			7,901	7,266
Finance (income)/ expenses from insurance contracts (net)		20a	2,022	1,616
Finance (income)/ expenses from reinsurance contracts (net)		20b	(465)	(497)
Insurance Finance Income/Expenses			1,557	1,119
Movement in investment contract liabilities		6c	-	-
Net Finance Result	(B)		6,344	6,147
Revenue from investment management services		6c	-	-
Other income		21	11	9
Other expenses		16	1,395	1,389
Other finance costs		22	24	29
Other Revenue/(expenses) (net)	(C)		(1,408)	(1,409)
Profit / (Loss) before Exceptional Items	(D)=(A)+(B)+(C)		3,694	3,646
Exceptional Items			-	-
Profit / (Loss) before tax			3,694	3,646
Current tax			-	-
Deferred tax			-	-
Profit/ (Loss) from continuing operations			3,694	3,646
Profit/ (Loss) from discontinued operations			-	-
Tax expense of discontinued operations			-	-
Profit / (Loss) from discontinued operations (after tax)			-	-
Profit/(loss) for the period	(E)		3,694	3,646
Other Comprehensive Income			-	-
1 (i) Items that will not be reclassified to profit or loss			-	-
- Remeasurement of the defined benefit plans			82	-
(ii) Income tax relating to items that will not be reclassified to profit or loss			-	-
Sub-total			82	-
2 (i) Items that will be reclassified to profit or loss			-	-
- Fair Value Gains on Debt Instruments			4,198	574
- Finance income/ (expenses) from insurance contracts (net)			(1,494)	676
- Finance income/ (expenses) from reinsurance contracts (net)			329	(190)
(ii) Income tax relating to items that will be reclassified to profit or loss			-	-
Sub-total			3,033	1,060
Total Other Comprehensive Income	(F)		3,115	1,060
Total Comprehensive Income	(G) = (E) + (F)		6,809	4,706
Transfer of profit			-	-
Transfer to Retained earning			-	-
Non-distributable Retained Earnings			3,694	3,646
Earnings per Equity Share (for continuing operations)			-	-
(1) Basic			0.13	0.13
(2) Diluted			0.13	0.13
Earnings per Equity Share (for discontinued operations)			-	-
(1) Basic			-	-
(2) Diluted			-	-
Earnings per Equity Share for profit/(loss) of the period (for discontinued and continuing operations)			-	-
(1) Basic			0.13	0.13
(2) Diluted			0.13	0.13

As per our review report of even date attached

For S.K. Mehta & Co

Chartered Accountants

Firm Registration No.: 000478N

ROHIT

MEHTA

Digitally signed by ROHIT MEHTA
Date: 2026.09.23 21:35:00 +05'30'

Rohit Mehta

Partner

Membership No.: 091382

Place: New Delhi

Dated: 23 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
21:46:47 +05'30'

Avinash Kumar Gupta

Partner

Membership No.: 530900

Place: Bengaluru

Dated: 23 September 2026

For and on behalf of the Board of Directors

ANIMESH KUMAR DAS
Digitally signed by ANIMESH KUMAR DAS
Date: 2026.09.23
21:11:28 +05'30'VARUN DUA
Digitally signed by VARUN DUA
Date: 2026.09.23 21:11:44 +05'30'Animesh Kumar Das
Managing Director and
(DIN : 10511270)Varun Dua
Director
(DIN : 02092948)ROHIN VIG
Digitally signed by ROHIN VIG
Date: 2026.09.23
21:01:51 +05'30'KANCHAN SAMEER MARGAJ
Digitally signed by KANCHAN SAMEER MARGAJ
Date: 2026.09.23
21:02:41 +05'30'Rohin Vig
Chief Financial OfficerKanchan Margaj
Company Secretary
(M.No. : A32126)

Place: Bengaluru

Condensed Revenue Account of Acko General Insurance Limited [Form Ind AS - RA]

Particulars		Schedule	Revenue Account	
			For the quarter ended 30 June 2026	For the quarter ended 30 June 2025
			Unaudited	Unaudited
			Policyholder	Policyholder
Insurance Revenue		15	81,449	54,360
Insurance Service Expenses		16	81,719	52,428
Net (expenses)/income from reinsurance contracts **		16c	(972)	(3,024)
Insurance Service Result	(A)		(1,242)	(1,092)
Investment revenue on financial assets not measured at FVTPL		17	5,403	5,256
Other Investment revenue		18	1,084	887
Impairment loss on financial assets		19	2	0
Investment Income			6,485	6,143
Finance (income)/ expenses from insurance contracts (net)		20a	2,022	1,616
Finance (income)/ expenses from reinsurance contracts (net)		20b	(465)	(497)
Insurance Finance Income/Expenses			1,557	1,119
Movement in investment contract liabilities		6c	-	-
Net Finance Result	(B)		4,928	5,025
Revenue from investment management services		6c	-	-
Other income		21	10	9
Other expenses		16	931	1,273
Other finance costs		22	24	29
Other Revenue/(expenses) (net)	(C)		(945)	(1,294)
Profit /(Loss) from Revenue A/c before tax	(D)=(A)+(B)+(C)		2,741	2,639
Current tax			-	-
Deferred tax			-	-
Profit /(Loss) from Revenue A/c after tax	(E)		2,741	2,639
Other Comprehensive Income				
1 (i) Items that will not be reclassified to profit or loss				
- Remeasurement of the defined benefit plans			82	-
Sub-total			82	-
2 (i) Items that will be reclassified to profit or loss				
- Fair Value Gains on Debt Instruments			4,198	574
- Finance income/ (expenses) from insurance contracts (net)			(1,494)	676
- Finance income/ (expenses) from reinsurance contracts (net)			329	(190)
Sub-total			3,033	1,060
Total Other Comprehensive Income	(F)		3,115	1,060
Total Comprehensive Income	(G) = (E) + (F)		5,856	3,699
Transfer of profit				
Transfer to Retained earning			2,741	2,639
Non-distributable Retained Earnings			-	-

As per our review report of even date attached

For S.K. Mehta & Co

Chartered Accountants

Firm Registration No.: 000478N

ROHIT MEHTA

Digitally signed by ROHIT
MEHTA
Date: 2026.09.23 21:35:24
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Rohit Mehta

Partner

Membership No.: 091382

Place: New Delhi

Dated: 23 September 2026

For T R Chadha & Co LLP

Chartered Accountants

Firm Registration No.: 006711N/ N500028

Avinash

Digitally signed by
Avinash Kumar Gupta
Date: 2026.09.23
21:47:18 +05'30'

Kumar Gupta

Avinash Kumar Gupta

Partner

Membership No.: 530900

Place: Bengaluru

Dated: 23 September 2026

For and on behalf of the Board of Directors

ANIMESH
KUMAR DASDigitally signed by
ANIMESH KUMAR DAS
Date: 2026.09.23
21:12:16 +05'30'VARUN
DUADigitally signed by
VARUN DUA
Date: 2026.09.23
21:12:00 +05'30'Animesh Kumar Das
Managing Director and C
(DIN : 10511270)Varun Dua
Director
(DIN : 02092948)ROHIN
VIGDigitally signed by
ROHIN VIG
Date: 2026.09.23
21:02:57 +05'30'KANCHAN
SAMEER
MARGAJDigitally signed by
KANCHAN SAMEER
MARGAJ
Date: 2026.09.23
21:03:18 +05'30'Rohin Vig
Chief Financial OfficerKanchan Margaj
Company Secretary
(M.No. : A32126)

Place: Bengaluru

Condensed Receipts and Payments Account (Ind AS Cash Flow Statement) For the quarter ended 30 June 2026 Name of insurance company - Acko General Insurance Limited Registration No. - 157 Date of Registration with IRDAI - 18 September 2017		
(₹ in Lakhs)		
Particulars	For the quarter ended 30 June 2026 Unaudited	For the quarter ended 30 June 2025 Unaudited
Cash Flows from Operating Activities		
Premium received from policyholders, including advance receipts	91,430	55,363
Other receipts	-	-
Receipt/ Payment from/to re-insurers, net of commissions and claims	(2,208)	367
Receipt/Payment from/to co-insurers, net of claims	13	1,248
Payments of claims	(45,165)	(24,735)
Payments of commission and brokerage	(10,793)	(6,023)
Payments of other operating expenses	(21,934)	(15,877)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	523	744
Income taxes paid (Net)	(2,494)	(724)
Good & Service tax paid	319	1,498
Other payments	3	-
Cash flows before extraordinary items	9,694	11,861
Cash flow from extraordinary operations	-	-
Net cash flow from/(used in) operating activities	9,694	11,861
Cash Flows from Investing Activities		
Purchase of Property, Plant and Equipment	(146)	474
Proceeds from sale of Property, Plant and Equipment	1	-
Purchase of investments	(3,61,220)	(3,41,397)
Loans disbursed	-	-
Sale of investments	3,46,985	3,24,044
Repayments received	-	-
Rent/Interest/Dividend received	5,817	5,333
Investments/Proceeds - money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	-	-
Others	-	-
Investments in Fixed deposits (Net)	-	-
Net cash flow from/(used in) investing activities	(8,563)	(11,546)
Cash Flows from Financing Activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowings	-	-
Repayments of borrowings	-	-
Interest/dividends paid	-	-
Others	-	-
Payment of Lease Liabilities	-	-
Net cash flow from/(used in) financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	1,131	315
Cash and cash equivalents at the beginning of the period	1,792	22
Cash and cash equivalents at the end of the period	2,923	337

1) Cash and cash equivalent at the end of the period includes -balances with banks in current accounts ₹ 2921 Lakhs and Stamps in hand - Policy Stamps of ₹ 2 Lakhs.

2) The above Receipts and Payments Account has been prepared as prescribed under Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers), (Amendment) Regulations, 2026, dated 30 March 2026, under the Direct Method in accordance with Ind AS 7: Statement of Cash Flow.

As per our report of even date attached

For S.K. Mehta & Co

Chartered Accountants

Firm Registration No.: 000478N

ROHIT MEHTA
Digitally signed by
ROHIT MEHTA
Date: 2026.09.23
21:35:48 +05'30'

Rohit Mehta

Partner

Membership No.: 091382

Place: New Delhi

Dated: 23 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
21:49:30 +05'30'

Avinash Kumar Gupta

Partner

Membership No.: 530900

Place: Bengaluru

Dated: 23 September 2026

For and on behalf of the Board of Directors

ANIMESH KUMAR DAS
Digitally signed by
ANIMESH KUMAR
DAS
Date: 2026.09.23
21:13:29 +05'30'

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

VARUN DUA
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by VARUN DUA
Date: 2026.09.23
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Varun Dua
Director
(DIN : 02092948)

ROHIN VIG
Digitally signed
by ROHIN VIG
Date: 2026.09.23
21:03:51 +05'30'

Rohin Vig
Chief Financial Officer

KANCHAN SAMEER MARGAJ
Digitally signed by
KANCHAN SAMEER
MARGAJ
Date: 2026.09.23
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Kanchan Margaj
Company Secretary
(M.No. : A32126)

Place: Bengaluru

Condensed Segmental Statement of Profit and Loss of Acko General Insurance Limited

For the quarter ended 30 June 2026														
Particulars	Schedule	Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	Fire	TOTAL
Insurance Revenue	15	12,459	17,812	43,537	352	1,911	-	2,423	-	-	-	2,909	46	81,449
Insurance Service Expenses	16	18,266	11,980	46,248	186	1,138	-	1,525	-	-	-	2,395	(19)	81,719
Net (expenses)/income from reinsurance contracts **	16c	(37)	(669)	(3)	(46)	(49)	-	(418)	-	-	-	664	(415)	(972)
Insurance Service Result	(A)	(5,844)	5,162	(2,714)	121	724	-	481	-	-	-	1,178	(350)	(1,242)
Investment revenue on financial assets not measured at FVTPL	17	523	3,207	1,314	12	29	-	209	-	-	-	107	2	5,403
Other investment revenue	18	105	644	264	2	6	-	42	-	-	-	21	0	1,084
Impairment loss on financial assets	19	0	1	1	0	0	-	0	-	-	-	0	0	2
Investment Income														6,485
Finance (income)/ expenses from insurance contracts (net)	20a	65	1,681	116	11	12	-	131	-	-	-	6	0	2,022
Finance (income)/ expenses from reinsurance contracts (net)	20b	(17)	(311)	(24)	(3)	(1)	-	(107)	-	-	-	(2)	(0)	(465)
Insurance Finance Income/Expenses														
Movement in investment contract liabilities	6c	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Finance Result	(B)	580	2,480	1,485	6	24	-	227	-	-	-	124	2	4,928
Revenue from investment management services	6c	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	21	2	2	6	0	0	-	0	-	-	-	0	0	10
Other expenses	16	174	252	839	7	26	-	50	-	-	-	46	-	931
Other finance costs	22	4	5	13	0	1	-	1	-	-	-	1	0	24
Other Revenue/(expenses) (net)	(C)	(176)	(255)	(846)	(7)	(26)	-	(51)	-	-	-	(47)	(0)	(945)
Profit/(Loss) from Revenue A/c before tax	(D)=(A)-(B)+(C)	(5,440)	7,387	(2,075)	119	721	-	657	-	-	-	1,255	(347)	2,741
Exceptional items														
Profit/(Loss) before tax		(5,440)	7,387	(2,075)	119	721	-	657	-	-	-	1,255	(347)	2,741
Current tax		-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax		-	-	-	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) from continuing operations		(5,440)	7,387	(2,075)	119	721	-	657	-	-	-	1,255	(347)	2,741
Profit/(Loss) from discontinued operations		-	-	-	-	-	-	-	-	-	-	-	-	-
Tax expense of discontinued operations		-	-	-	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) from discontinued operations (after tax)		-	-	-	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) from Revenue A/c after tax	(E)	(5,440)	7,387	(2,075)	119	721	-	657	-	-	-	1,255	(347)	2,741
Other Comprehensive Income														-
1 (i) Items that will not be reclassified to profit or loss														-
- Remeasurement of the defined benefit plans		13	18	44	0	2	-	2	-	-	-	3	0	82
(ii) Income tax relating to items that will not be reclassified to profit or loss		-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total		13	18	44	0	2	-	2	-	-	-	3	0	82
2 (i) Items that will be reclassified to profit or loss														-
(ii) Income tax relating to items that will be reclassified to profit or loss		-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total		635	(214)	2,224	17	95	-	124	-	-	-	149	2	3,033
Total Other Comprehensive Income	(F)	648	(196)	2,268	17	97	-	126	-	-	-	152	2	3,115
Total Comprehensive Income	(G) = (E) + (F)	(4,792)	7,192	193	137	819	-	784	-	-	-	1,407	(345)	5,856
Transfer of profit														
Non-distributable Retained Earnings		(5,440)	7,387	(2,075)	119	721	-	657	-	-	-	1,255	(347)	2,741

Condensed Segmental Statement of Profit and Loss of Acko General Insurance Limited		Statement of Profit and Loss of ACKO General Insurance Limited [Form Ind AS - P&L]											
		For the quarter ended 30 June 2025											
Particulars	Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	Fire	TOTAL
Insurance Revenue	9,888	15,903	24,684	220	381	-	1,756	-	-	-	1,528	0	54,360
Insurance Service Expenses	13,616	12,971	21,430	440	960	-	744	-	-	-	2,070	(4)	52,428
Net (expense)/ income from reinsurance contracts **	563	(2,119)	(919)	38	(37)	-	(923)	-	-	-	374	(0)	(3,024)
Insurance Service Result	(3,365)	814	2,334	(182)	(616)	-	88	-	-	-	(168)	4	(1,092)
Investment revenue on financial assets not measured at FVTPL	498	3,123	1,278	13	46	-	155	-	-	-	144	0	5,256
Other investment revenue	84	527	216	2	8	-	26	-	-	-	24	0	887
Impairment loss on financial assets	0	0	0	0	0	-	0	-	-	-	0	0	0
Investment Income	47	1,343	83	9	8	-	120	-	-	-	5	-	6,143
Finance (income)/ expenses from insurance contracts (net)	(13)	(339)	(12)	(2)	(2)	-	(127)	-	-	-	(4)	(0)	(497)
Insurance Finance Income/Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Movement in investment contract liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Finance Result	547	2,646	1,421	8	47	-	187	-	-	-	168	0	5,025
Revenue from investment management services	-	-	-	-	0	-	0	-	-	-	0	0	0
Other income	2	3	4	0	4	-	0	-	-	-	0	0	9
Other expenses	2,266	133	(1,996)	110	(400)	-	440	-	-	-	719	1	1,273
Other finance costs	5	8	13	0	0	-	1	-	-	-	1	0	29
Other Revenue/(expenses) (net)	(2,270)	(139)	1,986	(110)	400	-	(441)	-	-	-	(719)	(1)	(1,294)
Profit/(Loss) from Revenue A/c before tax	(5,088)	3,321	5,742	(285)	(169)	-	(166)	-	-	-	(719)	3	2,639
Exceptional Items	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit / (Loss) before tax	(5,088)	3,321	5,742	(285)	(169)	-	(166)	-	-	-	(719)	3	2,639
Current tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) from continuing operations	(5,088)	3,321	5,742	(285)	(169)	-	(166)	-	-	-	(719)	3	2,639
Profit/(Loss) from discontinued operations	-	-	-	-	-	-	-	-	-	-	-	-	-
Tax expense of discontinued operations	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit / (Loss) from discontinued operations (after tax)	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) from Revenue A/c after tax	(5,088)	3,321	5,742	(285)	(169)	-	(166)	-	-	-	(719)	3	2,639
Other Comprehensive Income	-	-	-	-	-	-	-	-	-	-	-	-	-
1 (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-	-	-	-	-	-	-	-
- Remeasurement of the defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total	-	-	-	-	-	-	-	-	-	-	-	-	-
2 (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total	107	647	264	3	4	-	20	-	-	-	16	0	1,060
Total Other Comprehensive Income	107	647	264	3	4	-	20	-	-	-	16	0	1,060
Total Comprehensive Income	(5,195)	2,674	5,478	(287)	(172)	-	(185)	-	-	-	(735)	3	3,699
Transfer of profit	-	-	-	-	-	-	-	-	-	-	-	-	-
- Transfer to Retained earning	(5,088)	3,321	5,742	(285)	(169)	-	(166)	-	-	-	(719)	3	2,639
Non-distributable Retained Earnings	-	-	-	-	-	-	-	-	-	-	-	-	-

Schedules to Balance Sheet

Schedule 1: Cash and Cash equivalents

(₹ in lakhs)

Particulars	As at 30-June-2026	As at 31-March-2026	As at 01-April-2025
Cash (including cheques and drafts)	2	2	3
Bank balances in deposits and current accounts	2,921	1,790	19
Others-Deposit with Payment Gateway	-	-	-
Total Cash and Cash equivalents	2,923	1,792	22

Cash and Cash equivalents			
- In India	2,923	1,792	22
- Outside India	-	-	-
Total	2,923	1,792	22

Schedule 2: Investments As at 30-June-2026

Schedule 2: Investments As at 30-June-2026		Policyholders										(₹ in lakhs)
Particulars	Backing Insurance Contracts				Backing Investment Contracts				Investments backing Unclaimed Amounts	Shareholders	Total	
	Direct Participating		Other than Direct Participating	Total	Linked	Non-linked	Investment contracts with Discretionary Participation Features	Total				
	Linked Business	Others										
Part I												
In India												
(1) Government securities	-	-	1,18,810	1,18,810	-	-	-	-	-	21,813	1,40,623	
(2) Debt securities	-	-	-	-	-	-	-	-	-	-	-	
(3) Equity instruments	-	-	5,363	5,363	-	-	-	-	-	1,484	6,847	
(4) Mutual funds	-	-	14,328	14,328	-	-	-	-	-	2,630	16,958	
(5) Subsidiaries, associates and joint venture	-	-	-	-	-	-	-	-	-	-	-	
(6) Others	-	-	-	-	-	-	-	-	-	-	-	
Debtenture and Bonds	-	-	1,43,433	1,43,433	-	-	-	-	-	26,332	1,69,765	
Fixed deposit	-	-	44,972	44,972	-	-	-	-	-	8,257	53,229	
Commercial Papers	-	-	-	-	-	-	-	-	-	-	-	
CMB & CBLO	-	-	5,272	5,272	-	-	-	-	-	968	6,240	
Infrastructure Investment Trust (Invit)	-	-	2,754	2,754	-	-	-	-	-	505	3,259	
Exchange Traded Fund	-	-	2,021	2,021	-	-	-	-	-	371	2,392	
Total (A)	-	-	3,36,953	3,36,953	-	-	-	-	-	62,360	3,99,313	
Outside India												
(1) Government securities	-	-	-	-	-	-	-	-	-	-	-	
(2) Debt securities	-	-	-	-	-	-	-	-	-	-	-	
(3) Equity instruments	-	-	-	-	-	-	-	-	-	-	-	
(4) Mutual funds	-	-	-	-	-	-	-	-	-	-	-	
(5) Subsidiaries, associates and joint ventures	-	-	-	-	-	-	-	-	-	-	-	
(6) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	
Total (B)	-	-	-	-	-	-	-	-	-	-	-	
Total Investments (Part I) (C)= (A)+(B)	-	-	3,36,953	3,36,953	-	-	-	-	-	62,360	3,99,313	
Part II: Basis of Measurement												
(1) At Amortised Cost (Gross)	-	-	44,972	44,972	-	-	-	-	-	8,257	53,229	
Less: Impairment Loss	-	-	-	-	-	-	-	-	-	-	-	
Net Amortised Cost	-	-	44,972	44,972	-	-	-	-	-	8,257	53,229	
(2) At Fair Value Through Other Comprehensive Income-Debt	-	-	2,67,516	2,67,516	-	-	-	-	-	49,114	3,16,630	
(3) At Fair Value Through Other Comprehensive Income - Equity	-	-	-	-	-	-	-	-	-	-	-	
(4) Designated at Fair Value through Profit or Loss	-	-	-	-	-	-	-	-	-	-	-	
(5) At Fair Value Through Profit or Loss	-	-	24,465	24,465	-	-	-	-	-	4,989	29,454	
(6) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	
Less: Impairment Loss	-	-	-	-	-	-	-	-	-	-	-	
Others (Net)	-	-	-	-	-	-	-	-	-	-	-	
Total (Part II)	-	-	3,36,953	3,36,953	-	-	-	-	-	62,360	3,99,313	
Part III: Interest Accrued included in above												
(1) At Amortised Cost	-	-	2,730	2,730	-	-	-	-	-	501	3,231	
(2) At Fair Value Through Other Comprehensive Income	-	-	5,894	5,894	-	-	-	-	-	1,082	6,976	
(3) Designated at Fair Value through Profit or Loss	-	-	-	-	-	-	-	-	-	-	-	
(4) At Fair Value Through Profit or Loss	-	-	-	-	-	-	-	-	-	-	-	
(5) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	
Total (Part III)	-	-	8,624	8,624	-	-	-	-	-	1,583	10,207	

Schedule 2: InvestmentsAs at 31-March-2026

Schedule 2: InvestmentsAs at 31-March-2026												(₹ in lakhs)
Particulars	Policyholders								Investments backing Unclaimed Amounts	Shareholders	Total	
	Backing Insurance Contracts				Backing Investment Contracts							
	Direct Participating		Other than Direct Participating	Total	Linked	Non-linked	Investment contracts with Discretionary Participation Features	Total				
Linked Business	Others											
Part I												
In India												
(1) Government securities	-	-	1,12,887	1,12,887	-	-	-	-	-	25,266	1,38,153	
(2) Debt securities	-	-	-	-	-	-	-	-	-	-	-	
(3) Equity instruments	-	-	-	-	-	-	-	-	-	500	500	
(4) Mutual funds	-	-	13,160	13,160	-	-	-	-	-	2,945	16,105	
(5) Subsidiaries, associates and joint venture	-	-	-	-	-	-	-	-	-	-	-	
(6) Others	-	-	-	-	-	-	-	-	-	-	-	
Debtenture and Bonds	-	-	1,20,656	1,20,656	-	-	-	-	-	27,004	1,47,660	
Fixed deposit	-	-	43,099	43,099	-	-	-	-	-	9,646	52,745	
Commercial Papers	-	-	3,902	3,902	-	-	-	-	-	873	4,775	
Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	
TREPs	-	-	5,310	5,310	-	-	-	-	-	1,189	6,499	
Infrastructure Investment Trust (Invit)	-	-	8,571	8,571	-	-	-	-	-	1,918	10,489	
Exchange Traded Fund	-	-	1,820	1,820	-	-	-	-	-	407	2,227	
TOTAL	-	-	3,09,405	3,09,405	-	-	-	-	-	69,748	3,79,153	
Outside India												
(1) Government securities	-	-	-	-	-	-	-	-	-	-	-	
(2) Debt securities	-	-	-	-	-	-	-	-	-	-	-	
(3) Equity instruments	-	-	-	-	-	-	-	-	-	-	-	
(4) Mutual funds	-	-	-	-	-	-	-	-	-	-	-	
(5) Subsidiaries, associates and joint ventures	-	-	-	-	-	-	-	-	-	-	-	
(6) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	
Total (B)	-	-	-	-	-	-	-	-	-	-	-	
Total Investments (Part I) (C)= (A)+(B)	-	-	3,09,405	3,09,405	-	-	-	-	-	69,748	3,79,153	
Part II: Basis of Measurement												
(1) At Amortised Cost (Gross)	-	-	-	-	-	-	-	-	-	-	-	
Less: Impairment Loss	-	-	43,099	43,099	-	-	-	-	-	9,646	52,745	
Net Amortised Cost	-	-	-	-	-	-	-	-	-	-	-	
(2) At Fair Value Through Other Comprehensive Income-Debt	-	-	43,099	43,099	-	-	-	-	-	9,646	52,745	
(3) At Fair Value Through Other Comprehensive Income - Equity	-	-	2,37,445	2,37,445	-	-	-	-	-	53,143	2,90,588	
(4) Designated at Fair Value through Profit or Loss	-	-	-	-	-	-	-	-	-	-	-	
(5) At Fair Value Through Profit or Loss	-	-	-	-	-	-	-	-	-	-	-	
(6) Others (to be specified)	-	-	28,861	28,861	-	-	-	-	-	6,959	35,820	
Less: Impairment Loss	-	-	-	-	-	-	-	-	-	-	-	
Others (Net)	-	-	-	-	-	-	-	-	-	-	-	
Total (Part II)	-	-	3,09,405	3,09,405	-	-	-	-	-	69,748	3,79,153	
Part III: Interest Accrued included in above												
(1) At Amortised Cost	-	-	1,922	1,922	-	-	-	-	-	430	2,352	
(2) At Fair Value Through Other Comprehensive Income	-	-	6,033	6,033	-	-	-	-	-	1,350	7,384	
(3) Designated at Fair Value through Profit or Loss	-	-	-	-	-	-	-	-	-	-	-	
(4) At Fair Value Through Profit or Loss	-	-	-	-	-	-	-	-	-	-	-	
(5) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	
Total (Part III)	-	-	7,955	7,955	-	-	-	-	-	1,780	9,736	

Particulars	Policyholders								Investments backing Unclaimed Amounts	Shareholders	Total
	Backing Insurance Contracts				Backing Investment Contracts						
	Direct Participating		Other than Direct Participating	Total	Linked	Non-linked	Investment contracts with Discretionary Participation Features	Total			
Linked Business	Others										
Part I											
In India											
(1) Government securities	-	-	85,018	85,018	-	-	-	-	-	24,897	1,09,915
(2) Debt securities	-	-	-	-	-	-	-	-	-	-	-
(3) Equity instruments	-	-	-	-	-	-	-	-	-	500	500
(4) Mutual funds	-	-	16,778	16,778	-	-	-	-	-	4,912	21,690
(5) Subsidiaries, associates and joint venture	-	-	-	-	-	-	-	-	-	-	-
(6) Others	-	-	-	-	-	-	-	-	-	-	-
Debtenture and Bonds	-	-	1,01,662	1,01,662	-	-	-	-	-	29,767	1,31,429
Fixed deposit	-	-	36,100	36,100	-	-	-	-	5	10,383	46,489
Total (A)	-	-	2,39,558	2,39,558	-	-	-	-	5	70,458	3,10,022
Outside India											
(1) Government securities	-	-	-	-	-	-	-	-	-	-	-
(2) Debt securities	-	-	-	-	-	-	-	-	-	-	-
(3) Equity instruments	-	-	-	-	-	-	-	-	-	-	-
(4) Mutual funds	-	-	-	-	-	-	-	-	-	-	-
(5) Subsidiaries, associates and joint ventures	-	-	-	-	-	-	-	-	-	-	-
(6) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-
Total (B)	-	-	-	-	-	-	-	-	-	-	-
Total Investments (Part I) (C)= (A)+(B)	-	-	2,39,558	2,39,558	-	-	-	-	5	70,458	3,10,022
Part II: Basis of Measurement											
(1) At Amortised Cost (Gross)	-	-	36,100	36,100	-	-	-	-	5	10,383	46,489
Less: Impairment Loss	-	-	-	-	-	-	-	-	-	-	-
Net Amortised Cost	-	-	36,100	36,100	-	-	-	-	5	10,383	46,489
(2) At Fair Value Through Other Comprehensive Income-Debt	-	-	1,86,680	1,86,680	-	-	-	-	54,663	2,41,343	
(3) At Fair Value Through Other Comprehensive Income - Equity	-	-	-	-	-	-	-	-	-	-	-
(4) Designated at Fair Value through Profit or Loss	-	-	-	-	-	-	-	-	-	-	-
(5) At Fair Value Through Profit or Loss	-	-	16,778	16,778	-	-	-	-	5,412	22,190	
(6) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-
Less: Impairment Loss	-	-	-	-	-	-	-	-	-	-	-
Others (Net)	-	-	-	-	-	-	-	-	-	-	-
Total (Part II)	-	-	2,39,558	2,39,558	-	-	-	-	5	70,458	3,10,022
Part III: Interest Accrued included in above											
(1) At Amortised Cost	-	-	2,194	2,194	-	-	-	-	-	631	2,825
(2) At Fair Value Through Other Comprehensive Income	-	-	4,898	4,898	-	-	-	-	-	1,434	6,332
(3) Designated at Fair Value through Profit or Loss	-	-	-	-	-	-	-	-	-	-	-
(4) At Fair Value Through Profit or Loss	-	-	-	-	-	-	-	-	-	-	-
(5) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-
Total (Part III)	-	-	7,092	7,092	-	-	-	-	-	2,065	9,157

Schedule 3: Loans - Not applicable to the Company

(₹ in lakhs)

[illegible]

Schedule 4: Other Financial Assets**(₹ in lakhs)**

Particulars	As at 30-June-2026	As at 31-March-2026	As at 01-April-2025
Derivatives	-	-	-
Dividends Receivable	-	-	-
Rent Receivables	-	-	-
Application money for investments	-	-	-
Due from insurers(under co-insurance arrangements)	-	-	-
Due from Insurance agents, Insurance Intermediaries	1	1	5
Others			
Interest Accrued on Investments	-	41	41
Receivable from payment gateways	56	884	1,171
Unsettled investment contract receivable	-	-	5,418
Sundry Debtors	3	-	-
Security deposits	474	466	460
Others	-	-	5
Total	534	1,392	7,100

Schedule 5: Investment Property

(₹ in lakhs)

Particulars	Policyholders (I)			Shareholders (II)			Total(III) = (I) + (II)		
	30 June 2026	31 March 2026	April 01, 2026	30 June 2026	31 March 2026	April 01, 2026	30 June 2026	31 March 2026	April 01, 2026
LAND									
<i>At the beginning of the year</i>	-	-	-	4,860	-	-	4,860	-	-
Additions	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-
Reclassification from/to held for sale	-	-	-	-	-	-	-	-	-
Fair Value changes	-	-	-	-	-	-	-	-	-
Other adjustments (please specify)	-	-	-	-	-	-	-	-	-
Reclassification from property, plant and equipment	-	-	-	-	-	-	-	-	-
Freehold land	-	-	-	-	4,860	-	-	4,860	-
<i>At the end of the year</i>	-	-	-	4,860	4,860	-	4,860	4,860	-
<i>Accumulated impairment as at the beginning of the year</i>	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-
Impairment/(reversal of impairment)	-	-	-	-	-	-	-	-	-
Reclassification from/to held for sale	-	-	-	-	-	-	-	-	-
Other adjustments (please specify)	-	-	-	-	-	-	-	-	-
<i>Accumulated impairment as at the end of year</i>	-	-	-	-	-	-	-	-	-
Net carrying amount of Land as at the end of the year (A)	-	-	-	4,860	4,860	-	4,860	4,860	-
BUILDINGS									
<i>At the beginning of the year</i>	-	-	-	-	-	-	-	-	-
Additions	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-
Reclassification from/to held for sale	-	-	-	-	-	-	-	-	-
Fair Value changes	-	-	-	-	-	-	-	-	-
Other adjustments (please specify)	-	-	-	-	-	-	-	-	-
<i>At the end of the year</i>	-	-	-	-	-	-	-	-	-
<i>Accumulated depreciation and impairment as at the beginning of the year</i>	-	-	-	-	-	-	-	-	-
Depreciation for the year	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	-	-	-
Impairment/(reversal of impairment)	-	-	-	-	-	-	-	-	-
Reclassification from/to held for sale	-	-	-	-	-	-	-	-	-
Other adjustments (please specify)	-	-	-	-	-	-	-	-	-
<i>Accumulated depreciation and impairment as at the end of</i>	-	-	-	-	-	-	-	-	-
Net carrying amount of Buildings as at the end of the year (B)	-	-	-	-	-	-	-	-	-
Investment Property under construction (C)	-	-	-	6,559	6,160	-	6,559	6,160	-
TOTAL (D = (A) + (B) + (C))	-	-	-	11,419	11,020	-	11,419	11,020	-

Schedule 6: Insurance Contracts Assets/Liabilities - Summary

(₹ in lakhs)

Particulars	As at 30-June-2026		As at 31-March-2026		As at 01-April-2025	
	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
Insurance Contracts						
Liability for remaing coverage (UPR)	-	1,29,431	-	1,40,407	-	1,32,343
Liability for incurred claims	-	1,62,693	-	1,40,748	-	1,00,912
		2,92,124	-	2,81,155	-	2,33,255
Re-Insurance Contracts						
Asset for remaing coverage (UPR)	(140)	-	10,085	-	18,623	-
Asset for incurred claims	30,235	-	24,935	-	26,496	-
	30,095	2,92,124	35,020	2,81,155	45,119	2,33,255

Schedule 6a.1: Insurance Contracts not measured under the PAA: Movements in carrying amounts for each class or segment
Analysis by remaining coverage and incurred claims

Name of Segment: Not applicable to the Company

(₹ in lakhs)

[illegible]

Schedule 6a.2: Insurance Contracts measured under the PAA: Movements in carrying amounts for each class or segment

Analysis by remaining coverage and incurred claims

Name of Segment: Motor OD

Particulars	As at 30-June-2026 (₹ in lakhs)				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	21,445	4,548	6,356	286	32,634
Net opening balance	21,445	4,548	6,356	286	32,634
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	12,459	-	-	-	12,459
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	12,459	-	-	-	12,459
Insurance service expenses	3,508	(1,147)	15,877	27	18,266
Incurred claims and other insurance service expenses	-	-	16,144	242	16,386
Amortisation of insurance acquisition cash flows	3,508	-	-	-	3,508
Adjustments to liabilities for incurred claims	-	-	(267)	(214)	(481)
Losses on onerous contracts and reversal of those losses	-	(1,147)	-	-	(1,147)
Insurance service result	8,951	1,147	(15,877)	(27)	(5,807)
Finance income/expenses from insurance contracts (net)	-	-	75	-	75
i) Through Other Comprehensive Income	-	-	10	-	10
ii) Through Profit and Loss	-	-	65	-	65
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	8,951	1,147	(15,952)	(27)	(5,882)
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	12,557	-	-	-	12,557
Claims and other insurance service expenses paid (including investment components)	-	-	(14,091)	-	(14,091)
Insurance acquisition cash flows	(3,800)	-	-	-	(3,800)
Total cash flows	8,757	-	(14,091)	-	(5,334)
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	8,757	-	(14,091)	-	(5,334)
Closing assets	-	-	-	-	-
Closing liabilities	21,251	3,401	8,217	314	33,182
Net closing balance	21,251	3,401	8,217	314	33,182

Name of Segment: Motor OD

Particulars	As at 31-March-2026 (₹ in lakhs)				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	16,326	5,801	4,145	274	26,545
Net opening balance	16,326	5,801	4,145	274	26,545
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	43,700	-	-	-	43,700
i) Contracts under the modified retrospective approach	-	0	-	-	0
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	43,700	-	-	-	43,700
Insurance service expenses	14,242	(1,253)	46,773	13	59,775
Incurred claims and other insurance service expenses	-	-	47,505	259	47,764
Amortisation of insurance acquisition cash flows	14,242	-	-	-	14,242
Adjustments to liabilities for incurred claims	-	-	(732)	(246)	(978)
Losses on onerous contracts and reversal of those losses	-	(1,253)	-	-	(1,253)
Insurance service result	29,458	1,253	(46,773)	(13)	(16,075)
Finance income/expenses from insurance contracts (net)	-	-	153	-	153
i) Through Other Comprehensive Income	-	-	(13)	-	(13)
ii) Through Profit and Loss	-	-	165	-	165
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	29,458	1,253	(46,926)	(13)	(16,228)
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	49,461	-	-	-	49,461
Claims and other insurance service expenses paid (including investment components)	-	-	(44,715)	-	(44,715)
Insurance acquisition cash flows	(14,885)	-	-	-	(14,885)
Total cash flows	34,576	-	(44,715)	-	(10,139)
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	21,445	4,548	6,356	286	32,634
Closing assets	-	-	-	-	-
Closing liabilities	21,445	4,548	6,356	286	32,634
Net closing balance	21,445	4,548	6,356	286	32,634

Name of Segment: Motor TP

Particulars	As at 30-June-2026 (₹ in lakhs)				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	39,363	277	95,828	11,813	1,47,280
Net opening balance	39,363	277	95,828	11,813	1,47,280
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	17,812	-	-	-	17,812
i) Contracts under the modified retrospective approach	31	-	-	-	31
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	17,781	-	-	-	17,781
Insurance service expenses	5,759	(70)	5,795	496	11,980
Incurred claims and other insurance service expenses	-	-	9,463	1,108	10,570
Amortisation of insurance acquisition cash flows	5,759	-	-	-	5,759
Adjustments to liabilities for incurred claims	-	-	(3,667)	(612)	(4,279)
Losses on onerous contracts and reversal of those losses	-	(70)	-	-	(70)
Insurance service result	12,052	70	(5,795)	(496)	5,831
Finance income/expenses from insurance contracts (net)	-	-	3,132	-	3,132
i) Through Other Comprehensive Income	-	-	1,452	-	1,452
ii) Through Profit and Loss	-	-	1,680	-	1,680
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	12,052	70	(8,927)	(496)	2,699
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	18,218	-	-	-	18,218
Claims and other insurance service expenses paid (including investment components)	-	-	(2,544)	-	(2,544)
Insurance acquisition cash flows	(5,704)	-	-	-	(5,704)
Total cash flows	12,514	-	(2,544)	-	9,970
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	12,514	-	(2,544)	-	9,970
Closing assets	-	-	-	-	-
Closing liabilities	39,824	207	1,02,211	12,309	1,54,551
Net closing balance	39,824	207	1,02,211	12,309	1,54,551

Name of Segment: Motor TP

Particulars	As at 31-March-2026 (₹ in lakhs)				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	32,715	5,298	76,516	9,205	1,23,734
Net opening balance	32,715	5,298	76,516	9,205	1,23,734
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	67,080	-	-	-	67,080
i) Contracts under the modified retrospective approach	536	-	-	-	536
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	66,544	-	-	-	66,544
Insurance service expenses	23,366	(5,021)	29,303	2,608	50,255
Incurred claims and other insurance service expenses	-	-	36,476	4,069	40,545
Amortisation of insurance acquisition cash flows	23,366	-	-	-	23,366
Adjustments to liabilities for incurred claims	-	-	(7,173)	(1,461)	(8,634)
Losses on onerous contracts and reversal of those losses	-	(5,021)	-	-	(5,021)
Insurance service result	43,714	5,021	(29,303)	(2,608)	16,825
Finance income/expenses from insurance contracts (net)	-	-	2,632	-	2,632
i) Through Other Comprehensive Income	-	-	(2,548)	-	(2,548)
ii) Through Profit and Loss	-	-	5,180	-	5,180
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	43,714	5,021	(31,934)	(2,608)	14,193
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	73,671	-	-	-	73,671
Claims and other insurance service expenses paid (including investment components)	-	-	(12,622)	-	(12,622)
Insurance acquisition cash flows	(23,309)	-	-	-	(23,309)
Total cash flows	50,362	-	(12,622)	-	37,740
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	39,363	277	95,828	11,813	1,47,280
Closing assets	-	-	-	-	-
Closing liabilities	39,363	277	95,828	11,813	1,47,280
Net closing balance	39,363	277	95,828	11,813	1,47,280

Name of Segment: Health

(₹ in lakhs)

Particulars	As at 30-June-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	46,210	1,268	22,261	766	70,504
Net opening balance	46,210	1,268	22,261	766	70,504
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	43,537	-	-	-	43,537
i) Contracts under the modified retrospective approach	(18)	-	-	-	(18)
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	43,555	-	-	-	43,555
Insurance service expenses	16,728	1,176	28,127	217	46,248
Incurred claims and other insurance service expenses	-	-	28,723	666	29,389
Amortisation of insurance acquisition cash flows	16,728	-	-	-	16,728
Adjustments to liabilities for incurred claims	-	-	(596)	(449)	(1,045)
Losses on onerous contracts and reversal of those losses	-	1,176	-	-	1,176
Insurance service result	26,809	(1,176)	(28,127)	(217)	(2,711)
Finance income/expenses from insurance contracts (net)	-	-	141	-	141
i) Through Other Comprehensive Income	-	-	25	-	25
ii) Through Profit and Loss	-	-	116	-	116
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	26,809	(1,176)	(28,268)	(217)	(2,852)
Investment components	(1,143)	-	1,143	-	-
Cash flows	-	-	-	-	-
Premiums received	33,895	-	-	-	33,895
Claims and other insurance service expenses paid (including investment components)	-	-	(17,171)	-	(17,171)
Insurance acquisition cash flows	(18,743)	-	-	-	(18,743)
Total cash flows	15,153	-	(17,171)	-	(2,018)
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	15,153	-	(17,171)	-	(2,018)
Closing assets	-	-	-	-	-
Closing liabilities	33,410	2,444	34,501	983	71,338
Net closing balance	33,410	2,444	34,501	983	71,338

Name of Segment: Health

(₹ in lakhs)

Particulars	As at 31-March-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	45,268	5,537	7,490	625	58,919
Net opening balance	45,268	5,537	7,490	625	58,919
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	1,22,458	-	-	-	1,22,458
i) Contracts under the modified retrospective approach	(240)	-	-	-	(240)
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	1,22,698	-	-	-	1,22,698
Insurance service expenses	50,606	(4,269)	70,680	141	1,17,158
Incurred claims and other insurance service expenses	-	-	71,726	682	72,407
Amortisation of insurance acquisition cash flows	50,606	-	-	-	50,606
Adjustments to liabilities for incurred claims	-	-	(1,045)	(541)	(1,586)
Losses on onerous contracts and reversal of those losses	-	(4,269)	-	-	(4,269)
Insurance service result	71,852	4,269	(70,680)	(141)	5,300
Finance income/expenses from insurance contracts (net)	-	-	268	-	268
i) Through Other Comprehensive Income	-	-	(26)	-	(26)
ii) Through Profit and Loss	-	-	294	-	294
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	71,852	4,269	(70,949)	(141)	5,032
Investment components	(1,202)	-	1,202	-	-
Cash flows	-	-	-	-	-
Premiums received	1,23,015	-	-	-	1,23,015
Claims and other insurance service expenses paid (including investment components)	-	-	(57,379)	-	(57,379)
Insurance acquisition cash flows	(49,019)	-	-	-	(49,019)
Total cash flows	73,996	-	(57,379)	-	16,617
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	46,210	1,268	22,261	766	70,504
Closing assets	-	-	-	-	-
Closing liabilities	46,210	1,268	22,261	766	70,504
Net closing balance	46,210	1,268	22,261	766	70,504

Name of Segment: PA

(₹ in lakhs)

Particulars	As at 30-June-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	51	-	761	57	869
Net opening balance	51	-	761	57	869
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	352	-	-	-	352
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	352	-	-	-	352
Insurance service expenses	63	-	111	12	186
Incurred claims and other insurance service expenses	-	-	750	62	812
Amortisation of insurance acquisition cash flows	63	-	-	-	63
Adjustments to liabilities for incurred claims	-	-	(639)	(50)	(689)
Losses on onerous contracts and reversal of those losses	-	-	-	-	-
Insurance service result	289	-	(111)	(12)	166
Finance income/expenses from insurance contracts (net)	-	-	13	-	13
i) Through Other Comprehensive Income	-	-	2	-	2
ii) Through Profit and Loss	-	-	11	-	11
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	289	-	(124)	(12)	153
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	504	-	-	-	504
Claims and other insurance service expenses paid (including investment components)	-	-	(59)	-	(59)
Insurance acquisition cash flows	(90)	-	-	-	(90)
Total cash flows	415	-	(59)	-	355
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	415	-	(59)	-	355
Closing assets	-	-	-	-	-
Closing liabilities	176	-	826	69	1,071
Net closing balance	176	-	826	69	1,071

Name of Segment: PA

(₹ in lakhs)

Particulars	As at 31-March-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	28	9	523	53	612
Net opening balance	28	9	523	53	612
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	725	-	-	-	725
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	725	-	-	-	725
Insurance service expenses	194	(9)	491	4	680
Incurred claims and other insurance service expenses	-	-	819	57	876
Amortisation of insurance acquisition cash flows	194	-	-	-	194
Adjustments to liabilities for incurred claims	-	-	(328)	(53)	(381)
Losses on onerous contracts and reversal of those losses	-	(9)	-	-	(9)
Insurance service result	530	9	(491)	(4)	44
Finance income/expenses from insurance contracts (net)	-	-	20	-	20
i) Through Other Comprehensive Income	-	-	(2)	-	(2)
ii) Through Profit and Loss	-	-	22	-	22
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	530	9	(511)	(4)	24
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	720	-	-	-	720
Claims and other insurance service expenses paid (including investment components)	-	-	(273)	-	(273)
Insurance acquisition cash flows	(167)	-	-	-	(167)
Total cash flows	553	-	(273)	-	281
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	51	-	761	57	869
Closing assets	-	-	-	-	-
Closing liabilities	51	-	761	57	869
Net closing balance	51	-	761	57	869

Name of Segment: Travel

(₹ in lakhs)

Particulars	As at 30-June-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	654	-	911	169	1,735
Net opening balance	654	-	911	169	1,735
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	1,911	-	-	-	1,911
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	1,911	-	-	-	1,911
Insurance service expenses	467	-	664	7	1,138
Incurred claims and other insurance service expenses	-	-	684	76	760
Amortisation of insurance acquisition cash flows	467	-	-	-	467
Adjustments to liabilities for incurred claims	-	-	(20)	(69)	(89)
Losses on onerous contracts and reversal of those losses	-	-	-	-	-
Insurance service result	1,444	-	(664)	(7)	773
Finance income/expenses from insurance contracts (net)	-	-	15	-	15
i) Through Other Comprehensive Income	-	-	3	-	3
ii) Through Profit and Loss	-	-	12	-	12
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	1,444	-	(679)	(7)	757
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	1,834	-	-	-	1,834
Claims and other insurance service expenses paid (including investment components)	-	-	(454)	-	(454)
Insurance acquisition cash flows	(562)	-	-	-	(562)
Total cash flows	1,273	-	(454)	-	818
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	1,273	-	(454)	-	818
Closing assets	-	-	-	-	-
Closing liabilities	483	-	1,136	176	1,796
Net closing balance	483	-	1,136	176	1,796

Name of Segment: Travel

(₹ in lakhs)

Particulars	As at 31-March-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	294	-	636	79	1,008
Net opening balance	294	-	636	79	1,008
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	6,556	-	-	-	6,556
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	6,556	-	-	-	6,556
Insurance service expenses	1,496	-	2,077	90	3,664
Incurred claims and other insurance service expenses	-	-	2,176	137	2,312
Amortisation of insurance acquisition cash flows	1,496	-	-	-	1,496
Adjustments to liabilities for incurred claims	-	-	(98)	(46)	(145)
Losses on onerous contracts and reversal of those losses	-	-	-	-	-
Insurance service result	5,060	-	(2,077)	(90)	2,893
Finance income/expenses from insurance contracts (net)	-	-	24	-	24
i) Through Other Comprehensive Income	-	-	(3)	-	(3)
ii) Through Profit and Loss	-	-	26	-	26
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	5,060	-	(2,101)	(90)	2,869
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	6,783	-	-	-	6,783
Claims and other insurance service expenses paid (including investment components)	-	-	(1,826)	-	(1,826)
Insurance acquisition cash flows	(1,363)	-	-	-	(1,363)
Total cash flows	5,421	-	(1,826)	-	3,595
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	654	-	911	169	1,735
Closing assets	-	-	-	-	-
Closing liabilities	654	-	911	169	1,735
Net closing balance	654	-	911	169	1,735

Name of Segment- Workmen's Compensation/ Employer's liability

(₹ in lakhs)

Particulars	As at 30-June-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	-	-	-	-	-
Net opening balance	-	-	-	-	-
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	-	-	-	-	-
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	-	-	-	-	-
Insurance service expenses	-	-	-	-	-
Incurred claims and other insurance service expenses	-	-	-	-	-
Amortisation of insurance acquisition cash flows	-	-	-	-	-
Adjustments to liabilities for incurred claims	-	-	-	-	-
Losses on onerous contracts and reversal of those losses	-	-	-	-	-
Insurance service result	-	-	-	-	-
Finance income/expenses from insurance contracts (net)	-	-	-	-	-
i) Through Other Comprehensive Income	-	-	-	-	-
ii) Through Profit and Loss	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	-	-	-	-	-
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	-	-	-	-	-
Claims and other insurance service expenses paid (including investment components)	-	-	-	-	-
Insurance acquisition cash flows	-	-	-	-	-
Total cash flows	-	-	-	-	-
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	-	-	-	-	-
Closing assets	-	-	-	-	-
Closing liabilities	-	-	-	-	-
Net closing balance	-	-	-	-	-

Name of Segment- Workmen's Compensation/ Employer's liability

Particulars	As at 30-June-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	-	-	-	-	-
Net opening balance	-	-	-	-	-
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	-	-	-	-	-
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	-	-	-	-	-
Insurance service expenses	-	-	-	-	-
Incurred claims and other insurance service expenses	-	-	-	-	-
Amortisation of insurance acquisition cash flows	-	-	-	-	-
Adjustments to liabilities for incurred claims	-	-	-	-	-
Losses on onerous contracts and reversal of those losses	-	-	-	-	-
Insurance service result	-	-	-	-	-
Finance income/expenses from insurance contracts (net)	-	-	-	-	-
i) Through Other Comprehensive Income	-	-	-	-	-
ii) Through Profit and Loss	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	-	-	-	-	-
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	-	-	-	-	-
Claims and other insurance service expenses paid (including investment components)	-	-	-	-	-
Insurance acquisition cash flows	-	-	-	-	-
Total cash flows	-	-	-	-	-
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	-	-	-	-	-
Closing assets	-	-	-	-	-
Closing liabilities	-	-	-	-	-
Net closing balance	-	-	-	-	-

Name of Segment: Liability

(₹ in lakhs)

Particulars	As at 30-June-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	16,491	2,777	711	107	20,086
Net opening balance	16,491	2,777	711	107	20,086
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	2,423	-	-	-	2,423
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	2,423	-	-	-	2,423
Insurance service expenses	141	(479)	1,852	11	1,525
Incurred claims and other insurance service expenses	-	-	2,063	96	2,158
Amortisation of insurance acquisition cash flows	141	-	-	-	141
Adjustments to liabilities for incurred claims	-	-	(211)	(84)	(295)
Losses on onerous contracts and reversal of those losses	-	(479)	-	-	(479)
Insurance service result	2,283	479	(1,852)	(11)	899
Finance income/expenses from insurance contracts (net)	124	-	9	-	132
i) Through Other Comprehensive Income	-	-	2	-	2
ii) Through Profit and Loss	124	-	7	-	131
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	2,159	479	(1,860)	(11)	766
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	4,434	-	-	-	4,434
Claims and other insurance service expenses paid (including investment components)	-	-	(1,518)	-	(1,518)
Insurance acquisition cash flows	(568)	-	-	-	(568)
Total cash flows	3,866	-	(1,518)	-	2,348
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	3,866	-	(1,518)	-	2,348
Closing assets	-	-	-	-	-
Closing liabilities	18,199	2,298	1,053	118	21,668
Net closing balance	18,199	2,298	1,053	118	21,668

Name of Segment: Liability

(₹ in lakhs)

Particulars	As at 31-March-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	13,012	2,501	715	67	16,296
Net opening balance	13,012	2,501	715	67	16,296
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	6,557	-	-	-	6,557
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	5,822	-	-	-	5,822
Insurance service expenses	436	276	5,545	40	6,296
Incurred claims and other insurance service expenses	-	-	5,823	103	5,926
Amortisation of insurance acquisition cash flows	436	-	-	-	436
Adjustments to liabilities for incurred claims	-	-	(278)	(63)	(341)
Losses on onerous contracts and reversal of those losses	-	276	-	-	276
Insurance service result	6,122	(276)	(5,545)	(40)	261
Finance income/expenses from insurance contracts (net)	558	-	25	-	582
i) Through Other Comprehensive Income	-	-	(2)	-	(2)
ii) Through Profit and Loss	558	-	27	-	584
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	5,564	(276)	(5,570)	(40)	(321)
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	9,389	-	-	-	9,389
Claims and other insurance service expenses paid (including investment components)	-	-	(5,574)	-	(5,574)
Insurance acquisition cash flows	(346)	-	-	-	(346)
Total cash flows	9,043	-	(5,574)	-	3,469
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	16,491	2,777	711	107	20,086
Closing assets	-	-	-	-	-
Closing liabilities	16,491	2,777	711	107	20,086
Net closing balance	16,491	2,777	711	107	20,086

Name of Segment- Engineering

(₹ in lakhs)

Particulars	As at 30-June-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	-	-	-	-	-
Net opening balance	-	-	-	-	-
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	-	-	-	-	-
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	-	-	-	-	-
Insurance service expenses	-	-	-	-	-
Incurred claims and other insurance service expenses	-	-	-	-	-
Amortisation of insurance acquisition cash flows	-	-	-	-	-
Adjustments to liabilities for incurred claims	-	-	-	-	-
Losses on onerous contracts and reversal of those losses	-	-	-	-	-
Insurance service result	-	-	-	-	-
Finance income/expenses from insurance contracts (net)	-	-	-	-	-
i) Through Other Comprehensive Income	-	-	-	-	-
ii) Through Profit and Loss	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	-	-	-	-	-
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	-	-	-	-	-
Claims and other insurance service expenses paid (including investment components)	-	-	-	-	-
Insurance acquisition cash flows	-	-	-	-	-
Total cash flows	-	-	-	-	-
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	-	-	-	-	-
Closing assets	-	-	-	-	-
Closing liabilities	-	-	-	-	-
Net closing balance	-	-	-	-	-

Name of Segment- Engineering

(₹ in lakhs)

Particulars	As at 31-March-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	-	-	-	-	-
Net opening balance	-	-	-	-	-
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	-	-	-	-	-
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	-	-	-	-	-
Insurance service expenses	-	-	-	-	-
Incurred claims and other insurance service expenses	-	-	-	-	-
Amortisation of insurance acquisition cash flows	-	-	-	-	-
Adjustments to liabilities for incurred claims	-	-	-	-	-
Losses on onerous contracts and reversal of those losses	-	-	-	-	-
Insurance service result	-	-	-	-	-
Finance income/expenses from insurance contracts (net)	-	-	-	-	-
i) Through Other Comprehensive Income	-	-	-	-	-
ii) Through Profit and Loss	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	-	-	-	-	-
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	-	-	-	-	-
Claims and other insurance service expenses paid (including investment components)	-	-	-	-	-
Insurance acquisition cash flows	-	-	-	-	-
Total cash flows	-	-	-	-	-
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	-	-	-	-	-
Closing assets	-	-	-	-	-
Closing liabilities	-	-	-	-	-
Net closing balance	-	-	-	-	-

Name of Segment- Aviation

(₹ in lakhs)

Particulars	As at 30-June-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	-	-	-	-	-
Net opening balance	-	-	-	-	-
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	-	-	-	-	-
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	-	-	-	-	-
Insurance service expenses	-	-	-	-	-
Incurred claims and other insurance service expenses	-	-	-	-	-
Amortisation of insurance acquisition cash flows	-	-	-	-	-
Adjustments to liabilities for incurred claims	-	-	-	-	-
Losses on onerous contracts and reversal of those losses	-	-	-	-	-
Insurance service result	-	-	-	-	-
Finance income/expenses from insurance contracts (net)	-	-	-	-	-
i) Through Other Comprehensive Income	-	-	-	-	-
ii) Through Profit and Loss	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	-	-	-	-	-
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	-	-	-	-	-
Claims and other insurance service expenses paid (including investment components)	-	-	-	-	-
Insurance acquisition cash flows	-	-	-	-	-
Total cash flows	-	-	-	-	-
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	-	-	-	-	-
Closing assets	-	-	-	-	-
Closing liabilities	-	-	-	-	-
Net closing balance	-	-	-	-	-

Name of Segment- Aviation

(₹ in lakhs)

Particulars	As at 31-March-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	-	-	-	-	-
Net opening balance	-	-	-	-	-
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	-	-	-	-	-
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	-	-	-	-	-
Insurance service expenses	-	-	-	-	-
Incurred claims and other insurance service expenses	-	-	-	-	-
Amortisation of insurance acquisition cash flows	-	-	-	-	-
Adjustments to liabilities for incurred claims	-	-	-	-	-
Losses on onerous contracts and reversal of those losses	-	-	-	-	-
Insurance service result	-	-	-	-	-
Finance income/expenses from insurance contracts (net)	-	-	-	-	-
i) Through Other Comprehensive Income	-	-	-	-	-
ii) Through Profit and Loss	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	-	-	-	-	-
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	-	-	-	-	-
Claims and other insurance service expenses paid (including investment components)	-	-	-	-	-
Insurance acquisition cash flows	-	-	-	-	-
Total cash flows	-	-	-	-	-
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	-	-	-	-	-
Closing assets	-	-	-	-	-
Closing liabilities	-	-	-	-	-
Net closing balance	-	-	-	-	-

Name of Segment- Crop

(₹ in lakhs)

Particulars	As at 30-June-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	-	-	-	-	-
Net opening balance	-	-	-	-	-
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	-	-	-	-	-
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	-	-	-	-	-
Insurance service expenses	-	-	-	-	-
Incurred claims and other insurance service expenses	-	-	-	-	-
Amortisation of insurance acquisition cash flows	-	-	-	-	-
Adjustments to liabilities for incurred claims	-	-	-	-	-
Losses on onerous contracts and reversal of those losses	-	-	-	-	-
Insurance service result	-	-	-	-	-
Finance income/expenses from insurance contracts (net)	-	-	-	-	-
i) Through Other Comprehensive Income	-	-	-	-	-
ii) Through Profit and Loss	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	-	-	-	-	-
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	-	-	-	-	-
Claims and other insurance service expenses paid (including investment components)	-	-	-	-	-
Insurance acquisition cash flows	-	-	-	-	-
Total cash flows	-	-	-	-	-
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	-	-	-	-	-
Closing assets	-	-	-	-	-
Closing liabilities	-	-	-	-	-
Net closing balance	-	-	-	-	-

Name of Segment- Crop

Particulars	As at 31-March-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	-	-	-	-	-
Net opening balance	-	-	-	-	-
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	-	-	-	-	-
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	-	-	-	-	-
Insurance service expenses	-	-	-	-	-
Incurred claims and other insurance service expenses	-	-	-	-	-
Amortisation of insurance acquisition cash flows	-	-	-	-	-
Adjustments to liabilities for incurred claims	-	-	-	-	-
Losses on onerous contracts and reversal of those losses	-	-	-	-	-
Insurance service result	-	-	-	-	-
Finance income/expenses from insurance contracts (net)	-	-	-	-	-
i) Through Other Comprehensive Income	-	-	-	-	-
ii) Through Profit and Loss	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	-	-	-	-	-
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	-	-	-	-	-
Claims and other insurance service expenses paid (including investment components)	-	-	-	-	-
Insurance acquisition cash flows	-	-	-	-	-
Total cash flows	-	-	-	-	-
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	-	-	-	-	-
Closing assets	-	-	-	-	-
Closing liabilities	-	-	-	-	-
Net closing balance	-	-	-	-	-

Name of Segment: Misc

(₹ in lakhs)

Particulars	As at 30-June-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	7,157	-	699	22	7,877
Net opening balance	7,157	-	699	22	7,877
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	2,909	-	-	-	2,909
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	2,909	-	-	-	2,909
Insurance service expenses	178	-	2,214	3	2,395
Incurred claims and other insurance service expenses	-	-	2,373	24	2,397
Amortisation of insurance acquisition cash flows	178	-	-	-	178
Adjustments to liabilities for incurred claims	-	-	(159)	(21)	(180)
Losses on onerous contracts and reversal of those losses	-	-	-	-	-
Insurance service result	2,730	-	(2,214)	(3)	513
Finance income/expenses from insurance contracts (net)	-	-	8	-	8
i) Through Other Comprehensive Income	-	-	1	-	1
ii) Through Profit and Loss	-	-	6	-	6
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	2,730	-	(2,221)	(3)	506
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	3,718	-	-	-	3,718
Claims and other insurance service expenses paid (including investment components)	-	-	(2,189)	-	(2,189)
Insurance acquisition cash flows	(576)	-	-	-	(576)
Total cash flows	3,142	-	(2,189)	-	952
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	3,142	-	(2,189)	-	952
Closing assets	-	-	-	-	-
Closing liabilities	7,568	-	731	25	8,324
Net closing balance	7,568	-	731	25	8,324

Name of Segment: Misc

(₹ in lakhs)

Particulars	As at 31-March-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	5,532	-	548	37	6,116
Net opening balance	5,532	-	548	37	6,116
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	7,909	-	-	-	7,909
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	7,909	-	-	-	7,909
Insurance service expenses	471	-	7,520	(15)	7,976
Incurred claims and other insurance service expenses	-	-	7,649	22	7,671
Amortisation of insurance acquisition cash flows	471	-	-	-	471
Adjustments to liabilities for incurred claims	-	-	(129)	(37)	(166)
Losses on onerous contracts and reversal of those losses	-	-	-	-	-
Insurance service result	7,439	-	(7,520)	15	(66)
Finance income/expenses from insurance contracts (net)	-	-	19	-	19
i) Through Other Comprehensive Income	-	-	(2)	-	(2)
ii) Through Profit and Loss	-	-	20	-	20
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	7,439	-	(7,539)	15	(85)
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	9,379	-	-	-	9,379
Claims and other insurance service expenses paid (including investment components)	-	-	(7,388)	-	(7,388)
Insurance acquisition cash flows	(315)	-	-	-	(315)
Total cash flows	9,064	-	(7,388)	-	1,676
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	7,157	-	699	22	7,877
Closing assets	-	-	-	-	-
Closing liabilities	7,157	-	699	22	7,877
Net closing balance	7,157	-	699	22	7,877

Name of Segment: Fire

(₹ in lakhs)

Particulars	As at 30-June-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	24	143	2	0	169
Net opening balance	24	143	2	0	169
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	46	-	-	-	46
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	46	-	-	-	46
Insurance service expenses	2	(46)	23	1	(19)
Incurred claims and other insurance service expenses	-	-	25	1	26
Amortisation of insurance acquisition cash flows	2	-	-	-	2
Adjustments to liabilities for incurred claims	-	-	(2)	(0)	(2)
Losses on onerous contracts and reversal of those losses	-	(46)	-	-	(46)
Insurance service result	44	46	(23)	(1)	65
Finance income/expenses from insurance contracts (net)	-	-	0	-	0
i) Through Other Comprehensive Income	-	-	0	-	0
ii) Through Profit and Loss	-	-	0	-	0
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	44	46	(23)	(1)	65
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	100	-	-	-	100
Claims and other insurance service expenses paid (including investment components)	-	-	(1)	-	(1)
Insurance acquisition cash flows	(8)	-	-	-	(8)
Total cash flows	92	-	(1)	-	91
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	92	-	(1)	-	91
Closing assets	-	-	-	-	-
Closing liabilities	72	97	24	1	194
Net closing balance	72	97	24	1	194

Name of Segment: Fire

(₹ in lakhs)

Particulars	As at 31-March-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	0	23	2	-	25
Net opening balance	0	23	2	-	25
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	1	-	-	-	1
i) Contracts under the modified retrospective approach	-	-	-	-	-
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	1	-	-	-	1
Insurance service expenses	0	120	0	0	121
Incurred claims and other insurance service expenses	-	-	3	0	3
Amortisation of insurance acquisition cash flows	0	-	-	-	0
Adjustments to liabilities for incurred claims	-	-	(2)	-	(2)
Losses on onerous contracts and reversal of those losses	-	120	-	-	120
Insurance service result	1	(120)	(0)	(0)	(120)
Finance income/expenses from insurance contracts (net)	-	-	0	-	0
i) Through Other Comprehensive Income	-	-	(0)	-	(0)
ii) Through Profit and Loss	-	-	0	-	0
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	1	(120)	(1)	(0)	(120)
Investment components	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums received	28	-	-	-	28
Claims and other insurance service expenses paid (including investment components)	-	-	(1)	-	(1)
Insurance acquisition cash flows	(4)	-	-	-	(4)
Total cash flows	24	-	(1)	-	24
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	24	143	2	0	169
Closing assets	-	-	-	-	-
Closing liabilities	24	143	2	0	169
Net closing balance	24	143	2	0	169

Name of Segment: Total

(₹ in lakhs)

Particulars	As at 30-June-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	1,31,395	9,013	1,27,528	13,219	2,81,155
Net opening balance	1,31,395	9,013	1,27,528	13,219	2,81,155
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	81,449	-	-	-	81,449
i) Contracts under the modified retrospective approach	13	-	-	-	13
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	81,436	-	-	-	81,436
Insurance service expenses	26,847	(566)	54,664	774	81,719
Incurred claims and other insurance service expenses	-	-	60,225	2,274	62,499
Amortisation of insurance acquisition cash flows	26,847	-	-	-	26,847
Adjustments to liabilities for incurred claims	-	-	(5,561)	(1,500)	(7,061)
Losses on onerous contracts and reversal of those losses	-	(566)	-	-	(566)
Insurance service result	54,602	566	(54,664)	(774)	(270)
Finance income/expenses from insurance contracts (net)	124	-	3,392	-	3,516
i) Through Other Comprehensive Income	-	-	1,494	-	1,494
ii) Through Profit and Loss	124	-	1,898	-	2,022
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	54,478	566	(58,056)	(774)	(3,786)
Investment components	(1,143)	-	1,143	-	-
Cash flows	-	-	-	-	-
Premiums received	75,261	-	-	-	75,261
Claims and other insurance service expenses paid (including investment components)	-	-	(38,028)	-	(38,028)
Insurance acquisition cash flows	(30,050)	-	-	-	(30,050)
Total cash flows	45,211	-	(38,028)	-	7,183
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	45,211	-	(38,028)	-	7,183
Closing assets	-	-	-	-	-
Closing liabilities	1,20,985	8,447	1,48,699	13,993	2,92,124
Net closing balance	1,20,985	8,447	1,48,699	13,993	2,92,124

Name of Segment: Total

(₹ in lakhs)

Particulars	As at 31-March-2026				
	Liability/asset for remaining coverage		Liability for Incurred Claims		Total
	Excluding loss component	Loss component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	1,13,173	19,169	90,574	10,339	2,33,255
Net opening balance	1,13,174	19,169	90,574	10,339	2,33,255
Changes in Profit or Loss and OCI	-	-	-	-	-
Insurance revenue	2,54,986	-	-	-	2,54,986
i) Contracts under the modified retrospective approach	1,031	-	-	-	1,031
ii) Contracts under the fair value approach	-	-	-	-	-
iii) Other contracts	2,53,955	-	-	-	2,53,955
Insurance service expenses	90,811	(10,156)	1,62,390	2,881	2,45,926
Incurred claims and other insurance service expenses	-	-	1,72,176	5,328	1,77,504
Amortisation of insurance acquisition cash flows	90,811	-	-	-	90,811
Adjustments to liabilities for incurred claims	-	-	(9,786)	(2,447)	(12,233)
Losses on onerous contracts and reversal of those losses	-	(10,156)	-	-	(10,156)
Insurance service result	1,64,175	10,156	(1,62,390)	(2,881)	9,060
Finance income/expenses from insurance contracts (net)	558	-	3,140	-	3,698
i) Through Other Comprehensive Income	-	-	(2,595)	-	(2,595)
ii) Through Profit and Loss	558	-	5,735	-	6,293
Effect of movements in exchange rates	-	-	-	-	-
Others (to be specified)	-	-	-	-	-
Total changes in profit or loss and OCI	1,63,618	10,156	(1,65,529)	(2,881)	5,364
Investment components	(1,202)	-	1,202	-	-
Cash flows	-	-	-	-	-
Premiums received	2,72,446	-	-	-	2,72,446
Claims and other insurance service expenses paid (including investment components)	-	-	(1,29,776)	-	(1,29,776)
Insurance acquisition cash flows	(89,407)	-	-	-	(89,407)
Total cash flows	1,83,039	-	(1,29,776)	-	53,262
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	1,31,395	9,013	1,27,528	13,219	2,81,155
Closing assets	-	-	-	-	-
Closing liabilities	1,31,395	9,013	1,27,528	13,219	2,81,155
Net closing balance	1,31,395	9,013	1,27,528	13,219	2,81,155

Movement of carrying amounts for each class or segment

Analysis by measurement component

Name of Segment: Not applicable to the Company

[illegible]

Name of Segment: Not applicable to the Company

[illegible]

Schedule 6b.2: Reinsurance Contracts measured under the PAA: Movements in carrying amounts for each class or segment

Analysis by remaining coverage and incurred claims

Name of Segment: Motor OD

Particulars	30 June 2026				(₹ in lakhs)
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	1,109	1,184	4,135	149	6,577
Opening liabilities	-	-	-	-	-
Net opening balance	1,109	1,184	4,135	149	6,577
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	(2,519)	-	-	-	(2,519)
Amounts recoverable from reinsurers	-	(342)	3,512	13	3,183
Recoveries of incurred claims and other insurance service expenses	-	-	3,554	131	3,685
Changes in the loss recovery component	-	(342)	-	-	(342)
Changes in expected recoveries on past claims	-	-	(42)	(118)	(160)
Effect of non-performance risk of reinsurers	-	-	(0)	-	(0)
Net expenses/income from reinsurance contracts	(2,519)	(342)	3,512	13	664
Net finance expenses/income from reinsurance contracts	-	-	20	-	20
Effect of movements in exchange rates	-	-	-	-	-
Others - IFIE P&L	-	-	17	-	17
Others - OCI	-	-	3	-	3
Others - NDIC	(1,113)	-	1,113	-	-
Total changes in profit or loss and OCI	(3,632)	(342)	4,645	13	685
Cash flows	-	-	-	-	-
Premiums paid	929	-	-	-	929
Amounts received	-	-	385	-	385
Total cash flows	929	-	385	-	1,314
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	929	-	385	-	1,314
Closing assets	(1,594)	842	9,166	162	8,575
Closing liabilities	-	-	-	-	-
Net closing balance	(1,594)	842	9,166	162	8,575

Name of Segment: Motor OD

(₹ in lakhs)					
Particulars	31-Mar-26				Total
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	1,183	1,480	3,664	109	6,435
Opening liabilities	-	-	-	-	-
Net opening balance	1,183	1,480	3,664	109	6,435
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	(9,208)	-	-	-	(9,208)
Amounts recoverable from reinsurers	-	(295)	10,866	40	10,611
Recoveries of incurred claims and other insurance service expenses	-	-	11,353	141	11,493
Changes in the loss recovery component	-	(295)	-	-	(295)
Changes in expected recoveries on past claims	-	-	(487)	(100)	(587)
Effect of non-performance risk of reinsurers	-	-	0	-	0
Net expenses/income from reinsurance contracts	(9,208)	(295)	10,866	40	1,403
Net finance expenses/income from reinsurance contracts	-	-	39	-	39
Effect of movements in exchange rates	-	-	-	-	-
Others - OCI	-	-	(4)	-	(4)
Others - IFIE	-	-	43	-	43
Others - NDIC	(4,012)	-	4,012	-	-
Total changes in profit or loss and OCI	(13,219)	(295)	14,916	40	1,442
Cash flows	-	-	-	-	-
Premiums paid	13,145	-	-	-	13,145
Amounts received	-	-	(14,444)	-	(14,444)
Total cash flows	13,145	-	(14,444)	-	(1,300)
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	13,145	-	(14,444)	-	(1,300)
Closing assets	1,109	1,184	4,135	149	6,577
Closing liabilities	-	-	-	-	-
Net closing balance	1,109	1,184	4,135	149	6,577

Name of Segment: Motor TP

Particulars	30 June 2026				(₹ in lakhs)
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	1,070	49	13,869	1,947	16,936
Opening liabilities	-	-	-	-	-
Net opening balance	1,070	49	13,869	1,947	16,936
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	(3,136)	-	-	-	(3,136)
Amounts recoverable from reinsurers	-	(35)	3,230	(474)	2,721
Recoveries of incurred claims and other insurance service expenses	-	-	1,465	174	1,639
Changes in the loss recovery component	-	(35)	-	-	(35)
Changes in expected recoveries on past claims	-	-	1,766	(648)	1,117
Effect of non-performance risk of reinsurers	-	-	1	-	1
Net expenses/income from reinsurance contracts	(3,136)	(35)	3,231	(474)	(414)
Net finance expenses/income from reinsurance contracts	-	-	631	-	631
Effect of movements in exchange rates	-	-	-	-	-
Others - IFIE P&L	-	-	311	-	311
Others - OCI	-	-	320	-	320
Others - NDIC	(1,221)	-	1,221	-	-
Total changes in profit or loss and OCI	(4,358)	(35)	5,084	(474)	217
Cash flows	-	-	-	-	-
Premiums paid	2,337	-	-	-	2,337
Amounts received	-	-	(8,117)	-	(8,117)
Total cash flows	2,337	-	(8,117)	-	(5,780)
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	2,337	-	(8,117)	-	(5,780)
Closing assets	(951)	14	10,836	1,473	11,373
Closing liabilities	-	-	-	-	-
Net closing balance	(951)	14	10,836	1,473	11,373

Name of Segment: Motor TP

Particulars	31-Mar-26					(₹ in lakhs)
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total	
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk		
Opening assets	1,863	1,507	16,514	2,108	21,992	
Opening liabilities	-	-	-	-	-	
Net opening balance	1,863	1,507	16,514	2,108	21,992	
Changes in Profit or Loss and OCI	-	-	-	-	-	
Allocation of reinsurance premiums paid	(10,853)	-	-	-	(10,853)	
Amounts recoverable from reinsurers	-	(1,458)	6,929	(161)	5,311	
Recoveries of incurred claims and other insurance service expenses	-	-	5,938	770	6,708	
Changes in the loss recovery component	-	(1,458)	-	-	(1,458)	
Changes in expected recoveries on past claims	-	-	991	(930)	61	
Effect of non-performance risk of reinsurers	-	-	5	-	5	
Net expenses/income from reinsurance contracts	(10,853)	(1,458)	6,934	(161)	(5,538)	
Net finance expenses/income from reinsurance contracts	-	-	624	-	624	
Effect of movements in exchange rates	-	-	-	-	-	
Others - OCI	-	-	(652)	-	(652)	
Others - IFIE	-	-	1,276	-	1,276	
Others - NDIC	(4,733)	-	4,733	-	-	
Total changes in profit or loss and OCI	(15,586)	(1,458)	12,291	(161)	(4,914)	
Cash flows	-	-	-	-	-	
Premiums paid	14,794	-	-	-	14,794	
Amounts received	-	-	(14,936)	-	(14,936)	
Total cash flows	14,794	-	(14,936)	-	(142)	
Others - Non Cash Items (to be specified)	-	-	-	-	-	
Net closing balance	14,794	-	(14,936)	-	(142)	
Closing assets	1,070	49	13,869	1,947	16,936	
Closing liabilities	-	-	-	-	-	
Net closing balance	1,070	49	13,869	1,947	16,936	

Name of Segment: Health

(₹ in lakhs)

Particulars	30 June 2026				
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	(2,319)	331	4,417	169	2,596
Opening liabilities	-	-	-	-	-
Net opening balance	(2,319)	331	4,417	169	2,596
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	(4,175)	-	-	-	(4,175)
Amounts recoverable from reinsurers	-	281	3,396	81	3,758
Recoveries of incurred claims and other insurance service expenses	-	-	3,287	149	3,435
Changes in the loss recovery component	-	281	-	-	281
Changes in expected recoveries on past claims	-	-	109	(68)	41
Effect of non-performance risk of reinsurers	-	-	(0)	-	(0)
Net expenses/income from reinsurance contracts	(4,175)	281	3,396	81	(418)
Net finance expenses/income from reinsurance contracts	-	-	29	-	29
Effect of movements in exchange rates	-	-	-	-	-
Others - IFIE P&L	-	-	24	-	24
Others - OCI	-	-	5	-	5
Others - NDIC	(712)	-	712	-	-
Total changes in profit or loss and OCI	(4,887)	281	4,136	81	(389)
Cash flows	-	-	-	-	-
Premiums paid	206	-	-	-	206
Amounts received	-	-	(625)	-	(625)
Total cash flows	206	-	(625)	-	(418)
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	206	-	(625)	-	(418)
Closing assets	(7,000)	612	7,928	249	1,789
Closing liabilities	-	-	-	-	-
Net closing balance	(7,000)	612	7,928	249	1,789

Name of Segment: Health

(₹ in lakhs)

Particulars	31-Mar-26				Total
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	2,420	1,349	3,327	72	7,168
Opening liabilities	-	-	-	-	-
Net opening balance	2,420	1,349	3,327	72	7,168
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	(3,203)	-	-	-	(3,203)
Amounts recoverable from reinsurers	-	(1,018)	553	97	(368)
Recoveries of incurred claims and other insurance service expenses	-	-	271	152	423
Changes in the loss recovery component	-	(1,018)	-	-	(1,018)
Changes in expected recoveries on past claims	-	-	282	(55)	227
Effect of non-performance risk of reinsurers	-	-	(0)	-	(0)
Net expenses/income from reinsurance contracts	(3,203)	(1,018)	553	97	(3,571)
Net finance expenses/income from reinsurance contracts	-	-	36	-	36
Effect of movements in exchange rates	-	-	-	-	-
Others - OCI	-	-	(4)	-	(4)
Others - IFIE	-	-	40	-	40
Others - NDIC	(12,456)	-	12,456	-	-
Total changes in profit or loss and OCI	(15,659)	(1,018)	13,045	97	(3,535)
Cash flows	-	-	-	-	-
Premiums paid	10,919	-	-	-	10,919
Amounts received	-	-	(11,956)	-	(11,956)
Total cash flows	10,919	-	(11,956)	-	(1,037)
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	10,919	-	(11,956)	-	(1,037)
Closing assets	(2,319)	331	4,417	169	2,596
Closing liabilities	-	-	-	-	-
Net closing balance	(2,319)	331	4,417	169	2,596

Name of Segment: PA

(₹ in lakhs)

Particulars	30 June 2026				Total
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	47	-	37	13	97
Opening liabilities	-	-	-	-	-
Net opening balance	47	-	37	13	97
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	(48)	-	-	-	(48)
Amounts recoverable from reinsurers	-	-	(3)	6	2
Recoveries of incurred claims and other insurance service expenses	-	-	121	11	131
Changes in the loss recovery component	-	-	-	-	-
Changes in expected recoveries on past claims	-	-	(124)	(5)	(129)
Effect of non-performance risk of reinsurers	-	-	(0)	-	(0)
Net expenses/income from reinsurance contracts	(48)	-	(3)	6	(45)
Net finance expenses/income from reinsurance contracts	-	-	3	-	3
Effect of movements in exchange rates	-	-	-	-	-
Others - IFIE P&L	-	-	3	-	3
Others - OCI	-	-	0	-	0
Others - NDIC	(8)	-	8	-	-
Total changes in profit or loss and OCI	(55)	-	7	6	(42)
Cash flows	-	-	-	-	-
Premiums paid	1	-	-	-	1
Amounts received	-	-	(0)	-	(0)
Total cash flows	1	-	(0)	-	1
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	1	-	(0)	-	1
Closing assets	(7)	-	43	19	55
Closing liabilities	-	-	-	-	-
Net closing balance	(7)	-	43	19	55

Name of Segment: PA

(₹ in lakhs)

Particulars	31-Mar-26				Total
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	40	2	52	6	100
Opening liabilities	-	-	-	-	-
Net opening balance	40	2	52	6	100
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	(44)	-	-	-	(44)
Amounts recoverable from reinsurers	-	(2)	(77)	7	(72)
Recoveries of incurred claims and other insurance service expenses	-	-	(30)	13	(17)
Changes in the loss recovery component	-	(2)	-	-	(2)
Changes in expected recoveries on past claims	-	-	(47)	(6)	(53)
Effect of non-performance risk of reinsurers	-	-	(0)	-	(0)
Net expenses/income from reinsurance contracts	(44)	(2)	(77)	7	(116)
Net finance expenses/income from reinsurance contracts	-	-	4	-	4
Effect of movements in exchange rates	-	-	-	-	-
Others - OCI	-	-	(0)	-	(0)
Others - IFIE	-	-	4	-	4
Others - NDIC	(121)	-	121	-	-
Total changes in profit or loss and OCI	(164)	(2)	47	7	(113)
Cash flows	-	-	-	-	-
Premiums paid	171	-	-	-	171
Amounts received	-	-	(62)	-	(62)
Total cash flows	171	-	(62)	-	109
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	171	-	(62)	-	109
Closing assets	47	-	37	13	97
Closing liabilities	-	-	-	-	-
Net closing balance	47	-	37	13	97

Name of Segment: Travel

(₹ in lakhs)

Particulars	30 June 2026				
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	(63)	-	80	6	22
Opening liabilities	-	-	-	-	-
Net opening balance	(63)	-	80	6	22
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	(51)	-	-	-	(51)
Amounts recoverable from reinsurers	-	-	1	1	2
Recoveries of incurred claims and other insurance service expenses	-	-	31	3	34
Changes in the loss recovery component	-	-	-	-	-
Changes in expected recoveries on past claims	-	-	(30)	(2)	(32)
Effect of non-performance risk of reinsurers	-	-	0	-	0
Net expenses/income from reinsurance contracts	(51)	-	1	1	(49)
Net finance expenses/income from reinsurance contracts	-	-	1	-	1
Effect of movements in exchange rates	-	-	-	-	-
Others - IFIE P&L	-	-	1	-	1
Others - OCI	-	-	0	-	0
Others - NDIC	(28)	-	28	-	-
Total changes in profit or loss and OCI	(78)	-	30	1	(48)
Cash flows	-	-	-	-	-
Premiums paid	79	-	-	-	79
Amounts received	-	-	(35)	-	(35)
Total cash flows	79	-	(35)	-	44
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	79	-	(35)	-	44
Closing assets	(63)	-	75	6	18
Closing liabilities	-	-	-	-	-
Net closing balance	(63)	-	75	6	18

Name of Segment: Travel

(₹ in lakhs)

Particulars	31-Mar-26				
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	(144)	-	129	9	(6)
Opening liabilities	-	-	-	-	-
Net opening balance	(144)	-	129	9	(6)
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	(180)	-	-	-	(180)
Amounts recoverable from reinsurers	-	-	4	(4)	1
Recoveries of incurred claims and other insurance service expenses	-	-	129	5	134
Changes in the loss recovery component	-	-	-	-	-
Changes in expected recoveries on past claims	-	-	(125)	(8)	(133)
Effect of non-performance risk of reinsurers	-	-	0	-	0
Net expenses/income from reinsurance contracts	(180)	-	4	(4)	(179)
Net finance expenses/income from reinsurance contracts	-	-	5	-	5
Effect of movements in exchange rates	-	-	-	-	-
Others - OCI	-	-	(0)	-	(0)
Others - IFIE	-	-	6	-	6
Others - NDIC	(111)	-	111	-	-
Total changes in profit or loss and OCI	(291)	-	121	(4)	(174)
Cash flows	-	-	-	-	-
Premiums paid	371	-	-	-	371
Amounts received	-	-	(169)	-	(169)
Total cash flows	371	-	(169)	-	202
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	371	-	(169)	-	202
Closing assets	(63)	-	80	6	22
Closing liabilities	-	-	-	-	-
Net closing balance	(63)	-	80	6	22

Name of Segment- Workmen's Compensation/ Employer's liability

(₹ in lakhs)

Particulars	30 June 2026				
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	-	-	-	-	-
Net opening balance	-	-	-	-	-
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	-	-	-	-	-
Amounts recoverable from reinsurers	-	-	-	-	-
Recoveries of incurred claims and other insurance service expenses	-	-	-	-	-
Changes in the loss recovery component	-	-	-	-	-
Changes in expected recoveries on past claims	-	-	-	-	-
Effect of non-performance risk of reinsurers	-	-	-	-	-
Net expenses/income from reinsurance contracts	-	-	-	-	-
Net finance expenses/income from reinsurance contracts	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-
Others - IFIE P&L	-	-	-	-	-
Others - OCI	-	-	-	-	-
Others - NDIC	-	-	-	-	-
Total changes in profit or loss and OCI	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums paid	-	-	-	-	-
Amounts received	-	-	-	-	-
Total cash flows	-	-	-	-	-
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	-	-	-	-	-
Closing assets	-	-	-	-	-
Closing liabilities	-	-	-	-	-
Net closing balance	-	-	-	-	-

Name of Segment- Workmen's Compensation/ Employer's liability

(₹ in lakhs)

Particulars	31-Mar-26				
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	-	-	-	-	-
Net opening balance	-	-	-	-	-
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	-	-	-	-	-
Amounts recoverable from reinsurers	-	-	-	-	-
Recoveries of incurred claims and other insurance service expenses	-	-	-	-	-
Changes in the loss recovery component	-	-	-	-	-
Changes in expected recoveries on past claims	-	-	-	-	-
Effect of non-performance risk of reinsurers	-	-	-	-	-
Net expenses/income from reinsurance contracts	-	-	-	-	-
Net finance expenses/income from reinsurance contracts	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-
Others - OCI	-	-	-	-	-
Others - IFIE	-	-	-	-	-
Others - NDIC	-	-	-	-	-
Total changes in profit or loss and OCI	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums paid	-	-	-	-	-
Amounts received	-	-	-	-	-
Total cash flows	-	-	-	-	-
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	-	-	-	-	-
Closing assets	-	-	-	-	-
Closing liabilities	-	-	-	-	-
Net closing balance	-	-	-	-	-

Name of Segment: Liability

(₹ in lakhs)

Particulars	30 June 2026					(₹ in lakhs)
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total	
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk		
Opening assets	6,144	2,192	98	20	8,455	
Opening liabilities	-	-	-	-	-	
Net opening balance	6,144	2,192	98	20	8,455	
Changes in Profit or Loss and OCI	-	-	-	-	-	
Allocation of reinsurance premiums paid	533	-	-	-	533	
Amounts recoverable from reinsurers	-	(377)	(832)	7	(1,202)	
Recoveries of incurred claims and other insurance service expenses	-	-	(875)	13	(862)	
Changes in the loss recovery component	-	(377)	-	-	(377)	
Changes in expected recoveries on past claims	-	-	43	(6)	37	
Effect of non-performance risk of reinsurers	-	-	(0)	-	(0)	
Net expenses/income from reinsurance contracts	533	(377)	(832)	7	(669)	
Net finance expenses/income from reinsurance contracts	105	-	3	-	108	
Effect of movements in exchange rates	-	-	-	-	-	
Others - IFIE P&L	105	-	2	-	107	
Others - OCI	-	-	0	-	0	
Others - NDIC	(1,267)	-	1,267	-	-	
Total changes in profit or loss and OCI	(629)	(377)	438	7	(561)	
Cash flows	-	-	-	-	-	
Premiums paid	58	-	-	-	58	
Amounts received	-	-	(455)	-	(455)	
Total cash flows	58	-	(455)	-	(397)	
Others - Non Cash Items (to be specified)	-	-	-	-	-	
Net closing balance	58	-	(455)	-	(397)	
Closing assets	5,574	1,815	81	27	7,497	
Closing liabilities	-	-	-	-	-	
Net closing balance	5,574	1,815	81	27	7,497	

Name of Segment: Liability

(₹ in lakhs)

Particulars	31-Mar-26				Total
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	6,642	1,976	626	24	9,268
Opening liabilities	-	-	-	-	-
Net opening balance	6,642	1,976	626	24	9,268
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	(1,581)	-	-	-	(1,581)
Amounts recoverable from reinsurers	-	216	756	(4)	968
Recoveries of incurred claims and other insurance service expenses	-	-	20	13	34
Changes in the loss recovery component	-	216	-	-	216
Changes in expected recoveries on past claims	-	-	735	(17)	718
Effect of non-performance risk of reinsurers	-	-	(0)	-	(0)
Net expenses/income from reinsurance contracts	(1,581)	216	756	(4)	(613)
Net finance expenses/income from reinsurance contracts	415	-	(2)	-	413
Effect of movements in exchange rates	-	-	-	-	-
Others - OCI	-	-	(0)	-	(0)
Others - IFIE	415	-	(2)	-	413
Others - NDIC	(401)	-	401	-	-
Total changes in profit or loss and OCI	(1,567)	216	1,155	(4)	(200)
Cash flows	-	-	-	-	-
Premiums paid	1,070	-	-	-	1,070
Amounts received	-	-	(1,683)	-	(1,683)
Total cash flows	1,070	-	(1,683)	-	(613)
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	1,070	-	(1,683)	-	(613)
Closing assets	6,144	2,192	98	20	8,455
Closing liabilities	-	-	-	-	-
Net closing balance	6,144	2,192	98	20	8,455

Name of Segment- Engineering

(₹ in lakhs)

Particulars	30 June 2026					(₹ in lakhs)
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total	
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk		
Opening assets	-	-	-	-	-	
Opening liabilities	-	-	-	-	-	
Net opening balance	-	-	-	-	-	
Changes in Profit or Loss and OCI	-	-	-	-	-	
Allocation of reinsurance premiums paid	-	-	-	-	-	
Amounts recoverable from reinsurers	-	-	-	-	-	
Recoveries of incurred claims and other insurance service expenses	-	-	-	-	-	
Changes in the loss recovery component	-	-	-	-	-	
Changes in expected recoveries on past claims	-	-	-	-	-	
Effect of non-performance risk of reinsurers	-	-	-	-	-	
Net expenses/income from reinsurance contracts	-	-	-	-	-	
Net finance expenses/income from reinsurance contracts	-	-	-	-	-	
Effect of movements in exchange rates	-	-	-	-	-	
Others - IFIE P&L	-	-	-	-	-	
Others - OCI	-	-	-	-	-	
Others - NDIC	-	-	-	-	-	
Total changes in profit or loss and OCI	-	-	-	-	-	
Cash flows	-	-	-	-	-	
Premiums paid	-	-	-	-	-	
Amounts received	-	-	-	-	-	
Total cash flows	-	-	-	-	-	
Others - Non Cash Items (to be specified)	-	-	-	-	-	
Net closing balance	-	-	-	-	-	
Closing assets	-	-	-	-	-	
Closing liabilities	-	-	-	-	-	
Net closing balance	-	-	-	-	-	

Name of Segment- Engineering

(₹ in lakhs)

Particulars	31-Mar-26				Total
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	-	-	-	-	-
Net opening balance	-	-	-	-	-
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	-	-	-	-	-
Amounts recoverable from reinsurers	-	-	-	-	-
Recoveries of incurred claims and other insurance service expenses	-	-	-	-	-
Changes in the loss recovery component	-	-	-	-	-
Changes in expected recoveries on past claims	-	-	-	-	-
Effect of non-performance risk of reinsurers	-	-	-	-	-
Net expenses/income from reinsurance contracts	-	-	-	-	-
Net finance expenses/income from reinsurance contracts	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-
Others - OCI	-	-	-	-	-
Others - IFIE	-	-	-	-	-
Others - NDIC	-	-	-	-	-
Total changes in profit or loss and OCI	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums paid	-	-	-	-	-
Amounts received	-	-	-	-	-
Total cash flows	-	-	-	-	-
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	-	-	-	-	-
Closing assets	-	-	-	-	-
Closing liabilities	-	-	-	-	-
Net closing balance	-	-	-	-	-

Name of Segment- Aviation

(₹ in lakhs)

Particulars	30 June 2026				
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	-	-	-	-	-
Net opening balance	-	-	-	-	-
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	-	-	-	-	-
Amounts recoverable from reinsurers	-	-	-	-	-
Recoveries of incurred claims and other insurance service expenses	-	-	-	-	-
Changes in the loss recovery component	-	-	-	-	-
Changes in expected recoveries on past claims	-	-	-	-	-
Effect of non-performance risk of reinsurers	-	-	-	-	-
Net expenses/income from reinsurance contracts	-	-	-	-	-
Net finance expenses/income from reinsurance contracts	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-
Others - IFIE P&L	-	-	-	-	-
Others - OCI	-	-	-	-	-
Others - NDIC	-	-	-	-	-
Total changes in profit or loss and OCI	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums paid	-	-	-	-	-
Amounts received	-	-	-	-	-
Total cash flows	-	-	-	-	-
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	-	-	-	-	-
Closing assets	-	-	-	-	-
Closing liabilities	-	-	-	-	-
Net closing balance	-	-	-	-	-

Name of Segment- Aviation

(₹ in lakhs)

Particulars	31-Mar-26				
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	-	-	-	-	-
Net opening balance	-	-	-	-	-
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	-	-	-	-	-
Amounts recoverable from reinsurers	-	-	-	-	-
Recoveries of incurred claims and other insurance service expenses	-	-	-	-	-
Changes in the loss recovery component	-	-	-	-	-
Changes in expected recoveries on past claims	-	-	-	-	-
Effect of non-performance risk of reinsurers	-	-	-	-	-
Net expenses/income from reinsurance contracts	-	-	-	-	-
Net finance expenses/income from reinsurance contracts	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-
Others - OCI	-	-	-	-	-
Others - IFIE	-	-	-	-	-
Others - NDIC	-	-	-	-	-
Total changes in profit or loss and OCI	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums paid	-	-	-	-	-
Amounts received	-	-	-	-	-
Total cash flows	-	-	-	-	-
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	-	-	-	-	-
Closing assets	-	-	-	-	-
Closing liabilities	-	-	-	-	-
Net closing balance	-	-	-	-	-

Name of Segment- Crop

(₹ in lakhs)

Particulars	30 June 2026					(€ in lakhs)
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total	
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk		
Opening assets	-	-	-	-	-	
Opening liabilities	-	-	-	-	-	
Net opening balance	-	-	-	-	-	
Changes in Profit or Loss and OCI	-	-	-	-	-	
Allocation of reinsurance premiums paid	-	-	-	-	-	
Amounts recoverable from reinsurers	-	-	-	-	-	
Recoveries of incurred claims and other insurance service expenses	-	-	-	-	-	
Changes in the loss recovery component	-	-	-	-	-	
Changes in expected recoveries on past claims	-	-	-	-	-	
Effect of non-performance risk of reinsurers	-	-	-	-	-	
Net expenses/income from reinsurance contracts	-	-	-	-	-	
Net finance expenses/income from reinsurance contracts	-	-	-	-	-	
Effect of movements in exchange rates	-	-	-	-	-	
Others - IFIE P&L	-	-	-	-	-	
Others - OCI	-	-	-	-	-	
Others - NDIC	-	-	-	-	-	
Total changes in profit or loss and OCI	-	-	-	-	-	
Cash flows	-	-	-	-	-	
Premiums paid	-	-	-	-	-	
Amounts received	-	-	-	-	-	
Total cash flows	-	-	-	-	-	
Others - Non Cash Items (to be specified)	-	-	-	-	-	
Net closing balance	-	-	-	-	-	
Closing assets	-	-	-	-	-	
Closing liabilities	-	-	-	-	-	
Net closing balance	-	-	-	-	-	

Name of Segment- Crop

(₹ in lakhs)

Particulars	31-Mar-26				Total
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	-	-	-	-	-
Opening liabilities	-	-	-	-	-
Net opening balance	-	-	-	-	-
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	-	-	-	-	-
Amounts recoverable from reinsurers	-	-	-	-	-
Recoveries of incurred claims and other insurance service expenses	-	-	-	-	-
Changes in the loss recovery component	-	-	-	-	-
Changes in expected recoveries on past claims	-	-	-	-	-
Effect of non-performance risk of reinsurers	-	-	-	-	-
Net expenses/income from reinsurance contracts	-	-	-	-	-
Net finance expenses/income from reinsurance contracts	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-
Others - OCI	-	-	-	-	-
Others - IFIE	-	-	-	-	-
Others - NDIC	-	-	-	-	-
Total changes in profit or loss and OCI	-	-	-	-	-
Cash flows	-	-	-	-	-
Premiums paid	-	-	-	-	-
Amounts received	-	-	-	-	-
Total cash flows	-	-	-	-	-
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	-	-	-	-	-
Closing assets	-	-	-	-	-
Closing liabilities	-	-	-	-	-
Net closing balance	-	-	-	-	-

Name of Segment: Misc

(₹ in lakhs)

Particulars	30 June 2026					(₹ in lakhs)
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total	
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk		
Opening assets	333	-	(19)	14	328	
Opening liabilities	-	-	-	-	-	
Net opening balance	333	-	(19)	14	328	
Changes in Profit or Loss and OCI	-	-	-	-	-	
Allocation of reinsurance premiums paid	1,661	-	-	-	1,661	
Amounts recoverable from reinsurers	-	-	(1,698)	(1)	(1,699)	
Recoveries of incurred claims and other insurance service expenses	-	-	(1,595)	12	(1,583)	
Changes in the loss recovery component	-	-	-	-	-	
Changes in expected recoveries on past claims	-	-	(102)	(13)	(116)	
Effect of non-performance risk of reinsurers	-	-	0	-	0	
Net expenses/income from reinsurance contracts	1,661	-	(1,698)	(1)	(38)	
Net finance expenses/income from reinsurance contracts	-	-	2	-	2	
Effect of movements in exchange rates	-	-	-	-	-	
Others - IFIE P&L	-	-	2	-	2	
Others - OCI	-	-	0	-	0	
Others - NDIC	(2,314)	-	2,314	-	-	
Total changes in profit or loss and OCI	(654)	-	619	(1)	(36)	
Cash flows	-	-	-	-	-	
Premiums paid	933	-	-	-	933	
Amounts received	-	-	(445)	-	(445)	
Total cash flows	933	-	(445)	-	487	
Others - Non Cash Items (to be specified)	-	-	-	-	-	
Net closing balance	933	-	(445)	-	487	
Closing assets	612	-	155	12	779	
Closing liabilities	-	-	-	-	-	
Net closing balance	612	-	155	12	779	

Name of Segment: Misc

(₹ in lakhs)

Particulars	31-Mar-26				Total
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	306	-	(170)	26	162
Opening liabilities	-	-	-	-	-
Net opening balance	306	-	(170)	26	162
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	(1,294)	-	-	-	(1,294)
Amounts recoverable from reinsurers	-	-	1,638	(12)	1,626
Recoveries of incurred claims and other insurance service expenses	-	-	2,085	14	2,099
Changes in the loss recovery component	-	-	-	-	-
Changes in expected recoveries on past claims	-	-	(447)	(26)	(473)
Effect of non-performance risk of reinsurers	-	-	0	-	0
Net expenses/income from reinsurance contracts	(1,294)	-	1,639	(12)	332
Net finance expenses/income from reinsurance contracts	-	-	16	-	16
Effect of movements in exchange rates	-	-	-	-	-
Others - OCI	-	-	(1)	-	(1)
Others - IFIE	-	-	17	-	17
Others - NDIC	(515)	-	515	-	-
Total changes in profit or loss and OCI	(1,809)	-	2,170	(12)	348
Cash flows	-	-	-	-	-
Premiums paid	1,836	-	-	-	1,836
Amounts received	-	-	(2,018)	-	(2,018)
Total cash flows	1,836	-	(2,018)	-	(182)
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	1,836	-	(2,018)	-	(182)
Closing assets	333	-	(19)	14	328
Closing liabilities	-	-	-	-	-
Net closing balance	333	-	(19)	14	328

Name of Segment: Fire

(₹ in lakhs)

Particulars	30 June 2026				Total
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	2	6	0	0	8
Opening liabilities	-	-	-	-	-
Net opening balance	2	6	0	0	8
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	(2)	-	1	0	(2)
Amounts recoverable from reinsurers	-	(2)	1	0	(1)
Recoveries of incurred claims and other insurance service expenses	-	-	1	0	1
Changes in the loss recovery component	-	(2)	-	-	(2)
Changes in expected recoveries on past claims	-	-	(0)	(0)	(0)
Effect of non-performance risk of reinsurers	-	-	-	-	-
Net expenses/income from reinsurance contracts	(2)	(2)	1	0	(3)
Net finance expenses/income from reinsurance contracts	-	-	0	-	0
Effect of movements in exchange rates	-	-	-	-	-
Others - IFIE P&L	-	-	0	-	0
Others - OCI	-	-	0	-	0
Others - NDIC	(1)	-	1	-	-
Total changes in profit or loss and OCI	(3)	(2)	2	0	(3)
Cash flows	-	-	-	-	-
Premiums paid	4	-	-	-	4
Amounts received	-	-	(0)	-	(0)
Total cash flows	4	-	(0)	-	4
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	4	-	(0)	-	4
Closing assets	3	4	2	0	9
Closing liabilities	-	-	-	-	-
Net closing balance	3	4	2	0	9

Name of Segment: Fire

(₹ in lakhs)

Particulars	31-Mar-26				Total
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk	
Opening assets	(0)	1	0	0	1
Opening liabilities	-	-	-	-	-
Net opening balance	(0)	1	0	0	1
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	0	-	-	-	0
Amounts recoverable from reinsurers	-	5	0	(0)	5
Recoveries of incurred claims and other insurance service expenses	-	-	0	0	0
Changes in the loss recovery component	-	5	-	-	5
Changes in expected recoveries on past claims	-	-	(0)	(0)	(0)
Effect of non-performance risk of reinsurers	-	-	0	-	0
Net expenses/income from reinsurance contracts	0	5	0	(0)	5
Net finance expenses/income from reinsurance contracts	-	-	0	-	0
Effect of movements in exchange rates	-	-	-	-	-
Others - OCI	-	-	(0)	-	(0)
Others - IFIE	-	-	0	-	0
Others - NDIC	-	-	-	-	-
Total changes in profit or loss and OCI	0	5	0	(0)	5
Cash flows	-	-	-	-	-
Premiums paid	2	-	-	-	2
Amounts received	-	-	-	-	-
Total cash flows	2	-	-	-	2
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	2	-	-	-	2
Closing assets	2	6	0	0	8
Closing liabilities	-	-	-	-	-
Net closing balance	2	6	0	0	8

Name of Segment: TOTAL

(₹ in lakhs)

Particulars	(₹ in lakhs)				
	30 June 2026				
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total
Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk		
Opening assets	6,323	3,762	22,617	2,318	35,020
Opening liabilities	-	-	-	-	-
Net opening balance	6,323	3,762	22,617	2,318	35,020
Changes in Profit or Loss and OCI	-	-	-	-	-
Allocation of reinsurance premiums paid	(7,737)	-	-	-	(7,737)
Amounts recoverable from reinsurers	-	(475)	7,608	(369)	6,764
Recoveries of incurred claims and other insurance service expenses	-	-	5,988	494	6,481
Changes in the loss recovery component	-	(475)	-	-	(475)
Changes in expected recoveries on past claims	-	-	1,620	(862)	758
Effect of non-performance risk of reinsurers	-	-	1	-	1
Net expenses/income from reinsurance contracts	(7,737)	(475)	7,609	(369)	(972)
Net finance expenses/income from reinsurance contracts	105	-	689	-	794
Effect of movements in exchange rates	-	-	-	-	-
Others - IFIE P&L	105	-	360	-	465
Others - OCI	-	-	329	-	329
Others - NDIC	(6,663)	-	6,663	-	-
Total changes in profit or loss and OCI	(14,295)	(475)	14,960	(369)	(178)
Cash flows	-	-	-	-	-
Premiums paid	4,546	-	-	-	4,546
Amounts received	-	-	(9,292)	-	(9,292)
Total cash flows	4,546	-	(9,292)	-	(4,746)
Others - Non Cash Items (to be specified)	-	-	-	-	-
Net closing balance	4,546	-	(9,292)	-	(4,746)
Closing assets	(3,427)	3,287	28,286	1,949	30,095
Closing liabilities	-	-	-	-	-
Net closing balance	(3,427)	3,287	28,286	1,949	30,095

Name of Segment: TOTAL

(₹ in lakhs)

Particulars	31-Mar-26					(₹ in lakhs)
	Liability/ asset for remaining coverage		Liability/ asset for Incurred Claims		Total	
	Excluding loss component	Loss recovery component	Estimation of PV of future cash flows	Risk Adjustment for non-financial risk		
Opening assets	12,309	6,314	24,142	2,354	45,119	
Opening liabilities	-	-	-	-	-	
Net opening balance	12,309	6,314	24,142	2,354	45,119	
Changes in Profit or Loss and OCI	-	-	-	-	-	
Allocation of reinsurance premiums paid	(26,363)	-	-	-	(26,363)	
Amounts recoverable from reinsurers	-	(2,552)	20,669	(36)	18,081	
Recoveries of incurred claims and other insurance service expenses	-	-	19,766	1,107	20,874	
Changes in the loss recovery component	-	(2,552)	-	-	(2,552)	
Changes in expected recoveries on past claims	-	-	903	(1,143)	(240)	
Effect of non-performance risk of reinsurers	-	-	5	-	5	
Net expenses/income from reinsurance contracts	(26,363)	(2,552)	20,674	(36)	(8,277)	
Net finance expenses/income from reinsurance contracts	415	-	722	-	1,137	
Effect of movements in exchange rates	-	-	-	-	-	
Others - OCI	-	-	(662)	-	(662)	
Others - IFIE	415	-	1,384	-	1,799	
Others - NDIC	(22,349)	-	22,349	-	-	
Total changes in profit or loss and OCI	(48,297)	(2,552)	43,744	(36)	(7,140)	
Cash flows	-	-	-	-	-	
Premiums paid	42,310	-	-	-	42,310	
Amounts received	-	-	(45,269)	-	(45,269)	
Total cash flows	42,310	-	(45,269)	-	(2,959)	
Others - Non Cash Items (to be specified)	-	-	-	-	-	
Net closing balance	42,310	-	(45,269)	-	(2,959)	
Closing assets	6,323	3,762	22,617	2,318	35,020	
Closing liabilities	-	-	-	-	-	
Net closing balance	6,323	3,762	22,617	2,318	35,020	

Schedule 6b.3: Reinsurance Contracts not measured under the PAA: Movement of carrying amounts for each class or segment
Analysis by measurement component

Name of Segment: Not applicable to the Company

[illegible]

Name of Segment: Not applicable to the Company

[illegible]

30-Jun-26

Name of Segment: Motor OD

(₹ in lakhs)

Particulars	Beyond 10	CY(-)10	CY(-)9	CY(-)8	CY(-)7	CY(-)6	CY(-)5	CY(-)4	CY(-)3	CY(-)2	CY(-)1	Current Year (CY)	Total
Estimates of undiscounted cumulative claims	-	-	-	1,109	6,769	7,131	13,462	27,092	30,743	36,562	46,487	15,949	1,85,304
At end of accident year	-	-	-	1,445	7,164	7,200	13,243	27,290	31,126	37,420	46,828	15,949	-
one year later	-	-	-	1,108	6,718	7,092	13,422	27,112	30,859	36,569	46,487	-	-
two year later	-	-	-	1,105	6,738	7,120	13,490	27,054	30,750	36,562	-	-	-
three year later	-	-	-	1,109	6,775	7,150	13,454	27,089	30,743	-	-	-	-
four year later	-	-	-	1,109	6,763	7,137	13,457	27,092	-	-	-	-	-
five year later	-	-	-	1,112	6,765	7,131	13,462	-	-	-	-	-	-
six year later	-	-	-	1,109	6,769	7,131	-	-	-	-	-	-	-
seven year later	-	-	-	1,109	6,769	-	-	-	-	-	-	-	-
eight year later	-	-	-	1,109	-	-	-	-	-	-	-	-	-
nine year later	-	-	-	-	-	-	-	-	-	-	-	-	-
ten year later	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative claims paid	-	-	-	1,109	6,745	7,099	13,427	26,947	30,598	36,269	44,997	9,438	1,76,629
Liabilities-accident years past ten years	-	-	-	-	24	32	35	144	145	293	1,490	6,511	8,675
Liabilities-accident years before the past ten years	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of discounting	-	-	-	-	0	0	2	2	5	12	42	80	144
Liabilities for incurred claims included in the Balance Sheet (including Statement of Changes in Equity)	-	-	-	-	24	31	33	142	141	281	1,447	6,431	8,530

Name of Segment: Motor TP

Particulars	Beyond 10	CY(-)10	CY(-)9	CY(-)8	CY(-)7	CY(-)6	CY(-)5	CY(-)4	CY(-)3	CY(-)2	CY(-)1	Current Year (CY)	Total
Estimates of undiscounted cumulative claims	-	-	7	560	6,602	7,481	15,132	25,549	31,063	39,794	49,133	13,955	1,89,276
At end of accident year	-	-	5	1,277	8,511	11,737	21,694	32,301	36,803	47,139	50,262	13,955	-
one year later	-	-	5	1,098	8,295	10,507	18,224	28,814	31,817	40,694	49,133	-	-
two year later	-	-	4	989	7,698	9,210	16,814	26,275	30,996	39,794	-	-	-
three year later	-	-	3	966	7,272	8,385	15,607	25,460	31,063	-	-	-	-
four year later	-	-	3	893	6,935	7,767	15,407	25,549	-	-	-	-	-
five year later	-	-	3	743	6,482	7,501	15,132	-	-	-	-	-	-
six year later	-	-	5	681	6,370	7,481	-	-	-	-	-	-	-
seven year later	-	-	3	547	6,602	-	-	-	-	-	-	-	-
eight year later	-	-	7	560	-	-	-	-	-	-	-	-	-
nine year later	-	-	7	-	-	-	-	-	-	-	-	-	-
ten year later	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative claims paid	-	-	0	345	3,839	3,965	6,261	8,502	7,417	6,732	2,369	36	39,466
Liabilities-accident years past ten years	-	-	7	215	2,763	3,526	8,871	17,047	23,646	33,063	46,763	13,920	1,49,821
Liabilities-accident years before the past ten years	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of discounting	-	-	-	-	519	661	1,807	3,663	5,333	7,747	11,551	3,694	34,976
Liabilities for incurred claims included in the Balance Sheet (including Statement of Changes in Equity)	-	-	7	215	2,244	2,865	7,064	13,383	18,312	25,316	35,212	10,226	1,14,844

Name of Segment: Health

Particulars	Beyond 10	CY(-)10	CY(-)9	CY(-)8	CY(-)7	CY(-)6	CY(-)5	CY(-)4	CY(-)3	CY(-)2	CY(-)1	Current Year (CY)	Total
Estimates of undiscounted cumulative claims	-	-	-	83	1,206	7,109	31,075	46,538	41,134	49,890	69,071	29,392	2,75,499
At end of accident year	-	-	-	-	1,206	7,043	31,503	47,590	41,579	51,376	69,071	29,392	-
one year later	-	-	-	83	1,212	7,115	31,160	46,527	41,187	49,892	69,071	-	-
two year later	-	-	-	84	1,219	7,092	31,053	46,496	41,153	49,890	-	-	-
three year later	-	-	-	83	1,206	7,109	31,057	46,542	41,134	-	-	-	-
four year later	-	-	-	83	1,206	7,109	31,055	46,538	-	-	-	-	-
five year later	-	-	-	83	1,206	7,109	31,075	-	-	-	-	-	-
six year later	-	-	-	83	1,206	7,109	-	-	-	-	-	-	-
seven year later	-	-	-	83	1,206	-	-	-	-	-	-	-	-
eight year later	-	-	-	83	-	-	-	-	-	-	-	-	-
nine year later	-	-	-	-	-	-	-	-	-	-	-	-	-
ten year later	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative claims paid	-	-	-	83	1,206	7,088	31,034	46,442	40,912	49,011	64,909	19,230	2,59,916
Liabilities-accident years past ten years	-	-	-	-	-	21	41	96	223	878	4,162	10,162	15,583
Liabilities-accident years before the past ten years	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of discounting	-	-	-	-	-	-	-	1	5	27	122	143	298
Liabilities for incurred claims included in the Balance Sheet (including Statement of Changes in Equity)	-	-	-	-	-	21	41	95	217	851	4,041	10,020	15,285

Name of Segment: PA

Particulars	Beyond 10	CY(-)10	CY(-)9	CY(-)8	CY(-)7	CY(-)6	CY(-)5	CY(-)4	CY(-)3	CY(-)2	CY(-)1	Current Year (CY)	Total
Estimates of undiscounted cumulative claims	-	-	-	151	28	149	153	307	254	281	203	797	2,324
At end of accident year	-	-	-	114	29	158	153	245	291	662	861	797	-
one year later	-	-	-	151	27	171	114	316	263	281	203	-	-
two year later	-	-	-	151	38	149	147	309	254	281	-	-	-
three year later	-	-	-	151	27	149	147	307	254	-	-	-	-
four year later	-	-	-	151	27	149	153	307	-	-	-	-	-
five year later	-	-	-	151	27	149	153	-	-	-	-	-	-
six year later	-	-	-	151	28	149	-	-	-	-	-	-	-
seven year later	-	-	-	151	28	-	-	-	-	-	-	-	-
eight year later	-	-	-	151	-	-	-	-	-	-	-	-	-
nine year later	-	-	-	-	-	-	-	-	-	-	-	-	-
ten year later	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative claims paid	-	-	-	151	27	149	153	306	254	278	92	0	1,410
Liabilities-accident years past ten years	-	-	-	-	1	-	-	0	0	4	111	797	914
Liabilities-accident years before the past ten years	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of discounting	-	-	-	-	0	-	-	0	0	4	2	13	19
Liabilities for incurred claims included in the Balance Sheet (including Statement of Changes in Equity)	-	-	-	-	1	-	-	0	(0)	0	109	784	895

Name of Segment: Travel

Particulars	Beyond 10	CY(-)10	CY(-)9	CY(-)8	CY(-)7	CY(-)6	CY(-)5	CY(-)4	CY(-)3	CY(-)2	CY(-)1	Current Year (CY)	Total
Estimates of undiscounted cumulative claims	-	-	-	191	642	147	306	476	555	1,095	2,110	714	6,236
At end of accident year	-	-	-	631	806	237	417	661	591	1,256	2,142	714	-
one year later	-	-	-	155	661	148	310	522	548	1,074	2,110	-	-
two year later	-	-	-	190	648	146	319	450	553	1,095	-	-	-
three year later	-	-	-	201	643	145	301	477	555	-	-	-	-
four year later	-	-	-	196	645	147	312	476	-	-	-	-	-
five year later	-	-	-	197	642	147	306	-	-	-	-	-	-
six year later	-	-	-	191	642	147	-	-	-	-	-	-	-
seven year later	-	-	-	191	642	-	-	-	-	-	-	-	-
eight year later	-	-	-	191	-	-	-	-	-	-	-	-	-
nine year later	-	-	-	-	-	-	-	-	-	-	-	-	-
ten year later	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative claims paid	-	-	-	191	642	145	300	455	503	955	1,515	164	4,869
Liabilities-accident years past ten years	-	-	-	-	-	3	6	21	51	141	595	550	1,367
Liabilities-accident years before the past ten years	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of discounting	-	-	-	-	-	0	0	1	2	6	25	21	55
Liabilities for incurred claims included in the Balance Sheet (including Statement of Changes in Equity)	-	-	-	-	-	3	6	20	50	135	570	529	1,312

Name of Segment: Liability

Particulars	Beyond 10	CY(-)10	CY(-)9	CY(-)8	CY(-)7	CY(-)6	CY(-)5	CY(-)4	CY(-)3	CY(-)2	CY(-)1	Current Year (CY)	Total
Estimates of undiscounted cumulative claims	-	-	-	545	2,981	2,825	3,594	4,686	4,097	4,768	5,503	2,081	31,080
At end of accident year	-	-	-	851	3,246	2,832	3,933	4,999	4,365	5,102	5,775	2,081	-
one year later	-	-	-	545	2,993	2,986	3,612	4,693	4,105	4,770	5,503	-	-
two year later	-	-	-	544	2,986	2,825	3,598	4,688	4,097	4,768	-	-	-
three year later	-	-	-	544	2,982	2,825	3,595	4,686	4,097	-	-	-	-
four year later	-	-	-	545	2,982	2,825	3,594	4,686	-	-	-	-	-
five year later	-	-	-	545	2,981	2,825	3,594	-	-	-	-	-	-
six year later	-	-	-	545	2,981	2,825	-	-	-	-	-	-	-
seven year later	-	-	-	545	2,981	-	-	-	-	-	-	-	-
eight year later	-	-	-	545	-	-	-	-	-	-	-	-	-
nine year later	-	-	-	-	-	-	-	-	-	-	-	-	-
ten year later	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative claims paid	-	-	-	545	2,981	2,824	3,594	4,684	4,095	4,746	5,293	1,131	29,894
Liabilities-accident years past ten years	-	-	-	0	0	0	0	2	2	22	211	949	1,186
Liabilities-accident years before the past ten years	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of discounting	-	-	-	-	-	0	0	0	0	0	3	11	15
Liabilities for incurred claims included in the Balance Sheet (including Statement of Changes in Equity)	-	-	-	-	-	0	0	2	2	21	207	938	1,171

Name of Segment: Misc

Particulars	Beyond 10	CY(-)10	CY(-)9	CY(-)8	CY(-)7	CY(-)6	CY(-)5	CY(-)4	CY(-)3	CY(-)2	CY(-)1	Current Year (CY)	Total
Estimates of undiscounted cumulative claims	-	-	-	-	-	0	150	1,743	3,777	5,613	7,313	2,319	20,915
At end of accident year	-	-	-	-	-	1	155	1,961	3,974	5,783	7,496	2,319	-
one year later	-	-	-	-	-	1	160	1,742	3,775	5,615	7,313	-	-
two year later	-	-	-	-	-	0	150	1,743	3,777	5,613	-	-	-
three year later	-	-	-	-	-	0	150	1,743	3,777	-	-	-	-
four year later	-	-	-	-	-	0	150	1,743	-	-	-	-	-
five year later	-	-	-	-	-	0	150	-	-	-	-	-	-
six year later	-	-	-	-	-	0	-	-	-	-	-	-	-
seven year later	-	-	-	-	-	-	-	-	-	-	-	-	-
eight year later	-	-	-	-	-	-	-	-	-	-	-	-	-
nine year later	-	-	-	-	-	-	-	-	-	-	-	-	-
ten year later	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative claims paid	-	-	-	-	-	0	150	1,742	3,775	5,609	7,287	1,588	20,152
Liabilities-accident years past ten years	-	-	-	-	-	-	-	0	2	4	26	731	763
Liabilities-accident years before the past ten years	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of discounting	-	-	-	-	-	-	-	0	0	0	0	7	7
Liabilities for incurred claims included in the Balance Sheet (including Statement of Changes in Equity)	-	-	-	-	-	-	-	0	2	4	25	725	756

Name of Segment: Fire

Particulars	Beyond 10	CY(-)10	CY(-)9	CY(-)8	CY(-)7	CY(-)6	CY(-)5	CY(-)4	CY(-)3	CY(-)2	CY(-)1	Current Year (CY)	Total
Estimates of undiscounted cumulative claims	-	-	-	-	-	-	-	-	-	0	0	25	26
At end of accident year	-	-	-	-	-	0	2	-	-	2	2	25	-
one year later	-	-	-	-	-	0	1	-	-	-	0	-	-
two year later	-	-	-	-	-	0	1	-	-	-	-	-	-
three year later	-	-	-	-	-	0	-	-	-	-	-	-	-
four year later	-	-	-	-	-	-	-	-	-	-	-	-	-
five year later	-	-	-	-	-	-	-	-	-	-	-	-	-
six year later	-	-	-	-	-	-	-	-	-	-	-	-	-
seven year later	-	-	-	-	-	-	-	-	-	-	-	-	-
eight year later	-	-	-	-	-	-	-	-	-	-	-	-	-
nine year later	-	-	-	-	-	-	-	-	-	-	-	-	-
ten year later	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative claims paid	-	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities-accident years past ten years	-	-	-	-	-	-	-	-	-	0	0	25	26
Liabilities-accident years before the past ten years	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of discounting	-	-	-	-	-	-	-	-	-	0	0	0	0
Liabilities for incurred claims included in the Balance Sheet (including Statement of Changes in Equity)	-	-	-	-	-	-	-	-	-	0	0	25	25

Name of Segment: Motor OD

(₹ in lakhs)

Particulars	Beyond 10	CY(-)10	CY(-)9	CY(-)8	CY(-)7	CY(-)6	CY(-)5	CY(-)4	CY(-)3	CY(-)2	CY(-)1	Current Year (CY)	Total
Estimates of undiscounted cumulative claims	-	-	-	-	1,109	6,769	7,131	13,457	27,089	30,753	36,579	46,932	1,69,820
At end of accident year	-	-	-	-	1,445	7,164	7,200	13,243	27,290	31,126	37,420	46,932	-
one year later	-	-	-	-	1,108	6,718	7,092	13,422	27,112	30,859	36,579	-	-
two year later	-	-	-	-	1,105	6,738	7,120	13,490	27,054	30,753	-	-	-
three year later	-	-	-	-	1,109	6,775	7,150	13,454	27,089	-	-	-	-
four year later	-	-	-	-	1,109	6,763	7,137	13,457	-	-	-	-	-
five year later	-	-	-	-	1,112	6,785	7,131	-	-	-	-	-	-
six year later	-	-	-	-	1,109	6,769	-	-	-	-	-	-	-
seven year later	-	-	-	-	1,109	-	-	-	-	-	-	-	-
eight year later	-	-	-	-	-	-	-	-	-	-	-	-	-
nine year later	-	-	-	-	-	-	-	-	-	-	-	-	-
ten year later	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative claims paid	-	-	-	-	1,109	6,745	7,099	13,426	26,942	30,596	36,242	40,762	1,62,920
Liabilities-accident years past ten years	-	-	-	-	-	24	32	31	148	157	337	6,171	6,900
Liabilities-accident years before the past ten years	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of discounting	-	-	-	-	-	1	1	1	5	6	15	229	258
Liabilities for incurred claims included in the Balance Sheet (including Statement of Changes in Equity)	-	-	-	-	-	23	31	30	142	150	323	5,942	6,642

Name of Segment: Motor TP

Particulars	Beyond 10	CY(-)10	CY(-)9	CY(-)8	CY(-)7	CY(-)6	CY(-)5	CY(-)4	CY(-)3	CY(-)2	CY(-)1	Current Year (CY)	Total
Estimates of undiscounted cumulative claims	-	-	-	7	547	6,384	7,521	15,453	25,550	31,150	40,969	50,732	1,78,313
At end of accident year	-	-	-	5	1,277	8,511	11,737	21,694	32,301	36,803	47,139	50,732	-
one year later	-	-	-	5	1,098	8,295	10,507	18,224	28,814	31,817	40,969	-	-
two year later	-	-	-	4	989	7,698	9,210	16,814	26,275	31,150	-	-	-
three year later	-	-	-	3	966	7,272	8,385	15,607	25,550	-	-	-	-
four year later	-	-	-	3	983	6,935	7,767	15,453	-	-	-	-	-
five year later	-	-	-	3	743	6,482	7,521	-	-	-	-	-	-
six year later	-	-	-	5	681	6,384	-	-	-	-	-	-	-
seven year later	-	-	-	3	547	-	-	-	-	-	-	-	-
eight year later	-	-	-	7	-	-	-	-	-	-	-	-	-
nine year later	-	-	-	-	-	-	-	-	-	-	-	-	-
ten year later	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative claims paid	-	-	-	-	341	3,698	3,876	6,092	8,204	7,089	6,128	1,754	37,182
Liabilities-accident years past ten years	-	-	-	7	206	2,687	3,645	9,361	17,347	24,061	34,840	48,978	1,41,131
Liabilities-accident years before the past ten years	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of discounting	-	-	-	-	-	473	615	1,933	3,830	5,478	8,292	12,544	33,165
Liabilities for incurred claims included in the Balance Sheet (including Statement of Changes in Equity)	-	-	-	7	206	2,214	3,030	7,428	13,516	18,582	26,548	36,434	1,07,965

Name of Segment: Health

Particulars	Beyond 10	CY(-)10	CY(-)9	CY(-)8	CY(-)7	CY(-)6	CY(-)5	CY(-)4	CY(-)3	CY(-)2	CY(-)1	Current Year (CY)	Total
Estimates of undiscounted cumulative claims	-	-	-	-	83	1,206	7,109	31,055	46,543	41,160	49,934	69,910	2,47,001
At end of accident year	-	-	-	-	-	1,206	7,043	31,503	47,590	41,579	51,378	69,910	-
one year later	-	-	-	-	83	1,212	7,115	31,160	46,527	41,187	49,934	-	-
two year later	-	-	-	-	84	1,219	7,092	31,053	46,496	41,160	-	-	-
three year later	-	-	-	-	83	1,206	7,109	31,057	46,543	-	-	-	-
four year later	-	-	-	-	83	1,206	7,109	31,055	-	-	-	-	-
five year later	-	-	-	-	83	1,206	7,109	-	-	-	-	-	-
six year later	-	-	-	-	83	1,206	-	-	-	-	-	-	-
seven year later	-	-	-	-	83	-	-	-	-	-	-	-	-
eight year later	-	-	-	-	-	-	-	-	-	-	-	-	-
nine year later	-	-	-	-	-	-	-	-	-	-	-	-	-
ten year later	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative claims paid	-	-	-	-	83	1,206	7,088	31,034	46,438	40,910	48,840	59,182	2,34,782
Liabilities-accident years past ten years	-	-	-	-	-	-	21	21	105	251	1,093	10,729	12,219
Liabilities-accident years before the past ten years	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of discounting	-	-	-	-	-	-	1	1	4	10	51	418	484
Liabilities for incurred claims included in the Balance Sheet (including Statement of Changes in Equity)	-	-	-	-	-	-	20	20	101	240	1,043	10,310	11,735

Name of Segment: PA

Particulars	Beyond 10	CY(-)10	CY(-)9	CY(-)8	CY(-)7	CY(-)6	CY(-)5	CY(-)4	CY(-)3	CY(-)2	CY(-)1	Current Year (CY)	Total
Estimates of undiscounted cumulative claims	-	-	-	-	151	28	149	153	307	254	281	884	2,207
At end of accident year	-	-	-	-	114	29	158	153	245	291	662	884	-
one year later	-	-	-	-	151	27	171	114	316	263	281	-	-
two year later	-	-	-	-	151	38	149	147	309	254	-	-	-
three year later	-	-	-	-	151	27	149	147	307	-	-	-	-
four year later	-	-	-	-	151	27	149	153	-	-	-	-	-
five year later	-	-	-	-	151	27	149	-	-	-	-	-	-
six year later	-	-	-	-	151	28	-	-	-	-	-	-	-
seven year later	-	-	-	-	151	-	-	-	-	-	-	-	-
eight year later	-	-	-	-	-	-	-	-	-	-	-	-	-
nine year later	-	-	-	-	-	-	-	-	-	-	-	-	-
ten year later	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative claims paid	-	-	-	-	151	27	149	153	306	254	278	38	1,356
Liabilities-accident years past ten years	-	-	-	-	-	1	-	-	1	-	3	846	851
Liabilities-accident years before the past ten years	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of discounting	-	-	-	-	-	-	-	-	1	-	-	29	33
Liabilities for incurred claims included in the Balance Sheet (including Statement of Changes in Equity)	-	-	-	-	-	1	-	-	-	-	-	817	818

Particulars	Beyond 10	CY(-)10	CY(-)9	CY(-)8	CY(-)7	CY(-)6	CY(-)5	CY(-)4	CY(-)3	CY(-)2	CY(-)1	Current Year (CY)	Total
Estimates of undiscounted cumulative claims	-	-	-	-	191	642	147	312	477	553	1,080	2,176	5,578
At end of accident year	-	-	-	6	631	806	237	417	661	591	1,256	2,176	-
one year later	-	-	-	1	155	661	148	310	522	548	1,080	-	-
two year later	-	-	-	-	190	648	146	319	450	553	-	-	-
three year later	-	-	-	-	201	643	145	301	477	-	-	-	-
four year later	-	-	-	-	196	645	147	312	-	-	-	-	-
five year later	-	-	-	-	197	642	147	-	-	-	-	-	-
Six year later	-	-	-	-	191	642	-	-	-	-	-	-	-
seven year later	-	-	-	-	191	-	-	-	-	-	-	-	-
eight year later	-	-	-	-	-	-	-	-	-	-	-	-	-
nine year later	-	-	-	-	-	-	-	-	-	-	-	-	-
ten year later	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative claims paid	-	-	-	-	191	642	145	300	455	498	946	1,268	4,444
Liabilities-accident years past ten years	-	-	-	-	-	-	3	12	22	55	134	908	1,133
Liabilities-accident years before the past ten years	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of discounting	-	-	-	-	-	-	-	-	1	2	6	43	53
Liabilities for incurred claims included in the Balance Sheet (including Statement of Changes in Equity)	-	-	-	-	-	-	2	11	21	53	128	865	1,080

Particulars	Beyond 10	CY(-)10	CY(-)9	CY(-)8	CY(-)7	CY(-)6	CY(-)5	CY(-)4	CY(-)3	CY(-)2	CY(-)1	Current Year (CY)	Total
Estimates of undiscounted cumulative claims	-	-	-	-	545	2,981	2,825	3,594	4,686	4,097	4,770	5,786	29,284
At end of accident year	-	-	-	-	851	3,246	2,832	3,933	4,999	4,365	5,102	5,786	-
one year later	-	-	-	-	545	2,993	2,986	3,612	4,693	4,105	4,770	-	-
two year later	-	-	-	-	544	2,986	2,825	3,598	4,688	4,097	-	-	-
three year later	-	-	-	-	544	2,982	2,825	3,595	4,686	-	-	-	-
four year later	-	-	-	-	545	2,982	2,825	3,594	-	-	-	-	-
five year later	-	-	-	-	545	2,981	2,825	-	-	-	-	-	-
six year later	-	-	-	-	545	2,981	-	-	-	-	-	-	-
seven year later	-	-	-	-	545	-	-	-	-	-	-	-	-
eight year later	-	-	-	-	-	-	-	-	-	-	-	-	-
nine year later	-	-	-	-	-	-	-	-	-	-	-	-	-
ten year later	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative claims paid	-	-	-	-	545	2,981	2,824	3,594	4,684	4,095	4,746	4,967	28,436
Liabilities-accident years past ten years	-	-	-	-	-	-	-	-	2	2	24	819	848
Liabilities-accident years before the past ten years	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of discounting	-	-	-	-	-	-	-	-	-	-	1	29	30
Liabilities for incurred claims included in the Balance Sheet (including Statement of Changes in Equity)	-	-	-	-	-	-	-	-	2	2	23	790	818

Particulars	Beyond 10	CY(-)10	CY(-)9	CY(-)8	CY(-)7	CY(-)6	CY(-)5	CY(-)4	CY(-)3	CY(-)2	CY(-)1	Current Year (CY)	Total
Estimates of undiscounted cumulative claims	-	-	-	-	-	-	-	150	1,743	3,777	5,615	7,502	18,787
At end of accident year	-	-	-	-	-	-	1	155	1,961	3,974	5,783	7,502	-
one year later	-	-	-	-	-	-	1	160	1,742	3,775	5,615	-	-
two year later	-	-	-	-	-	-	-	150	1,743	3,777	-	-	-
three year later	-	-	-	-	-	-	-	150	1,743	-	-	-	-
four year later	-	-	-	-	-	-	-	150	-	-	-	-	-
five year later	-	-	-	-	-	-	-	-	-	-	-	-	-
six year later	-	-	-	-	-	-	-	-	-	-	-	-	-
seven year later	-	-	-	-	-	-	-	-	-	-	-	-	-
eight year later	-	-	-	-	-	-	-	-	-	-	-	-	-
nine year later	-	-	-	-	-	-	-	-	-	-	-	-	-
ten year later	-	-	-	-	-	-	-	-	-	-	-	-	-
Cumulative claims paid	-	-	-	-	-	-	-	150	1,742	3,775	5,609	6,763	18,040
Liabilities-accident years past ten years	-	-	-	-	-	-	-	-	-	2	6	740	747
Liabilities-accident years before the past ten years	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of discounting	-	-	-	-	-	-	-	-	-	-	-	26	26
Liabilities for incurred claims included in the Balance Sheet (including Statement of Changes in Equity)	-	-	-	-	-	-	-	-	-	2	5	714	721

[illegible]

Schedule 6c: Investment Contracts Liabilities

Name of Segment: Not applicable to the Company

(₹ in lakhs)

Particulars	As at 30 June 2026	As at 31 March 2026	As at 01 April 2025
Opening Balance	-	-	-
Amounts recognised in Profit or Loss and in OCI*	-	-	-
Investment return on underlying	-	-	-
Management fees deducted	-	-	-
Any movement in exchange rates	-	-	-
Others	-	-	-
Subtotal (a)	-	-	-
Cash Flows:	-	-	-
Premiums / Contributions received	-	-	-
Benefits Paid	-	-	-
Subtotal (b)	-	-	-
Closing Balance	-	-	-

Schedule 7: Property, plant and equipment																					₹ (in lakhs)	
Particulars	Land			Buildings			Office Equipment		Furniture and Fittings		Vehicles		Leasehold Improvements		Information Technology Equipment			Total				
	Freehold	Owner Occupied property backing insurance contract with DPF	Right to Use under a lease	Freehold	Owner Occupied property backing insurance contract with DPF	Right to Use under a lease	Owned	Right to Use under a lease	Owned	Right to Use under a lease	Owned	Right to Use under a lease	Owned	Right to Use under a lease	Owned	Right to Use under a lease	Freehold /Owned	Right to Use under a lease	Owner Occupied property backing insurance contract with DPF	Total		
April 01, 2026																						
At cost or fair value at the beginning of the year	(0)	-	-	-	-	1,666	105	-	31	-	-	-	123	-	1,140	-	1,399	1,666	-	3,065		
Additions	-	-	-	-	-	-	-	-	-	-	-	-	73	-	0	-	73	-	-	73		
Revaluation adjustment, if any	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Disposals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(15)	-	(15)	-	-	(15)		
Reclassification from/to held for sale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Other adjustments (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
At cost or fair value as at 30 June 2026	(0)	-	-	-	-	1,666	105	-	31	-	-	-	196	-	1,125	-	1,458	1,666	-	3,123		
Accumulated depreciation and impairment as at April 01, 2026	-	-	-	-	-	611	61	-	9	-	-	-	18	-	420	-	508	611	-	1,119		
Depreciation for the year	-	-	-	-	-	158	13	-	3	-	-	-	34	-	115	-	165	158	-	323		
Disposals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(14)	-	(14)	-	-	(14)		
Impairment/(reversal) of impairment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Reclassification from/to held for sale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Other adjustments (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Accumulated depreciation and impairment as at 30 June 2026	-	-	-	-	-	769	75	-	12	-	-	-	52	-	521	-	659	769	-	1,427		
Net carrying amount as at the end of the year (A)	(0)	-	-	-	-	897	31	-	20	-	-	-	144	-	605	-	799	897	-	1,696		
Capital Work in Progress including advances for capital assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(B)-Opening	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total (C) = (A) + (B)	(0)	-	-	-	-	897	31	-	20	-	-	-	144	-	605	-	799	897	-	1,696		

Schedule 7: Property, plant and equipment																				
Particulars	Land			Buildings			Office Equipment		Furniture and Fittings		Vehicles		Leasehold Improvements		Information Technology Equipment		Total			
	Freehold	Owner Occupied property backing Insurance contract with DPF	Right to Use under a lease	Freehold	Owner Occupied property backing Insurance contract with DPF	Right to Use under a lease	Owned	Right to Use under a lease	Owned	Right to Use under a lease	Owned	Right to Use under a lease	Owned	Right to Use under a lease	Owned	Right to Use under a lease	Freehold /Owned	Right to Use under a lease	Owner Occupied property backing Insurance contract with DPF	Total
April 01, 2025																				
At cost or fair value at the beginning of the year	4,859	-	-	-	-	1,000	99	-	9	-	-	-	-	-	908	-	5,875	1,000	-	6,875
Additions	-	-	-	-	-	666	12	-	23	-	-	-	123	-	331	-	489	666	-	1,154
Revaluation adjustment, if any	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	-	-	-	-	(5)	-	-	-	-	-	-	-	(99)	-	(104)	-	-	(104)
Reclassification from/to held for sale	(4,859)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(4,859)	-	-	(4,859)
Other adjustments (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
At cost or fair value as at 31 March 2026	(0)	-	-	-	-	1,666	105	-	31	-	-	-	123	-	1,140	-	1,399	1,666	-	3,065
Accumulated depreciation and impairment as at April 01, 2025	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation for the year	-	-	-	-	-	611	66	-	9	-	-	-	18	-	517	-	609	611	-	1,220
Disposals	-	-	-	-	-	-	(4)	-	-	-	-	-	-	-	(97)	-	(102)	-	-	(102)
Impairment/(reversal) of impairment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reclassification from/to held for sale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other adjustments (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated depreciation and impairment as at 31 March 2026	-	-	-	-	-	611	61	-	9	-	-	-	18	-	420	-	508	611	-	1,119
Net carrying amount as at the end of the year (A)	(0)	-	-	-	-	1,055	44	-	22	-	-	-	105	-	720	-	892	1,055	-	1,946
Capital Work in Progress including advances for capital assets	-	-	-	2,251	-	-	-	-	-	-	-	-	-	-	-	-	2,251	-	-	2,251
(B)-Opening	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (C) = (A) + (B)	(0)	-	-	-	-	1,055	44	-	22	-	-	-	105	-	720	-	892	1,055	-	1,946

Schedule 7: Property, plant and equipment																				
Particulars	Land			Buildings			Office Equipment		Furniture and Fittings		Vehicles		Leasehold Improvements		Information Technology Equipment		Total			
	Freehold	Owner Occupied property backing Insurance contract with DPF	Right to Use under a lease	Freehold	Owner Occupied property backing Insurance contract with DPF	Right to Use under a lease	Owned	Right to Use under a lease	Owned	Right to Use under a lease	Owned	Right to Use under a lease	Owned	Right to Use under a lease	Owned	Right to Use under a lease	Freehold /Owned	Right to Use under a lease	Owner Occupied property backing Insurance contract with DPF	Total
April 01, 2025																				
At cost or fair value at the beginning of the year	4,859	-	-	-	-	1,000	99	-	9	-	-	-	-	-	908	-	5,875	1,000	-	6,875
Capital Work in Progress including advances for capital assets	-	-	-	2,251	-	-	-	-	-	-	-	-	-	-	-	-	2,251	-	-	2,251
(B)-Closing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (C) = (A) + (B)	4,859	-	-	-	-	1,000	99	-	9	-	-	-	-	-	908	-	8,126	1,000	-	9,126

Schedule 8: Goodwill - Not applicable to the Company

(₹ in lakhs)

Particulars	As at 30 June 2026	As at 31 March 2026	As at 01 April 2025
At cost, beginning of the period	-	-	-
Additions	-	-	-
Disposals	-	-	-
Other adjustments	-	-	-
Total cost (A)	-	-	-
<i>Accumulated impairment:</i>	-	-	-
At beginning of the period	-	-	-
Additions	-	-	-
Disposals	-	-	-
Other adjustments	-	-	-
Total impairment (B)	-	-	-
Net carrying amount (C) = (A)+ (B)	-	-	-

Schedule 9: Other Intangible Assets

(₹ in lakhs)

Particulars	As at 30-June-2026			As at 31-March-2026			As at 01-April-2025		
	Software	Others	Total	Software	Others	Total	Software	Others	Total
At cost or fair value at the beginning of the period	64	-	64	-	-	-	-	-	-
Additions	-	-	-	78	-	78	-	-	-
Disposals	-	-	-	14	-	14	-	-	-
Other adjustments (to be specified)	-	-	-	-	-	-	-	-	-
At cost or fair value at the end of the period	64	-	64	64	-	64	-	-	-
	-	-	-	-	-	-	-	-	-
Accumulated amortization and impairment at beginning of the period	17	-	17	-	-	-	-	-	-
Amortization for the year	5	-	5	17	-	17	-	-	-
Disposals	-	-	-	-	-	-	-	-	-
Impairment/(reversal) of impairment	-	-	-	-	-	-	-	-	-
Other adjustments (to be specified)	-	-	-	-	-	-	-	-	-
Total amortization and impairment	22	-	22	17	-	17	-	-	-
Net carrying amount (A)	42	-	42	47	-	47	-	-	-
Intangible assets under development (B)	-	-	-	-	-	-	-	-	-
Total (C) = (A) + (B)	42	-	42	47	-	47	-	-	-

Schedule 10: Other assets

(₹ in lakhs)

Particulars	As at 30-June-2026	As at 31-March-2026	As at 01-April-2025
Deposits with ceding companies	-	-	-
Prepayments	229	406	219
Stamps on Hand	-	-	-
Others	-	-	-
Pre-deposit GST Payment	36	36	36
Goods & Service Tax Credit	3,106	3,463	3,579
Others - Advances to Employees	3	8	-
Others - Advance tax paid and taxes deducted at source (net of provision for taxation)	206	179	262
Others - Advance for capital expenditure	-	-	2,766
Others - Advances to vendors and other parties	469	397	-
Others	1	-	23
Total Other Assets	4,050	4,489	6,885

Schedule 11: Borrowings

(₹ in lakhs)

Particulars	As at 30 June 2026	As at 31 March 2026	As at 01 April 2025
Debentures/Bonds	-	-	-
Borrowings from Banks	-	-	-
Borrowings from Financial Institutions	-	-	-
Others	-	-	-
Total	-	-	-

Schedule 12: Other financial liabilities

(₹ in lakhs)

Particulars	As at 30-June-2026	As at 31-March-2026	As at 01-April-2025
Derivatives	-	-	-
Insurance Agents and Insurance	-	-	-
Intermediaries' Balances	-	-	-
Balances due to Other Insurers (under co-insurance arrangements)	-	-	-
Deposits held on reinsurance ceded	-	-	-
Sundry Creditors	-	76	451
Unclaimed amounts	-	-	-
Others	-	-	-
Unsettled investment contract receivable/Payable	-	-	5,407
Lease Liability	993	1,145	1,060
Total	993	1,221	6,918

Schedule 13: Other liabilities

(₹ in lakhs)

Particulars	As at 30-June-2026	As at 31-March-2026	As at 01-April-2025
Premiums received in advance	-	-	-
Unallocated Premium*	-	-	-
Proposal Deposit#	-	-	-
Rates and Taxes Payable	-	-	-
Others	-	-	-
Statutory Dues	1,437	3,894	1,417
Total Other Liabilities	1,437	3,894	1,417

Schedule 14: Provisions**(₹ in lakhs)**

Particulars	As at 30-June-2026	As at 31-March-2026	As at 01-April-2025
For defined benefit plans	-	-	-
Employee benefits For Gratuity	813	624	524
Other			
Employee benefits For Leave Entitlement	203	225	-
Employee benefits For Short Term Performance pay	138	-	-
Employee benefits For Long Term Performance pay	345	1,074	1,031
Total Provisions	1,499	1,923	1,555

Schedules to statement of profit and loss

Schedule 15: Insurance revenue

(₹ in lakhs)

Particulars	For the Quarter ended 30 June 2026												
	Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	Fire	Total
Contracts not measured under the PAA													
Amounts relating to changes in liabilities for remaining coverage	-	-	-	-	-	-	-	-	-	-	-	-	-
i) CSM recognised for services provided	-	-	-	-	-	-	-	-	-	-	-	-	-
ii) Change in risk adjustment for non-financial risk	-	-	-	-	-	-	-	-	-	-	-	-	-
iii) Release of expected incurred claims and other insurance service expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Recovery of insurance acquisition cash flows	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total	-	-	-	-	-	-	-	-	-	-	-	-	-
Contracts measured under the PAA													
Premium allocated for the period	12,459	17,812	43,537	352	1,911	-	2,423	-	-	-	2,909	46	81,449
Less: Acquisition costs	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	12,459	17,812	43,537	352	1,911	-	2,423	-	-	-	2,909	46	81,449
Total insurance revenue	12,459	17,812	43,537	352	1,911	-	2,423	-	-	-	2,909	46	81,449

(₹ in lakhs)

Particulars	For the Quarter ended 30 June 2025												
	Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	Fire	Total
Contracts not measured under the PAA													
Amounts relating to changes in liabilities for remaining coverage	-	-	-	-	-	-	-	-	-	-	-	-	-
i) CSM recognised for services provided	-	-	-	-	-	-	-	-	-	-	-	-	-
ii) Change in risk adjustment for non-financial risk	-	-	-	-	-	-	-	-	-	-	-	-	-
iii) Release of expected incurred claims and other insurance service expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Recovery of insurance acquisition cash flows	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total	-	-	-	-	-	-	-	-	-	-	-	-	-
Contracts measured under the PAA													
Premium allocated for the period	9,888	15,903	24,684	220	381	-	1,756	-	-	-	1,528	0	54,360
Less: Acquisition costs	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	9,888	15,903	24,684	220	381	-	1,756	-	-	-	1,528	0	54,360
Total insurance revenue	9,888	15,903	24,684	220	381	-	1,756	-	-	-	1,528	0	54,360

Particulars		For the Quarter ended 30 June 2026														(₹ in lakhs)	
		Policyholders												Shareholders	Total		
		Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	FIRE			Total	
a)	Incurred claims	15,921	10,271	28,557	789	738	-	2,097	-	-	-	2,329	25	60,728	-	60,728	
b)	Losses and reversals on onerous contracts	(1,147)	(70)	1,176	-	-	-	(479)	-	-	-	-	(46)	(566)	-	(566)	
c)	Adjustments to liabilities for incurred claims	(481)	(4,279)	(1,045)	(689)	(89)	-	(295)	-	-	-	(180)	(2)	(7,061)	-	(7,061)	
d)	Employee benefit expenses	475	679	1,659	13	73	-	92	-	-	-	111	2	3,103	14	3,117	
e)	Commission	2,120	3,030	7,407	60	325	-	412	-	-	-	495	8	13,857	-	13,857	
f)	Other expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i)	Travel & Conveyance	8	11	27	0	1	-	2	-	-	-	2	0	51	-	51	
(ii)	Rent	(20)	(29)	(71)	(1)	(3)	-	(4)	-	-	-	(5)	(0)	(133)	-	(133)	
(iii)	Rates & taxes	0	1	2	0	0	-	0	-	-	-	0	0	3	-	3	
(iv)	Repairs & Maintenance	4	6	14	0	1	-	1	-	-	-	1	0	27	-	27	
(v)	Energy Cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(vi)	Printing & Stationery	0	0	0	0	0	-	0	-	-	-	0	0	0	-	-	
(vii)	Communication expenses	14	20	49	0	2	-	3	-	-	-	3	0	92	-	92	
(viii)	Legal & Professional fees	59	84	206	2	9	-	11	-	-	-	14	0	385	-	385	
(ix)	Auditor Fees	6	8	19	0	1	-	1	-	-	-	1	0	36	-	36	
(x)	Advertisement & Publicity	1,268	1,813	4,432	36	195	-	247	-	-	-	296	5	8,292	450	8,742	
(xi)	Bank Charges	37	53	130	1	6	-	7	-	-	-	9	0	244	-	244	
(xii)	Depreciation &Amortisation	50	72	175	1	8	-	10	-	-	-	12	0	328	-	328	
(xiii)	Impairment losses (other than on financial assets)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(xiv)	Acquisition cost for financial instruments classified/ designated as FVTPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(xv)	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Information Technology Expenses	828	1,183	2,893	23	127	-	161	-	-	-	193	3	5,412	-	5,412	
	Training expenses	1	2	4	0	0	-	0	-	-	-	0	0	8	-	8	
	Business Support Services	84	120	293	2	13	-	16	-	-	-	20	0	548	-	548	
	Goods and Services Tax (GST)	3	4	9	0	0	-	1	-	-	-	1	0	17	-	17	
(xvi)	Miscellaneous expenses	108	155	379	3	17	-	21	-	-	-	25	0	709	-	709	
Adjusted for																	
(A)	Amounts attributed to insurance acquisition cash flows	(3,429)	(5,158)	(20,709)	(90)	(468)	-	(214)	-	-	-	(206)	(4)	(30,278)	-	(30,278)	
(B)	Amortisation of insurance acquisition cash flows	3,508	5,759	16,728	63	467	-	141	-	-	-	178	2	26,847	-	26,847	
(C)	Release of loss component on onerous contracts														-	-	
(D)	Investment Component			-										-			
(E)	Claims recognised through Investment contract liability														-	-	
Total		19,418	13,734	42,335	216	1,422	-	2,231	-	-	-	3,299	(5)	82,650	464	83,114	
Represented by:																	
-Insurance service expenses		14,758	6,221	29,520	123	671	-	1,384	-	-	-	2,217	(22)	54,872	-	54,872	
-Allocated to acquisition expenses		3,508	5,759	16,728	63	467	-	141	-	-	-	178	2	26,847	-	26,847	
-Costs not directly attributed to insurance contracts		1,152	1,754	(3,913)	30	284	-	706	-	-	-	904	14	931	464	1,395	
- Others																	

Particulars		For the Quarter ended 30 June 2025														Shareholders		Total	
		Policyholders																	
		Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	FIRE	Total					
a)	Incurred claims	11,098	9,585	14,501	600	476	-	1,314	-	-	-	1,949	2	39,525	-	39,525			
b)	Losses and reversals on onerous contracts	(1,137)	(1,160)	(1,726)	(3)	-	-	(473)	-	-	-	(5)	-	(4,505)	-	(4,505)			
c)	Adjustments to liabilities for incurred claims	(170)	(2,100)	(904)	(329)	25	-	(253)	-	-	-	(49)	(2)	(3,782)	-	(3,782)			
d)	Employee benefit expenses	603	521	788	33	26	-	71	-	-	-	106	0	2,147	16	2,163			
e)	Commission	1,874	1,619	2,449	101	80	-	222	-	-	-	329	0	6,675	-	6,675			
f)	Other expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(i)	Travel & Conveyance	14	12	18	1	1	-	2	-	-	-	2	0	50	-	50			
(ii)	Rent	(22)	(19)	(28)	(1)	(1)	-	(3)	-	-	-	(4)	(0)	(78)	-	(78)			
(iii)	Rates & taxes	1	1	2	0	0	-	0	-	-	-	0	0	4	-	4			
(iv)	Repairs & Maintenance	7	6	10	0	0	-	1	-	-	-	1	0	26	-	26			
(v)	Energy Cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(vi)	Printing & Stationery	0	0	0	0	0	-	0	-	-	-	0	0	0	-	0			
(vii)	Communication expenses	22	19	29	1	1	-	3	-	-	-	4	0	80	-	80			
(viii)	Legal & Professional fees	114	98	149	6	5	-	13	-	-	-	20	0	405	-	405			
(ix)	Auditor Fees	2	2	3	0	0	-	0	-	-	-	0	0	8	-	8			
(x)	Advertisement & Publicity	1,255	1,084	1,640	68	54	-	149	-	-	-	220	0	4,470	-	4,470			
(xi)	Bank Charges	53	45	69	3	2	-	6	-	-	-	9	0	187	-	187			
(xii)	Depreciation &Amortisation	80	69	104	4	3	-	9	-	-	-	14	0	284	-	284			
(xiii)	Impairment losses (other than on financial assets)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(xiv)	Acquisition cost for financial instruments classified/ designated as FVTPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(xv)	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Information Technology Expenses	946	817	1,236	51	41	-	112	-	-	-	166	0	3,370	-	3,370			
	Training expenses	1	1	2	0	0	-	0	-	-	-	0	0	4	-	4			
	Business Support Services	251	217	328	14	11	-	30	-	-	-	44	0	895	-	895			
	Goods and Services Tax (GST)	2	2	3	0	0	-	0	-	-	-	0	0	9	-	9			
(xvi)	Miscellaneous expenses	57	50	75	3	2	-	7	-	-	-	10	0	204	100	304			
	Adjusted for	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(A)	Amounts attributed to insurance acquisition cash flows	(2,565)	(4,040)	(8,309)	(151)	(607)	-	(132)	-	-	-	(130)	(0)	(15,935)	-	(15,935)			
(B)	Amortisation of insurance acquisition cash flows	3,593	6,274	8,996	149	442	-	105	-	-	-	94	0	19,654	-	19,654			
(C)	Release of loss component on onerous contracts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(D)	Investment Component	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(E)	Claims recognised through Investment contract liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Total	16,082	13,103	19,435	550	560	-	1,184	-	-	-	2,789	(4)	53,700	116	53,816			
	Represented by:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	-Insurance service expenses	10,222	6,697	12,434	291	519	-	639	-	-	-	1,976	(4)	32,774	-	32,774			
	-Allocated to acquisition expenses	3,583	6,274	8,996	149	442	-	105	-	-	-	94	0	19,654	-	19,654			
	-Costs not directly attributed to insurance contracts	2,266	133	(1,996)	110	(400)	-	440	-	-	-	719	1	1,273	116	1,389			
	- Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

Note 16a: Analysis of assets for insurance acquisition cash flows (As per para 105A and 105 B of Ind AS 117)

Particulars	For the Quarter ended 30 June 2026												
	Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	Fire	Total
Opening balance presented in insurance contract assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance presented in insurance contract liabilities	7,801	17,556	25,514	19	68	-	700	-	-	-	440	4	52,102
Total opening balance	7,801	17,556	25,514	19	68	-	700	-	-	-	440	4	52,102
Acquisitions through business combinations	-	-	-	-	-	-	-	-	-	-	-	-	-
Assets recognised for insurance acquisition cash flows paid during the year	3,429	5,158	20,709	90	468	-	214	-	-	-	206	4	30,278
Amounts derecognised on initial recognition of groups of insurance contracts	(3,508)	(5,759)	(16,728)	(63)	(468)	-	(141)	-	-	-	(178)	(2)	(26,847)
Impairment losses recognised during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
Reversal of impairment losses recognised in prior period	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-	-	-	-	-	-	-	-	-
Total closing balance for asset for insurance acquisition cash-flows	7,722	16,955	29,495	46	68	-	773	-	-	-	468	6	55,533

Particulars	For the Quarter ended 30 June 2025												
	Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	Fire	Total
Opening balance presented in insurance contract assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance presented in insurance contract liabilities	8,310	19,966	23,466	24	15	-	563	-	-	-	344	0	52,688
Total opening balance	8,310	19,966	23,466	24	15	-	563	-	-	-	344	0	52,688
Acquisitions through business combinations	-	-	-	-	-	-	-	-	-	-	-	-	-
Assets recognised for insurance acquisition cash flows paid during the year	2,573	4,033	8,786	37	244	-	134	-	-	-	128	0	15,935
Amounts derecognised on initial recognition of groups of insurance contracts	(3,601)	(6,266)	(9,473)	(36)	(78)	-	(108)	-	-	-	(92)	(0)	(19,654)
Impairment losses recognised during the year	-	-	-	-	-	-	-	-	-	-	-	-	-
Reversal of impairment losses recognised in prior period	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of movements in exchange rates	-	-	-	-	-	-	-	-	-	-	-	-	-
Total closing balance for asset for insurance acquisition cash-flows	7,282	17,733	22,779	25	181	-	589	-	-	-	380	0	48,969

Schedule 16b: Expected timing of derecognition of insurance acquisition cash flows asset (As per para 105B of Ind AS 117)

(₹ in lakhs)

Number of years until expected derecognition at end of year	For the Quarter ended 30 June 2026												
	Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	Fire	Total
1	7,059	7,848	18,950	42	50	-	239	-	-	-	424	4	34,616
2	663	5,086	7,016	4	18	-	307	-	-	-	44	2	13,140
3	-	2,235	2,312	-	-	-	136	-	-	-	-	-	4,683
4	-	984	853	-	-	-	57	-	-	-	-	-	1,894
5	-	565	325	-	-	-	26	-	-	-	-	-	916
6	-	237	39	-	0	-	7	-	-	-	-	-	283
7	-	-	-	-	-	-	1	-	-	-	-	-	1
8	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	7,722	16,955	29,495	46	68	-	773	-	-	-	468	6	55,533

(₹ in lakhs)

Number of years until expected derecognition at end of year	For the Quarter ended 30 June 2025												
	Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	Fire	Total
1	5,402	8,464	13,030	22	163	-	131	-	-	-	283	0	27,494
2	1,875	6,243	7,680	2	17	-	201	-	-	-	96	0	16,114
3	6	1,958	1,600	-	2	-	170	-	-	-	0	0	3,736
4	-	731	465	-	-	-	72	-	-	-	-	-	1,268
5	-	179	5	-	-	-	14	-	-	-	-	-	198
6	-	105	-	-	-	-	1	-	-	-	-	-	106
7	-	52	-	-	-	-	-	-	-	-	-	-	52
8	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	7,283	17,732	22,780	24	182	-	589	-	-	-	379	0	48,969

Schedule 16c: Net expenses/income from reinsurance contracts

Particulars	For the Quarter ended 30 June 2026													For the Quarter ended 30 June 2025														(₹ in lakhs)
	Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	Fire	Total	Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	Fire	Total		
Contracts not measured under the PAA																												
Allocation of reinsurance premiums	(2,519)	(3,136)	(4,175)	(48)	(51)	-	533	-	-	-	1,661	(2)	(7,737)	(1,159)	(1,970)	(2,699)	(22)	(54)	-	588	-	-	-	-	827	-	(4,488)	
Expected amount recoverable for incurred claims and other insurance service expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Risk adjustment recognized for the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CSM recognized for the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Experience adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Amounts recoverable from reinsurers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Amount recoverable for incurred claims and other insurance service expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Changes in amounts recoverable that relate to past service	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Recoveries of losses on onerous underlying contracts and reversal of such losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Effect of change of non-performance risk of reinsurers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Net expenses/income from reinsurance contracts held																												
Contracts measured under the PAA	(2,519)	(3,136)	(4,175)	(48)	(51)	-	533	-	-	-	1,661	(2)	(7,737)	(1,159)	(1,970)	(2,699)	(22)	(54)	-	588	-	-	-	-	827	-	(4,488)	
Allocation of reinsurance premiums	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Amounts recoverable from reinsurers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Amount recoverable for incurred claims and other insurance service expenses	3,685	1,639	3,435	131	34	-	(862)	-	-	-	(1,582)	1	6,482	2,102	1,073	1,849	107	121	-	(1,440)	-	-	-	-	(104)	-	3,708	
Changes in amounts recoverable that relate to past service	(342)	(35)	281	-	-	-	(377)	-	-	-	-	(2)	(475)	(289)	(337)	(408)	(1)	-	-	(379)	-	-	-	-	-	-	(1,414)	
Recoveries of losses on onerous underlying contracts and reversal of such losses	(160)	1,117	41	(129)	(32)	-	37	-	-	-	(116)	(0)	758	(91)	(890)	339	(46)	(104)	-	307	-	-	-	-	(350)	-	(835)	
Effect of change of non-performance risk of reinsurers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	5	-	-	-	-	-	-	-	-	-	-	5	
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Net expenses/income from reinsurance contracts held	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total net expenses/income from reinsurance contracts held	664	(415)	(418)	(46)	(49)	-	(669)	-	-	-	(37)	(3)	(972.23)	563	(2,119)	(919)	38	(37)	-	(924)	-	-	-	-	374	-	(3,024)	

Schedule 17: Investment revenue on financial assets not measured at FVTPL

Name of Segment: TOTAL

(₹ in lakhs)

Particular	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	Amortised Cost		Fair value through OCI		Total		Amortised Cost		Fair value through OCI		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i). Government Securities	-	-	1,965	430	1,965	430	-	-	1,402	256	1,403	256
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	2,427	528	2,427	528	-	-	2,171	397	2,171	397
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	715	156	-	-	715	156	689	126	-	-	689	126
CMB and CBLO	-	-	32	7	32	7	-	-	14	3	14	3
Commercial Paper	-	-	22	5	22	5	-	-	-	-	-	-
Treasury Bills	-	-	55	12	55	12	-	-	105	19	105	19
Collateralized Borrowing and Lending Obligation	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	715	156	4,501	982	5,216	1,138	689	126	3,692	675	4,382	801
b) Gains/losses arising from the derecognition of:												
i) Government Securities	-	-	177	39	177	39	-	-	766	140	766	140
ii) Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii) Debentures/ Bonds	-	-	-	-	-	-	-	-	100	18	100	18
iv) Equity	-	-	-	-	-	-	-	-	-	-	-	-
v) Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
vi) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bills	-	-	(1)	(0)	(1)	(0)	-	-	9	2	9	2
PS	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Paper	-	-	11	2	11	2	-	-	-	-	-	-
Cash Management Bills	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	187	41	187	41	-	-	875	160	875	160
c) Dividend Income	-	-	-	-	-	-	-	-	-	-	-	-
d) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
e) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	715	156	4,688	1,023	5,403	1,179	689	126	4,567	835	5,257	961

Motor OD

(₹ in lakhs)

Particular	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	Amortised Cost		Fair value through OCI		Total		Amortised Cost		Fair value through OCI		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i). Government Securities	-	-	190	-	190	-	-	-	133	-	133	-
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	235	-	235	-	-	-	206	-	206	-
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	69	-	-	-	69	-	65	-	-	-	65	-
CMB and CBLO	-	-	3	-	3	-	-	-	1	-	1	-
Commercial Paper	-	-	2	-	2	-	-	-	-	-	-	-
Treasury Bills	-	-	5	-	5	-	-	-	10	-	10	-
Collateralized Borrowing and Lending Obligation	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	69	-	436	-	505	-	65	-	350	-	415	-
b) Gains/losses arising from the derecognition of:												
i) Government Securities	-	-	17	-	17	-	-	-	73	-	73	-
ii) Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii) Debentures/ Bonds	-	-	-	-	-	-	-	-	9	-	9	-
iv) Equity	-	-	-	-	-	-	-	-	-	-	-	-
v) Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
vi) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bills	-	-	(0)	-	(0)	-	-	-	1	-	1	-
PS	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Paper	-	-	1	-	1	-	-	-	-	-	-	-
Cash Management Bills	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	18	-	18	-	-	-	83	-	83	-
c) Dividend Income	-	-	-	-	-	-	-	-	-	-	-	-
d) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
e) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	69	-	454	-	523	-	65	-	432	-	498	-

Motor TP

(₹ in lakhs)

Particular	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	Amortised Cost		Fair value through OCI		Total		Amortised Cost		Fair value through OCI		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i). Government Securities	-	-	1,166	-	1,166	-	-	-	833	-	834	-
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	1,440	-	1,440	-	-	-	1,290	-	1,290	-
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	424	-	-	-	424	-	410	-	-	-	410	-
CMB and CBLO	-	-	19	-	19	-	-	-	8	-	8	-
Commercial Paper	-	-	13	-	13	-	-	-	-	-	-	-
Treasury Bills	-	-	33	-	33	-	-	-	62	-	62	-
Collateralized Borrowing and Lending Obligation	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	424	-	2,671	-	3,096	-	410	-	2,194	-	2,604	-
b) Gains/losses arising from the derecognition of:												
i) Government Securities	-	-	105	-	105	-	-	-	455	-	455	-
ii) Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii) Debentures/ Bonds	-	-	-	-	-	-	-	-	59	-	59	-
iv) Equity	-	-	-	-	-	-	-	-	-	-	-	-
v) Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
vi) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bills	-	-	(0)	-	(0)	-	-	-	5	-	5	-
PS	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Paper	-	-	7	-	7	-	-	-	-	-	-	-
Cash Management Bills	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	111	-	111	-	-	-	520	-	520	-
c) Dividend Income	-	-	-	-	-	-	-	-	-	-	-	-
d) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
e) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	424	-	2,783	-	3,207	-	410	-	2,714	-	3,123	-

Health

(₹ in lakhs)

Particular	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	Amortised Cost		Fair value through OCI		Total		Amortised Cost		Fair value through OCI		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i). Government Securities	-	-	478	-	478	-	-	-	341	-	341	-
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	590	-	590	-	-	-	528	-	528	-
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	174	-	-	-	174	-	168	-	-	-	168	-
CMB and CBLO	-	-	8	-	8	-	-	-	3	-	3	-
Commercial Paper	-	-	5	-	5	-	-	-	-	-	-	-
Treasury Bills	-	-	13	-	13	-	-	-	25	-	25	-
Collateralized Borrowing and Lending Obligation	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	174	-	1,095	-	1,268	-	168	-	898	-	1,065	-
b) Gains/losses arising from the derecognition of:												
i) Government Securities	-	-	43	-	43	-	-	-	186	-	186	-
ii) Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii) Debentures/ Bonds	-	-	-	-	-	-	-	-	24	-	24	-
iv) Equity	-	-	-	-	-	-	-	-	-	-	-	-
v) Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
vi) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bills	-	-	(0)	-	(0)	-	-	-	2	-	2	-
PS	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Paper	-	-	3	-	3	-	-	-	-	-	-	-
Cash Management Bills	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	46	-	46	-	-	-	213	-	213	-
c) Dividend Income	-	-	-	-	-	-	-	-	-	-	-	-
d) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
e) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	174	-	1,140	-	1,314	-	168	-	1,110	-	1,278	-

PA

(₹ in lakhs)

Particular	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	Amortised Cost		Fair value through OCI		Total		Amortised Cost		Fair value through OCI		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i). Government Securities	-	-	5	-	5	-	-	-	3	-	3	-
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	6	-	6	-	-	-	5	-	5	-
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	2	-	-	-	2	-	2	-	-	-	2	-
CMB and CBLO	-	-	0	-	0	-	-	-	0	-	0	-
Commercial Paper	-	-	0	-	0	-	-	-	-	-	-	-
Treasury Bills	-	-	0	-	0	-	-	-	0	-	0	-
Collateralized Borrowing and Lending Obligation	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	2	-	10	-	12	-	2	-	9	-	11	-
b) Gains/losses arising from the derecognition of:												
i) Government Securities	-	-	0	-	0	-	-	-	2	-	2	-
ii) Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii) Debentures/ Bonds	-	-	-	-	-	-	-	-	0	-	0	-
iv) Equity	-	-	-	-	-	-	-	-	-	-	-	-
v) Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
vi) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bills	-	-	(0)	-	(0)	-	-	-	0	-	0	-
PS	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Paper	-	-	0	-	0	-	-	-	-	-	-	-
Cash Management Bills	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	0	-	0	-	-	-	2	-	2	-
c) Dividend Income	-	-	-	-	-	-	-	-	-	-	-	-
d) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
e) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	2	-	11	-	12	-	2	-	11	-	13	-

Travel

(₹ in lakhs)

Particular	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	Amortised Cost		Fair value through OCI		Total		Amortised Cost		Fair value through OCI		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i). Government Securities	-	-	11	-	11	-	-	-	12	-	12	-
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	13	-	13	-	-	-	19	-	19	-
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	4	-	-	-	4	-	6	-	-	-	6	-
CMB and CBLO	-	-	0	-	0	-	-	-	0	-	0	-
Commercial Paper	-	-	0	-	0	-	-	-	-	-	-	-
Treasury Bills	-	-	0	-	0	-	-	-	1	-	1	-
Collateralized Borrowing and Lending Obligation	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	4	-	24	-	28	-	6	-	32	-	38	-
b) Gains/losses arising from the derecognition of:												
i) Government Securities	-	-	1	-	1	-	-	-	7	-	7	-
ii) Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii) Debentures/ Bonds	-	-	-	-	-	-	-	-	1	-	1	-
iv) Equity	-	-	-	-	-	-	-	-	-	-	-	-
v) Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
vi) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bills	-	-	(0)	-	(0)	-	-	-	0	-	0	-
PS	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Paper	-	-	0	-	0	-	-	-	-	-	-	-
Cash Management Bills	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	1	-	1	-	-	-	8	-	8	-
c) Dividend Income	-	-	-	-	-	-	-	-	-	-	-	-
d) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
e) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	4	-	25	-	29	-	6	-	40	-	46	-

Workmen's Compensation / Employer's liability

(₹ in lakhs)

Particular	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	Amortised Cost		Fair value through OCI		Total		Amortised Cost		Fair value through OCI		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i). Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	-	-	-	-	-	-	-	-	-	-	-	-
CMB and CBLO	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Paper	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bills	-	-	-	-	-	-	-	-	-	-	-	-
Collateralized Borrowing and Lending Obligation	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-
b) Gains/losses arising from the derecognition of:												
i) Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii) Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii) Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv) Equity	-	-	-	-	-	-	-	-	-	-	-	-
v) Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
vi) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bills	-	-	-	-	-	-	-	-	-	-	-	-
PS	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Paper	-	-	-	-	-	-	-	-	-	-	-	-
Cash Management Bills	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-
c) Dividend Income	-	-	-	-	-	-	-	-	-	-	-	-
d) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
e) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-	-

Liability

(₹ in lakhs)

Particular	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	Amortised Cost		Fair value through OCI		Total		Amortised Cost		Fair value through OCI		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i). Government Securities	-	-	76	-	76	-	-	-	41	-	41	-
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	94	-	94	-	-	-	64	-	64	-
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	28	-	-	-	28	-	20	-	-	-	20	-
CMB and CBLO	-	-	1	-	1	-	-	-	0	-	0	-
Commercial Paper	-	-	1	-	1	-	-	-	-	-	-	-
Treasury Bills	-	-	2	-	2	-	-	-	3	-	3	-
Collateralized Borrowing and Lending Obligation	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	28	-	174	-	201	-	20	-	109	-	129	-
b) Gains/losses arising from the derecognition of:												
i) Government Securities	-	-	7	-	7	-	-	-	23	-	23	-
ii) Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii) Debentures/ Bonds	-	-	-	-	-	-	-	-	3	-	3	-
iv) Equity	-	-	-	-	-	-	-	-	-	-	-	-
v) Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
vi) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bills	-	-	(0)	-	(0)	-	-	-	0	-	0	-
PS	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Paper	-	-	0	-	0	-	-	-	-	-	-	-
Cash Management Bills	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	7	-	7	-	-	-	26	-	26	-
c) Dividend Income	-	-	-	-	-	-	-	-	-	-	-	-
d) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
e) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	28	-	181	-	209	-	20	-	134	-	155	-

(₹ in lakhs)

(₹ in lakhs)

(₹ in lakhs)

(₹ in lakhs)

Crop												(₹ in lakhs)
Particular	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	Amortised Cost		Fair value through OCI		Total		Amortised Cost		Fair value through OCI		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i). Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	-	-	-	-	-	-	-	-	-	-	-	-
CMB and CBLO	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Paper	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bills	-	-	-	-	-	-	-	-	-	-	-	-
Collateralized Borrowing and Lending Obligation	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-
b) Gains/losses arising from the derecognition of:												
i) Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii) Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii) Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv) Equity	-	-	-	-	-	-	-	-	-	-	-	-
v) Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
vi) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bills	-	-	-	-	-	-	-	-	-	-	-	-
PS	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Paper	-	-	-	-	-	-	-	-	-	-	-	-
Cash Management Bills	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-
c) Dividend Income	-	-	-	-	-	-	-	-	-	-	-	-
d) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
e) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-	-

Misc												(₹ in lakhs)
Particular	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	Amortised Cost		Fair value through OCI		Total		Amortised Cost		Fair value through OCI		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i). Government Securities	-	-	39	-	39	-	-	-	39	-	39	-
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	48	-	48	-	-	-	60	-	60	-
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	14	-	-	-	14	-	19	-	-	-	19	-
CMB and CBLO	-	-	1	-	1	-	-	-	0	-	0	-
Commercial Paper	-	-	0	-	0	-	-	-	-	-	-	-
Treasury Bills	-	-	1	-	1	-	-	-	3	-	3	-
Collateralized Borrowing and Lending Obligation	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	14	-	89	-	103	-	19	-	101	-	120	-
b) Gains/losses arising from the derecognition of:												
i) Government Securities	-	-	3	-	3	-	-	-	21	-	21	-
ii) Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii) Debentures/ Bonds	-	-	-	-	-	-	-	-	3	-	3	-
iv) Equity	-	-	-	-	-	-	-	-	-	-	-	-
v) Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
vi) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bills	-	-	(0)	-	(0)	-	-	-	0	-	0	-
PS	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Paper	-	-	0	-	0	-	-	-	-	-	-	-
Cash Management Bills	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	4	-	4	-	-	-	24	-	24	-
c) Dividend Income	-	-	-	-	-	-	-	-	-	-	-	-
d) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
e) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	14	-	93	-	107	-	19	-	125	-	144	-

Fire

(₹ in lakhs)

Particular	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	Amortised Cost		Fair value through OCI		Total		Amortised Cost		Fair value through OCI		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i). Government Securities	-	-	1	-	1	-	-	-	0	-	0	-
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	1	-	1	-	-	-	0	-	0	-
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	0	-	-	-	0	-	0	-	-	-	0	-
CMB and CBLO	-	-	0	-	0	-	-	-	0	-	0	-
Commercial Paper	-	-	0	-	0	-	-	-	-	-	-	-
Treasury Bills	-	-	0	-	0	-	-	-	0	-	0	-
Collateralized Borrowing and Lending Obligation	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	0	-	1	-	2	-	0	-	0	-	0	-
b) Gains/losses arising from the derecognition of:												
i) Government Securities	-	-	0	-	0	-	-	-	0	-	0	-
ii) Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii) Debentures/ Bonds	-	-	-	-	-	-	-	-	0	-	0	-
iv) Equity	-	-	-	-	-	-	-	-	-	-	-	-
v) Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
vi) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bills	-	-	(0)	-	(0)	-	-	-	0	-	0	-
PS	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Paper	-	-	0	-	0	-	-	-	-	-	-	-
Cash Management Bills	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	0	-	0	-	-	-	0	-	0	-
c) Dividend Income	-	-	-	-	-	-	-	-	-	-	-	-
d) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
e) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	0	-	2	-	2	-	0	-	0	-	0	-

Name of Segment: TOTAL

(₹ in lakhs)

Particulars	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	At FVTPL		Designated as FVTPL		Total		At FVTPL		Designated as FVTPL		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-
b) Gains/losses arising from the derecognition of:												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	30	7	-	-	30	7	21	4	-	-	21	4
vi. Mutual Funds	252	55	-	-	252	55	345	63	-	-	345	63
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	581	127	-	-	581	127	-	-	-	-	-	-
Sub-Total	863	189	-	-	863	189	366	67	-	-	366	67
c) Net Gain/(loss) on Fair Value changes*												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	(100)	(22)	-	-	(100)	(22)	457	83	-	-	457	83
vi. Mutual Funds	(2)	(0)	-	-	(2)	(0)	(66)	(12)	-	-	(66)	(12)
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	42	9	-	-	42	9	-	-	-	-	-	-
Others - ETF	135	30	-	-	135	30	-	-	-	-	-	-
Sub-Total	75	16	-	-	75	16	391	71	-	-	391	71
d) Dividend Income	146	32	-	-	146	32	130	24	-	-	130	24
e) Rental Income from Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
f) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
g) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Interest on AIF	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,084	237	-	-	1,084	237	887	162	-	-	887	162

Motor OD

(₹ in lakhs)

Particulars	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	At FVTPL		Designated as FVTPL		Total		At FVTPL		Designated as FVTPL		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-
b) Gains/losses arising from the derecognition of:												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	3	-	-	-	3	-	2	-	-	-	2	-
vi. Mutual Funds	25	-	-	-	25	-	33	-	-	-	33	-
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	56	-	-	-	56	-	-	-	-	-	-	-
Sub-Total	84	-	-	-	84	-	35	-	-	-	35	-
c) Net Gain/(loss) on Fair Value changes*												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	(10)	-	-	-	(10)	-	43	-	-	-	43	-
vi. Mutual Funds	(0)	-	-	-	(0)	-	(6)	-	-	-	(6)	-
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	4	-	-	-	4	-	-	-	-	-	-	-
Others - ETF	13	-	-	-	13	-	-	-	-	-	-	-
Sub-Total	7	-	-	-	7	-	37	-	-	-	37	-
d) Dividend Income	14	-	-	-	14	-	12	-	-	-	12	-
e) Rental Income from Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
f) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
g) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Interest on AIF	-	-	-	-	-	-	-	-	-	-	-	-
Total	105	-	-	-	105	-	84	-	-	-	84	-

Motor TP													(₹ in lakhs)
Particulars	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025						
	At FVTPL		Designated as FVTPL		Total		At FVTPL		Designated as FVTPL		Total		
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	
a) Interest on													
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-	-
b) Gains/losses arising from the derecognition of:													
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	18	-	-	-	18	-	13	-	-	-	-	13	-
vi. Mutual Funds	150	-	-	-	150	-	205	-	-	-	-	205	-
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	344	-	-	-	344	-	-	-	-	-	-	-	-
Sub-Total	512	-	-	-	512	-	218	-	-	-	-	218	-
c) Net Gain/(loss) on Fair Value changes*													
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	(60)	-	-	-	(60)	-	271	-	-	-	-	271	-
vi. Mutual Funds	(1)	-	-	-	(1)	-	(39)	-	-	-	-	(39)	-
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	26	-	-	-	25	-	-	-	-	-	-	-	-
Others - ETF	80	-	-	-	80	-	-	-	-	-	-	-	-
Sub-Total	45	-	-	-	44	-	232	-	-	-	-	232	-
d) Dividend Income	87	-	-	-	87	-	77	-	-	-	-	77	-
e) Rental Income from Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-
f) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-	-
g) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-
Others - Interest on AIF	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	644	-	-	-	644	-	527	-	-	-	-	527	-

Health													(₹ in lakhs)
Particulars	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025						
	At FVTPL		Designated as FVTPL		Total		At FVTPL		Designated as FVTPL		Total		
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	
a) Interest on													
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-	-
b) Gains/losses arising from the derecognition of:													
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	7	-	-	-	7	-	5	-	-	-	-	5	-
vi. Mutual Funds	61	-	-	-	61	-	84	-	-	-	-	84	-
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	141	-	-	-	141	-	-	-	-	-	-	-	-
Sub-Total	210	-	-	-	210	-	89	-	-	-	-	89	-
c) Net Gain/(loss) on Fair Value changes*													
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	(24)	-	-	-	(24)	-	111	-	-	-	-	111	-
vi. Mutual Funds	(1)	-	-	-	(1)	-	(16)	-	-	-	-	(16)	-
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	10	-	-	-	10	-	-	-	-	-	-	-	-
Others - ETF	33	-	-	-	33	-	-	-	-	-	-	-	-
Sub-Total	18	-	-	-	18	-	95	-	-	-	-	95	-
d) Dividend Income	36	-	-	-	36	-	32	-	-	-	-	32	-
e) Rental Income from Investment Property	-	-	-	-	-	-	-	-	-	-	-	-	-
f) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-	-
g) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-
Others - Interest on AIF	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	264	-	-	-	264	-	216	-	-	-	-	216	-

Particulars	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	At FVTPL		Designated as FVTPL		Total		At FVTPL		Designated as FVTPL		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-
b) Gains/losses arising from the derecognition of:												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	0	-	-	-	0	-	0	-	-	-	0	-
vi. Mutual Funds	1	-	-	-	1	-	1	-	-	-	1	-
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	1	-	-	-	1	-	-	-	-	-	-	-
Sub-Total	2	-	-	-	2	-	1	-	-	-	1	-
c) Net Gain/(loss) on Fair Value changes*												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	(0)	-	-	-	(0)	-	1	-	-	-	1	-
vi. Mutual Funds	(0)	-	-	-	(0)	-	(0)	-	-	-	(0)	-
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	0	-	-	-	0	-	-	-	-	-	-	-
Others - ETF	0	-	-	-	0	-	-	-	-	-	-	-
Sub-Total	0	-	-	-	0	-	1	-	-	-	1	-
d) Dividend Income	0	-	-	-	0	-	0	-	-	-	0	-
e) Rental Income from Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
f) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
g) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Interest on AIF	-	-	-	-	-	-	-	-	-	-	-	-
Total	2	-	-	-	2	-	2	-	-	-	2	-

Particulars	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	At FVTPL		Designated as FVTPL		Total		At FVTPL		Designated as FVTPL		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-
b) Gains/losses arising from the derecognition of:												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	0	-	-	-	0	-	0	-	-	-	0	-
vi. Mutual Funds	1	-	-	-	1	-	3	-	-	-	3	-
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	3	-	-	-	3	-	-	-	-	-	-	-
Sub-Total	5	-	-	-	5	-	3	-	-	-	3	-
c) Net Gain/(loss) on Fair Value changes*												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	(1)	-	-	-	(1)	-	4	-	-	-	4	-
vi. Mutual Funds	(0)	-	-	-	(0)	-	(1)	-	-	-	(1)	-
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	0	-	-	-	0	-	-	-	-	-	-	-
Others - ETF	1	-	-	-	1	-	-	-	-	-	-	-
Sub-Total	0	-	-	-	0	-	3	-	-	-	3	-
d) Dividend Income	1	-	-	-	1	-	1	-	-	-	1	-
e) Rental Income from Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
f) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
g) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Interest on AIF	-	-	-	-	-	-	-	-	-	-	-	-
Total	6	-	-	-	6	-	8	-	-	-	8	-

Workmen's Compensation / Employer's liability												(₹ in lakhs)
Particulars	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	At FVTPL		Designated as FVTPL		Total		At FVTPL		Designated as FVTPL		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-
b) Gains/losses arising from the derecognition of:												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	-	-	-	-	-	-	-	-	-	-	-	-
vi. Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-
c) Net Gain/(loss) on Fair Value changes*												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	-	-	-	-	-	-	-	-	-	-	-	-
vi. Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	-	-	-	-	-	-	-	-	-	-	-	-
Others - ETF	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-
d) Dividend Income	-	-	-	-	-	-	-	-	-	-	-	-
e) Rental Income from Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
f) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
g) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Interest on AIF	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-	-

Liability												(₹ in lakhs)
Particulars	For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
	At FVTPL		Designated as FVTPL		Total		At FVTPL		Designated as FVTPL		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a) Interest on												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-
b) Gains/losses arising from the derecognition of:												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	1	-	-	-	1	-	1	-	-	-	1	-
vi. Mutual Funds	10	-	-	-	10	-	10	-	-	-	10	-
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	22	-	-	-	22	-	-	-	-	-	-	-
Sub-Total	33	-	-	-	33	-	11	-	-	-	11	-
c) Net Gain/(loss) on Fair Value changes*												
i. Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii. Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii. Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv. Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
v. Equity	(4)	-	-	-	(4)	-	13	-	-	-	13	-
vi. Mutual Funds	(0)	-	-	-	(0)	-	(2)	-	-	-	(2)	-
vii. Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
viii. Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
ix. Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-
x. Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Invt	2	-	-	-	2	-	-	-	-	-	-	-
Others - ETF	5	-	-	-	5	-	-	-	-	-	-	-
Sub-Total	3	-	-	-	3	-	12	-	-	-	12	-
d) Dividend Income	6	-	-	-	6	-	4	-	-	-	4	-
e) Rental Income from Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
f) Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
g) Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Others - Interest on AIF	-	-	-	-	-	-	-	-	-	-	-	-
Total	42	-	-	-	42	-	26	-	-	-	26	-

(₹ in lakhs)

[illegible]

(₹ in lakhs)

[illegible]

(₹ in lakhs)													
Particulars		For the Quarter ended 30 June 2026						For the Quarter ended 30 June 2025					
		At FVTPL		Designated as FVTPL		Total		At FVTPL		Designated as FVTPL		Total	
		Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
a)	Interest on												
i.	Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii.	Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv.	Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-Total	-	-	-	-	-	-	-	-	-	-	-	-
b)	Gains/losses arising from the derecognition of:												
i.	Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii.	Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv.	Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
v.	Equity	0	-	-	-	0	-	0	-	-	-	0	-
vi.	Mutual Funds	0	-	-	-	0	-	0	-	-	-	0	-
vii.	Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
viii.	Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
ix.	Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-
x.	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
	Others - Invit	0	-	-	-	0	-	-	-	-	-	-	-
	Sub-Total	0	-	-	-	0	-	0	-	-	-	0	-
c)	Net Gain/(loss) on Fair Value changes*												
i.	Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
iii.	Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-
iv.	Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-
v.	Equity	(0)	-	-	-	(0)	-	0	-	-	-	0	-
vi.	Mutual Funds	(0)	-	-	-	(0)	-	(0)	-	-	-	(0)	-
vii.	Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
viii.	Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
ix.	Owner Occupied Property backing insurance contracts with Direct Participating Features	-	-	-	-	-	-	-	-	-	-	-	-
x.	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
	Others - Invit	0	-	-	-	0	-	-	-	-	-	-	-
	Others - ETF	0	-	-	-	0	-	-	-	-	-	-	-
	Sub-Total	0	-	-	-	0	-	0	-	-	-	0	-
d)	Dividend Income	0	-	-	-	0	-	0	-	-	-	0	-
e)	Rental Income from Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
f)	Foreign exchange gain on Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
g)	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
	Others - Interest on AIF	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0	-	-	-	0	-	0	-	-	-	0	-

Schedule 19: Impairment of financial assets

Name of Segment: TOTAL

Particulars	For the Quarter ended 30 June 2026								For the Quarter ended 30 June 2025							
	Amortised Cost		Fair value through OCI		Any other basis		Total		Amortised Cost		Fair value through OCI		Any other basis		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
i). Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	3	-	-	-	3	-	-	-	2	-	-	-	2	-
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v). Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	0	-	-	-	-	-	0	-	(1)	-	-	-	-	-	(1)	-
Commercial Papers	-	-	(1)	-	-	-	(1)	-	-	-	-	-	-	-	-	-
Total Impairment on Financial Instruments	0	-	2	-	-	-	2	-	(1)	-	2	-	-	-	0	-

Particulars	For the Quarter ended 30 June 2026								For the Quarter ended 30 June 2025							
	Amortised Cost		Fair value through OCI		Any other basis		Total		Amortised Cost		Fair value through OCI		Any other basis		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
i). Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	0	-	-	-	0	-	-	-	0	-	-	-	0	-
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v). Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	0	-	-	-	-	-	0	-	(0)	-	-	-	-	-	(0)	-
Commercial Papers	-	-	(0)	-	-	-	(0)	-	-	-	-	-	-	-	-	-
Total Impairment on Financial Instruments	0	-	0	-	-	-	0	-	(0)	-	0	-	-	-	0	-

Particulars	For the Quarter ended 30 June 2026								For the Quarter ended 30 June 2025							
	Amortised Cost		Fair value through OCI		Any other basis		Total		Amortised Cost		Fair value through OCI		Any other basis		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
i). Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	2	-	-	-	2	-	-	-	1	-	-	-	1	-
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v). Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	0	-	-	-	-	-	0	-	(1)	-	-	-	-	-	(1)	-
Commercial Papers	-	-	(1)	-	-	-	(1)	-	-	-	-	-	-	-	-	-
Total Impairment on Financial Instruments	0	-	1	-	-	-	1	-	(1)	-	1	-	-	-	0	-

Particulars	For the Quarter ended 30 June 2026								For the Quarter ended 30 June 2025							
	Amortised Cost		Fair value through OCI		Any other basis		Total		Amortised Cost		Fair value through OCI		Any other basis		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
i). Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	1	-	-	-	1	-	-	-	0	-	-	-	0	-
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v). Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	0	-	-	-	-	-	0	-	(0)	-	-	-	-	-	(0)	-
Commercial Papers	-	-	(0)	-	-	-	(0)	-	-	-	-	-	-	-	-	-
Total Impairment on Financial Instruments	0	-	1	-	-	-	1	-	(0)	-	0	-	-	-	0	-

Particulars	For the Quarter ended 30 June 2026								For the Quarter ended 30 June 2025							
	Amortised Cost		Fair value through OCI		Any other basis		Total		Amortised Cost		Fair value through OCI		Any other basis		Total	
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
i). Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds	-	-	0	-	-	-	0	-	-	-	0	-	-	-	0	-
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v). Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	0	-	-	-	-	-	0	-	(0)	-	-	-	-	-	(0)	-
Commercial Papers	-	-	(0)	-	-	-	(0)	-	-	-	-	-	-	-	-	-
Total Impairment on Financial Instruments	0	-	0	-	-	-	0	-	(0)	-	0	-	-	-	0	-

(₹ in lakhs)

Workmen's Compensation / Employer's liability (₹ in lakhs)

(₹ in lakhs)

Liability (₹ in lakhs)

(₹ in lakhs)

Engineering (₹ in lakhs)

(₹ in lakhs)

Aviation (₹ in lakhs)

(₹ in lakhs)

[illegible]

Crop		(₹ in lakhs)															
Particulars	For the Quarter ended 30 June 2026								For the Quarter ended 30 June 2025								
	Amortised Cost		Fair value through OCI		Any other basis		Total		Amortised Cost		Fair value through OCI		Any other basis		Total		
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	
i). Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
iii). Debentures/ Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
v). Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Fixed Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Commercial Papers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Impairment on Financial Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Misc		(₹ in lakhs)															
Particulars	For the Quarter ended 30 June 2026								For the Quarter ended 30 June 2025								
	Amortised Cost		Fair value through OCI		Any other basis		Total		Amortised Cost		Fair value through OCI		Any other basis		Total		
	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	
i). Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ii). Deposits with Banks/Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
iii). Debentures/ Bonds	-	-	0	-	-	-	0	-	-	-	0	-	-	-	0	-	
iv). Other Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
v). Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Fixed Deposits	0	-	-	-	-	-	0	-	(0)	-	-	-	-	-	(0)	-	
Commercial Papers	-	-	(0)	-	-	-	(0)	-	-	-	-	-	-	-	-	-	
Total Impairment on Financial Instruments	0	-	0	-	-	-	0	-	(0)	-	0	-	-	-	0	-	

Fire		(₹ in lakhs)															
Particulars		For the Quarter ended 30 June 2026								For the Quarter ended 30 June 2025							
		Amortised Cost		Fair value through OCI		Any other basis		Total		Amortised Cost		Fair value through OCI		Any other basis		Total	
		Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders	Policyholders	Shareholders
i). Government Securities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ii). Deposits with Banks/Financial Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii). Debentures/ Bonds		-	-	0	-	-	-	0	-	-	-	0	-	-	-	0	-
iv). Other Debt Securities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
v). Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits		0	-	-	-	-	-	0	-	(0)	-	-	-	-	-	(0)	-
Commercial Papers		-	-	(0)	-	-	-	(0)	-	-	-	-	-	-	-	-	-
Total Impairment on Financial Instruments		0	-	0	-	-	-	0	-	(0)	-	0	-	-	-	0	-

Schedule 20 a: Finance income/expenses from insurance contracts

(₹ in lakhs)

Particulars	For the Quarter ended 30 June 2026												
	Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	Fire	Total
Changes in fair value of underlying items of insurance contracts with direct participating features	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest accreted	65	1,681	116	11	12	-	131	-	-	-	6	0	2,022
Effect of changes in interest rates and other financial assumptions	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of measuring changes in estimates at current rates and adjusting the CSM at rates on initial recognition	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total finance income/expenses from insurance contracts	65	1,681	116	11	12	-	131	-	-	-	6	0	2,022

OCI	10	1,452	24	2	3	-	2	-	-	-	1	0	1,494
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(₹ in lakhs)

Particulars	For the Quarter ended 30 June 2025												
	Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	Fire	Total
Changes in fair value of underlying items of insurance contracts with direct participating features	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest accreted	47	1,343	83	9	9	-	120	-	-	-	5	0	1,616
Effect of changes in interest rates and other financial assumptions	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of measuring changes in estimates at current rates and adjusting the CSM at rates on initial recognition	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total finance income/expenses from insurance contracts	47	1,343	83	9	9	-	120	-	-	-	5	0	1,616

OCI	(3)	(668)	(3)	(0)	0	-	(1)	-	-	-	(1)	(0)	(676)
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Schedule 20 b: Finance income/ expenses from reinsurance contracts

Segment - TOTAL

(₹ in lakhs)

Particulars	For the Quarte ended 30 June 2026												
	Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	Fire	Total
Interest accreted	17	311	24	3	1	-	107	-	-	-	2	0	465
Effect of changes in interest rates and other financial assumptions	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of measuring changes in estimates at current rates and adjusting the CSM at rates on initial recognition	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total finance income/expenses from reinsurance contracts	17	311	24	3	1	-	107	-	-	-	2	0	465
OCI	3	320	5	0	0	-	0	-	-	-	1	0	329

(₹ in lakhs)

Particulars	For the Quarte ended June 30, 2025												
	Motor OD	Motor TP	Health	PA	Travel	Workmen's Compensation / Employer's liability	Liability	Engineering	Aviation	Crop	Misc	Fire	Total
Interest accreted	12	339	11	2	2	-	127	-	-	-	4	0	497
Effect of changes in interest rates and other financial assumptions	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of measuring changes in estimates at current rates and adjusting the CSM at rates on initial recognition	-	-	-	-	-	-	-	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total finance income/expenses from reinsurance contracts	12	339	11	2	2	-	127	-	-	-	4	0	497
OCI	(1)	(189)	0	0	(0)	-	0	-	-	-	(0)	(0)	(190)

Schedule 21: Other Income

(₹ in lakhs)

Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Net gain/(loss) on ineffective portion of hedges	-	-	-	-	-	-
Net gain/(loss) on derecognition of property, plant and equipment	-	0	0	-	0	0
Net gain or loss on foreign currency transactions and translation (other than considered as finance cost) (to be specified)	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Interest on Income Tax refund	-	-	-	-	-	-
Interest income on security deposits	10	1	11	9	-	9
Total Other Income	10	1	11	9	0	9

Motor OD

(₹ in lakhs)

Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Net gain/(loss) on ineffective portion of hedges	-	-	-	-	-	-
Net gain/(loss) on derecognition of property, plant and equipment	-	-	0	-	-	0
Net gain or loss on foreign currency transactions and translation (other than considered as finance cost) (to be specified)	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Interest on Income Tax refund	-	-	-	-	-	-
Interest income on security deposits	1	-	1	1	-	1
Total Other Income	1	-	1	1	-	1

Motor TP

(₹ in lakhs)

Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Net gain/(loss) on ineffective portion of hedges	-	-	-	-	-	-
Net gain/(loss) on derecognition of property, plant and equipment	-	-	0	-	-	0
Net gain or loss on foreign currency transactions and translation (other than considered as finance cost) (to be specified)	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Interest on Income Tax refund	-	-	-	-	-	-
Interest income on security deposits	6	-	6	5	-	5
Total Other Income	6	-	6	5	-	5

Health

(₹ in lakhs)

Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Net gain/(loss) on ineffective portion of hedges	-	-	-	-	-	-
Net gain/(loss) on derecognition of property, plant and equipment	-	-	0	-	-	0
Net gain or loss on foreign currency transactions and translation (other than considered as finance cost) (to be specified)	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Interest on Income Tax refund	-	-	-	-	-	-
Interest income on security deposits	3	0	3	2	-	2
Total Other Income	3	0	3	2	-	2

PA

(₹ in lakhs)

Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Net gain/(loss) on ineffective portion of hedges	-	-	-	-	-	-
Net gain/(loss) on derecognition of property, plant and equipment	-	-	0	-	-	0
Net gain or loss on foreign currency transactions and translation (other than considered as finance cost) (to be specified)	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Interest on Income Tax refund	-	-	-	-	-	-
Interest income on security deposits	0	-	0	0	-	0
Total Other Income	0	-	0	0	-	0

Travel (₹ in lakhs)						
Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Net gain/(loss) on ineffective portion of hedges	-	-	-	-	-	-
Net gain/(loss) on derecognition of property, plant and equipment	-	-	0	-	-	0
Net gain or loss on foreign currency transactions and translation (other than considered as finance cost) (to be specified)	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Interest on Income Tax refund	-	-	-	-	-	-
Interest income on security deposits	1	-	1	0	-	0
Total Other Income	1	-	1	0	-	0

Liability (₹ in lakhs)						
Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Net gain/(loss) on ineffective portion of hedges	-	-	-	-	-	-
Net gain/(loss) on derecognition of property, plant and equipment	-	-	0	-	-	0
Net gain or loss on foreign currency transactions and translation (other than considered as finance cost) (to be specified)	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Interest on Income Tax refund	-	-	-	-	-	-
Interest income on security deposits	0	-	0	1	-	1
Total Other Income	0	-	0	1	-	1

Misc (₹ in lakhs)						
Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Net gain/(loss) on ineffective portion of hedges	-	-	-	-	-	-
Net gain/(loss) on derecognition of property, plant and equipment	-	-	0	-	-	0
Net gain or loss on foreign currency transactions and translation (other than considered as finance cost) (to be specified)	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Interest on Income Tax refund	-	-	-	-	-	-
Interest income on security deposits	0	-	0	0	-	0
Total Other Income	0	-	0	0	-	0

Fire (₹ in lakhs)						
Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Net gain/(loss) on ineffective portion of hedges	-	-	-	-	-	-
Net gain/(loss) on derecognition of property, plant and equipment	-	-	0	-	-	0
Net gain or loss on foreign currency transactions and translation (other than considered as finance cost) (to be specified)	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Interest on Income Tax refund	-	-	-	-	-	-
Interest income on security deposits	0	-	0	0	-	0
Total Other Income	0	-	0	0	-	0

Schedule 22: Finance cost

(₹ in lakhs)

Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Interest on financial liabilities measured at amortised cost	-	-	-	-	-	-
Dividend on redeemable preference shares treated as liability	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Others - Interest Expense on lease liabilities	-	-	-	-	-	-
Interest on lease liability	23	-	23	29	-	29
Interest on delayed claims payment	1	-	1	0	-	0
Total Finance Cost	24	-	24	29	-	29

Motor OD

(₹ in lakhs)

Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Interest on financial liabilities measured at amortised cost	-	-	-	-	-	-
Dividend on redeemable preference shares treated as liability	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Others - Interest Expense on lease liabilities	-	-	-	-	-	-
Interest on lease liability	2	-	2	3	-	3
Interest on delayed claims payment	0	-	0	0	-	0
Total Finance Cost	2	-	2	3	-	3

Motor TP

(₹ in lakhs)

Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Interest on financial liabilities measured at amortised cost	-	-	-	-	-	-
Dividend on redeemable preference shares treated as liability	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Others - Interest Expense on lease liabilities	-	-	-	-	-	-
Interest on lease liability	14	-	14	17	-	17
Interest on delayed claims payment	1	-	1	0	-	0
Total Finance Cost	15	-	15	17	-	17

Health

(₹ in lakhs)

Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Interest on financial liabilities measured at amortised cost	-	-	-	-	-	-
Dividend on redeemable preference shares treated as liability	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Others - Interest Expense on lease liabilities	-	-	-	-	-	-
Interest on lease liability	6	-	6	7	-	7
Interest on delayed claims payment	0	-	0	0	-	0
Total Finance Cost	6	-	6	7	-	7

PA

(₹ in lakhs)

Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Interest on financial liabilities measured at amortised cost	-	-	-	-	-	-
Dividend on redeemable preference shares treated as liability	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Others - Interest Expense on lease liabilities	-	-	-	-	-	-
Interest on lease liability	0	-	0	0	-	0
Interest on delayed claims payment	0	-	0	0	-	0
Total Finance Cost	0	-	0	0	-	0

Travel

(₹ in lakhs)

Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Interest on financial liabilities measured at amortised cost	-	-	-	-	-	-
Dividend on redeemable preference shares treated as liability	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Others - Interest Expense on lease liabilities	-	-	-	-	-	-
Interest on lease liability	0	-	0	0	-	0
Interest on delayed claims payment	0	-	0	0	-	0
Total Finance Cost	0	-	0	0	-	0

Workmen's Compensation/ Employer's liability

(₹ in lakhs)

Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Interest on financial liabilities measured at amortised cost	-	-	-	-	-	-
Dividend on redeemable preference shares treated as liability	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Others - Interest Expense on lease liabilities	-	-	-	-	-	-
Interest on lease liability	-	-	-	-	-	-
Interest on delayed claims payment	-	-	-	-	-	-
Total Finance Cost	-	-	-	-	-	-

Liability

(₹ in lakhs)

Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Interest on financial liabilities measured at amortised cost	-	-	-	-	-	-
Dividend on redeemable preference shares treated as liability	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Others - Interest Expense on lease liabilities	-	-	-	-	-	-
Interest on lease liability	1	-	1	1	-	1
Interest on delayed claims payment	0	-	0	0	-	0
Total Finance Cost	1	-	1	1	-	1

Engineering

(₹ in lakhs)

Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Interest on financial liabilities measured at amortised cost	-	-	-	-	-	-
Dividend on redeemable preference shares treated as liability	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Others - Interest Expense on lease liabilities	-	-	-	-	-	-
Interest on lease liability	-	-	-	-	-	-
Interest on delayed claims payment	-	-	-	-	-	-
Total Finance Cost	-	-	-	-	-	-

Aviation

(₹ in lakhs)

Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Interest on financial liabilities measured at amortised cost	-	-	-	-	-	-
Dividend on redeemable preference shares treated as liability	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Others - Interest Expense on lease liabilities	-	-	-	-	-	-
Interest on lease liability	-	-	-	-	-	-
Interest on delayed claims payment	-	-	-	-	-	-
Total Finance Cost	-	-	-	-	-	-

Crop (₹ in lakhs)						
Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Interest on financial liabilities measured at amortised cost	-	-	-	-	-	-
Dividend on redeemable preference shares treated as liability	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Others - Interest Expense on lease liabilities	-	-	-	-	-	-
Interest on lease liability	-	-	-	-	-	-
Interest on delayed claims payment	-	-	-	-	-	-
Total Finance Cost	-	-	-	-	-	-

Misc (₹ in lakhs)						
Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Interest on financial liabilities measured at amortised cost	-	-	-	-	-	-
Dividend on redeemable preference shares treated as liability	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Others - Interest Expense on lease liabilities	-	-	-	-	-	-
Interest on lease liability	0	-	0	1	-	1
Interest on delayed claims payment	0	-	0	0	-	0
Total Finance Cost	0	-	0	1	-	1

Fire (₹ in lakhs)						
Particulars	For the Quarter ended June 30, 2026			For the Quarter ended June 30, 2025		
	Policyholders	Shareholders	Total	Policyholders	Shareholders	Total
Interest on financial liabilities measured at amortised cost	-	-	-	-	-	-
Dividend on redeemable preference shares treated as liability	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-
Others - Interest Expense on lease liabilities	-	-	-	-	-	-
Interest on lease liability	0	-	0	0	-	0
Interest on delayed claims payment	0	-	0	0	-	0
Total Finance Cost	0	-	0	0	-	0

Name of Segment: Not Applicable to the Company

(₹ in lakhs)

[illegible]

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

1. Reporting Entity

Acko General Insurance Limited ("the Company") was incorporated in India on 3 November 2016 as a public limited company under the Companies Act, 2013 with its registered office situated at 2nd floor, 36/5, Hustlehub One East Somasandrapalya, HSR Layout Bengaluru, Karnataka-560102. The Company is a wholly owned subsidiary of Acko Technology & Services Private Limited. The Company obtained Regulatory approval from the Insurance Regulatory and Development Authority of India ('IRDAI') and holds a valid certificate of registration dated September 18, 2017. The Company commenced General Insurance business from December 11, 2017.

2. Summary of material accounting policies

These notes provide a list of the material accounting policies adopted in the preparation of this financial statements. These policies have been consistently applied to all the years presented, unless otherwise stated.

3. Basis of Preparation

3.1 Statement of compliance and basis of preparation of financial statements

The Company, as required in terms of IRDAI Notification No. IRDA/Reg/2/216/2026 dated 30 March 2026, IRDAI (Actuarial, Finance and Investment Functions of Insurers) (Amendment) Regulations, 2026, has adopted Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013, read with the Companies (Indian Accounting Standards) Rules, 2015 (as amended), with effect from 1 April 2026, with the date of transition to Ind AS being 1 April 2025, and these condensed financial statements have therefore been compiled and presented following the provisions and requirements of Ind AS, as relevant and applicable to the Company. The Company was hitherto following Accounting Standards ('AS') notified under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and the orders/directions/circulars issued by the IRDAI (the 'IRDAI'). The balances of assets and liabilities have been adjusted to give effect to the transition from previous GAAP to Ind AS and the resultant impact thereof have been recognised in the equity as at 1 April 2025.

These condensed financial statements for the quarter ended 30 June 2026, together with the figures for the corresponding quarter ended 30 June 2025 and the year ended 31 March 2026 (collectively referred to as the 'previous periods') have been prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 'Interim Financial Reporting', and other accounting principles generally accepted in India. The condensed financial statements for the quarter ended 30th June 2025 have been prepared by the Management under GAAP which was not subjected to review or audit, as adjusted for the differences arising on implementation of the Ind AS

The condensed financial statements for the year ended 31st March 2026 and for quarter ended 30th June 2026 have been prepared by the Management under GAAP based on audited financial statements/ reviewed results, as adjusted for the differences arising on implementation of the Ind AS.

The Management has exercised necessary due diligence to ensure that the condensed financial statements for the previous periods provide a true and fair view of the Company's affairs in accordance with the requirements of Ind AS, read with the IRDAI Financial Statements Regulations. The Joint Statutory Auditors have carried out the review of the adjustments being given effect to on implementation of Ind AS for the above periods.

The financial statements are prepared in accordance with the 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'), the Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers), (Amendment) Regulations, 2026 (the 'IRDAI Financial Statements Regulations'), the orders/directions/circulars issued by the IRDAI from time to time. These financial statements have been prepared in accordance with Ind AS prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with the Companies (Indian Accounting Standard) Rules, 2015 as amended, and other accounting principles generally accepted in India. as a going concern on accrual basis, which assumes that the Company will continue in operational existence for the foreseeable future. In making this assessment, management has considered a wide range of factors relating to present and future conditions, including current profitability, expected future profitability, cashflows and capital resources.

The financial statements are approved for issue by the Company's Board of Directors in its meeting held on 23 September 2026. Details of the Company's accounting policies, including changes thereto, are included in Note 3.

3.2 Going concern

The Company has prepared the financial statements on the basis that it will continue to operate as a going concern.

3.3 Functional and presentation currency

These financial statements are presented in Indian Rupees (Rs.) which is the Company's functional currency and all amounts have been rounded-off to the nearest lakhs, unless otherwise stated.

3.4 Basis of measurement

The financial statements have been prepared on the historical cost basis except for the following items:

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

Items	Measurement basis
Net defined benefit asset/liability	Fair value of plan assets less present value of defined benefit obligations
Share-based payment	Options granted are measured at their grant date fair value
Financial instruments	Certain financial assets and liabilities that are measured at fair value (refer accounting policy regarding financials instruments);
Insurance/reinsurance contracts	Insurance and Reinsurance contracts are measured as per Ind AS 117

3.5 Use of key estimates and judgments

The preparation of the financial statements in conformity with Generally Accepted Accounting Principles (GAAP) requires management to make judgments, estimates and assumptions that affect the application of Company's accounting policies and reported amount of assets, liabilities, incomes, expenses and the disclosure of contingent liabilities on the date of the financial statements. Actual results could differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Any revision to accounting estimates is recognized prospectively in current and future periods.

i) Assumptions and uncertainties

Information about assumptions and estimation uncertainties that have a significant risk of resulting in a material adjustment within the next financial year are included in the following notes:

Note 4b; Note 4c	Estimates of useful lives and residual value of Property, plant and equipment and other intangible assets along with assessment of whether an arrangement contains an element of lease
Note 4g(i)	Allowance for doubtful debts / expected credit losses
Note 4k	Measurement of employee defined benefit obligations; key actuarial assumptions
Note 4l	Fair value of employee stock options
Note 4j	Provisions and contingencies
Note 4n(i)	Current / Deferred tax expense and evaluation of recoverability of deferred tax assets

3.6 Measurement of fair values

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

- (i) In the principal market for the asset or liability, or
- (ii) In the absence of a principal market, in the most advantageous market for the asset or liability.

The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their best economic interest.

The Company uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximising the use of relevant observable inputs and minimising the use of unobservable inputs.

Fair values are categorised into different levels in a fair value hierarchy based on the inputs used in the valuation techniques as follows:

- **Level 1:** quoted prices (unadjusted) in active markets for identical assets or liabilities.
- **Level 2:** inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices).
- **Level 3:** inputs for the asset or liability that are not based on observable market data (unobservable inputs).

If the inputs used to measure the fair value of an asset or a liability fall into different levels of the fair value hierarchy, then the fair value measurement is categorised in its entirety in the same level of the fair value hierarchy as the lowest level input that is significant to the entire measurement.

The Company recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the change has occurred.

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

4. Material accounting policies

a. Financial instruments

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

i Recognition and initial measurement

Trade receivables and debt securities issued are initially recognised when they are originated. All financial assets and financial liabilities are recognised in the balance sheet when the Company becomes party to the contractual provisions of the instrument. At initial recognition, the Company measures a financial asset at its fair value plus or minus, in the case of a financial asset not at fair value through profit or loss, transaction costs that are directly attributable to the acquisition or issue of the financial asset. These includes trade and other receivables, loans, cash and cash equivalents and bank balances.

Financial liabilities are classified, at initial recognition, as financial liabilities measured at fair value through profit or loss and financial liabilities measured at amortised cost as appropriate.

All financial liabilities are recognised initially at fair value and, in case of borrowings and payables, net of directly attributable transaction costs.

The Company's financial liabilities include trade payables, lease liabilities and other payables.

ii Classification and subsequent measurement

Financial assets: Classification

On initial recognition, a financial asset is classified as measured at

- Amortised cost;
- FVTPL (fair value through profit or loss); and
- FVOCI (fair value through other comprehensive income).

Financial assets are not reclassified subsequent to their initial recognition, except if and in the period the Company changes its business model for managing financial assets.

A financial asset is measured at amortised cost if it meets both of the following conditions and is not designated as at FVTPL:

- the asset is held within a business model whose objective is to hold assets to collect contractual cash flows; and
- the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest (SPPI) on the principal amount outstanding.

A financial asset is measured at fair value through other comprehensive income if both of the following conditions are met:

- The financial asset is held within a business model whose objective is achieved by both collecting the contractual cash flows and selling financial assets; and
- The asset's contractual cash flows represent SPPI.

On initial recognition of an equity investment that is not held for trading, the Company may irrevocably elect to present subsequent changes in the investment's fair value in Other Comprehensive Income (OCI) (designated as FVOCI – equity investment). This election is made on an investment-by-investment basis.

All financial assets not classified as measured at amortised cost or FVOCI as described above are measured at FVTPL. On initial recognition, the Company may irrevocably designate a financial asset that otherwise meets the requirements to be measured at amortised cost or at FVOCI as at FVTPL if doing so eliminates or significantly reduces an accounting mismatch that would otherwise arise.

Financial assets: Business model assessment

The Company makes an assessment of the objective of the business model in which a financial asset is held at a portfolio level because this best reflects the way the business is managed and information is provided to management. The information considered includes:

- the stated policies and objectives for the portfolio and the operation of those policies in practice. These include whether management's strategy focuses on earning contractual interest income, maintaining a particular interest rate profile, matching the duration of the financial assets to the duration of any related liabilities or expected cash outflows or realising cash flows through the sale of the assets;
- how the performance of the portfolio is evaluated and reported to the Company's management;
- the risks that affect the performance of the business model (and the financial assets held within that business model) and how those risks are managed;
- how managers of the business are compensated – e.g. whether compensation is based on the fair value of the assets managed or the contractual cash flows collected; and

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

- the frequency, volume and timing of sales of financial assets in prior periods, the reasons for such sales and expectations about future sales activity.

Transfers of financial assets to third parties in transactions that do not qualify for derecognition are not considered sales for this purpose, consistent with the Company's continuing recognition of the assets.

Assessment whether contractual cash flows are solely payments of principal and interest

For the purposes of this assessment, 'principal' is defined as the fair value of the financial asset on initial recognition. 'Interest' is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs (e.g. liquidity risk and administrative costs), as well as a profit margin.

In assessing whether the contractual cash flows are solely payments of principal and interest, the Company considers the contractual terms of the instrument. This includes assessing whether the financial asset contains a contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition. In making this assessment, the Company considers:

- contingent events that would change the amount or timing of cash flows;
- terms that may adjust the contractual coupon rate, including variable interest rate features;
- prepayment and extension features; and
- terms that limit the Company's claim to cash flows from specified assets (e.g. non-recourse features).

A prepayment feature is considered to meet the SPPI criteria if the prepayment amount substantially represents the unpaid amounts of principal and interest on the same, including a reasonable additional compensation for early termination of the contract.

Financial assets: Subsequent measurement and gains and losses

Financial assets at FVTPL	These assets are subsequently measured at fair value. Net gains and losses, including any interest or dividend income, are recognised in the statement of profit or loss.
Financial assets at amortised cost	These assets are subsequently measured at amortised cost using the effective interest method. The amortised cost is reduced by impairment losses. Interest income, foreign exchange gains and losses and impairment are recognised in the statement of profit or loss. Any gain or loss on derecognition is recognised in the statement of profit or loss.
Financial assets at FVOCI	These assets are subsequently measured at fair value. Interest income under the effective interest method, foreign exchange gains and losses and impairment are recognised in the statement of profit or loss. Other net gains and losses are recognised in OCI. On derecognition, gains and losses accumulated in OCI are reclassified to profit or loss.
Equity investments at FVOCI	These assets are subsequently measured at fair value. Dividends are recognised as income in the statement of profit or loss unless the dividend clearly represents a recovery of part of the cost of the investment. Other net gains and losses are recognised in OCI and are not reclassified to profit or loss.

Financial liabilities: Classification, subsequent measurement and gains and losses

Financial liabilities are classified as measured at amortised cost or FVTPL. A financial liability is classified as at FVTPL if it is classified as held-for-trading, or it is a derivative or it is designated as such on initial recognition.

Financial liabilities at FVTPL are measured at fair value and net gains and losses, including any interest expense, are recognised in the statement of profit or loss.

Other financial liabilities are subsequently measured at amortised cost using the effective interest method ('EIR'). Interest expense and foreign exchange gains and losses are recognised in the statement of profit or loss. Any gain or loss on derecognition is also recognised in the statement of profit or loss.

The Company's financial liabilities include trade payables and other financial liabilities.

Share capital- Ordinary shares

Ordinary shares are classified as equity. Incremental costs directly attributable to the issuance of new ordinary shares and share options are recognised as a deduction from equity, net of any tax effects.

iii Derecognition

Financial assets

The Company derecognises a financial asset when the contractual rights to the cash flows from the financial asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

of ownership of the financial asset are transferred or in which the Company neither transfers nor retains substantially all of the risks and rewards of ownership and does not retain control of the financial asset.

If the Company enters into transactions whereby it transfers assets recognised on its Balance Sheet, but retains either all or substantially all of the risks and rewards of the transferred assets, the transferred assets are not derecognised.

Financial liabilities

The Company derecognises a financial liability when its contractual obligations are discharged or cancelled or expire. The Company also derecognises a financial liability when its terms are modified and the cash flows under the modified terms are substantially different. In this case, a new financial liability based on the modified terms is recognised at fair value. The difference between the carrying amount of the financial liability extinguished and the new financial liability with modified terms is recognised in profit or loss.

iv Offsetting

Financial assets and financial liabilities are offset and the net amount presented in the Balance Sheet when, and only when, the Company currently has a legally enforceable right to set off the amounts and it intends either to settle them on a net basis or to realise the asset and settle the liability simultaneously.

b. Property, plant & equipment

The cost of an item of property, plant and equipment is recognised as an asset if, and only if, it is probable that future economic benefits associated with the item will flow to the Company and the cost of the item can be measured reliably. Items of property, plant and equipment (including capital work-in-progress) are measured at cost, which includes capitalised borrowing costs, less accumulated depreciation and any accumulated impairment losses.

Freehold land is carried at historical cost less any accumulated impairment losses.

Cost of an item of property, plant and equipment comprises its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates, any directly attributable cost of bringing the item to its working condition to its intended use and estimated costs of dismantling and removing the item and restoring the site on which it is located.

The cost of a self-constructed item of property, plant and equipment comprises the cost of materials and direct labour, any other costs directly attributable to bringing the item to working condition for its intended use, and estimated costs of dismantling and removing the item and restoring the site on which it is located.

If significant parts of an item of property, plant and equipment have different useful lives, then they are accounted for as separate items (major components) of property, plant and equipment

Subsequent expenditure is capitalised only when it increases the future economic benefits embodied in the specific asset to which it relates and the cost of the asset can be measured reliably. All other expenditure is recognised in profit or loss.

Any gain or loss on disposal of an item of property, plant and equipment is recognised in profit or loss.

c. Intangible assets

Intangible assets are stated at cost of acquisition or development less accumulated amortization and impairment losses, if any. The cost of an intangible asset includes its purchase price or development cost and any directly attributable expenditure in making the asset ready for its intended use, net of trade discounts and rebates.

Subsequent expenditure on an intangible asset after its development is recognized as an expense unless it increases the future economic benefits of the existing asset and can be measured reliably, in which case it is added to the carrying value of the asset.

d. Depreciation/Amortization

The Company provides depreciation on straight-line basis, over useful life of the asset as estimated by the management as per the requirement of Schedule II of the Companies Act, 2013. Amortisation is calculated to write off the cost of intangible assets less their estimated residual values using the straight-line method over their estimated useful lives and is generally recognised in depreciation and amortisation in the Statement of Profit and Loss.

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

The estimated useful life of assets is as follows:

Particulars	As per Act	Asset Life
Computers	3 years	3 years
Office equipment*	5 years	3 years
Furniture and fixtures*	10 years	3 years
Leasehold Improvements	3 years	3 years
Buildings*	60 years	Lease period

*The estimated useful life is different from useful life prescribed in Schedule II of the Companies Act, 2013 based on technical evaluation made by the management. Depreciation on additions/(disposals) is provided on a pro-rata basis i.e. from/ (upto) the date on which asset is ready for use/ (disposed off).

In case of office equipment viz PDA device acquired with a value up-to INR 50,000 is depreciated in the year of acquisition. Depreciation methods, useful lives and residual values are reviewed periodically, including at each financial year end.

e. Capital work in progress

Cost of assets not ready for intended use, as on Balance Sheet date is shown as capital work in progress. Advances given towards acquisition of property, plant and equipment outstanding at each Balance Sheet date are disclosed as other non-current assets.

f. Investment Property

Investment property under development comprises property that is being constructed or developed for future use as investment property and is held to earn rentals and/or for capital appreciation.

Transfers to or from investment property are made only when there is a change in use, evidenced by management's intention and the nature of use of the property. Such transfers do not result in any change in the carrying amount of the property transferred for measurement purposes or disclosure purposes.

Investment property under development is initially recognised at cost when it is probable that the future economic benefits associated with the property will flow to the Group and the cost of the property can be measured reliably. Cost includes purchase price, directly attributable expenditure, development and construction costs and borrowing costs, where applicable, incurred during the development phase.

Subsequent to initial recognition, investment property under development is carried at cost less accumulated impairment losses, if any, in accordance with the cost model prescribed under Indian Accounting Standards 40, Investment Property, read with Indian Accounting Standards 16, Property, Plant and Equipment.

As the property is under development and not yet ready for its intended use, depreciation is not charged until the asset is completed and available for use as investment property.

Any gain or loss arising on disposal of investment property is recognised in the Statement of Profit and Loss in the period in which the property is derecognised.

g. Impairment

i Impairment of financial assets

The Company recognises loss allowances for expected credit losses on financial assets measured at amortised cost and FVOCI.

The Company measures loss allowances at an amount equal to lifetime expected credit losses, except for bank balances for which credit risk (i.e. the risk of default occurring over the expected life of the financial instrument) has not increased significantly since initial recognition, which are measured as 12 month expected credit losses.

The Company follows 'simplified approach' for recognition of impairment loss allowance on trade receivables or contract revenue receivables. Under the simplified approach, the Company is not required to track changes in credit risk.

The Company measures loss allowances at an amount equal to lifetime ECLs, except for the following, which are measured at 12-month ECLs:

- debt securities that are determined to have low credit risk at the reporting date; and
- other debt securities and bank balances for which credit risk (i.e. the risk of default occurring over the expected life of the financial instrument) has not increased significantly since initial recognition.

The Company uses a provision matrix to determine impairment loss allowance on the Company of trade receivables. The provision matrix is based on its historically observed default rates over the expected life of the trade receivable.

At each reporting date for all other financial assets, the Company assesses whether financial assets carried at amortised cost are credit-impaired. A financial asset is 'credit-impaired' when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred.

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

Evidence that a financial asset is credit-impaired includes the following observable data:

- significant financial difficulty of the borrower or issuer;
- a breach of contract such as a default;
- the restructuring of a loan or advance by the Company on terms that the Company would not consider otherwise;
- it is probable that the borrower will enter bankruptcy or other financial re-organisation.

Presentation of allowance for expected credit losses in the Balance Sheet

Loss allowances for financial assets measured at amortised cost are deducted from the gross carrying amount of the assets.

Write off

The gross carrying amount of a financial asset is written off when the Company has no reasonable expectations of recovering a financial asset in its entirety or a portion thereof. The Company expects no significant recovery from the amount written off. For individual customers, the Company has a policy of writing off the gross carrying amount when the financial asset is 90 days past due, based on the historical experience of recoveries of similar assets. However, financial assets that are written off could still be subject to enforcement activities in order to comply with Company's procedure for recovery of amounts due.

ii Impairment of non-financial assets

At each reporting date, the Company reviews the carrying amounts of its non-financial assets (other than inventories, contract assets and deferred tax assets) to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated. Goodwill is tested annually for impairment.

For impairment testing, assets are grouped together into the smallest group of assets that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets or CGUs. Goodwill arising from a business combination is allocated to CGUs or group of CGUs that expected to benefit from the synergies of the combination.

The recoverable amount of an individual asset of CGU is the greater of its value in use and its fair value less costs of disposal. Value in use is based on the estimated future cash flows, discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset or CGU.

An impairment loss is recognised if the carrying amount of an asset or CGU exceeds its recoverable amount.

Impairment losses are recognised in profit or loss. They are allocated first to reduce the carrying amount of any goodwill allocated to the CGU, and then to reduce the carrying amounts of the other assets in the CGU on a pro rata basis

An impairment loss in respect of goodwill is not subsequently reversed. In respect of other assets for which impairment loss has been recognised in prior periods, the group reviews at each reporting date whether there is any indication that the loss has decreased or no longer exists. An impairment loss previously recognised is reversed only if there has been a change in the estimates used to determine the recoverable amount since the last impairment loss has been recognised. Such a reversal is made only to the extent that the asset's carrying amount neither exceeds its recoverable amount nor the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised

h. Foreign currency

Initial recognition

Initial recognition of foreign currency transactions are recorded by applying to the foreign currency amount at the exchange rate between the reporting currency and the foreign currency at the date of the transaction.

Subsequent recognition

As at the reporting date, non-monetary items which are carried in terms of historical cost denominated in a foreign currency are reported using the exchange rate at the date of the transaction. All non-monetary items which are carried at fair value or other similar valuation denominated in a foreign currency are reported using the exchange rates that existed when the values were determined.

Exchange differences on restatement of all monetary items are recognized in the Statement of Profit and Loss.

i. Revenue recognition

Revenue is recognized to the extent that it is probable that the economic benefit will flow to the Company and the revenue can be reliably measured. The Company derives revenue from the following:

- Income from investments includes interest on fixed deposits, bonds and debentures, dividend from mutual funds and profit/loss on sale of investments – Over a period of time.
- Insurance Revenue

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

Investment Income

Interest income is recognised using the effective interest rate ("EIR") method. The effective interest rate is the rate that exactly discounts estimated future cash receipts or payments through the expected life of the financial instrument to the gross carrying amount of the financial asset or the amortised cost of the financial liability, as applicable.

Interest income on debt securities is recognised on an accrual basis over the tenure of the instrument. Accretion of discount and amortisation of premium relating to debt securities are recognised over the holding or maturity period using the constant yield / effective interest rate method.

Dividend income is recognised when the Company's right to receive payment is established. Dividend income in respect of mutual fund investments is recognised on the ex-dividend date.

Realised gain or loss on sale of investments is recognised on the trade date and represents the difference between the sale consideration and the carrying amount of the investment. The cost of investments sold is determined using the weighted average cost method. Sale consideration is stated net of brokerage and applicable taxes and excludes interest accrued up to the date of sale.

The Company presents revenue net of taxes in the Statement of Profit and Loss.

Insurance Revenue

The insurance revenue for the period represents the expected premium receipts (excluding any investment component, if applicable) allocated to that period. The Company allocates these expected premium receipts to each period of insurance contract services based on the passage of time. However, if the expected pattern of risk release during the coverage period significantly deviates from the passage of time, the allocation is adjusted according to the anticipated timing of incurred insurance service expenses. For products classified under GMM, the insurance revenue consists of release of contractual service margin (CSM), release of risk adjustment for non-financial risk, expected claims and benefits for the period (excluding investment components) and amortisation of insurance acquisition cashflows.

The Company may change the basis of allocation between the two methods described above as necessary, to reflect changes in underlying facts and circumstances. Such changes are accounted for prospectively as adjustments to accounting estimates. For the periods presented, all revenue under PAA has been recognized based on the passage of time.

j. Employee benefits

i. Short term employee benefits

Employee benefits payable wholly within twelve months of receiving employee services are classified as short-term employee benefits. These benefits include salaries, wages and bonus. The undiscounted amount of short-term employee benefits to be paid in exchange for employee services is recognised as an expense as the related service is rendered by employees.

ii. Defined contribution plan

The Company makes specified monthly contributions towards employee provident fund which is a defined contribution plan. The Company's contribution is recognised as an expense in the statement of profit and loss during the period in which the employee renders the related service.

iii. Defined benefit plan

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. The Company's net obligation in respect of defined benefit plans is calculated separately for each plan by estimating the amount of future benefit that employees have earned in the current and prior periods, discounting that amount and deducting the fair value of any plan assets.

The calculation of defined benefit obligation is performed Quarterly by a qualified actuary using the projected unit credit method. When the calculation results in a potential asset for the Company, the recognised asset is limited to the present value of economic benefits available in the form of any future refunds from the plan or reductions in future contributions to the plan ('the asset ceiling'). In order to calculate the present value of economic benefits, consideration is given to any minimum funding requirements.

Re-measurements of the net defined benefit liability (asset), which comprise actuarial gains and losses, the return on plan assets (excluding interest) and the effect of the asset ceiling (if any, excluding interest), are recognised in OCI. The Company determines the net interest expense (income) on the net defined benefit liability (asset) for the period by applying the discount rate used to measure the defined benefit obligation at the beginning of the annual period to the then-net defined benefit liability (asset), taking into account any changes in the net defined benefit liability (asset) during the period as a result of contributions and benefit payments. Net interest expense and other expenses related to defined benefit plans are recognised in the statement of profit or loss.

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

When the benefits of a plan are changed or when a plan is curtailed, the resulting change in benefit that relates to past service ('past service cost' or 'past service gain') or the gain or loss on curtailment is recognised immediately in profit or loss. The Company recognises gains and losses on the settlement of a defined benefit plan when the settlement occurs.

iv. Leave Encashment

The Company provides for compensated absences for eligible employees in accordance with its leave policy. Employees are permitted to accumulate and carry forward earned leave up to a maximum of 45 days. Encashment of accumulated leave is permitted in accordance with the terms of employment and the Company's policy.

The liability towards compensated absences is recognised based on an actuarial valuation carried out using the Projected Unit Credit Method as at the reporting date.

k. Share based payments

The Employees of the Company are eligible to participate in the "Employee Stock option Plan 2016 and Employee Stock Option Plan 2026 " of Acko Technology & Services Private Limited, the Holding Company. Under these plans, the employees are entitled to certain shares of the Holding Company based on the ESOP scheme and eligible to participate in the scheme. Equity settled stock options granted to employees pursuant to the Company's the Employee Stock Option Plan 2016 and Employee Stock Option Plan 2026 is recognised as an employee benefits expense with a corresponding increase in equity over the period that the employees unconditionally become entitled to the stock options. The total amount to be expensed is measured as fair value of the options at the grant date using Black-Scholes Model. The amount recognised as expense is based on the estimate of the number of awards for which the related service and non-market vesting conditions are expected to be met. Accordingly, the cumulative expense recognised for equity-settled transactions at each reporting date until the vesting date reflects the extent to which the vesting period has expired and the Company's best estimate of the number of equity instruments that will ultimately vest.

Inputs into the valuation model, include assumptions such as the expected life of the share option, volatility, risk free rate and dividend yield. Further details used for estimating fair value for share-based payment transactions are disclosed in Note XX.

l. Termination benefits

Termination benefits are recognised as an expense when the Company is committed, without realistic possibility of withdrawal of the benefits. If benefits are payable more than 12 months after the reporting date, they are discounted to their present value.

m. Provisions and contingencies (other than for employee benefits)

The Company creates a provision when there is present legal or constructive obligation at reporting date as a result of a past event that probably requires an outflow of resources and a reliable estimate can be made of the amount of the obligation. A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that arise from the past events that may, but probably will not, require an outflow of resources or the amount cannot be estimated reliably. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Loss contingencies arising from claims, litigations, assessment, fines, penalties etc. are recorded when it is probable that a liability has been incurred and the amount can be reasonably estimated.

Provisions are reviewed monthly including at each balance sheet date and adjusted to reflect the current best estimate. If it is no longer probable that the outflow of resources would be required to settle the obligation, the provision is reversed.

Contingent assets are not recognized in the financial statements. However, contingent assets are assessed continually and same are disclosed in the financial statements when it is probable that an economic benefit will arise and the asset and related income are recognized when it is virtual certain that economic benefit will arise in the period in which the change occurs.

n. Income Tax

Income tax comprises current and deferred tax. It is recognised in the statement of profit or loss except to the extent that it relates to a business combination or to an item recognised directly in equity or in other comprehensive income.

i Current tax

Current tax comprises the expected tax payable on the taxable income for the year and any adjustment to the tax payable or receivable in respect of previous years. The amount of current tax reflects the best estimate of the tax amount expected to be paid or received after considering the uncertainty, if any, related to income taxes. It is measured using tax rates (and tax laws) enacted or substantively enacted by the reporting date.

Current tax assets and current tax liabilities are offset only if there is a legally enforceable right to set off the recognised amounts, and it is intended to realise the asset and settle the liability on a net basis or simultaneously.

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

The Company has determined that interest and penalties related to income taxes, including uncertain tax treatments, do not meet the definition of income taxes, and therefore accounted for them under Ind AS 37, Provisions, Contingent Liabilities and Contingent Assets.

ii Deferred tax

Deferred tax is recognised in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the corresponding amounts used for taxation purposes. Deferred tax is also recognised in respect of carried forward tax losses and tax credits. Deferred tax is not recognised for:

- temporary differences arising on the initial recognition of assets or liabilities in a transaction that is not a business combination and that affects neither accounting nor taxable profit or loss at the time of the transaction;
- temporary differences related to investments in subsidiaries, associates and joint arrangements to the extent that the Company is able to control the timing of the reversal of the temporary differences and it is probable that they will not reverse in the foreseeable future; and
- taxable temporary differences arising on the initial recognition of goodwill

Deferred tax assets are recognized for temporary differences to the extent that it is probable that future taxable profits will be available against which they can be utilized. The existence of unused tax losses is strong evidence that future taxable profit may not be available. Therefore, in case of a history of recent losses, the Company recognises a deferred tax asset only to the extent that it has sufficient taxable temporary differences or there is convincing other evidence that sufficient taxable profit will be available against which such deferred tax asset can be realised. Deferred tax assets – unrecognised or recognised, are reviewed at each reporting date and are recognised/ reduced to the extent that it is probable/ no longer probable respectively that the related tax benefit will be realised.

The measurement of deferred tax reflects the tax consequences that would follow from the manner in which the Company expects, at the reporting date, to recover or settle the carrying amount of its assets and liabilities.

iii. Presentation of current and deferred tax:

Current and deferred tax are recognized as income or an expense in the Statement of Profit and Loss, except when they relate to items that are recognized in OCI, in which case, the current and deferred tax income/expense are recognized in OCI.

o. Leases

The Company's lease asset classes primarily consist of leases for leasehold premises. The Company assesses whether a contract contains a lease, at inception of a contract. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the Company assesses whether : (i) the contract involves the use of an identified asset (ii) the Company has substantially all of the economic benefits from use of the asset through the period of the lease and (iii) the Company has the right to direct the use of the asset.

At the date of commencement of the lease, the Company recognizes a right-of-use (ROU) asset and a corresponding lease liability for all lease arrangements in which it is a lessee, except for leases with a term of 12 months or less (short-term leases) and low value leases. For these short-term and low-value leases, the Company recognizes the lease payments as an operating expense on a straight-line basis over the term of the lease.

Certain lease arrangements include the options to extend or terminate the lease before the end of the lease term. ROU assets and lease liabilities includes these options when it is reasonably certain that they will be exercised/ option to terminate the lease will not be exercised. The ROU assets are initially recognized at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or prior to the commencement date of the lease plus any initial direct costs less any lease incentives. They are subsequently measured at cost less accumulated amortization and impairment losses. The ROU assets are amortized from the commencement date on a straight-line basis over the shorter of the lease term and useful life of the underlying asset.

The lease liability is initially measured at amortized cost at the present value of the future lease payments. The lease payments are discounted using the interest rate implicit in the lease. If the rate cannot be determined readily, which is generally the case with the Company, the lessee's incremental borrowing rate is used, being the rate that the lessee would have to pay to borrow funds necessary to obtain an asset of similar value to the ROU asset in a similar economic environment. Lease liabilities are remeasured with a corresponding adjustment to the related ROU asset if the Company changes its assessment of whether it will exercise an extension or a termination option.

Lease liability and ROU assets have been separately presented in the Balance Sheet and lease payments have been classified as financing cash flows.

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

p. Operating segments

In case of General Insurance Business, based on primary segments identified under Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers), (Amendment) Regulations, 2026, the Company has classified and disclosed segment information for Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel, Public / product Liability, workman compensation, crop, engineering, aviation and other Misc. as lines of Business.

There are no reportable geographical segments since all business is written in India.

The allocation of revenue and expenses to specific segments is done in the following manner, which is applied on consistent basis.

Basis of Allocation:

Operating Expenses related to the Insurance Business

Operating expenses are divided into directly attributable and non -attributable expenses.

Costs which are not directly attributable to portfolio of insurance contracts are considered as non- attributable. Such non – attributable costs are recognized in the profit and loss as and when incurred. Expenses are considered as directly attributable, if they can be attributable to portfolio level, even though they may not be directly attributable to individual or group of insurance contracts.

General Overheads are included in the insurance contract measurement if and only if they can be directly attributed to portfolio of insurance contracts. Expenses not specifically attributable to specific line of business are allocated among the lines of business in the proportion of the insurance revenue for the respective period/year.

Investment Income & Other Income

Investment income, other income earned on the policyholder's fund has been allocated among the lines of business in the proportion of the Reserve for unexpired risk and net outstanding claims for the respective period/year.

q. Earnings per share

The basic earnings per share ("EPS") is computed by dividing the net profit / (loss) after tax for the year attributable to the equity shareholders by the weighted average number of equity shares outstanding during the year.

For the purpose of calculating diluted earnings per share, net profit / (loss) after tax for the year attributable to the equity shareholders and the weighted average number of equity shares outstanding during the year are adjusted for the effects of all dilutive potential equity shares.

r. Cash and cash equivalents

Cash and Cash equivalents for the purpose of Cash Flow Statement comprise of cash, drafts and cheques in hand, bank balances, unencumbered demand deposits with banks where the original maturity is three months or less. Bank overdrafts that are repayable on demand and form an integral part of the Company's cash management are included as a component of cash and cash equivalent for the purpose of Cash Flow Statement.

s. First time adoption of Ind AS

The Company has prepared financial statements for the year ended 31st March, 2027 as the first financial statements in accordance with Ind AS, pursuant to the Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers), (Amendment) Regulations, 2026.

Up to the financial year ended March 31, 2026, the financial statements were prepared in accordance with accounting standards notified under the section 133 of the Companies Act 2013, read together with paragraph 7 of the Companies (Accounts) Rules, 2014 ("Indian GAAP" or "Previous GAAP" or "IGAAP").

Accordingly, the Company has prepared financial statements which comply with Ind AS applicable for the financial year ending on March 31, 2027, together with the comparative period data as at and for the year ended March 31, 2026, consequently April 1, 2025 as the transition date as described in the summary of material accounting policies.

(i). Exemptions and exceptions availed

In preparing these Ind AS financial statements, the Company has availed certain exemptions and exceptions in accordance with Ind AS 101, as explained below. The resulting difference between the carrying values of the assets and liabilities in the financial statements as at the transition date under Ind AS and IGAAP have been recognised directly in equity (retained earnings or another appropriate category of equity).

(ia). Ind AS optional exemptions

Set out below are the applicable Ind AS 101 optional exemptions applied in the transition from previous IGAAP to Ind AS.

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

(ia)(i). Deemed Cost

The Company has elected to measure items of property, plant and equipment and intangible assets at its previous GAAP carrying value at the transition date as deemed cost.

(ia)(ii). Leases

A Company has to assess whether a contract or arrangement contains a lease as per Ind AS 116. As a first-time adopter, entity has an option to make this assessment on the basis of facts and circumstances existing at the date of transition as per Ind AS 101. The Company has elected to apply this exemption for such contracts/arrangements.

The Company has opted to apply this practical exemption and has not recognized a right of use asset and a corresponding lease liability in respect of leases where the lease term ends within 12 months from the date of transition.

In cases where the lease term ends beyond a period of 12 months from the date of transition, the Company has applied full retrospective approach and measured its lease liability and right of use asset from the commencement date of the respective leases discounted using the Company's incremental borrowing rate at the commencement date of the lease

(ib). Ind AS mandatory exceptions

The Company has applied all exceptions which are mandatorily required under Ind AS 101:

(ib)(i). Estimates

Ind AS 101 prescribes that an entity's estimates in accordance with Ind AS at the date of transition to Ind AS shall be consistent with estimates made for the same date in accordance with previous GAAP (after adjustments to reflect any difference in accounting policies), unless there is objective evidence that those estimates were in error.

The Company's Ind AS estimates as at the transition date are consistent with the estimates as at the same date made in conformity with previous GAAP.

(ib)(ii). Classification and measurement of financial assets

Ind AS 101 requires an entity to assess classification and measurement of financial assets on the basis of the facts and circumstances that exist at the date of transition to Ind AS. Consequently, the Company has applied the above assessment based on facts and circumstances existing at the transition date.

(ib)(iii). Impairment of financial assets

The Company has applied impairment requirements of Ind AS 109 retrospectively using reasonable and supportable information to determine the credit risk at the date when the financial instruments were initially recognised, and to compare that to the credit risk at the date of transition to Ind AS.

(ib)(iv). Derecognition of financial assets and financial liabilities

As set out in Ind AS 101, the Company has applied the derecognition requirements of Ind AS 109 prospectively for transactions occurring on or after the date of transition to Ind AS.

(ii). Reconciliations between IGAAP and Ind AS

The following reconciliations provide the explanation and qualification of the differences arising from the transition from Previous GAAP to Ind AS in accordance with Ind AS 101 "First Time Adoption of Indian Accounting Standards".

- Reconciliation of total equity as at 01 April 2025 and 31 March 2026.
- Reconciliation of total comprehensive income for the year ended 31 March 2026.
- Reconciliation of statement of cash flows for the year ended 31 March 2026.

Previous GAAP figures have been reclassified/regrouped wherever necessary to confirm with the financial statements prepared under Ind AS.

t. Events occurring after reporting date

Adjusting events (that provides evidence of condition that existed at the Balance Sheet date) occurring after the Balance Sheet date are recognized in the financial statements. Material non adjusting events (that are inductive of conditions that arose subsequent to the Balance Sheet date) occurring after the Balance Sheet date that represents material change and commitment affecting the financial position are disclosed in the Financial Statements,

u. Standard notified but not yet effective

There are no such Standards which are notified but not yet effective.

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

5. Adoption of IND AS 117

5.1 Changes to classification and measurement

The implementation of IND AS 117 did not alter the classification of the Company's insurance contracts. However, it does introduce specific principles for the recognition and measurement of both the insurance contracts issued and the reinsurance contracts held by the Company.

According to IND AS 117, the Company's issued insurance contracts and held reinsurance contracts can be measured using the Premium Allocation Approach (PAA). This approach offers a simplified method for measuring insurance contracts compared to the General Measurement Model (GMM) outlined in IND AS 117.

5.2 Insurance and reinsurance contracts classification

The Company regularly issues insurance contracts as part of its business operations, accepting substantial insurance risk from its policyholders. To assess whether it bears significant insurance risk, the Company compares the benefits payable following an insured event to the benefits that would be payable if the event did not occur. Additionally, insurance contracts may also transfer financial risk. The Company provides insurance coverage to both individuals and businesses, but it does not issue any contracts that include direct participating features.

5.3 Separating components from insurance and reinsurance contracts

The Company evaluated its insurance and reinsurance contracts to identify any distinct components that should be accounted for under a different IND AS rather than under IND AS 117. After isolating any distinct components, the Company applies IND AS 117 to all remaining elements of the (host) insurance contract. At present, the Company's products do not contain any distinct components that necessitate separation.

5.4 Level of aggregation

IND AS 117 mandates that a Company establish the level of aggregation for its requirements. The Company determines this level by first categorizing its business into portfolios, which consist of groups of contracts with similar risks that are managed collectively. These portfolios are further divided into three categories based on expected profitability at inception: onerous contracts, contracts with no significant risk of becoming onerous, and the remaining contracts. Additionally, IND AS 117 stipulates that no group for aggregation purposes may include contracts issued more than one year apart.

The Company has identified six portfolios under Acko General Insurance Limited: Motor, Group Health, Retail Health, Electronics, Extended Warranty - Motor, and Fire. These portfolios are organized into underwriting cohorts to ensure that contracts within a cohort are issued no more than one year apart.

The Group Health portfolio contains all Health, Personal accident and Travel policies except Retail Health. The portfolio offers a wide range of coverages including hospitalization expenses (IPD), outpatient treatments (OPD), EMI protection, Hospicash, protection against accidental death and disability (temporary or permanent) and various other health related contingencies. GPA and Health EE segments under Group Health primarily serve employer-employee groups, while Health Others includes health policies for non-employer-employee groups.

The Electronics portfolio offers protection for assets such as mobiles, laptops, and other electronic appliances against events including accidental damage, liquid damage, screen damage, and equipment breakdown occurring during a specified period beyond the manufacturer's standard warranty. It also provides coverage for mechanical, electronic, and rental equipment against losses arising from theft, burglary, or robbery.

In addition, the portfolio extends protection to the insured against a broad range of liability-related events where an insured liability may arise. It further delivers comprehensive coverage for digital risks, including theft, digital theft of funds, and cyber extortion. The coverage also safeguards individuals against personal digital safety threats such as cyberbullying and cyberstalking, along with any associated reputational damage or loss of reputation.

The Motor portfolio consists of Comprehensive Motor, Standalone Own Damage, and Standalone Third-Party products across Private Cars, Commercial Vehicles, and Bikes.

The Extended Warranty - Motor portfolio offers an extended warranty plan for electric vehicles (EVs) batteries and components, covering repair or replacement of the battery pack and its components for inherent manufacturing defects.

Finally, the Fire portfolio includes policies specifically designed to cover fire-related risks.

Due to differences in underwriting processes, risk assessment, and pricing structures, these portfolios are identified and managed separately.

To ensure that profits and losses are allocated to the appropriate periods, IND AS 117 requires that a portfolio of contracts be divided into annual 'cohorts' or time buckets. The Company defines the annual underwriting cohort in relation to the financial year, grouping contracts issued from April 1 to March 31 of each financial year into a single underwriting cohort.

IND AS 117 also requires contracts to be classified into groups based on their degree of profitability at initial recognition, which must include at least the following:

- A group of contracts that are onerous at initial recognition, if applicable;
- A group of contracts that, at initial recognition, have no significant possibility of becoming onerous, if applicable; and
- A group of remaining contracts in the portfolio, if applicable ('other').

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

The Company has conducted onerous contract testing at the product level with exception to Battery warranty – SCLIP which is tested separately to create units of account in accordance with IND AS 117, utilizing the following available information to estimate the discounted combined operating ratio as per the standard:

- Gross written premium
- Earnings pattern
- Loss ratio
- Payment pattern
- Acquisition and other attributable expenses
- Discount rates

The Company applies the same principles to divide portfolios of reinsurance contracts held, except with references to onerous contracts indicating those with a net gain on initial recognition.

The Company has identified six portfolios for reinsurance contracts held: Obligatory, Motor, Health, Excess of Loss, Electronics, and Extended Warranty – Motor. These portfolios are also structured into underwriting cohorts to ensure that contracts within a cohort are issued no more than one year apart.

5.5 Transition

According to IND AS 117 requirements, when it is impractical to apply a full retrospective approach to a group of contracts, the entity must choose either the modified retrospective approach or the fair value approach. The modified retrospective approach may only be selected if reasonable and supportable information can be obtained without undue cost and effort.

The Company has opted for a fully retrospective approach for the underwriting cohorts FY 2022-23 onwards. The Company holds an immaterial amount of business underwritten prior to April 1, 2019 which has no UPR as at April 1, 2025, resulting in no Liability for Remaining Coverage (LRC) and a very small proportion of Liability for Incurred Claims (LIC) as of April 1, 2025.

To facilitate retrospective computation and roll forward without undue cost and effort, a modified retrospective approach is applied to business written prior to April 1, 2023.

Applying the full retrospective approach for underwriting years before March 2023 is impractical due to:

- The unavailability of high-quality historical data, which is not material.
- The need for significant estimates of amounts, which would involve considerable hindsight in determining historical data.

The modified retrospective approach is utilized to achieve an outcome as close as possible to a fully retrospective application, using reasonable and supportable information available without undue cost or effort.

5.6 Recognition

The Company recognizes groups of insurance contracts it issues from the earliest of the following:

- The beginning of the coverage period of the group of contracts
- The date when the first payment from a policyholder in the group is due or when the first payment is received if there is no due date
- For a group of onerous contracts, if facts and circumstances indicate that the group is onerous

The Company recognizes a group of reinsurance contracts held it has entered into from the earlier of the following:

- The beginning of the coverage period of the group of reinsurance contracts held. However, the Company delays the recognition of a group of reinsurance contracts held that provide proportionate coverage until the date any underlying insurance contract is initially recognized, if that date is later than the beginning of the coverage period of the group of reinsurance contracts held.

And

- The date the Company recognizes an onerous group of underlying insurance contracts if the Company entered into the related reinsurance contract held in the group of reinsurance contracts held at or before that date.

The Company adds new contracts to the group in the reporting period in which that contract meets one of the criteria set out above.

5.7 Contract Boundary

The Company includes in the measurement of a group of insurance contracts all the future cash flows within the boundary of each contract in the group. Cash flows are within the boundary of an insurance contract if they arise from substantive rights and obligations that exist during the reporting period in which the Company can compel the policyholder to pay the premiums, or in which the Company has a substantive obligation to provide the policyholder with insurance contract services.

A substantive obligation to provide insurance contract services ends when:

- The Company has the practical ability to reassess the risks of the particular policyholder and, as a result, can set a price or level of benefits that fully reflect those risks

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

Or

- Both of the following criteria are satisfied:
- The Company has the practical ability to reassess the risks of the portfolio of insurance contracts that contain the contract and, as a result, can set a price or level of benefits that fully reflects the risk of that portfolio
- The pricing of the premiums up to the date when the risks are reassessed does not take into account the risks that relate to periods after the reassessment date

A liability or asset relating to expected premiums or claims outside the boundary of the insurance contract is not recognized. Such amounts relate to future insurance contracts.

5.8 Measurement - Premium Allocation Approach

	IND AS 117 Options	Adopted Approach
Premium Allocation Approach (PAA) Eligibility	Subject to specified criteria, the PAA can be adopted as a simplified approach to the IND AS 117 general model	Contracts with coverage period one year or less automatically qualify for PAA. For contracts with coverage period greater than one-year PAA eligibility testing is done and there is no material difference in the measurement of the liability for remaining coverage between PAA and the General Measurement Model (GMM), therefore, these qualify for PAA.
Insurance acquisition cash flows for insurance contracts issued	Where the coverage period of all contracts within a group is no longer than one year, insurance acquisition cash flows can either be expensed as incurred, or allocated, using a systematic and rational method, to groups of insurance contracts (including future groups containing insurance contracts that are expected to arise from renewals) and then amortised over the coverage period of the related group. For groups containing contracts longer than one year, insurance acquisition cash flows must be allocated to related groups of insurance contracts and amortised over the coverage period of the related group.	Insurance acquisition cash flows are allocated to related groups of insurance contracts and amortised over the coverage period of the related group.
Liability for Remaining Coverage (LFRC), adjusted for financial risk and time value of money	Where there is no significant financing component in relation to the LFRC, or where the time between providing each part of the services and the related premium due date is no more than a year, an entity is not required to make an adjustment for accretion of interest on the LFRC.	Accretion of interest on the LFRC has been done for products under Extended Warranty – Motor as there is a significant financing component. Accretion of interest on the LFRC has been done for products measured under GMM.
Liability for Incurred Claims, (LIC) adjusted for time value of money	Where claims are expected to be paid within a year of the date that the claim is incurred, it is not required to adjust these amounts for the time value of money.	All amounts have been adjusted for time value of money.
Insurance finance income and expense	There is an option to disaggregate part of the movement in LIC resulting from changes in discount rates and present this in OCI.	The movement due to change in interest rate will be incorporated in OCI.

5.9 Insurance contracts – initial measurement

The Company applies the premium allocation approach (PAA) to all the insurance contracts that it issues and reinsurance contracts that it holds, as:

- The coverage period of each contract in the group is one year or less, including insurance contract services arising from all premiums within the contract boundary (refer to Note 5.7)

Or

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

- For contracts longer than one year, the Company has modelled the measurement of the liability for remaining coverage for the group containing those contracts under the PAA to verify that it does not differ materially from the measurement that would be produced applying the general model.

The Company does not apply the PAA if, at the inception of the group of contracts, it expects significant variability in the fulfilment cash flows that would affect the measurement of the liability for the remaining coverage during the period before a claim is incurred.

For a group of contracts that is not onerous at initial recognition, the Company measures the liability for remaining coverage as:

- Unearned premium reserve for the unexpired policy basis 1/365th method
- Minus acquisition cost deferred for the unexpired term of the policies

There is no allowance for time value of money as majority of the premiums are received within one year of the coverage period. Where onerousness testing has indicated that contracts are onerous at initial recognition, such onerous contracts are separately grouped from other contracts and the Company recognizes a loss in profit or loss for the net outflow, resulting in the carrying amount of the liability for the group being equal to the fulfilment cash flows. A loss component is established by the Company for the liability for remaining coverage for such onerous groups depicting the losses recognized. For additional disclosures on the loss component, please refer to Note 5.17.

5.10 Reinsurance contracts held – initial measurement

The Company measures its reinsurance assets for a group of reinsurance contracts it holds in the same manner as the insurance contracts it issues. However, these measurements are adjusted to account for the specific characteristics of the reinsurance contracts held, such as the generation or reduction of expenses rather than revenue.

When the Company recognizes a loss upon the initial recognition of an onerous group of underlying insurance contracts, or when additional onerous underlying insurance contracts are added to a group, it establishes a loss-recovery component within the asset for remaining coverage related to the group of reinsurance contracts held. This component reflects the anticipated recovery of losses.

The Company calculates the loss-recovery component by multiplying the loss recognized on the underlying insurance contracts by the percentage of claims it expects to recover from the group of reinsurance contracts held. Wherever appropriate, a systematic and rational method is employed to determine the portion of losses recognized on the group that corresponds to the insurance contracts covered by the group of reinsurance contracts, considering that some contracts/risks in the underlying group may not be covered.

The loss-recovery component serves to adjust the carrying amount of the asset for remaining coverage.

5.11 Insurance contracts – subsequent measurement

The Company measures the carrying amount of the liability for remaining coverage at the end of each reporting period as the liability for remaining coverage at the beginning of the period:

- Plus, premiums received in the period
- Minus insurance acquisition cash flows
- Plus, any amounts relating to the amortisation of the insurance acquisition cash flows recognized as an expense in the reporting period for the group
- Plus, any adjustment to the financing component, where applicable
- Minus the amount recognized as insurance revenue for the services provided in the period
- Minus any investment component paid or transferred to the liability for incurred claims

The Company estimates the liability for incurred claims as the fulfilment cash flows related to incurred claims. The fulfilment cash flows incorporate, in an unbiased way, all reasonable and supportable information available without undue cost or effort about the amount, timing and uncertainty of those future cash flows, they reflect current estimates from the perspective of the Company, and include an explicit adjustment for non-financial risk (the risk adjustment). The Company adjusts the future cash flows for the time value of money and the effect of financial risk for the measurement of liability for incurred claims as required by the standard. Where, during the coverage period, onerousness testing indicates that a group of insurance contracts is onerous, the Company recognizes a loss in profit or loss for the net outflow, resulting in the carrying amount of the liability for the group being equal to the fulfilment cash flows. A loss component is established by the Company for the liability for remaining coverage for such onerous group depicting the losses recognized. For additional disclosures on the loss component, please refer to Note 5.17.

Insurance acquisition cash flows are allocated on a straight-line basis as a portion of premium to profit or loss (through insurance revenue).

5.12 Reinsurance contracts held – subsequent measurement

The subsequent measurement of reinsurance contracts held adheres to the same principles as those applied to insurance contracts issued, with adaptations made to account for the specific characteristics of the reinsurance held.

When the Company has established a loss-recovery component, it subsequently reduces this component to zero in accordance with any reductions in the onerous group of underlying insurance contracts. This adjustment ensures that the loss-recovery component does not exceed the portion of the carrying amount of the loss component of the onerous group of underlying insurance contracts that the Company expects to recover from the group of reinsurance contracts held.

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

5.13 Insurance acquisition cash flows

Insurance acquisition cash flows arise from the costs of selling, underwriting and starting a group of insurance contracts (issued or expected to be issued) that are directly attributable to the portfolio of insurance contracts to which the group belongs.

The Company uses a systematic and rational method to allocate:

- i. Insurance acquisition cash flows that are directly attributable to a group of insurance contracts to that group
- ii. Insurance acquisition cash flows directly attributable to a portfolio of insurance contracts that are not directly attributable to a group of contracts, to groups in the portfolio.

Where insurance acquisition cash flows have been paid or incurred before the related group of insurance contracts is recognized in the statement of financial position, a separate asset for insurance acquisition cash flows is recognized for each related group. The asset for insurance acquisition cash flow is derecognized from the statement of financial position when the insurance acquisition cash flows are included in the initial measurement of the related group of insurance contracts.

At the end of each reporting period, the Company revises amounts of insurance acquisition cash flows allocated to groups of insurance contracts not yet recognised, to reflect changes in assumptions related to the method of allocation used.

After any re-allocation, the Company assesses the recoverability of the asset for insurance acquisition cash flows, if facts and circumstances indicate the asset may be impaired.

5.14 Insurance contracts – modification and derecognition

The Company derecognizes insurance contracts under the following circumstances:

- When the rights and obligations associated with the contract are extinguished (i.e., discharged, cancelled, or expired).
- When the contract is modified in a way that results in a change in the measurement model or the applicable standard for measuring a component of the contract, substantially alters the contract boundary, or necessitates the inclusion of the modified contract in a different group. In these instances, the Company derecognizes the original contract and recognizes the modified contract as a new contract.

If a modification does not qualify for derecognition, the Company recognizes any amounts paid or received for the modification as an adjustment to the relevant liability for remaining coverage.

5.15 Presentation

The Company has separately presented in the statement of financial position the carrying amounts of portfolios of insurance contracts issued that are classified as assets, portfolios of insurance contracts issued that are classified as liabilities, portfolios of reinsurance contracts held that are classified as assets, and portfolios of reinsurance contracts held that are classified as liabilities. Any assets related to insurance acquisition cash flows recognized prior to the corresponding insurance contracts are included in the carrying amount of the related groups of insurance contracts and allocated to the respective portfolios.

In the statement of profit or loss and other comprehensive income, the Company disaggregates the total amount recognized into an insurance service result, which includes insurance revenue and insurance service expenses, as well as insurance finance income or expenses.

The Company does not separate the change in risk adjustment for non-financial risk into financial and non-financial portions; instead, it includes the entire change as part of the insurance service result.

Additionally, the Company presents income or expenses from reinsurance contracts held separately from the income or expenses associated with insurance contracts issued.

5.16 Insurance revenue

The insurance revenue for the period represents the expected premium receipts (excluding any investment component, if applicable) allocated to that period. The Company allocates these expected premium receipts to each period of insurance contract services based on the passage of time. However, if the expected pattern of risk release during the coverage period significantly deviates from the passage of time, the allocation is adjusted according to the anticipated timing of incurred insurance service expenses. For products classified under GMM, the insurance revenue consists of release of contractual service margin (CSM), release of risk adjustment for non-financial risk, expected claims and benefits for the period (excluding investment components) and amortisation of insurance acquisition cashflows.

The Company may change the basis of allocation between the two methods described above as necessary, to reflect changes in underlying facts and circumstances. Such changes are accounted for prospectively as adjustments to accounting estimates.

For the periods presented, all revenue under PAA has been recognized based on the passage of time.

5.17 Loss Component

The Company has identified contracts that are onerous based on initial recognition testing for onerousness. A loss component has been established for these units of account, representing the excess of the fulfilment cash flows related to the remaining coverage of the group over the carrying amount of the liability for remaining coverage of the group, as detailed in Note 5.11. Consequently, by the end of the coverage period for the group of contracts, the loss component will be reduced to zero. For GMM contracts, changes in fulfilment cash flows for the LRC are allocated between the loss component and the remaining LRC using the Systematic Allocation Ratio (SAR), calculated as the opening loss component divided by future cash flows plus risk adjustment. This allocation systematically reduces the loss component to zero.

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

5.18 Loss-recovery components

As outlined in Note 5.10, when the Company recognizes a loss upon the initial recognition of an onerous group of underlying insurance contracts, or when additional onerous underlying insurance contracts are added to a group, it establishes a loss-recovery component within the asset for remaining coverage related to a group of reinsurance contracts held. This component reflects the expected recovery of the losses.

The loss-recovery component is subsequently reduced to zero in accordance with any reductions in the onerous group of underlying insurance contracts. This adjustment ensures that the loss-recovery component does not exceed the portion of the carrying amount of the loss component of the onerous group of underlying insurance contracts that the Company anticipates recovering from the group of reinsurance contracts held.

5.19 Insurance finance income and expense

Insurance finance income or expenses comprise the change in the carrying amount of the group of insurance contracts arising from:

- The effect of the time value of money and changes in the time value of money; and
- The effect of financial risk and changes in financial risk.

5.20 Coverage Units

Death benefit in-force has been applied as the coverage unit for the release of the Contractual Service Margin (CSM) and the amortization of acquisition expenses, wherever the General Measurement Model is applied.

6. Insurance

6.1 Insurance Risk

6.1.1 Insurance contracts issued and reinsurance contracts held

The Company issues contracts under the following levels of aggregation: Motor, Group Health, Retail Health, Electronics, Fire and Extended Warranty – Motor.

The Company's objective is to ensure that sufficient reserves are available to cover the liabilities associated with the insurance contracts issued and the reinsurance contracts held. Risk exposure is mitigated through diversification across the various portfolios of insurance contracts. The variability of risks is further enhanced by the careful selection and implementation of underwriting strategy guidelines, as well as the use of reinsurance arrangements. Additionally, the Company has established strict claim review policies to assess all new and ongoing claims, conducts regular detailed reviews of claims handling procedures, and frequently investigates potential fraudulent claims to reduce its risk exposure. The Company also enforces a policy of actively managing and promptly settling claims to minimize exposure to unpredictable future developments that could adversely affect the business. Inflation risk is addressed by considering expected inflation when estimating insurance contract liabilities and pricing accordingly.

As part of its risk mitigation program, the Company purchases reinsurance, which is placed on both a proportional and non-proportional basis. Proportional reinsurance is primarily quota-share reinsurance, while non-proportional reinsurance is mainly excess of loss (XOL) for the Motor, Protection and Health businesses.

Amounts recoverable from reinsurers are estimated in a manner consistent with the underlying insurance contract liabilities and in accordance with the reinsurance contracts. Despite having reinsurance arrangements, the Company remains directly obligated to its policyholders, creating a credit exposure with respect to reinsurance held, particularly if any reinsurer fails to meet its obligations.

6.1.2 Claims development table

As required by IND AS 117, in setting claims provisions, the Company gives consideration to the probability and magnitude of future experience being more adverse than assumed which is reflected in the risk adjustment. In general, the uncertainty associated with the ultimate cost of settling claims is greatest when the claim is at an early stage of development. As claims develop, the ultimate cost of claims becomes more certain.

7. Significant Judgements and Estimates

The key assumptions regarding the future and other significant sources of estimation uncertainty at the reporting date, which carry a substantial risk of leading to material adjustments in the carrying amounts of assets and liabilities within the next financial year, are discussed below. The Company has based its assumptions and estimates on parameters available at the time the financial statements were prepared. However, existing circumstances and assumptions about future developments may change due to market fluctuations or events beyond the Company's control. Such changes will be reflected in the assumptions as they occur. The Company disaggregates information across the Motor, Group Health, Retail Health, Electronics, Extended Warranty – Motor, and Fire segments. This disaggregation has been determined based on how the Company is managed.

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

7.1 Insurance contracts issued and reinsurance contracts held

The Company applies the PAA to simplify the measurement of insurance contracts.

7.1.1 Liability for remaining coverage

Insurance acquisition cash flows

Insurance acquisition cash flows are allocated to related groups of insurance contracts recognised in the statement of financial position.

Onerous groups

Onerous contracts shall be grouped separately and its liability for remaining coverage is determined by the GMM fulfilment cash flows. Any loss-recovery component is determined with reference to the loss component recognised on underlying contracts and the recovery expected on such claims from reinsurance contracts held. For LIC, the computation is consistent across measurement models as expected cashflows adjusted for time value of money, if required and a risk adjustment.

Time value of money

Time value of money has been adjusted using a mid-year convention, reflecting the significant portion of claims settled over an extended period. The timing of claim settlements indicates that a simple year-end or immediate settlement assumption would materially understate the present value of future cash outflows. Therefore, a mid-year adjustment was deemed necessary to provide a more accurate financial representation.

7.1.2 Liability for incurred claims

As at June 30, 2026, sufficient historical claims experience was available for most short-tailed lines of business, namely Motor OD, Travel, SCLIP, Health, Personal Accident and Asset Protection. Ultimate claims for these lines have been estimated by applying the Incurred Basic Chain Ladder (BCL) method on quarterly accident cohorts, having regard to claims volume and the homogeneity of claim characteristics. Where recent development periods exhibited lower maturity or higher volatility, the Bornhuetter-Ferguson (BF) method or the Expected Loss Ratio (ELR) method was used instead for estimating Incurred But Not Reported (IBNR) reserves. For CGL, Cyber and Fire, where claims experience remains limited, IBNR reserves have been estimated using the Expected Loss Ratio method or an expected payout approach.

For long-tailed segment like Motor TP, reserves have been estimated using a combination of the BF and ELR methods, with the Industry Benchmark loss ratio adopted as the a-priori assumption and development factors derived from IIB data at the vehicle-class level for Private Cars and Two Wheelers. For Commercial Vehicles under Motor TP, reserves have been estimated using a combination of the ELR method and an expected payout approach.

7.1.3 Discount Rates

IND AS 117 requires that the discount rate with respect to contractual cash flows that do not vary based on the returns on underlying items, either a Bottom-up and Top-down approach can be used. Under a bottom-up approach, the discount rate is based on a liquid risk-free yield curve then an addition is made to reflect the relative illiquidity of the insurance contracts. However, the top-down approach is based on yield-curve that reflects the current market rate of returns of a reference portfolio of assets adjusted to eliminate any factors that are not relevant to the insurance contracts (e.g., credit risk).

The Company chooses to adopt a bottom-up approach to derive the discount rates for liability valuation.

The risk-free rate takes into account the time value of money and does not consider non-insurance risks. In India, Risk free rates are based on the Zero-Coupon Sovereign Rupee Yield Curve (ZCYC) curve supplied by the Clearing Corporation of India Limited (CCIL) website.

Illiquidity premium is estimated basis company's actual investments. It is derived by removing credit risk and risk-free yield to arrive at Illiquidity premium. This calculation is done for each year starting 2019-20 financial year.

7.1.4 Risk adjustment for non-financial risk

- The risk adjustment represents the compensation the Company requires for bearing the uncertainty regarding the amount and timing of cash flows arising from non-financial risk.
- The Company determines the risk adjustment by assessing the level of uncertainty across reserving segments using the distribution-free model developed by Thomas Mack. The Mack model captures the inherent variability in historical claims development.
- The Company applies this model with a confidence level of the 75th percentile for all lines of business except Motor Third Party (Motor TP). Given the long-tailed nature of Motor TP claims and the limited availability of credible internal historical data, the risk adjustment for this portfolio is estimated using the actuarial judgment.
- The risk adjustments provided for the Motor TP lines of Private Car, Two-Wheeler and Commercial Vehicles have been benchmarked against the Mack model and are equivalent to confidence levels of c.95%, c.98% and c.98%, respectively as on March 31, 2026.

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

7.1.5 Assets for insurance acquisition cash flows

The Company applies judgement in determining the inputs used in the methodology to systematically and rationally allocate insurance acquisition cash flows to groups of insurance contracts.

At the end of each reporting period, the Company revisits the assumptions made to allocate insurance acquisition cash flows to groups and where necessary revises the amounts of assets for insurance acquisition cash flows accordingly.

In the current year, for other product lines, the Company did not identify any facts and circumstances indicating that the assets may be impaired.

7.2 Defined Benefit Plan and long – term employee benefits

Employee benefit obligations are measured on the basis of actuarial assumptions, which include mortality and withdrawal rates as well assumptions concerning future development in discount rates, rate of salary increase and the inflation rate, The Company considers that the assumptions used to measure its obligations are appropriate and documented, However, any changes in these assumptions may have a material impact on resulting calculations

7.3 Provisions and Contingencies

The assumptions undertaken in recognizing provisions and contingencies have been made in accordance with Ind AS 37 – “Provisions, Contingent Liabilities and Contingent Assets”. The evolution of likelihood of the contingent event require judgement by management regarding the probability of exposure to potential loss. In case of change in circumstances involving unforeseeable developments, this likelihood could alter.

7.4 Income Taxes

Significant estimates are involved in determining the provision for current and deferred tax, including amount expected to be paid / recovered for uncertain tax positions.

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

8 First time adoption of Ind AS

Reconciliation of statement of profit and loss to those reported under IGAAP are as follows:

		(₹ in lakhs)
Particulars	Quarter ended 30 June 2025	
Net profit/(loss) after tax as reported under previous GAAP	3,437	
Adjustment increasing/decreasing net profit after tax as reported under previous GAAP:		
Fair valuation of financial assets at fair value through profit and loss	462	
Expected credit loss on financial assets	(0)	
Insurance service result as per Ind AS 117 including insurance finance income and exp	(16,168)	
Reinsurance service result as per Ind AS 117 including reinsurance finance income and exp	15,922	
Finance exp on Lease liability as per Ind AS 116	(29)	
Amortisation of right of use asset as per Ind AS 116	13	
Finance income on security deposit fair value	8	
Net profit after tax as reported under Ind AS	3,646	
Other comprehensive income (net of tax):		
Fair valuation of financial assets at fair value through OCI	574	
Insurance finance income and exp	676	
Reinsurance finance income and exp	(190)	
Total comprehensive income after tax as reported under Ind AS	1,060	

			(₹ in lakhs)
Particulars	As at 31 March 2026	As at 01 April 2025	
Equity as reported under previous GAAP	84,401	79,633	
Adjustment increasing/decreasing in equity as reported under previous GAAP:			
Fair valuation of financial assets at fair value through profit and loss	689	48	
Fair valuation of financial assets at fair value through OCI	(4,992)	4,163	
IND AS 116 Impact	(176)	(151)	
Insurance contract liabilities as per Ind AS 117	66,744	51,435	
Equity as reported under Ind AS	1,46,666	1,35,129	

Explanatory notes to significant adjustments arising on transition to Ind AS

Ind AS 117 'Insurance Contracts' - The Company has adopted the Premium Allocation Approach (PAA) for measurement of Insurance Contract Liabilities and Reinsurance Contract Assets and other adjustments as specified under the said Ind AS.

Ind AS 109 'Financial Instruments' - The Company has adopted the requirements of Ind AS 109 for the classification and measurement of financial instruments, including financial instruments measured at amortised cost, fair value through other comprehensive income or fair value through profit or loss.

Ind AS 116 'Leases' - The Company has recognised right-of-use assets and corresponding lease liabilities in respect of leases previously classified as operating leases.

Variations subsequent to 1 April 2025 are recognised in the statement of profit and loss and included in the condensed financial statements as given under the respective periods.

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

9 Fair value Measurement Hierarchy

9.1 Fair Value Measurement Hierarchy as at 30 June 2026

(₹ in lakhs)

Particulars	Total	Fair Value Measurement using		
		Quoted price in active markets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Assets Measured at Fair Value				
Government securities	1,40,623	-	1,40,623	-
Equity instruments	6,847	6,347	-	500
Mutual funds	16,958	16,958	-	-
Debenture and Bonds	1,69,765	-	1,69,765	-
CMB & CBLO	6,240	-	6,240	-
INvit	3,259	3,259	-	-
ETF	2,392	2,392	-	-
Total	3,46,084	28,955	3,16,629	500

Fair Value Measurement Hierarchy as at 31 March 2026

(₹ in lakhs)

Particulars	Total	Fair Value Measurement using		
		Quoted price in active markets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Assets Measured at Fair Value				
Government securities	1,38,153	-	1,38,153	-
Equity instruments	500	-	-	500
Mutual funds	16,105	16,105	-	-
Debenture and Bonds	1,47,660	-	1,47,660	-
Commercial Papers	4,775	-	4,775	-
TREPs	6,499	-	6,499	-
INvit	10,489	10,489	-	-
ETF	2,227	2,227	-	-
Total	3,26,408	28,822	2,97,086	500

Fair Value Measurement Hierarchy as at 1 April 2025

(₹ in lakhs)

Particulars	Total	Fair Value Measurement using		
		Quoted price in active markets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Assets Measured at Fair Value				
Government securities	1,09,915	-	1,09,915	-
Equity instruments	500	-	-	500
Mutual funds	21,690	21,690	-	-
Debenture and Bonds	1,31,429	-	1,31,429	-
Total	2,63,533	21,690	2,41,343	500

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

10 Financial Instruments

10.1 Classification of Financial Assets

As at 30 June,2026

(₹ in lakhs)

Particulars	Amortised Cost	FVTOCI	FVTPL	Total
Cash and cash equivalent's	2,923	-	-	2,923
Government securities	-	1,40,623	-	1,40,623
Equity instruments	-	-	6,847	6,847
Mutual funds	-	-	16,958	16,958
Debenture and Bonds	-	1,69,765	-	1,69,765
CMB & CBLO	-	6,240	-	6,240
INvit	-	-	3,259	3,259
ETF	-	-	2,392	2,392
Fixed Deposits	53,229	-	-	53,229
Other financial Assets	534	-	-	534
Total	56,686	3,16,628	29,456	4,02,770

As at 31 March 2026

(₹ in lakhs)

Particulars	Amortised Cost	FVTOCI	FVTPL	Total
Cash and cash equivalent's	1,792	-	-	1,792
Government securities	-	1,38,153	-	1,38,153
Equity instruments	-	-	500	500
Mutual funds	-	-	16,105	16,105
Debenture and Bonds	-	1,47,660	-	1,47,660
Commercial Papers	-	4,775	-	4,775
TREPs	-	6,499	-	6,499
INvit	-	-	10,489	10,489
ETF	-	-	2,227	2,227
Fixed Deposits	52,745	-	-	52,745
Other financial Assets	1,392	-	-	1,392
Total	55,929	2,97,087	29,321	3,82,337

As at 01 April 2025

(₹ in lakhs)

Particulars	Amortised Cost	FVTOCI	FVTPL	Total
Cash and cash equivalent's	22	-	-	22
Government securities	-	1,09,915	-	1,09,915
Equity instruments	-	-	500	500
Mutual funds	-	-	21,690	21,690
Debenture and Bonds	-	1,31,429	-	1,31,429
Fixed Deposits	46,488	-	-	46,488
Other financial Assets	7,100	-	-	7,100
Total	53,610	2,41,344	22,190	3,17,144

10.2 Classification of Financial Liabilities

As at 30 June,2026

(₹ in lakhs)

Particulars	Amortised Cost	FVTOCI	FVTPL	Total
Lease Liabilities	993	-	-	993
Sundry Creditors	-	-	-	-

As at 31 March 2026

(₹ in lakhs)

Particulars	Amortised Cost	FVTOCI	FVTPL	Total
Lease Liabilities	1,145	-	-	1,145
Sundry Creditors	76	-	-	76

As at 01 April 2025

(₹ in lakhs)

Particulars	Amortised Cost	FVTOCI	FVTPL	Total
Lease Liabilities	1,060	-	-	1,060
Sundry Creditors	451	-	-	451

Notes to the Unaudited Interim Condensed Financial Statement for the quarter ended 30 June 2026

11 Deferred tax assets on accumulated tax losses and other deductible temporary differences have not been recognised, as management is currently evaluating future taxable profit projections and, based on the available evidence at the reporting date, has not concluded that it is probable that sufficient taxable profits will be available against which such deferred tax assets can be utilised. The recoverability of these deferred tax assets will be reassessed at each reporting date and recognised when it becomes probable that sufficient future taxable profits will be available.

12 During the quarter ended 30 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. For the quarter ended 30 June 2026, expenses of management exceeded limits prescribed under the IRDAI (Expenses of Management, including Commission, of Insurers) Regulations 2024 by ₹4,543 lakh (Previous quarter ₹2,165 lakh). 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.

13 In accordance with Clause 7 of Schedule-IIA of the IRDAI (Actuarial, Finance and Investment Functions of Insurers) (Amendment) Regulations, 2026, read with Circular No. IRDAI/IFRS/CIR/MISC/94/7/2026 dated 14 July 2026 issued by the IRDAI, every insurer is required to obtain an Independent Validation of the process adopted for the implementation of the applicable Ind AS by a Professional Chartered Accountancy Firm. The above validation shall be carried out on an ongoing basis throughout the financial year, with the Independent Validator being involved from the first quarter onwards, to facilitate a timely review of the insurer's Ind AS implementation process. The Independent Validation Report shall be submitted on a quarterly basis to the Board of the insurer but before the completion of the audit/limited review of the Financial Statements under Ind AS. On an annual basis, the insurer shall submit the same to the Authority (IRDAI) before the audited Ind AS Financial Statements are published.

However, the Company has received relaxation from the IRDAI, vide its email dated 12 August 2026, with respect to the Independent Validation process for the quarter ended 30 June 2026 that the Company may submit a combined Independent Validation Report covering the quarters ended 30 June 2026 and 30 September 2026 to the Board of Directors, in accordance with the timeline applicable for submission of the Independent Validation Report for the quarter ended 30 September 2026, as specified in the above Circular dated 14 July 2026.

14 The Insurance Contract Liabilities (Liability for Remaining Coverage and Liability for Incurred Claims) and Reinsurance Contract Assets (Assets for Remaining Coverage and Assets for Incurred Claims) relevant to these unaudited condensed financial statements, including the corresponding amounts for all periods since the date of transition to Ind AS, have been reviewed and validated by the Company's Appointed Actuary in accordance with the actuarial principles issued by the Institute of Actuaries of India and as per the requirements of the IRDAI and Ind AS 117 'Insurance Contracts'.

15 In accordance with Clause 5 of Part I of Schedule-IIA to the IRDAI Financial Statements Regulations, read with Circular No. IRDAI/IFRS/CIR/MISC/45/4/2026 dated 1 April 2026 issued by the IRDAI, during the first two years from the date of implementation of Ind AS or for such period as may be specified by the IRDAI, every insurer shall furnish Financial Statements prepared in accordance with Ind AS in the form and manner specified in Schedule-IIA to the IRDAI Financial Statements Regulations, and Financial Information prepared in accordance with Schedule-II to the IRDAI Financial Statements Regulations.

In accordance with the above requirements, the Unaudited Interim Condensed Financial Information for the quarter ended 30 June 2026 was approved by the Board of Directors on 23 September 2026 and will be submitted to the IRDAI within the stipulated timeline.