

Sr. No.	Form No
1	IRDA RETURN 3 - EQUITY SHAREHOLDING PATTERN
2	NL-1-B-REVENUE ACCOUNT
3	NL-2-B-PROFIT AND LOSS ACCOUNT
4	NL-3A-B-BALANCE SHEET
5	NL-4-PREMIUM SCHEDULE
6	NL-5-CLAIMS SCHEDULE
7	NL-6-COMMISSION SCHEDULE
8	NL-7-OPERATING EXPENSES SCHEDULE
9	NL-8-SHARE CAPITAL SCHEDULE
10	NL-9-PATTERN OF SHAREHOLDING SCHEDULE
11	NL-10-RESERVE AND SURPLUS SCHEDULE
12	NL-11-BORROWING SCHEDULE
13	NL-12 & 12 A - INVESTMENT SCHEDULE
14	NL-13-LOANS SCHEDULE
15	NL-14-FIXED ASSETS SCHEDULE
16	NL-15-CASH AND BANK BALANCE SCHEDULE
17	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE
18	NL-17-CURRENT LIABILITIES SCHEDULE
19	NL-18-PROVISIONS SCHEDULE
20	NL-19-MISC EXPENDITURE SCHEDULE
21	NL-20-ANALYTICAL RATIOS SCHEDULE
22	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE
23	NL-23 - SOLVENCY MARGIN - GI-TA
24	NL-24 - SOLVENCY MARGIN - GI-TR
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB
27	NL-27-PRODUCT INFORMATION
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS
29	NL-29-DEBT SECURITIES
30	NL-30-NON PERFORMING ASSETS
31	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
32	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION
34	NL-34-GEOGRAPHICAL DISTN OF BSNS
35	NL-36-CHANNEL WISE PREMIUM
36	NL-37-CLAIMS DATA
37	NL-39-AGEING OF CLAIMS
38	NL-41-OFFICE INFORMATION
39	NL-42-BOARD OF DIRECTORS
40	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS
41	NL-45-GRIEVANCE DISPOSAL
42	NL-46 VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Equity Shareholding Pattern Statement
[Refer Regulation 27(1) of IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024)]

Every insurer shall submit equity shareholding pattern and changes in shareholding as per the format specified in Part A, Part B and Part C hereunder.

Annexure_IRDAI_RET_3

PART A: Details of Equity Holdings of Insurers

Particulars of the Shareholding Pattern of the ECGC LIMITED
as at Quarter Ended on June 30, 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (₹ in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/Banks								
iv)	Central Government/State Government(s)/ President of India	President of India - 1 Nominees of The President of India- 7	President of India - 433799992 Nominees of The President of India- 8	President of India - 99.999998 Nominees of The President of India- 0.000002	President of India- 433799.992 Nominees of The President of India- 0.008	NIL	NIL	NIL	NIL
v)	Persons acting in Concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
i)	Individuals (Names of major shareholders):								
ii)	Bodies Corporate :								



Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (₹ in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B	Non Promoters	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign Promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	NBFCs registered with RBI								
x)	Any other (Please specify)								
1.2)	Central Government/State Government(s)/President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto ₹2 Lacs								
ii)	Individual share capital in excess of ₹ 2 Lacs								



Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (₹ in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
iii)	Others: -Trusts -Non Resident Indian (NRI) -Clearing Members -Non Resident Indian Non Repatriable -Bodies Corporate -IEPF								
iv)	Any other (Please specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	8	433800000	100	433800	NIL	NIL	NIL	NIL

Footnotes:

- (i) All holdings, above 1% of the paid up equity, have to be separately disclosed.
- (ii) Indian Promoters - As defined under Regulation 3(1)(I) of the IRDAI (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024.
- (iii) Where the insurer is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.



PART B: PARTICULARS OF THE SHAREHOLDING PATTERN IN THE PROMOTER AS INDICATED AT (A) in PART A ABOVE

Name of the Promoter: Government of India (Ministry of Commerce and Industry)

(Please repeat the tabulation in case of more than one Promoters)

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (₹ in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Financial Institutions/Banks								
iv)	Central Government/State Government(s)/President of India	President of India - 1 Nominees of The President of India- 7	President of India - 433799992 Nominees of The President of India- 8	President of India - 99.999998 Nominees of The President of India- 0.000002	President of India- 433799.992 Nominees of The President of India- 0.008	NIL	NIL	NIL	NIL
v)	Persons acting in Concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
i)	Individuals (Names of major shareholders):								
ii)	Bodies Corporate(s) \$:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
B	Non Promoters	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL



Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (₹ in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/ Banks								
iv)	Insurance Companies								
v)	NBFCs registered with RBI								
vi)	FII belonging to Foreign Promoter#								
vii)	FII belonging to Foreign Promoter of Indian Promoter#								
viii)	Provident Fund/Pension Fund								
ix)	Alternative Investment Fund								
x)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto ₹2 Lacs								
ii)	Individual share capital in excess of ₹ 2 Lacs								
iii)	Others: -Trusts -Non Resident Indian (NRI)								



Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (₹ in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
iv)	-Clearing Members -Non Resident Indian Non Repatriable -Bodies Corporate -IEPF Any other (Please specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	8	433800000	100	433800	NIL	NIL	NIL	NIL

Footnotes:

1. At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
2. Insurers are required to highlight the categories which fall within the purview of Regulation 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024).
3. All holdings, above 1% of the paid up equity, have to be separately disclosed.
4. 'Person acting in concert' shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended from time to time.
5. Where the promoter is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.

Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

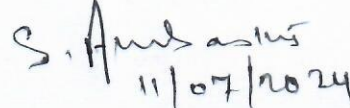
\$ Please specify the names of the Bodies Corporate, indicating those Bodies Corporate which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.



Part C: CERTIFICATION

- a) Certified that the details of equity holding of the foreign investors and foreign promoters (and subsidiaries of foreign investors and foreign promoters) of the Indian insurance company, in the Indian promoter/Indian investor as provided for in Regulation 19(2) of the Registration Regulations, 2024 have been indicated in Part B of the Statement.
- b) Total foreign investment (including direct and indirect), in terms of Regulation 19 of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers) Regulations, 2024 as at the end of the 1st quarter of FY 2024-25 works out to 0 percent.
- c) Further certified that the above information is correct and complete, and reflects the true position.
- d) It is declared that to the best of our knowledge and belief, the shareholder(s) holding more than 1%* of the paid-up capital of the insurer, as on the date of this certificate, are Fit and Proper.** - Not applicable for the reporting Quarter.


Smita Pandit
Chief Compliance Officer


S. Ambastha
Chief Executive Officer

Date: 11.07.2024

Place: Mumbai

* In case of an insurer whose equity shares are listed on stock exchange, 1% shall be read as 5%.

** clause (d) to be certified only on annual basis along with the statement to be furnished for quarter ending on 30th September.



FORM NL-1-B-RA
ECGC Limited

Registration No. 124

Date of Registration : 27th September,2002

REVENUE ACCOUNT (UNAUDITED) FOR THE PERIOD ENDED 30TH JUNE 2024

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2023	Up to the Quarter June 2023
1	Premiums earned (Net)	NL-4	248,60.05	248,60.05	216,36.54	216,36.54
2	Profit on Sale/Redemption of Investment		11,63.75	11,63.75	11,23.59	11,23.59
3	(Loss on Sale/Redemption of Investment)		-	-	-	-
4	Interest , Dividend & Rent - Gross (Note 1)		88,16.98	88,16.98	107,91.90	107,91.90
5	Others					
	- Fee		28.24	28.24	27.60	27.60
	- Exchange Fluctuation Profit (net)		-	-	-	-
	- Miscellaneous Income		11.26	11.26	9.30	9.30
	- Profit on Sale of Asset		2.38	2.38	0.97	0.97
	Total (A)		348,82.66	348,82.66	335,89.90	335,89.90
6	Claims Incurred (Net)	NL-5	(183,92.84)	(183,92.84)	(54,95.46)	(54,95.46)
7	Commission	NL-6	(4,84.55)	(4,84.55)	(17.68)	(17.68)
8	Operating Expenses related to Insurance Business	NL-7	75,28.23	75,28.23	65,64.76	65,64.76
9	Premium Deficiency		-	-	-	-
	TOTAL (B)		(113,49.16)	(113,49.16)	10,51.62	10,51.62
10	Operating Profit/(Loss) from Miscellaneous C = (A-B)		462,31.82	462,31.82	325,38.28	325,38.28
11	APPROPRIATIONS					
	Transfer to Shareholder's Account		462,31.82	462,31.82	325,38.28	325,38.28
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		462,31.82	462,31.82	325,38.28	325,38.28

Note - 1

<u>Pertaining to Policyholder's funds</u>	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2023	Up to the Quarter June 2023
Interest, Dividend & Rent	89,60.83	89,60.83	109,86.77	109,86.77
Add/Less:-				
Investment Expenses	7.41	7.41	9.70	9.70
Amortisation of Premium/ Discount on Investments	1,36.44	1,36.44	1,85.17	1,85.17
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	-	-	-	-
Interest, Dividend & Rent – Gross	88,16.98	88,16.98	107,91.90	107,91.90

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FORM NL- 2-B-PL
ECGC Limited

Registration No. 124

Date of Registration : 27th September,2002

PROFIT AND LOSS ACCOUNT (UNAUDITED) FOR THE PERIOD ENDED 30TH JUNE 2024

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2023	Up to the Quarter June 2023
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		462,31.82	462,31.82	325,38.28	325,38.28
2	INCOME FROM INVESTMENTS					
	(a) Interest , Dividend & Rent - Gross		199,28.59	199,28.59	171,69.26	171,69.26
	(b) Profit on Sale of Investments		25,90.28	25,90.28	17,57.42	17,57.42
	(c) Loss on Sale of Investments		-	-	-	-
	(d) Amortization of Premium/ Discount on Investment		(3,03.69)	(3,03.69)	(2,89.62)	(2,89.62)
3	OTHER INCOME					
	(a) Rent & Other receipts		-	-	-	-
	(b) Other Interest Income		5,40.28	5,40.28	29.02	29.02
	(c) Other Miscellaneous Income and Factoring Income		0.44	0.44	3.66	3.66
	TOTAL (A)		689,87.72	689,87.72	512,08.02	512,08.02
4	PROVISIONS (Other than Taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) Provision for Doubtful Debts		0.29	0.29	0.41	0.41
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	0.01	0.01
	(b) Expenses towards Corporate Social Responsibility		0.56	0.56	-	-
	(c) Others		-	-	-	-
	(d) Others - Factoring expenses		-	-	-	-
	- Miscellaneous Expenses		-	-	-	-
	TOTAL (B)		0.85	0.85	0.42	0.42
6	Profit/ (Loss) Before Tax (A - B)		689,86.87	689,86.87	512,07.60	512,07.60
7	Less:					
	(a) Provision for Taxation					
	- Deferred Tax		-	-	-	-
	- Current Tax		172,00.00	172,00.00	129,61.00	129,61.00
	(b) Prior Period Adjustments		1.59	1.59	(35.43)	(35.43)
	(c) Tax Adjustments - Earlier years		5,15.76	5,15.76	-	-
8	Profit/ (Loss) after tax		512,69.52	512,69.52	382,82.03	382,82.03
9	APPROPRIATIONS					
	(a) Interim Dividends paid during the year		-	-	-	-
	(b) Final Dividend Paid		-	-	-	-
	(c) Transfer to Reserve for Factoring Scheme		-	-	-	-
	(d) Transfer to General Reserve		-	-	-	-
	Balance of profit/loss brought forward from last year		433,80.00	433,80.00	433,80.00	433,80.00
	Balance carried forward to Balance Sheet		512,69.52	512,69.52	382,82.03	382,82.03

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FORM NL-3-B-BS

ECGC Limited

Registration No. 124

Date of Registration : 27th September,2002

BALANCE SHEET (UNAUDITED) AS AT 30th JUNE 2024

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At 30th June 2024	As At 30th June 2023
SOURCES OF FUNDS			
Share Capital	NL-8	4338,00.00	4338,00.00
Reserves and Surplus	NL-10	8016,58.04	6161,45.91
Advance Against Share Capital		-	-
Fair Value Change Account - Shareholders		1294,02.54	569,01.57
Fair Value Change Account - Policyholders		581,37.38	363,79.70
Borrowings	NL-11	-	-
Total		14229,97.96	11432,27.18
APPLICATION OF FUNDS			
Investments - Shareholders	NL-12	11756,81.01	9249,09.23
Investments - Policyholders	NL-12A	5282,04.49	5913,35.41
Loans	NL-13	-	-
Fixed Assets	NL-14	409,91.87	372,62.78
Deferred Tax Assets (Net)		43,80.77	44,32.38
Current Assets			
Cash and Bank Balances	NL-15	1516,89.56	1813,88.42
Advances and Other Assets	NL-16	1082,84.84	1131,12.75
Sub Total (A)		2599,74.40	2945,01.17
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	5051,66.00	6386,26.37
Provisions	NL-18	810,68.58	705,87.42
Sub Total (B)		5862,34.58	7092,13.79
Net Current Assets (C)= (A-B)		(3262,60.18)	(4147,12.62)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
Debit Balance in Profit & Loss Account		-	-
Total		14229,97.96	11432,27.18

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FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

		Miscellaneous - Others Miscellaneous Segment			
	Particulars	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2023	Up to the Quarter June 2023
	Gross Direct Premium	308,73.55	308,73.55	259,34.75	259,34.75
	Add : Premium on Reinsurance Accepted	-	-	-	-
	Less : Premium on Reinsurance Ceded	37,66.28	37,66.28	33,21.91	33,21.91
	Net Written Premium	271,07.27	271,07.27	226,12.84	226,12.84
	Add : Opening balance of UPR	113,06.42	113,06.42	103,52.88	103,52.88
	Less : Closing Balance of UPR	135,53.64	135,53.64	113,29.18	113,29.18
	Net Earned Premium	248,60.05	248,60.05	216,36.54	216,36.54
	Gross Direct Premium				
	- In India	308,73.55	308,73.55	259,34.75	259,34.75
	- Outside India	-	-	-	-

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FORM NL-5-CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

		Miscellaneous - Others Miscellaneous Segment			
	Particulars	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2023	Up to the Quarter June 2023
	Claim Paid (Direct)	47,53.91	47,53.91	27,97.43	27,97.43
	Add : Re-insurance Accepted to Direct Claims	-	-	-	-
	Less : Re-insurance Ceded to Claims Paid	9,22.78	9,22.78	6,16.23	6,16.23
	Less :				
	Recovered During the Period	56,39.02	56,39.02	33,59.15	33,59.15
	Add : Interest Received on Recovery of Claims Paid	0.45	0.45	0.82	0.82
	Less : Share of Re-insurer	24,64.22	24,64.22	8,42.13	8,42.13
		31,75.25	31,75.25	25,17.84	25,17.84
	Net Claims Paid (A)	6,55.88	6,55.88	(3,36.64)	(3,36.64)
	Add : Claims Outstanding at the end of the year (net of re-insurance)	4509,25.85	4509,25.85	5877,72.27	5877,72.27
	Minus provision for recovery (net of re-insurance)	-	-	-	-
	(B)	4509,25.85	4509,25.85	5877,72.27	5877,72.27
	Less : Claims Outstanding at the beginning of the year (net of re-insurance)	4699,74.57	4699,74.57	5929,31.09	5929,31.09
	Minus Provision for recovery (net of reinsurance)	-	-	-	-
	(C)	4699,74.57	4699,74.57	5929,31.09	5929,31.09
	Net Incurred Claims (A + B - C)	(183,92.84)	(183,92.84)	(54,95.46)	(54,95.46)
	Claim Paid (Direct)				
	- In India	47,53.91	47,53.91	27,97.43	27,97.43
	- Outside India	-	-	-	-
	Estimates of IBNR and IBNER at the end of the period (net)	4188,90.08	4188,90.08	5375,22.96	5375,22.96
	Estimates of IBNR and IBNER at the beginning of the period (net)	4550,64.57	4550,64.57	5572,29.75	5572,29.75

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FORM NL-6-COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

		Miscellaneous - Others Miscellaneous Segment			
	Particulars	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2023	Up to the Quarter June 2023
	Commission & Remuneration	1,99.96	1,99.96	4,42.92	4,42.92
	Rewards				
	Distribution fees				
	Gross Commission	1,99.96	1,99.96	4,42.92	4,42.92
	Add : Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	6,84.51	6,84.51	4,60.60	4,60.60
	Net Commission	(4,84.55)	(4,84.55)	(17.68)	(17.68)
	Break-up of the expenses (Gross) incurred to procure business is furnished as per details indicated below:				
	Agents	-	-	-	-
	Insurance Brokers	1,99.96	1,99.96	4,42.92	4,42.92
	Corporate Agency	-	-	-	-
	TOTAL	1,99.96	1,99.96	4,42.92	4,42.92
	Commission and Rewards on (Excluding Reinsurance) Business written:				
	- In India	1,99.96	1,99.96	4,42.92	4,42.92
	- Outside India	-	-	-	-

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FORM NL-7-OPERATING EXPENSES SCHEDULE
(Amount in Rs. Lakhs)

		Miscellaneous - Others Miscellaneous Segment			
	Particulars	For the Quarter June 2024	Up to the Quarter June 2024	For the Quarter June 2023	Up to the Quarter June 2023
1	Employees' Remuneration and Welfare benefits	53,55.34	53,55.34	45,61.56	45,61.56
2	Travel, Conveyance and Vehicle running expenses	1,70.55	1,70.55	1,81.71	1,81.71
3	Training expenses	13.20	13.20	71.83	71.83
4	Rent, Rates & Taxes	3,20.66	3,20.66	3,56.26	3,56.26
5	Repairs	5,38.64	5,38.64	3,27.82	3,27.82
6	Printing & Stationery	37.62	37.62	40.47	40.47
7	Communication expenses	16.89	16.89	22.45	22.45
8	Legal & Professional charges	2,51.07	2,51.07	1,20.13	1,20.13
9	Auditors' fees, expenses etc.				
	(a) As auditor	0.25	0.25	0.51	0.51
	(b) As adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services	-	-	-	-
	(c) In any other capacity	7.86	7.86	9.80	9.80
10	Advertisement and Publicity	3.98	3.98	56.66	56.66
11	Interest and Bank Charges	1.68	1.68	2.01	2.01
12	Depreciation	2,96.01	2,96.01	2,78.62	2,78.62
13	Brand/Trade Mark usage fee/charges	-	-	-	-
14	Business Development and Sales Promotion Expenses	49.04	49.04	73.65	73.65
15	Information Technology Expenses	1,08.81	1,08.81	1,37.74	1,37.74
16	Goods and Services Tax (GST)	-	-	-	-
17	Others - Miscellaneous Expenses and Other Expenses	3,56.63	3,56.63	3,23.54	3,23.54
	TOTAL	75,28.23	75,28.23	65,64.76	65,64.76
	- In India	75,28.23	75,28.23	65,64.76	65,64.76
	- Outside India	-	-	-	-

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FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 30th June 2024	As At 30th June 2023
1	Authorised Capital 100,00,00,000 Equity Shares of Rs. 100 each (Previous Period 100,00,00,000 Equity Shares of Rs. 100 each)	10000,00.00	10000,00.00
2	Issued Capital 43,38,00,000 Equity Shares of Rs. 100 each (Previous Period 43,38,00,000 Equity Shares of Rs 100 each)	4338,00.00	4338,00.00
3	Subscribed Capital 43,38,00,000 Equity Shares of Rs. 100 each (Previous Period 43,38,00,000 Equity Shares of Rs 100 each)	4338,00.00	4338,00.00
4	Called up Capital 43,38,00,000 Equity Shares of Rs. 100 each (Previous Period 43,38,00,000 Equity Shares of Rs 100 each) Less : Calls unpaid Add : Equity Shares forfeited (Amount originally paid up) Less : Par Value of Equity Shares bought back Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	- - - - -	- - - - -
5	Paid-up Capital 43,38,00,000 Equity Shares of Rs. 100 each (Previous Period 43,38,00,000 Equity Shares of Rs 100 each)	4338,00.00	4338,00.00
	TOTAL	4338,00.00	4338,00.00

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FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
PATTERN OF SHAREHOLDING
(As Certified by the Management)

	Shareholder	As At 30th June 2024		As At 30th June 2023	
		No. of Shares	% of holding	No. of Shares	% of holding
	Promoters				
	Indian - President of India & His Nominees	43,38,00,000	100.00	43,38,00,000	100.00
	Foreign	-	-	-	-
	Investors				
	Indian	-	-	-	-
	Foreign	-	-	-	-
	Total	43,38,00,000	100.00	43,38,00,000	100.00

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FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 30th June 2024	As At 30th June 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserve - Opening Balance	7010,08.52	5284,83.88
	Additions during year	-	-
	Deduction during year	-	-
		7010,08.52	5284,83.88
5	Catastrophe Reserve	-	-
6	Factoring Scheme Reserve	60,00.00	60,00.00
7	Balance in Profit & Loss Account	946,49.52	816,62.03
	TOTAL	8016,58.04	6161,45.91

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FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 30th June 2024	As At 30th June 2023
1	Debentures/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
	TOTAL	-	-

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FORM NL-12 & 12A-INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	NL-12		NL-12A		Total	
		Shareholders		Policyholders			
		As At 30th June 2024	As At 30th June 2023	As At 30th June 2024	As At 30th June 2023	As At 30th June 2024	As At 30th June 2023
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranted bonds including Treasury Bills	4650,33.86	3650,19.58	2089,28.26	2333,73.18	6739,62.12	5983,92.76
2	Other approved Securities	353,68.96	316,46.19	158,90.40	202,32.81	512,59.36	518,79.00
3	Other Investments						
a.	Shares						
aa.	Equity	2271,61.86	1333,18.19	1020,58.22	852,36.22	3292,20.08	2185,54.41
bb.	Preference Shares	-	-	-	-	-	-
b.	Mutual Funds	39,13.43	40,09.99	17,58.21	25,63.76	56,71.64	65,73.75
c.	Derivative Instruments	-	-	-	-	-	-
d.	Debentures/Bonds	774,23.72	592,51.77	347,84.57	378,82.28	1122,08.29	971,34.05
e.	Other Securities (CBLO)	-	-	-	-	-	-
f.	Subsidiaries	-	-	-	-	-	-
g.	Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2691,46.70	2556,59.93	1209,20.98	1634,54.71	3900,67.68	4191,14.64
5	Other than Approved Investments	86,40.78	115,49.48	38,82.09	73,84.10	125,22.87	189,33.58
	Total (A)	10866,89.31	8604,55.13	4882,22.73	5501,27.06	15749,12.04	14105,82.19
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranted bonds including Treasury Bills	116,77.30	187,15.51	52,46.32	119,65.65	169,23.62	306,81.16
2	Other Approved Securities	4,14.10	26,93.01	1,86.04	17,21.76	6,00.14	44,14.77
3	Other Investments						
a.	Shares						
aa.	Equity	-	-	-	-	-	-
bb.	Preference	-	-	-	-	-	-
b.	Mutual Funds	399,93.61	146,81.22	179,68.15	93,86.36	579,61.76	240,67.58
c.	Derivative Instruments	-	-	-	-	-	-
d.	Debentures/Bonds	53,88.07	113,08.49	24,20.72	72,30.01	78,08.79	185,38.50
e.	Other Securities (CBLO)	86,13.48	42,45.38	38,69.82	27,14.26	124,83.30	69,59.64
f.	Subsidiaries	-	-	-	-	-	-
g.	Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	161,40.67	91,51.91	72,51.60	58,51.22	233,92.27	150,03.13
5	Other than Approved Investments	67,64.47	36,58.58	30,39.11	23,39.09	98,03.58	59,97.67
	Total (B)	889,91.70	644,54.10	399,81.76	412,08.35	1289,73.46	1056,62.45
	GRAND TOTAL (A + B)	11756,81.01	9249,09.23	5282,04.49	5913,35.41	17038,85.50	15162,44.64

Note:

Provision made for Doubtful Assets shown under NL- 18 against Assets in NL- 12 & 12A

98,49.81

105,43.94

Annexure-A

Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments				(Amount in Rs. Lakhs)		
Particulars	NL-12		NL-12A		Total	
	Shareholders		Policyholders			
	As At 30th June 2024	As At 30th June 2023	As At 30th June 2024	As At 30th June 2023	As At 30th June 2024	As At 30th June 2023
Long Term Investments						
Book Value	8516,27.73	7195,69.62	3826,15.35	4600,52.71	12342,43.08	11796,22.33
Market Value	9575,95.13	7327,34.93	4302,23.89	4684,69.87	13878,19.02	12012,04.80
Short Term Investments						
Book Value	889,44.64	643,19.99	399,60.64	411,22.62	1289,05.28	1054,42.61
Market Value	823,10.03	611,73.89	369,79.87	391,11.18	1192,89.90	1002,85.07

Note: 1. Investments value does not include investments made in Listed Equity Securities and Derivative Instruments.

2. Investments value does not include investments made in Fixed deposits, as it is disclosed under Cash and Bank balances.

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FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 30th June 2024	As At 30th June 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY -WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

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NL -14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)

S. No.	Particulars	Cost/Gross Block				Depreciation				Net Block	
		Opening (01.04.2024)	Additions	Deductions	Closing (30.06.2024)	Upto Last year (31.03.2024)	For the Period	On Sale / Adjustments	To date (30.06.2024)	As At 30th June 2024	As At 30th June 2023
1	Good Will	-	-	-	-	-	-	-	-	-	-
2	Intangibles	8,15.58	-	-	8,15.58	7,51.56	9.20	-	7,60.76	54.82	96.44
3	Land - Free Hold	74,81.52	-	-	74,81.52	-	-	-	-	74,81.52	74,81.52
4	Leasehold Property	60,58.30	-	-	60,58.30	11,57.87	46.61	-	12,04.48	48,53.82	50,42.26
5	Building	164,12.45	47.12	-	164,59.57	21,00.38	69.34	(1.08)	21,70.80	142,88.77	138,97.93
6	Furniture and Fittings	31,26.05	94.19	17.61	32,02.63	13,52.02	56.74	17.16	13,91.60	18,11.03	13,16.05
7	Information Technology Equipment	15,25.08	10.36	4.39	15,31.05	12,00.78	45.94	4.39	12,42.33	2,88.72	3,02.98
8	Vehicles	9,18.29	-	-	9,18.29	3,73.41	27.19	-	4,00.60	5,17.69	6,26.70
9	Office Equipment	9,64.85	44.78	15.41	9,94.22	7,15.76	18.20	15.40	7,18.56	2,75.66	1,32.35
10	Electrical Installations and Equipment	9,10.63	-	-	9,10.63	1,22.97	22.79	-	1,45.76	7,64.87	8,53.44
Total		382,12.75	1,96.45	37.41	383,71.79	77,74.75	2,96.01	35.87	80,34.89	303,36.90	297,49.67
Work in Progress										106,54.97	75,13.11
Grand Total		382,12.75	1,96.45	37.41	383,71.79	77,74.75	2,96.01	35.87	80,34.89	409,91.87	372,62.78
Previous Year		370,91.91	15,95.63	4,74.79	382,12.75	71,15.25	11,60.10	5,00.60	77,74.75	405,67.54	373,47.88

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FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 30th June 2024	As At 30th June 2023
1	Cash (including cheques, drafts and stamps)	1.35	1.97
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short Term (due within 12 months):		
	With Banks	1505,00.00	1594,72.00
	With Financial Institutions	-	-
	(bb) Others		
	With Banks	-	204,00.00
	With Financial Institution	-	-
	(b) Current Accounts	11,87.21	15,13.45
	(c) Others - Balance with Reserve Bank of India	1.00	1.00
3	Money at Call and Short Notice		
	With Banks	-	-
	With other Institutions	-	-
	TOTAL	1516,89.56	1813,88.42
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	- In India	1516,89.56	1813,88.42
	- Outside India	-	-

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FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 30th June 2024	As At 30th June 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	6,51.01	10,54.80
4	Advance to Directors/Employees	21,36.83	22,17.10
5	Advance Tax paid and taxes deducted at source (Net of provision for taxation)	183,62.29	212,62.97
6	Advance for Expenses	5,17.53	18,23.73
	TOTAL (A)	216,67.66	263,58.60
	OTHER ASSETS		
1	Income accrued on Investments	386,08.81	369,60.54
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	208,18.86	199,82.64
6	Due from subsidiaries/holding	-	-
7	Deposit with Reserve Bank of India (Pursuant to section 7 of Insurance Act, 1938)	-	-
8	Interest accrued on Housing Loan	95.40	1,17.42
9	Sundry Debtors- Standard Asset	2,85.79	2,54.99
	Less : Provision for Standard Asset	1.14	1.02
	(I)	2,84.65	2,53.97
	Sub - Standard Asset	-	-
	Less : Provision for Sub - Standard Asset	-	-
	(II)	-	-
	Doubtful Asset	7,04.27	7,04.27
	Less : Provision for Doubtful Asset	7,04.27	7,04.27
	(III)	-	-
	(I + II + III)	2,84.65	253.97
10	Amount Recoverable from others	93,30.71	130,72.39
	Less: Provision for Doubtful Recovery	94.71	94.71
		92,36.00	129,77.68
11	Sundry Deposits	85,03.52	75,52.12
	Less : Provision for Doubtful Debts	-	-
		85,03.52	75,52.12
12	Investment held for Unclaimed Amount of Policyholders	1,21.41	1,54.95
	Add: Interest earned on Investment held for Unclaimed Amount of Policyholders	60.10	57.45
		1,81.51	2,12.40
13	ATI Participation on behalf of Govt. of India	88,88.43	86,97.38
	TOTAL (B)	866,17.18	867,54.15
	TOTAL (A+B)	1082,84.84	1131,12.75

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FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 30th June 2024	As At 30th June 2023
1	Agents' Balances	-	-
2	Balances due to other Insurance Companies	100,75.27	86,39.75
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long Term Policies	46,75.57	52,99.06
	(b) For Other Policies	172,54.40	189,59.32
5	Unallocated Premium	80,53.94	78,94.55
6	Sundry Creditors	71,56.22	70,38.62
7	Due to subsidiaries/holding company	-	-
8	Claims outstanding	4509,25.85	5877,72.27
9	Due to Employees	50,59.93	10,49.36
10	Unclaimed Amount of Policyholders	1,12.14	1,48.90
11	Income accrued on Unclaimed Amounts	47.07	46.89
12	Interest payable on debentures/bonds	-	-
13	GST Liabilites	55.65	22.11
14	Due to Others - NEIA	11,07.96	12,47.07
	- Factoring	52.94	60.80
	- Miscellaneous	5,89.06	4,47.67
15	Unrecorded Receipt in Bank	-	-
	TOTAL	5051,66.00	6386,26.37

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FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 30th June 2024	As At 30th June 2023
1	Reserve for Unexpired Risk	612,28.43	499,71.51
2	Reserve for Premium Deficiency	-	-
3	For Taxation		
	- Income Tax (Net of Advance Tax)	-	-
4	For Employees Retirement Benefits		
	- Leave Encashment & Long Service	62,32.73	57,80.07
	- Gratuity	1,69.68	1,27.22
	- Pension	35,87.93	41,64.68
5	For Thinly Traded Shares	-	-
6	For Doubtful Assets - Investment	98,49.81	105,43.94
	TOTAL	810,68.58	705,87.42

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FORM NL-19 MISC EXPENDITURE SCHEDULE
(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

	Particulars	As At 30th June 2024	As At 30th June 2023
1	Discount Allowed in issue of shares/debentures	-	-
2	Others	-	-
	TOTAL	-	-

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ECGC Limited

FORM NL-20 ANALYTICAL RATIOS SCHEUDLE

S. No.	Particulars	Miscellaneous - Others Miscellaneous Segment			
		For the Period ended June 2024	Up to Period ended June 2024	For the Period ended June 2023	Up to Period ended June 2023
1	Gross Direct Premium growth Rate (%)	19.04%	19.04%	2.24%	2.24%
2	Gross Direct Premium to Net Worth ratio (Times)	0.02	0.02	0.02	0.02
3	Growth rate of Net Worth (%)	17.67%	17.67%	27.59%	27.59%
4	Net Retention Ratio (%)	87.80%	87.80%	87.19%	87.19%
5	Net Commission Ratio (%)	-1.79%	-1.79%	-0.08%	-0.08%
6	Expenses of Management to Gross Direct Premium Ratio (%)	25.50%	25.50%	27.77%	27.77%
7	Expenses of Management to Net Written Premium Ratio (%)	26.52%	26.52%	29.81%	29.81%
8	Net Incurred Claims to Net Earned Premium (%)	-73.99%	-73.99%	-25.40%	-25.40%
9	Claims paid to claims provisions	1.01%	1.01%	0.47%	0.47%
10	Combined ratio (%)	-47.47%	-47.47%	4.41%	4.41%
11	Investment income ratio	7.73%	7.73%	7.78%	7.78%
12	Technical Reserves to Net Premium Ratio (Times)	18.89	18.89	28.20	28.20
13	Underwriting Balance Ratio (%)	145.65%	145.65%	95.14%	95.14%
14	Operating Profit Ratio (%)	185.97%	185.97%	150.39%	150.39%
15	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.53	0.53	0.44	0.44
16	Net earnings ratio (%)	189.14%	189.14%	169.29%	169.29%
17	Return on net worth (%)	4.15%	4.15%	3.65%	3.65%
18	Available Solvency to Required Solvency margin Ratio (Times)		47.39		48.88
19	NPA Ratio				
	Gross NPA Ratio				
	Investment:	0.53%	0.53%	0.62%	0.62%
	Factoring:	71.25%	71.25%	73.52%	73.52%
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share		₹11.82		₹8.82
24	Book value per share		₹284.80		₹242.03

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FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE
Name of the Insurer: ECGC Limited
For the Quarter Ending : 30th June,2024
PART-A Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received (Rs. in Lakhs)			
				For the Quarter	Up to the Quarter	For the Corresponding Quarter of the Previous Year	Up to the Quarter of the Previous Year
1	Shri Sristiraj Ambastha	Key Management Personnel	Salary and Allowances	1,44.01	1,44.01	1,53.45	1,53.45
2	Shri Subir Kumar Das						
3	Shri P.L Thakur						
4	Smt. Smita V Pandit						
5	Shri Anand Singh						
6	Shri Abhishek Jain						
7	Shri Gaurav Anshuman						
8	Smt. Arpita Sen						
9	Smt. Priscilla Sinha						
10	Shri Sabyasachi Dash						
11	Shri Yashwant Breed						
12	Shri Ishnath Jha (Upto 30.06.2024)						
13	NEIA Trust	ECGC is Managing the NEIA Trust through its Trustee's	Administrative Charges received for the period	44.81	44.81	49.71	49.71
			Reinsurance premium ceded to NEIA	-	-	-	-
			Guarantee Fee to NEIA Trust	34.13	34.13	45.52	45.52

PART-B Related Party Transaction Balances - As at the end of the Quarter 30th June,2024

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	NEIA Trust		11,07.96	Administrative Charges received in advance	N.A.	N.A.	Nil	Nil
			-	Recovery made on a/c of claims paid under stimulus package	N.A.	N.A.	Nil	Nil
			74,39.32	Outstanding Dues as at year end (Receivable)	N.A.	N.A.	Nil	Nil
			3,24.04	Prepaid Expenses paid to NEIA	N.A.	N.A.	Nil	Nil

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Version: 1.1

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

STATEMENT OF ADMISSIBLE ASSETS:

As at 30th June,2024

Name of Insurer:	ECGC Limited
Registration No :	124
Date of Registration :	27th September, 2002
Classification:	Business within India / Total Business

(₹ in lakh)				
Item No.	Particulars	Policyholders A/C	Shareholders A/C	Total
	Investments			
	Shareholders as per NL-12 of BS	-	11756,81.01	11756,81.01
	Policyholders as per NL-12 of BS	5282,04.49	-	5282,04.49
(A)	Total Investments as per BS	5282,04.49	11756,81.01	17038,85.50
(B)	Inadmissible investment assets as per Clause (I) of Schedule I of regulation	-	296,74.57	296,74.57
(C)	Fixed Assets as per BS	127,07.48	282,84.39	409,91.87
(D)	Inadmissible Fixed Assets as per clause (1) of Schedule I of regulation	5,61.42	12,49.61	18,11.03
	Current Assets			
(E)	Cash & Bank Balance as per BS	470,23.76	1046,65.80	1516,89.56
(F)	Advances and Other assets as per BS	349,26.34	777,39.27	1126,65.61
(G)	Total Current Assets as per BS....(E)+(F)	819,50.10	1824,05.07	2643,55.17
(H)	Inadmissible Current assets as per Clause(1) of Schedule I of regulation	134,56.06	299,50.58	434,06.64
(I)	Loans as per BS	-	-	-
(J)	Fair Value change Account Subject to minimum of Zero	581,37.38	1294,02.54	1875,39.92
(K)	Total Assets as per BS (Excl. current liabilities and provision).....(A)+(C)+(G)+(I)	6228,62.07	13863,70.47	20092,32.54
(L)	Total Inadmissible assets.....(B)+(D)+(H)+(J)	721,54.86	1902,77.30	2624,32.16
(M)	Total Admissible assets for solvency (Excl. current liabilities and provision).....(K)-(L)	5507,07.21	11960,93.17	17468,00.38

Item No.	Inadmissible investment assets (Item wise Details)	Policyholders A/C	Shareholders A/C	Total
	Inadmissible investment assets as per Clause (1) of Schedule I of regulation	-	296,74.57	296,74.57
	Inadmissible Fixed assets			
	(a) Furntiure & Fixture	5,61.42	12,49.61	18,11.03
	Inadmissible Current assets			
	(a) African Trade Insurance Investment (Beyond solvency)	2755.41	6133.02	8888.43
	(b) Staff Loans	662.42	1474.41	2136.83
	(c) Reinsurance dues outstanding for more than 365 days in case of Indian Reinsurer and foreign reinsurer (india branch)	5817.75	129,49.18	187,66.93
	(d) Reinsurance dues outstanding for more than 180 days in case of foreign reinsurer which do not have branch in india (Other Reinsurer)	257.58	573.31	830.89
	(e) Amount Recoverable	534.42	1189.51	1723.93
	(f) Sundry Deposits-Legal	2353.69	5238.85	7592.54
	(g) Unclaimed Amount for Policyholder's Assets	56.27	125.24	181.51
	(h) Deffered tax Assest (75%)	1018.53	2267.05	3285.58

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FORM NL-24- SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES :

As at 30th June, 2024

(₹ in lakh)

		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve(UPR)	660,07.67	612,28.43
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve(URR).....(a)+(b)	660,07.67	612,28.43
(d)	Outstanding Claim Reserve (other than IBNR reserve)	405,34.40	320,35.77
(e)	IBNR Reserve	5121,72.91	4188,90.08
(f)	Total Reserve for Technical Liabilities...(c)+(d)+(e)	6187,14.98	5121,54.28

Date of upload: 02/08/2024

Version: 1.1

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FORM NL-25- SOLVENCY MARGIN (TABLE IA)

Name of Insurer :	ECGC Limited
Registration Number	124
Date of Registration :	27th September,2002
Classification :	Business within India / Total Business

**TABLE - IA : REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS
AS ON 30TH JUNE 2024**

(₹ in Lakh)

Item No.	Line of Business	Gross premium	Net premium	Gross incurred claim	Net incurred claim	RSM-1	RSM-2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire							
2	Marine cargo							
3	Marine -Other than Marine Cargo							
4	Motor							
5	Engineering							
6	Aviation							
7	Liability							
8	Health							
9	Miscellaneous	1320,15.33	1224,56.86	(642,22.55)	(572,44.87)	244,91.37	(134,86.74)	244,91.37
10	Crop							
	Total	1320,15.33	1224,56.86	(642,22.55)	(572,44.87)	244,91.37	(134,86.74)	244,91.37

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FORM NL 26-SOLVENCY MARGIN (TABLE IB)

Name of Insurer :	ECGC Limited
Date of Registration :	27th September,2002
Classification :	Business within India / Total Business

(₹ in Lakh)		
Item	Description	Amount
(1)	(2)	(3)
(A)	Policyholders FUNDS	
	Available Assets(as per Form IRDAI-GI-TA)	5507,07.21
	Deduct:	
(B)	Current Liabilities as per BS	5121,54.28
(C)	Provision as per BS	229,15.54
(D)	Other Liabilities	-
(E)	Excess in Policyholders's Funds(A)-(B)-(C)-(D)	156,37.39
	Shareholders's FUNDS	
(F)	Available assets (as per Form IRDAI-GI-TA)	11960,93.17
	Deduct:	
(G)	Other Liabilities	510,05.55
(H)	Excess in Shareholder's (F-G)	11450,87.62
(I)	Total ASM (E+H)	11607,25.01
(J)	Total RSM	244,91.37
(K)	Solvency Ratio (Total ASM/ Total RSM)	47.39

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फॉर्म एन एल - 27 - उत्पाद सूचना / FORM NL-27/Product Information

बीमाकर्ता का नाम : Name
of the Insurer :

ईसीजीसी लि. ECGC LTD

दिनांक : DATE:

30.06.2024


उत्पाद सूचना / Products Information

अवधि के दौरान आरंभ किए गए उत्पादों तथा / अथवा अतिरिक्त एड ऑन को सूचीबद्ध करें / List below the Products and/or add-ons introduced during the period

क्र सं / S.No.	उत्पाद / एड ऑन का नाम / Name of the Product / Add-on	कंपनी संदर्भ सं / Co.Reference Number	आई आर डी ए आई - यू आई एन /IRDA UIN	कारोबार की श्रेणी ^{a)} Class of Business	उत्पाद की श्रेणी / Catory of product	यू आई एन के आवंटन की तारीख / Date of allotment of UIN
			NIL			

नोट/Note : -

(क) अग्नि, मरीन कार्गो, मरीन हल, मोटर ओ डी, मोटर टी पी, स्वास्थ्य, व्यक्तिगत दुर्घटना, यात्रा बीमा, रोजगार क्षतिपूर्ति / नियोक्ता देयता, सार्वजनिक / उत्पाद देयता, इंजीनियरिंग, विमानन, फसल बीमा एवं अन्य खाद (कृपया स्पष्ट करें)
(k) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation ,Crop Insurance and Other segments(Please specify)


अभिषेक कुमार जैन (अभिषेक जैन)
Abhishek Kumar Jain महाप्रबंधक
General Manager (पॉलिसी योजना विभाग)

URL of ECGC: <http://www.ecgc.in> Ver. 23-24/1.0 - Uploaded on website 04.07.2024

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

PART - A

Name of the Insurer: ECGC LTD.
Registration Number: 124
Statement as on: June 30, 2024
Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)
(Business within India)
Periodicity of Submission: Quarterly

(Rs. in Lakhs)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	1,175,681.00
	Investments (Policyholders)	8A	528,204.51
2	Loans	9	-
3	Fixed Assets	10	40,991.87
4	Current Assets		-
	a. Cash & Bank Balance	11	151,689.56
	b. Advances & Other Assets	12	108,284.83
5	Current Liabilities		-
	a. Current Liabilities	13	505,166.00
	b. Provisions	14	81,068.58
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		2,591,086.35
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	40,991.87
3	Cash & Bank Balance (if any)	11	1,189.56
4	Advances & Other Assets (if any)	12	108,184.83
5	Current Liabilities	13	505,166.00
6	Provisions	14	81,068.58
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		-
	Total (B)		736,600.84
	'Investment Assets'	(A-B)	1,854,485.51

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	(h)
1	Central Govt. Securities	Not less than 20%	-	234,751.10	105,467.89	340,218.99	20.41	-	340,218.99	348,394.41
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	512,494.22	230,251.03	742,745.25	44.56	-	742,745.25	752,933.17
3	Investment subject to Exposure Norms		-	-	-					-
	a. Housing / Infra & Loans to SG for Housing and FFE		-	-	-					-
	1. Approved Investments	Not less than 15%	19,187.40	266,099.96	128,172.58	413,459.95	24.80	-	413,459.95	433,634.69
	2. Other Investments		-	6,764.47	3,039.11	9,803.58	0.59	-	9,803.58	-
	b. Approved Investments		10,487.17	325,738.99	151,058.13	487,284.29	29.23	187,060.85	674,345.14	678,272.55
	c. Other Investments	Not exceeding 55%	-	9,420.24	4,232.28	13,652.52	0.82	479.07	14,131.60	12,638.85
	Investment Assets	100%	29,674.57	1,120,517.89	516,753.13	1,666,945.58	100.00	187,539.92	1,854,485.51	1,877,479.26

Note:

1. (+) FRSM refers 'Funds representing Solvency Margin'

2. Other Investments' are as permitted under 27A(2)

3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations

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

PART - B

Name of the Insurer: ECGC LTD.
Registration Number: 124
Statement as on: June 30, 2024
Statement of Accretion of Assets
(Business within India)
Periodicity of Submission : Quarterly

(Rs. Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL	% to Total
			(A)				(A+B)	
1	Central Govt. Securities	CGSB	341,327.17	21.16	(1,108.18)	(2.07)	340,218.99	20.41
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)							
	Central Govt. Securities	CGSB	341,327.17	21.16	(1,108.18)	(2.07)	340,218.99	20.41
	State Govt. Sec.	SGGB	340,619.26	21.11	10,047.49	18.76	350,666.75	21.04
	Other Approved Sec.	SGOA	51,864.35	3.21	(4.85)	(0.01)	51,859.50	3.11
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments							
	Tax Free Bonds Issued by HUDCO	HFHD	8,444.18	0.52	(13.24)	(0.02)	8,430.94	0.51
	Tax Free Bonds Issued by NHB	HFDN	8,498.44	0.53	(13.31)	(0.02)	8,485.13	0.51
	Bonds/Debs. Issued by NHB/Institutions accredited by NHB	HTDN	84,301.54	5.23	2,491.78	4.65	86,793.32	5.21
	Bonds/Debs. Issued by HUDCO accredited by HUDCO	HTHD	1,000.00	0.06	-	0.00	1,000.00	0.06
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments							
	Infrastructure -PSU- Debentures/Bonds	IPTD	210,490.26	13.05	1,793.38	3.35	212,283.64	12.73
	Infrastructure- Other Corporate Securities - Debs./Bonds	ICTD	11,413.78	0.71	(2.00)	(0.00)	11,411.77	0.68
	Taxfree Infrastructure -PSU Bonds	IPFD	85,185.98	5.28	(130.84)	(0.24)	85,055.14	5.10
	Long Term Bank Bonds - Infra	ILBI	-	0.00	-	0.00	-	0.00
	2. Other Investments							
	Infra Bonds Reclassified	IORD	9,803.58	0.61	(0.00)	(0.00)	9,803.58	0.59
	c. Approved Investments							
	Corporate Securities- Bonds (Taxable)	EPBT	122,789.89	7.61	(7,518.12)	(14.04)	115,271.77	6.92
	Corporate Securities- Bonds (Taxfree)	EPBF	4,754.41	0.29	(9.09)	(0.02)	4,745.32	0.28
	PSU - Equity Shares Quoted	EAEQ	27,121.84	1.68	(65.76)	(0.12)	27,056.08	1.62
	Corporate Securities - Equity Shares - Quoted	EACE	113,607.94	7.04	1,563.40	2.92	115,171.34	6.91
	Deposits with Scheduled banks/Fis	ECDB	123,180.00	7.63	27,420.00	51.20	150,600.00	9.03
	Deposits: CDs with Scheduled Banks	EDCD	-	0.00	-	0.00	-	0.00
	Commercial Papers	ECCP	-	0.00	-	0.00	-	0.00
	Passively Managed Equity ETF (Non Promoter Group)	EETF	5,958.56	0.37	(1,895.65)	(3.54)	4,062.91	0.24
	Mutual Funds	EGMF	41,869.32	2.60	16,024.26	29.92	57,893.58	3.47
	CBLO	ECBO	6,496.58	0.40	5,986.71	11.18	12,483.30	0.75
	d. Other Investments (not exceeding 15%)							
	Equity Shares	OESH	1,025.65	0.06	(1,025.65)	(1.92)	-	0.00
	Equity Shares	ORAE	10,969.81	0.68	0.00	0.00	10,969.81	0.66
	Corporate Securities- PSU Bonds (Taxable)	OBPT	-	0.00	-	0.00	-	0.00
	Corporate Securities-Bonds (taxable)	ORAD	2,005.25	0.12	(0.23)	(0.00)	2,005.02	0.12
	Other Investment Bonds Pvt.	OLDB	9.20	0.00	-	0.00	9.20	0.00
	OTHER INVESTMENTS - AIF	OAFA	657.14	0.04	11.36	0.02	668.49	0.04
Total			1,613,394.12	100.00	53,551.46	100.00	1,666,945.58	100.00

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Note:

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

2. Investment Regulations, as amended from time to time, to be referred

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: ECGC Ltd. (124) Date: June 30, 2024

(Amount in Rs. Lakhs)								
Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th June, 2024	as % of total for this class	As at 30th June, 2023	as % of total for this class	As at 30th June, 2024	as % of total for this class	As at 30th June, 2023	as % of total for this class
Break down by credit rating								
AAA rated	559293.42	42.66	557935.63	43.92	536124.03	41.62	535,275.38	42.66
AA or better	46568.79	3.55	70,051.71	5.51	47130.62	3.66	71,271.41	5.68
Rated below AA but above A	2023.22	0.15	2,028.65	0.16	2005.02	0.16	2005.95	0.16
Rated below A but above B	5.58	0.00	5.06	0.00	9.20	0.00	9.20	0.00
Any other (Unrated)	0.00	0.00	-	0.00	9803.58	0.76	10497.71	0.84
Centra/State/OAS (Sovereign Sec.)	703041.42	53.63	640,199.35	50.40	692967.63	53.80	635570.85	50.66
Total (A)	1,310,932.42	100.00	1,270,220.39	100.00	1,288,040.08	100.00	1,254,630.49	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	39,031.29	2.98	52,635.91	4.14	48,793.71	3.79	58,047.03	4.63
more than 1 year and upto 3years	145,150.18	11.07	135,362.97	10.66	141,885.57	11.02	136,686.40	10.89
More than 3years and up to 7years	441,644.08	33.69	358,712.85	28.24	421,491.00	32.72	342,928.88	27.33
More than 7 years and up to 10 years	258,133.32	19.69	298,413.61	23.49	253,085.26	19.65	289,849.74	23.10
above 10 years	426,973.55	32.57	425,095.04	33.47	422,784.54	32.82	427,118.44	34.04
Any other (Please specify)								
Total (B)	1,310,932.42	100.00	1,270,220.39	100.00	1,288,040.08	100.00	1,254,630.49	100.00
Breakdown by type of the issuer								
a. Central Government	348,394.41	26.58	335,058.29	26.38	340,218.99	26.41	331,017.18	26.38
b. State Government	352,525.91	26.89	298,480.31	23.50	350,666.75	27.22	298,056.74	23.76
c. Corporate Securities	557,999.26	42.57	580,116.12	45.67	545,294.83	42.34	569,262.79	45.37
Any other (Other Approved Securities)	52,012.85	3.97	56,565.67	4.45	51,859.50	4.03	56,293.77	4.49
Total (C)	1,310,932.42	100.00	1,270,220.39	100.00	1,288,040.08	100.00	1,254,630.49	100.00

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Note

- (a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
- (b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
- (c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: ECGC LTD.
Registration No: 124

Date: June 30, 2024

(Amount in Rs. Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 June 2024)	Prev. FY (As on 30 June 2023)	YTD (As on 30 June 2024)	Prev. FY (As on 30 June 2023)	YTD (As on 30 June 2024)	Prev. FY (As on 30 June 2023)	YTD (As on 30 June 2024)	Prev. FY (As on 30 June 2023)	YTD (As on 30 June 2024)	Prev. FY (As on 30 June 2023)
1	Investments Assets	1,288,040.08	1,254,630.48	-	-	-	-	378,905.50	348,304.87	1,666,945.58	1,602,935.35
2	Gross NPA	9,803.58	10,497.71	-	-	-	-	-	-	9,803.58	10,497.71
3	% of Gross NPA on Investment Assets (2/1)	0.76%	0.84%	-	-	-	-	0.00%	0.00%	0.59%	0.65%
4	Provision made on NPA	9,803.58	10,497.71	-	-	-	-	-	-	9,803.58	10,497.71
5	Provision as a % of NPA (4/2)	100.00%	100.00%	-	-	-	-	0.00%	0.00%	100.00%	100.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,278,236.50	1,244,132.77	-	-	-	-	378,905.50	348,304.87	1,657,142.00	1,592,437.65
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	-	-	-	-	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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Note:

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

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

Name of the Insurer: ECGC LTD.
Registration Number: 124
Statement as on: June 30, 2024
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Periodicity of Submission: Quarterly		Current Quarter				Year to Date (June 30, 2024)				(Amount in Rs. Lakhs) Year to Date (June 30, 2023)				
No.	Category of Investment	Category Code	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
	Directed Sector													
	Central Govt. Securities													
1	Central Govt.Bonds.	CGSB	345661.10	6667.52	7.75	5.76	345661.10	6667.52	7.75	5.76	331703.53	6378.10	7.72	5.74
2	Deposit Under Section 7	CDSS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Govt. Securities/Other Approved Securities													
1	State Govt.Bonds.	SGGB	347405.10	6567.52	7.58	5.64	347405.10	6567.52	7.58	5.64	292877.03	5603.75	7.67	5.70
2	Other Approved Sec.	SGOA	51861.90	962.80	7.45	5.54	51861.90	962.80	7.45	5.54	56296.38	1056.38	7.53	5.60
3	Infrastructure - Other Approved Securities	CGSL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Housing & Loans To State Govt. For Housing & Fire Fighting Equipment													
	Taxable Bonds													
1	Bonds/Debs. Issued by NHB/Institutions accredited by by NHB	HTDN	86605.08	1704.12	7.89	5.87	86605.08	1704.12	7.89	5.87	98496.72	1949.91	7.94	5.91
2	Bonds/Debs. Issued by HUDCO accredited by HUDCO	HTHD	1000.00	21.33	8.56	6.37	1000.00	21.33	8.56	6.37	1000.00	21.39	8.58	6.38
	Tax Free Bonds													
1	Tax Free Bonds issued by NHB	HFDN	8491.71	174.22	11.06	8.23	8491.71	174.22	11.06	8.23	8545.25	174.70	11.03	8.20
2	Tax Free Bonds issued by HUDCO	HFHD	8437.48	148.51	9.49	7.06	8437.48	148.51	9.49	7.06	9490.73	170.13	9.67	7.19
	Investment in Infrastructure/ Social Sector													
	Taxable Bonds													
1	Infrastructure -PSU- Debentures/Bonds	IPTD	211212.19	4238.38	8.05	5.99	211212.19	4238.38	8.05	5.99	207808.25	4232.44	8.18	6.08
2	Infrastructure- Other Corporate Securities - Debs./Bonds	ICTD	11412.76	224.47	7.89	5.87	11412.76	224.47	7.89	5.87	10420.82	204.49	7.87	5.85
3	Long Term Bank Bonds Apprvd. Infra	ILBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Taxfree Bonds													
1	Infrastructure -PSU- Debentures/Bonds	IPFD	85119.84	1542.64	9.77	7.27	85119.84	1542.64	9.77	7.27	94142.77	1729.36	9.91	7.37
	Total Committed Sector:		1157207.17	22251.50			1157207.17	22251.50			1110781.47	21520.65		
	Approved Investments													
	Subject To Exposure Norms													
1	Corporate Securities- Bonds - (Taxable)	EPBT	116995.19	2260.81	7.75	5.76	116995.19	2260.81	7.75	5.76	107877.58	2037.42	7.58	5.64
2	Corporate Securities - Bonds - (Tax Free)	EPBF	4749.81	82.46	9.36	6.96	4749.81	82.46	9.36	6.96	4786.37	82.24	9.27	6.89
3	Perpetual Debt Instruments of Tier I & II capital issued by PSU Banks	EUPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	PSU - Equity shares - Quoted	EAEQ	27116.12	595.91	9.74	7.24	27116.12	595.91	9.74	7.24	26742.87	338.61	6.36	4.73
5	Corporate Securities- Equity Shares - Quoted	EACE	114302.84	2944.59	11.14	8.29	114302.84	2944.59	11.14	8.29	96934.23	3184.78	15.03	11.18
6	Deposits - Deposit with Scheduled Banks	ECDB	129419.34	2542.39	7.88	5.86	129419.34	2542.39	7.88	5.86	164992.67	3107.71	7.55	5.62
7	Commercial Papers	ECCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9200.05	172.77	7.53	5.60
8	Mutual Funds - Gilt/g Sec/Liquid Schemes	EGMF	56532.45	1089.74	7.73	5.75	56532.45	1089.74	7.73	5.75	15298.20	61.77	1.62	1.20
9	Passively Managed Equity ETF (Non Promoter Group)	EETF	5521.10	661.89	48.09	35.77	5521.10	661.89	48.09	35.77	5958.56	0.00	0.00	0.00
10	CCIL - CBLO	ECBO	10515.16	169.96	6.48	4.82	10515.16	169.96	6.48	4.82	11038.19	179.85	6.54	4.86
11	Deposits: CDs with Scheduled Banks	EDCD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Other Investments													
1	Corporate Securities- Bonds - (Taxable)	IODS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Reclassified approved investment Debt	IORD	9803.58	0.00	0.00	0.00	9803.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Corporate Securities- Bonds - (Taxable)	OBPT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	Reclassified approved investment debt	ORAD	2005.14	43.18	8.64	6.43	2005.14	43.18	8.64	6.43	2006.07	43.16	8.63	6.42
5	Other than approved investment- Debentures	OLDB	9.20	0.00	0.10	0.07	9.20	0.00	0.10	0.07	9.20	0.00	0.10	0.07
6	Equity Shares	OESH	800.23	0.00	0.00	0.00	800.23	0.00	0.00	0.00	1025.65	0.00	0.00	0.00
7	Reclassified approved investment equity	ORAE	10969.81	15.56	0.57	0.42	10969.81	15.56	0.57	0.42	12919.10	313.00	11.89	8.84
8	Mutual Funds - Gilt/g Sec/Liquid Schemes	OGMS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	SEBI approved AIF category I	OAFA	671.49	2.20	1.31	0.97	671.49	2.20	1.31	0.97	651.03	11.53	7.10	5.28
10	Equity Shares	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total Non-Committed Sector		489411.46	10408.70			489411.46	10408.70			459439.75	9532.82		
	TOTAL		1646618.62	32660.20	8.19	6.09	1646618.62	32660.20	8.19	6.09	1570221.23	31053.48	8.28	6.16

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Note Category of Investment (COI) shall be as per Guidelines, as amended from time to time
1 Based on daily simple Average of Investments
2 Yield netted for Tax
3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
4 FORM shall be prepared in respect of each fund.
5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account
6 Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Name of the Insurer: ECGC LTD.
Registration Number: 124
Statement as on: June 30, 2024
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	NIL								
B.	<u>As on Date</u> ²								
1	9.15% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2020	IORD	1000.00	02-Mar-10	ICRA	AAA	D	17-Sep-2018	
2	9.20% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2020	IORD	500.00	02-Jul-14	ICRA	AAA	D	17-Sep-2018	
3	9.82% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2022	IORD	1000.00	31-Jan-12	ICRA	AAA	D	17-Sep-2018	
4	9.80% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2022	IORD	1000.00	12-Jun-12	ICRA	AAA	D	17-Sep-2018	
5	9.10% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2020	IORD	500.00	31-Jan-13	ICRA	AAA	D	17-Sep-2018	
6	9.95% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2019	IORD	1000.00	13-Feb-14	ICRA	AAA	D	17-Sep-2018	
7	9.90% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2021	IORD	1000.00	20-Feb-14	ICRA	AAA	D	17-Sep-2018	
8	9.50% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2024	IORD	1000.00	01-Aug-14	ICRA	AAA	D	17-Sep-2018	
9	9.55% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2024	IORD	1000.00	20-Aug-14	ICRA	AAA	D	17-Sep-2018	
10	9.00% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2024	IORD	2500.00	31-Dec-14	ICRA	AAA	D	17-Sep-2018	
11	8.94% CANFIN HOMES LTD 2024	HTDN	1000.00	05-Mar-15	India Rating	AAA	AA+	18-Dec-2019	
12	8.67% PUNJAB AND SIND BANK 03.12.2029	ORAD	2000.00	25-Nov-19	ICRA	AA	AA-	23-Apr-2020	

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Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

FORM NL-33

REINSURANCE / RETROCESSION RISK CONCENTRATION

Name of the Insurer : ECGC Ltd
Registration No. 124

Date 30.06.2024

(Amount in Rs. Lakhs)

S.No	Reinsurance / Retrocession Placements	No.of Reinsurers	Premium ceded to reinsurers (upto the Quarter)			Premium ceded to reinsurers/ Total reinsurance premium (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No.of Reinsurers with rating of AAA and above					
2	No.of Reinsurers with rating of AA but less than AAA					
3	No.of Reinsurers with rating of A but less than AA	11	932	0	0	25
4	No.of Reinsurers with rating of BBB but less than A	1	74			2
5	No.of Reinsurers with rating less than BBB			0		
	Total(A)	12	1006	0	0	
	With In India					
1	Indian Insurance Companies	3	0	0	0	0
2	FRBs	3	895	0	0	24
3	GIC RE	1	1831	0	0	49
4	Other (to be Specified)					
	Total (B)	7	2726	0	0	
	Grand Total (C) = (A) + (B)	19	3732	0	0	100

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FORM NL - 34 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

(Amount Rs. In lakh)

Sl.No.	State / Union Territory	Total Miscellaneous		Total	
		For the Q1 of FY 2024-25	Upto the Q1 of FY 2024-25	For the Q1 of FY 2024-25	Upto the Q1 of FY 2024-25
	STATES^c				
1	Andhra Pradesh	1355.44	1355.44	1355.44	1355.44
2	Arunachal Pradesh	0.00	0.00	0.00	0.00
3	Assam	0.00	0.00	0.00	0.00
4	Bihar	0.00	0.00	0.00	0.00
5	Chhattisgarh	268.59	268.59	268.59	268.59
6	Goa	0.00	0.00	0.00	0.00
7	Gujarat	2700.66	2700.66	2700.66	2700.66
8	Haryana	1568.67	1568.67	1568.67	1568.67
9	Himachal Pradesh	0.00	0.00	0.00	0.00
10	Jharkhand	0.00	0.00	0.00	0.00
11	Karnataka	1580.81	1580.81	1580.81	1580.81
12	Kerala	792.92	792.92	1580.81	1580.81
13	Madhya Pradesh	346.35	346.35	792.92	792.92
14	Maharashtra	8370.85	8370.85	346.35	346.35
15	Manipur	0.00	0.00	0.00	0.00
16	Meghalaya	0.00	0.00	0.00	0.00
17	Mizoram	0.00	0.00	0.00	0.00
18	Nagaland	0.00	0.00	0.00	0.00
19	Odisha	304.28	304.28	304.28	304.28
20	Punjab	1308.71	1308.71	1308.71	1308.71
21	Rajasthan	955.02	955.02	955.02	955.02
22	Sikkim	0.00	0.00	0.00	0.00
23	Tamil Nadu	3858.13	3858.13	3858.13	3858.13
24	Telangana	1633.23	1633.23	1633.23	1633.23
25	Tripura	0.00	0.00	0.00	0.00
26	Uttarakhand	0.00	0.00	0.00	0.00
27	Uttar Pradesh	2062.75	2062.75	2062.75	2062.75
28	West Bengal	1370.28	1370.28	1370.28	1370.28
	TOTAL (A)	28476.67	28476.67	28476.67	28476.67
	UNION TERRITORIES^c				
1	Andaman and Nicobar Islands	0.00	0.00	0.00	0.00
2	Chandigarh	174.94	174.94	174.94	174.94
3	Dadra and Nagar Haveli	0.00	0.00	0.00	0.00
4	Daman & Diu	0.00	0.00	0.00	0.00
5	Govt. of NCT of Delhi	2221.94	2221.94	2221.94	2221.94
6	Jammu & Kashmir	0.00	0.00	0.00	0.00
7	Ladakh	0.00	0.00	0.00	0.00
8	Lakshadweep	0.00	0.00	0.00	0.00
9	Puducherry	0.00	0.00	0.00	0.00
	TOTAL (B)	2396.88	2396.88	2396.88	2396.88
	Outside India	0.00	0.00	0.00	0.00
1	TOTAL (C)	0.00	0.00	0.00	0.00
	Grand Total (A)+(B)+(C)	30873.55	30873.55	30873.55	30873.55

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

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

Name of the Insurer: ECGC Ltd.

Q1 FY 2024-25

(Amount in Rs. Lakh)

Sl. No	Line of Business	For the Quarter		For the corresponding quarter of the previous year 2023-24		upto the quarter		Up to the corresponding quarter of the previous year 2023-24	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	NA	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA	NA
3	Marine Other than Cargo	NA	NA	NA	NA	NA	NA	NA	NA
4	Motor OD	NA	NA	NA	NA	NA	NA	NA	NA
5	Motor TP	NA	NA	NA	NA	NA	NA	NA	NA
6	Health	NA	NA	NA	NA	NA	NA	NA	NA
7	Personal Accident	NA	NA	NA	NA	NA	NA	NA	NA
8	Travel	NA	NA	NA	NA	NA	NA	NA	NA
9	Workmen's Compensation/ Employer's liability	NA	NA	NA	NA	NA	NA	NA	NA
10	Public/ Product Liability	NA	NA	NA	NA	NA	NA	NA	NA
11	Engineering	NA	NA	NA	NA	NA	NA	NA	NA
12	Aviation	NA	NA	NA	NA	NA	NA	NA	NA
13	Crop Insurance	NA	NA	NA	NA	NA	NA	NA	NA
14	Other segments **	NA	NA	NA	NA	NA	NA	NA	NA
15	Miscellaneous	30873.55	10958	25934.75	10880	30873.55	10958	25934.75	10880

Notes:

- (a) Premium stands for amount of gross direct premium written in India
(b) The line of business which are not applicable for any company should be filled up with NA.
(c) Figure '0' in those fields will imply no business in the segment.
(d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

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FORM NL-36- BUSINESS -CHANNELS WISE								As at: 30.06.2024	
Name of the Insurer:	ECGC Ltd.							Date: 01.08.2024	
Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents								
2	Corporate Agents-Banks	0	0		0	0	0	0	0
3	Corporate Agents -Others								
4	Brokers	134	4990.20	134	4990.20	77.00	4261.97	77.00	4261.97
5	Micro Agents								
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	767	8298.78	767	8298.78	845.00	7530.10	845.00	7530.10
7	Common Service Centres(CSC)								
8	Insurance Marketing Firm								
9	Point of sales person (Direct)								
10	MISP (Direct)								
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified) (i) _____ (ii) _____								
	Total (A)	767	8298.78	767	8298.78	845.00	7530.10	845.00	7530.10
14	Business outside India (B)								
	Grand Total (A+B)	901	13288.98	901	13288.98	922.00	11792.07	922.00	11792.07
Note:									
(a). Premium means amount of premium received from business acquired by the source									
(b). No of Policies stand for no. of policies sold									
(c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable									

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FORM NL-37-CLAIMS DATAName of the Insurer: **ECGC LIMITED**Upto the Q1 ending **30-06-2024**

No. of claims only				
Sl. No.	Claims Experience	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period		145	145
2	<u>Claims reported during the period</u>		277	277
	(a) Booked During the period			0
	(b) Reopened during the Period			0
	(c) Other Adjustment (to be specified)			
	(i) _____			
	(ii) _____			0
3	<u>Claims Settled during the period</u>		48	48
	(a) paid during the period			
	(b) Other Adjustment (to be specified)			
	(i) _____			
	(ii) _____			0
4	<u>Claims Repudiated during the period</u>		66	66
	Other Adjustment (to be specified)			
	(i) _____			
	(ii) _____			0
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)			0
6	<u>Claims O/S at End of the period</u>		308	308
	Less than 3months		221	221
	3 months to 6 months		55	55
	6months to 1 year		25	25
	1year and above		7	7

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Notes:-

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

FORM NL-37-CLAIMS DATA

(Amount in Rs. Lakh)				
Sl. No.	Claims Experience	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period		17892.81	17892.81
2	<u>Claims reported during the period</u>		80805.09	80805.09
	(a) Booked During the period			0.00
	(b) Reopened during the Period			0.00
	(c) Other Adjustment (to be specified)			
	(i) _____			
	(ii) _____			0.00
3	<u>Claims Settled during the period</u>		4753.91	4753.91

	(a) paid during the period (b) Other Adjustment (to be specified) (i) _____ (ii) _____			0.00
4	<u>Claims Repudiated during the period</u>		4961.69	4961.69
	Other Adjustment (to be specified) (i) _____ (ii) _____			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)			
6	<u>Claims O/S at End of the period</u>		88982.30	88982.30
	Less than 3months		59838.71	59838.71
	3 months to 6 months		18544.84	18544.84
	6months to 1 year		9195.32	9195.32
	1year and above		1403.44	1403.44

Notes:-

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

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FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: ECGC Limited

For the Quarter ending on 30.06.2024

(Amount in Rs. Lakh)

Ageing of Claims (Claims paid)																	
Sl. No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	Marine Other than Cargo	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	Motor OD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	Motor TP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	Personal Accident	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	Travel	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	Workmen's Compensation/ Employer's liability	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	Public/ Product Liability	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
11	Engineering	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
12	Aviation	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
13	Crop Insurance	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	Other segments (a)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	Miscellaneous	29	9	4	2	4	0	0	927.12	1089.83	159.49	63.71	2513.76	0	0	48	4753.91

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Upto the Quarter ending on 30.06.2024

(Rs in Lakh)

Ageing of Claims (Claims paid)																			
Sl.N o.	Line of Business	No. of claims paid								Amount of claims paid								Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years				
1	Fire	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	Marine Other than Cargo	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
4	Motor OD	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
5	Motor TP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
6	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
7	Personal Accident	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
8	Travel	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
9	Workmen's Compensation/ Employer's liability	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10	Public/ Product Liability	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
11	Engineering	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
12	Aviation	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
13	Crop Insurance	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
14	Other segments (a)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	Miscellaneous	29	9	4	2	4	0	0	927.12	1089.83	159.49	63.71	2513.76	0	0	48	4753.91		

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

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FORM NL-41 OFFICES INFORMATION		As at: 30.06.2024	
Name of the Insurer: ECGC Ltd.		Date:01.08.2024	
Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	51	
2	No. of branches approved during the year	0	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year	0	
6	No. of branches at the end of the year	46	
7	No. of branches approved but not opened	0	
8	No. of rural branches	0	
9	No. of urban branches	12	
10	No. of Directors:-		
	(a) Independent Director	7	
	(b) Executive Director	1	
	(c) Non-executive Director	9	
	(d) Women Director	3	
11	(e) Whole time director	1	
	No. of Employees		
	(a) On-roll:	589	
	(b) Off-roll:	3	
12	(c) Total	592	
	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,	1	
	(b) Corporate Agents-Banks		
	(c) Corporate Agents-Others	232	
	(d) Insurance Brokers		
	(e) Web Aggregators		
	(f) Insurance Marketing Firm		
	(g) Motor Insurance Service Providers (DIRECT)		
	(h) Point of Sales persons (DIRECT)		
	(i) Other as allowed by IRDAI (To be specified)		
Employees and Insurance Agents and Intermediaries -Movement			
	Particulars	Employees	Insurance Agents and Intermediaries
	Number at the beginning of the quarter	593	0
	Recruitments during the quarter	5	0
	Attrition during the quarter	6	0
	Number at the end of the quarter	592	0

आवधिक प्रकटीकरण PERIODIC DISCLOSURES				
फॉर्म एन एल - 42 : निदेशक और प्रमुख प्रबंधन व्यक्ति FORM NL-42 : Board of Directors & Key Persons				
बीमा कंपनी: ई सी जी सी लिमिटेड Name of the Insurer: ECGC Limited			दिनांक: 11.07.2024 Date: 11.07.2024	
पंजीकरण सं 124 Registration No. 124			पंजीकरण दिनांक: 27 सितंबर 2002 Date of Registration: 27th Sept. 2002	
जून 30, 2024 की निदेशक और प्रमुख प्रबंधन व्यक्तियों की सूचना BOD and Key Person information for the quarter ended June 30, 2024				
निदेशक/ Directors				
क्र. सं./ S. No.	निदेशक का नाम/Name of Director	पदनाम /Designation	भूमिका/Role/श्रेणी/Category	अवधि में परिवर्तन का विवरण/Details of change in the period, if any
1	श्री सुष्टिराज अम्बष्ठ Shri Sristiraj Ambastha	अध्यक्ष-सह-प्रबंध निदेशक (अतिरिक्त प्रभार) Chairman-cum-Managing Director (Addl. Charge)	कार्यकारी निदेशक - कार्यपालक/ Functional Director - Executive	दि. 01-11-2023 से नियुक्त Appointed w.e.f. 01-11-2023
		कार्यपालक निदेशक (पॉलसी मामले) Executive Director (Policy Matters)	कार्यकारी निदेशक - कार्यपालक/ Functional Director - Executive	दि. 14-11-2023 से नियुक्त Appointed w.e.f. 14-11-2023
2	श्री सिद्धार्थ महाजन Shri Siddharth Mahajan	गैर कार्यकारी निदेशक Non-Executive Director	सरकारी नामांकित निदेशक/ Government Nominee Director	दि. 16-04-2024 से नियुक्त Appointed w.e.f. 16-04-2024
3	श्रीमती अपर्णा भाटिया Smt. Aparna Bhatia	गैर कार्यकारी निदेशक Non-Executive Director	सरकारी नामांकित निदेशक/ Government Nominee Director	दि. 16-11-2021 से नियुक्त Appointed w.e.f. 16-11-2021
4	श्री शिरीष चंद्र मुर्मू Shri Shirish Chandra Murmu	गैर सरकारी - गैर कार्यकारी निदेशक/ Non-Official - Non-Executive Director	स्वतंत्र निदेशक Independent Director	दि. 10-01-2020 से नियुक्त Appointed w.e.f. 10-01-2020
5	सु श्री हर्षा बंगारी Ms. Harsha Bangari	गैर सरकारी - गैर कार्यकारी निदेशक/ Non-Official - Non-Executive Director	स्वतंत्र निदेशक Independent Director	दि. 23-09-2021 से नियुक्त Appointed w.e.f. 23-09-2021
6	श्री रामस्वामी नारायणन Shri Ramaswamy Narayanan	गैर सरकारी - गैर कार्यकारी निदेशक/ Non-Official - Non-Executive Director	स्वतंत्र निदेशक Independent Director	दि. 30-10-2023 से नियुक्त Appointed w.e.f. 30-10-2023
7	श्री अश्वनी कुमार Shri Ashwani Kumar	गैर सरकारी - गैर कार्यकारी निदेशक/ Non-Official - Non-Executive Director	स्वतंत्र निदेशक Independent Director	दि. 07-05-2024 से नियुक्त Appointed w.e.f. 07-05-2024
8	श्री अमित कुमार अग्रवाल Shri Amit Kumar Agarwal	गैर सरकारी - गैर कार्यकारी निदेशक/ Non-Official - Non-Executive Director	स्वतंत्र निदेशक Independent Director	दि. 03-11-2021 से नियुक्त Appointed w.e.f. 03-11-2021
9	श्रीमती प्रतिभा कुशवाहा Smt. Pratibha Kushwaha	गैर सरकारी - गैर कार्यकारी निदेशक/ Non-Official - Non-Executive Director	स्वतंत्र निदेशक Independent Director	दि. 11-11-2021 से नियुक्त Appointed w.e.f. 11-11-2021
10	श्री पलानियप्पन मुत्तु Shri Palaniappan Muthu	गैर सरकारी - गैर कार्यकारी निदेशक/ Non-Official - Non-Executive Director	स्वतंत्र निदेशक Independent Director	दि. 15-06-2023 से नियुक्त Appointed w.e.f. 15-06-2023
11	श्री विपुल बंसल Shri Vipul Bansal	गैर कार्यकारी निदेशक Non-Executive Director	सरकारी नामांकित निदेशक/ Government Nominee Director	दि. 16-11-2021 से नियुक्त Appointed w.e.f. 16-11-2021 दि. 16-04-2024 से कार्यकाल समाप्त Ceased w.e.f. 16-04-2024
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11/07/24
चन्द्रशेखर रेड्डी
Chandrasekhara Reddy
वरिष्ठ प्रबंधक
Senior Manager

11/07/2024
स्मिता पंडित
Smita Pandit
सहायक प्रबंधक
General Manager

क्र. सं./ S. No.	प्रमुख प्रबंधन व्यक्ति का नाम/ Name of KMP	पदनाम/Designation	भूमिका/Role/श्रेणी/Category	अवधि में परिवर्तन का विवरण/Details of change in the period, if any
1	श्री सृष्टिराज अम्बष्ठ Shri Sristiraj Ambastha	कार्यपालक निदेशक (पॉलिसी मामले) Executive Director (Policy Matters)	कार्यपालक निदेशक (पॉलिसी मामले) Executive Director (Policy Matters)	दि. 01-11-2023 से नियुक्त Appointed w.e.f. 01-11-2023
		अध्यक्ष-सह-प्रबंध निदेशक (अतिरिक्त प्रभार) Chairman-cum-Managing Director (Addl. Charge)	कार्यकारी निदेशक - कार्यपालक/ Functional Director - Executive	दि. 01-11-2023 से नियुक्त Appointed w.e.f. 01-11-2023
2	श्री सुबीर कुमार दास Shri Subir Kumar Das	कार्यपालक निदेशक Executive Director	कार्यपालक निदेशक (परिचालन) Executive Director (Operations)	दि. 01-11-2023 से नियुक्त Appointed w.e.f. 01-11-2023
3	श्री पी एल ठाकुर Shri P. L. Thakur	महाप्रबंधक/General Manager	मुख्य विपणन अधिकारी/ Chief Marketing Officer	(i) दि. 08-06-2023 से नियुक्त Appointed w.e.f. 08-06-2023
4	श्रीमती स्मिता पंडित Smt. Smita Pandit	महाप्रबंधक/General Manager	कंपनी सचिव एवं मुख्य अनुपालन अधिकारी Company Secretary & Chief Compliance Officer	दि. 04-06-2013 से नियुक्त Appointed w.e.f. 04-06-2013
5	श्री आनंद सिंह Shri Anand Singh	महाप्रबंधक/General Manager	मुख्य बीमांकन अधिकारी (ई सी आई बी-अ व) Chief Underwriting Officer (ECIB-ST)	दि. 08-06-2023 से नियुक्त Appointed w.e.f. 08-06-2023
6	श्री अभिषेक कुमार जैन Shri Abhishek Kumar Jain	महाप्रबंधक/General Manager	मुख्य वित्त अधिकारी/ Chief Financial Officer	दि. 07-06-2023 से नियुक्त Appointed w.e.f. 07-06-2023
7	श्री गौरव अंशुमन Shri Gaurav Anshuman	महाप्रबंधक/General Manager	महाप्रबंधक मानव संसाधन और प्रशासन विभाग/ General Manager Human Resource Development and Administration Department	दि. 01-09-2023 से नियुक्त Appointed w.e.f. 01-09-2023
			मुख्य जोखिम अधिकारी/ Chief Risk Officer	दि. 02-11-2023 से नियुक्त Appointed w.e.f. 02-11-2023
8	श्रीमती अर्पिता सेन Smt. Arpita Sen	महाप्रबंधक/General Manager	(i) मुख्य बीमांकन अधिकारी (पॉलिसी) Chief Underwriting Officer (Policy) (ii) मुख्य बीमांकन अधिकारी (एम एल टी) Chief Underwriting Officer (MLT)	(i), (ii) दि. 01-11-2023 से नियुक्त Appointed w.e.f. 01-11-2023
9	श्रीमती प्रिसिल्ला सिन्हा Smt. Priscilla Sinha	नियुक्त बीमांकित/Appointed Actuary	नियुक्त बीमांकित/Appointed Actuary	दि. 27-01-2020 से नियुक्त Appointed w.e.f. 27-01-2020
10	श्री सव्यसाची दाश Shri Sabyasachi Dash	महाप्रबंधक/General Manager	मुख्य तकनीकी अधिकारी/ Chief Technology Officer	दि. 25-09-2023 से नियुक्त Appointed w.e.f. 25-09-2023
11	श्री यशवंत ब्रीद Shri Yashwant Breed	उप-महाप्रबंधक/ Deputy General Manager	मुख्य निवेश अधिकारी/ Chief Investment Officer	दि. 09-09-2021 से नियुक्त Appointed w.e.f. 09-09-2021
12	श्री ईश नाथ झा Shri Ish Nath Jha	महाप्रबंधक/General Manager	(i) लेखा परीक्षा प्रमुख Chief of Internal Audit (ii) मुख्य सतर्कता अधिकारी Chief Vigilance Officer	(i) दि. 09-11-2023 से नियुक्त Appointed w.e.f. 09-11-2023 दि. 30-06-2024 से कार्यकाल समाप्ति Ceased w.e.f. 30-06-2024 (ii) दि. 15-09-2023 से नियुक्त Appointed w.e.f. 15-09-2023 दि. 30-06-2024 से कार्यकाल समाप्ति Ceased w.e.f. 30-06-2024
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चन्द्रशेखर रेड्डी
Chandrasekhara Reddy
वरिष्ठ प्रबंधक
Senior Manager

स्मिता पंडित
Smita Pandit
महाप्रबंधक
General Manager

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

Insurer : ECGC Limited

Upto the Quarter ending on 30/06/2024

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	N.A.	N.A.	N.A.
		Social	N.A.	N.A.	N.A.
2	MARINE CARGO	Rural	N.A.	N.A.	N.A.
		Social	N.A.	N.A.	N.A.
3	MARINE OTHER THAN CARGO	Rural	N.A.	N.A.	N.A.
		Social	N.A.	N.A.	N.A.
4	MOTOR OD	Rural	N.A.	N.A.	N.A.
		Social	N.A.	N.A.	N.A.
5	MOTOR TP	Rural	N.A.	N.A.	N.A.
		Social	N.A.	N.A.	N.A.
6	HEALTH	Rural	N.A.	N.A.	N.A.
		Social	N.A.	N.A.	N.A.
7	PERSONAL ACCIDENT	Rural	N.A.	N.A.	N.A.
		Social	N.A.	N.A.	N.A.
8	TRAVEL	Rural	N.A.	N.A.	N.A.
		Social	N.A.	N.A.	N.A.
9	Workmen's Compensation/ Employer's liability	Rural	N.A.	N.A.	N.A.
		Social	N.A.	N.A.	N.A.
10	Public/ Product Liability	Rural	N.A.	N.A.	N.A.
		Social	N.A.	N.A.	N.A.
11	Engineering	Rural	N.A.	N.A.	N.A.
		Social	N.A.	N.A.	N.A.
12	Aviation	Rural	N.A.	N.A.	N.A.
		Social	N.A.	N.A.	N.A.
13	Other Segment ^(a)	Rural	N.A.	N.A.	N.A.
		Social	N.A.	N.A.	N.A.
14	Miscellaneous	Rural	Nil	Nil	Nil
		Social	Nil	Nil	Nil
	Total	Rural	Nil	Nil	Nil
		Social	Nil	Nil	Nil

Notes:

(a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

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GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related							
b)	Claims Related	26	13	2	0	10	27	39
c)	Policy Related							
d)	Premium Related							
e)	Refund Related							
f)	Coverage Related							
g)	Cover Note Related							
h)	Product Related							
i)	Others (to be specified) (i) _____ (ii) _____							
	Total	26	13	2	0	10	27	39
2	Total No. of policies during previous year:	10,880						
3	Total No. of claims during previous year:	321						
4	Total No. of policies during current year:	10,642						
5	Total No. of claims during current year:	277						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	39						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	3	11.11	0	0	3	11.11	
b)	15 - 30 days	2	7.41	0	0	2	7.41	
c)	30 - 90 days	8	29.63	0	0	8	29.63	
d)	90 days & Beyond	14	51.85	0	0	14	51.85	
	Total Number of Complaints	27				27		

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: ECGC LTD.

For the Quarter ending: June 30, 2024

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
NIL							

Date of upload : Aug 02,2024

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