

FORM NL-1-B-RA
ECGC Limited

Registration No. 124

Date of Registration : 27th September,2002

REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2025

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2024	Up to the Quarter March 2024
1	Premiums earned (Net)	NL-4	353,73.73	1155,69.11	338,91.95	1079,76.43
2	Profit on Sale/Redemption of Investment		2,72.75	25,73.30	10,70.30	29,52.67
3	(Loss on Sale/Redemption of Investment)		-	-	-	-
4	Interest , Dividend & Rent - Gross (Note 1)		90,42.15	357,98.24	107,29.07	433,03.82
5	Others					
	- Fee		65.81	1,76.12	55.81	1,63.73
	- Exchange Fluctuation Profit (net)		-	-	-	-
	- Miscellaneous Income		37.45	7,00.90	27.70	63.84
	- Profit on Sale of Asset		0.76	4.48	3.62	12.31
	Total (A)		447,92.65	1548,22.15	457,78.45	1544,72.80
6	Claims Incurred (Net)	NL-5	(114,31.56)	(632,01.01)	(283,09.91)	(974,47.46)
7	Commission	NL-6	20,02.14	(11,34.44)	13,57.44	19,05.48
8	Operating Expenses related to Insurance Business	NL-7	125,34.37	364,28.08	117,03.51	336,69.91
9	Premium Deficiency		-	-	-	-
	TOTAL (B)		31,04.95	(279,07.37)	(152,48.96)	(618,72.07)
10	Operating Profit/(Loss) from Miscellaneous C = (A-B)		416,87.70	1827,29.52	610,27.41	2163,44.87
11	APPROPRIATIONS					
	Transfer to Shareholder's Account		416,87.70	1827,29.52	610,27.41	2163,44.87
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		416,87.70	1827,29.52	610,27.41	2163,44.87

Note - 1

<u>Pertaining to Policyholder's funds</u>		For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2024	Up to the Quarter March 2024
	Interest, Dividend & Rent	91,14.96	362,94.82	109,14.21	438,06.29
	Add/Less:-				
	Investment Expenses	4.58	21.94	9.29	39.95
	Amortisation of Premium/ Discount on Investments	1,30.70	5,37.11	1,75.85	7,33.23
	Amount written off in respect of depreciated investments	-	-	-	-
	Provision for Bad and Doubtful Debts	(62.47)	(62.47)	-	(2,70.71)
	Provision for diminution in the value of other than actively traded Equities	-	-	-	-
	Investment income from Pool	-	-	-	-
	Interest, Dividend & Rent – Gross	90,42.15	357,98.24	107,29.07	433,03.82

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Version: 1.1

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FORM NL- 2-B-PL
ECGC Limited

Registration No. 124

Date of Registration : 27th September,2002

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2025

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2024	Up to the Quarter March 2024
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		416,87.70	1827,29.52	610,27.41	2163,44.87
2	INCOME FROM INVESTMENTS					
	(a) Interest , Dividend & Rent - Gross		202,77.91	807,36.39	170,56.42	684,55.04
	(b) Profit on Sale of Investments		6,07.09	57,27.67	16,74.07	46,18.28
	(c) Loss on Sale of Investments		-	-	-	-
	(d) Amortization of Premium/ Discount on Investment		(2,90.92)	(11,95.50)	(2,75.06)	(11,46.85)
3	OTHER INCOME					
	(a) Rent & Other receipts		-	-	-	-
	(b) Other Interest Income		95,62.88	101,48.65	44.28	1,29.50
	(c) Other Miscellaneous Income and Factoring Income		(2,77.60)	3,94.63	1,92.35	2,03.70
	TOTAL (A)		715,67.06	2785,41.36	797,19.47	2886,04.54
4	PROVISIONS (Other than Taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) Provision for Doubtful Debts		(1,38.88)	60.75	0.24	(4,23.18)
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		51.25	1,42.47	15.42	1,22.94
	(b) Bad Debts Written Off		15,10.93	15,10.93	-	-
	(c) Interest on Subordinated Debt		-	-	-	-
	(d) Expenses towards CSR Activities		35,17.82	45,20.00	25,14.47	30,10.00
	(e) Penalties		-	-	-	-
	(f) Contribution to the Policyholder's Account		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		-	-	-	-
	TOTAL (B)		49,41.12	62,34.15	25,30.13	27,09.76
6	Profit/ (Loss) Before Tax (A - B)		666,25.94	2723,07.21	771,89.34	2858,94.78
7	Less:					
	(a) Provision for Taxation					
	- Deferred Tax		16,34.08	16,34.08	51.61	51.61
	- Current Tax		161,00.00	656,00.00	240,00.00	700,00.00
	(b) Prior Period Adjustments		(40.57)	(29,08.83)	3.73	(32.04)
	(c) Tax Adjustments - Earlier years		(65.59)	3,14.63	(29.44)	(29.44)
8	Profit/ (Loss) after tax		489,98.02	2076,67.33	531,63.44	2159,04.65
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		1642,87.33	1642,87.33	1725,24.65	1725,24.65
	Balance of profit/loss brought forward from last year		-	-	-	-
	Balance carried forward to Balance Sheet		(1152,89.31)	433,80.00	(1193,61.21)	433,80.00

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BALANCE SHEET AS AT 31ST MARCH 2025

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At 31st March 2025	As At 31st March 2024
SOURCES OF FUNDS			
Share Capital	NL-8	4338,00.00	4338,00.00
Reserves and Surplus	NL-10	9146,75.85	7503,88.52
Advance Against Share Capital		-	-
Fair Value Change Account - Shareholders		1107,18.70	940,29.63
Fair Value Change Account - Policyholders		497,43.18	601,17.30
Borrowings	NL-11	-	-
Total		15089,37.73	13383,35.45
APPLICATION OF FUNDS			
Investments - Shareholders	NL-12	12270,68.69	10093,43.24
Investments - Policyholders	NL-12A	5512,91.75	6453,17.81
Loans	NL-13	-	-
Fixed Assets	NL-14	463,34.64	405,67.54
Deferred Tax Assets (Net)		27,46.69	43,80.77
Current Assets			
Cash and Bank Balances	NL-15	1101,78.42	1158,97.06
Advances and Other Assets	NL-16	803,13.23	1221,57.55
Sub Total (A)		1904,91.65	2380,54.61
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	4358,96.06	5213,23.19
Provisions	NL-18	730,99.63	780,05.33
Sub Total (B)		5089,95.69	5993,28.52
Net Current Assets (C)= (A-B)		(3185,04.04)	(3612,73.91)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
Debit Balance in Profit & Loss Account		-	-
Total		15089,37.73	13383,35.45

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Miscellaneous - Others Miscellaneous Segment			
	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2024	Up to the Quarter March 2024
Gross Direct Premium	410,19.48	1366,53.22	389,23.17	1270,76.53
Add : Premium on Reinsurance Accepted	-	-	-	-
Less : Premium on Reinsurance Ceded	75,14.99	234,77.42	15,44.06	91,14.10
Net Written Premium	335,04.49	1131,75.80	373,79.11	1179,62.43
Add : Opening balance of UPR	186,21.48	589,81.21	151,34.32	489,95.21
Less : Closing Balance of UPR	167,52.24	565,87.90	186,21.48	589,81.21
Net Earned Premium	353,73.73	1155,69.11	338,91.95	1079,76.43
Gross Direct Premium				
- In India	410,19.48	1366,53.22	389,23.17	1270,76.53
- Outside India	-	-	-	-

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FORM NL-5-CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Miscellaneous - Others Miscellaneous Segment			
	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2024	Up to the Quarter March 2024
Claim Paid (Direct)	235,63.23	453,46.11	183,00.44	450,30.55
Add : Re-insurance Accepted to Direct Claims	-	-	-	-
Less : Re-insurance Ceded to Claims Paid	24,43.36	56,30.29	35,40.88	90,23.46
Less :				
Recovered During the Period	61,24.82	222,03.48	74,98.16	173,91.36
Add : Interest Received on Recovery of Claims Paid	5.46	1,93.95	29.15	44.30
Less : Share of Re-insurer	10,10.33	56,42.74	40,68.75	69,37.63
	51,19.95	167,54.69	34,58.56	104,98.03
Net Claims Paid (A)	159,99.92	229,61.13	113,01.00	255,09.06
Add : Claims Outstanding at the end of the year (net of re-insurance)	(274,31.48)	3838,12.43	(396,10.91)	4699,74.57
Minus provision for recovery (net of re-insurance)	-	-	-	-
(B)	(274,31.48)	3838,12.43	(396,10.91)	4699,74.57
Less : Claims Outstanding at the beginning of the year (net of re-insurance)	-	4699,74.57	-	5929,31.09
Minus Provision for recovery (net of reinsurance)	-	-	-	-
(C)	-	4699,74.57	-	5929,31.09
Net Incurred Claims (A + B - C)	(114,31.56)	(632,01.01)	(283,09.91)	(974,47.46)
Claim Paid (Direct)				
- In India	235,63.23	453,46.11	183,00.44	450,30.55
- Outside India	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	(179,94.45)	3428,25.68	(142,26.26)	4550,64.57
Estimates of IBNR and IBNER at the beginning of the period (net)	-	4550,64.57	-	5572,29.75

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FORM NL-6-COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	Miscellaneous - Others Miscellaneous Segment			
		For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2024	Up to the Quarter March 2024
	Commission & Remuneration	22,60.75	36,99.67	15,86.83	31,31.77
	Rewards				
	Distribution fees				
	Gross Commission	22,60.75	36,99.67	15,86.83	31,31.77
	Add : Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	2,58.61	48,34.11	2,29.39	12,26.29
	Net Commission	20,02.14	(11,34.44)	13,57.44	19,05.48
Break-up of the expenses (Gross) incurred to procure business is furnished as per details indicated below:					
	Agents	-	-	-	-
	Insurance Brokers	22,60.75	36,99.67	15,86.83	31,31.77
	Corporate Agency	-	-	-	-
	TOTAL	22,60.75	36,99.67	15,86.83	31,31.77
	Commission and Rewards on (Excluding Reinsurance) Business written:				
	- In India	22,60.75	36,99.67	15,86.83	31,31.77
	- Outside India	-	-	-	-

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FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

		Miscellaneous - Others Miscellaneous Segment			
	Particulars	For the Quarter March 2025	Up to the Quarter March 2025	For the Quarter March 2024	Up to the Quarter March 2024
1	Employees' Remuneration and Welfare benefits	57,30.89	224,40.62	85,64.31	230,40.10
2	Travel, Conveyance and Vehicle running expenses	4,62.00	12,76.32	3,63.24	10,33.66
3	Training expenses	45.07	1,67.99	56.42	2,33.70
4	Rent, Rates & Taxes	4,27.19	10,81.40	1,50.21	9,85.03
5	Repairs	5,33.63	18,75.11	3,96.49	14,03.51
6	Printing & Stationery	88.57	2,66.47	61.61	2,45.04
7	Communication expenses	1,49.43	2,28.53	46.49	1,09.80
8	Legal & Professional charges	1,76.62	9,79.43	4,16.35	10,92.85
9	Auditors' fees, expenses etc.				
	(a) As auditor	1,03.09	1,30.56	48.89	79.72
	(b) As adviser or in any other capacity, in respect of				
	(i) Taxation matters	19.79	19.79	14.70	14.83
	(ii) Insurance matters	-	-	-	-
	(iii) Management services	-	-	-	-
	(c) In any other capacity	34.72	63.24	70.56	1,02.93
10	Advertisement and Publicity	18.54	1,57.39	2,53.52	5,73.59
11	Interest and Bank Charges	1.83	8.01	2.61	8.90
12	Depreciation	26,50.29	35,55.48	3,33.27	11,60.10
13	Brand/Trade Mark usage fee/charges	-	-	-	-
14	Business Development and Sales Promotion Expenses	1,16.97	5,39.76	(57.25)	3,89.64
15	Information Technology Expenses	11,11.55	17,38.39	6,06.63	13,09.09
16	Goods and Services Tax (GST)	-	-	-	-
17	Others - Miscellaneous Expenses and Other Expenses	8,64.19	18,99.59	5,25.28	18,87.42
	TOTAL	125,34.37	364,28.08	118,53.33	336,69.91
	- In India	125,34.37	364,28.08	118,53.33	336,69.91
	- Outside India	-	-	-	-

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FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 31st March 2025	As At 31st March 2024
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 31st March 2025		As At 31st March 2024	
		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-9A-SHAREHOLDING PATTERN SCHEDULE – ECGC LIMITED

ANNEXURE 'A'

DETAILS OF EQUITY HOLDINGS OF INSURERS

PART A:

**PARTICULARS OF THE SHAREHOLDING PATTERN OF ECGC LIMITED
AS AT QUARTER ENDED ON MARCH 31, 2025**

Sr. 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	
						Number of Shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III) *100	Number Of shares (VIII)	As a percentage of Total Shares held (IX)=(VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
A	Promoters & Promoters Group								
A.1	Indian								
i)	Promoters 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								
	(i)								
	(ii)								
	(iii)								
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)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital up to `2 Lakhs								
ii)	Individual share capital in excess of `2 Lakhs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	-Trusts								
	-Non Resident Indian (NRI)								
	-Clearing Members								



	-Non Resident Indian Non Repatriable								
	-Bodies Corporate								
	-IEPF								
v)	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 2 (1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.

(iii):Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.



PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S)/ INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE									
PART B:									
Name of the Indian Promoter/Indian Investor: Government of India, Ministry of Commerce and Industry (please repeat the tabulation in case of more than one Indian Promoter/Indian Investor)									
Sr. 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 :								
	(i)								
	(ii)								
	(iii)								
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)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital up to ` 2 Lakhs								
ii)	Individual share capital in excess of ` 2 Lakhs								
iii)	NBFCs registered with RBI								



iv)	Others:								
	-Trusts								
	-Non Resident Indian (NRI)								
	-Clearing Members								
	-Non Resident Indian Non Repatriable								
	-Bodies Corporate								
	-IEPF								
v)	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:

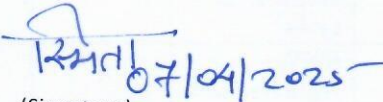
- At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted.
- Details of Indian investors, singly and jointly holding more than 1%, have to be provided Where the Insurance company is listed.
 - 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 OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

CERTIFICATION

- Certified that the details of equity holding of the foreign investors (and its subsidiaries) of the Indian insurance company, in the Indian promoter/Indian investor as provided for in regulation 11(1)(ii) of the IRDA(Registration of Indian Insurance Companies) Regulations, 2000 have been indicated in Part B of the Statement.
- Total foreign investment (including direct and indirect), in terms of Regulation 11 of IRDA (Registration of Indian Insurance Companies) Regulations, 2000 as at the end of the 4th Quarter of FY 2024 - 25 works out to 0 percent.
- Further certified that the above information is correct and complete, and reflects the true positions.

Date: 07.04.2025

Place: Mumbai


(Signature)

Chief Executive Officer/Compliance Officer



FORM NL-10-RESERVE AND SURPLUS SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As At 31st March 2025	As At 31st March 2024
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserve - Opening Balance	7010,08.52	5284,83.87
	Additions during year	1642,87.33	1725,24.65
	Deduction during year	-	-
		8652,95.85	7010,08.52
5	Catastrophe Reserve	-	-
6	Factoring Scheme Reserve	60,00.00	60,00.00
7	Balance in Profit & Loss Account	433,80.00	433,80.00
	TOTAL	9146,75.85	7503,88.52

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FORM NL-11-BORROWINGS SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As At 31st March 2025	As At 31st March 2024
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 31st March 2025	As At 31st March 2024
		As At 31st March 2025	As At 31st March 2024	As At 31st March 2025	As At 31st March 2024		
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	5001,62.68	4033,62.24	2247,10.77	2578,87.33	7248,73.45	6612,49.57
2	Other approved Securities	343,36.61	312,71.13	154,26.60	199,93.01	497,63.21	512,64.14
3	Other Investments						
	a. Shares						
	aa. Equity	2287,12.24	1784,48.14	1027,54.77	1140,89.80	3314,67.01	2925,37.94
	bb. Preference Shares	-	-	-	-	-	-
	b. Mutual Funds	146,32.37	46,96.51	65,73.97	30,02.68	212,06.34	76,99.19
	c. Derivative Instruments	-	-	-	-	-	-
	d. Debentures/Bonds	815,40.69	1265,54.68	366,34.23	809,12.01	1181,74.92	2074,66.69
	e. Other Securities (CBLO)	-	-	-	-	-	-
	- Fixed Deposit due beyond 12 Months	228,39.00	62,83.00	102,61.00	40,17.00	331,00.00	103,00.00
	f. Subsidiaries	-	-	-	-	-	-
	g. Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2563,69.53	1757,99.57	1151,80.51	1123,96.44	3715,50.04	2881,96.01
5	Other than Approved Investments	39,12.77	92,25.74	17,57.91	58,98.42	56,70.68	151,24.16
	Total (A)	11425,05.89	9356,41.01	5132,99.76	5981,96.69	16558,05.65	15338,37.70
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	298,72.18	126,25.08	134,20.84	80,71.78	432,93.02	206,96.86
2	Other Approved Securities	10,22.41	3,66.13	4,59.34	2,34.08	14,81.75	6,00.21
3	Other Investments						
	a. Shares						
	aa. Equity	-	-	-	-	-	-
	bb. Preference	-	-	-	-	-	-
	b. Mutual Funds	304,83.05	256,26.31	136,95.29	163,84.03	441,78.34	420,10.34
	c. Derivative Instruments	-	-	-	-	-	-
	d. Debentures/Bonds	17,25.00	136,16.27	7,75.00	87,05.49	25,00.00	223,21.76
	e. Other Securities (CBLO)	-	39,62.91	-	25,33.67	-	64,96.58
	f. Subsidiaries	-	-	-	-	-	-
	g. Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	156,62.72	115,25.35	70,36.88	73,68.67	226,99.60	188,94.02
5	Other than Approved Investments	57,97.44	59,80.18	26,04.64	38,23.40	84,02.08	98,03.58
	Total (B)	845,62.80	737,02.23	379,91.99	471,21.12	1225,54.79	1208,23.35
	GRAND TOTAL (A + B)	12270,68.69	10093,43.24	5512,91.75	6453,17.81	17783,60.44	16546,61.05

Note:

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

96,48.31

98,49.81

Annexure-A

Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments							(Amount in Rs. Lakhs)	
Particulars	NL-12		NL-12A		Total		As At 31st March 2025	As At 31st March 2024
	Shareholders		Policyholders					
	As At 31st March 2025	As At 31st March 2024	As At 31st March 2025	As At 31st March 2024				
Long Term Investments								
Book Value	9119,01.32	7485,35.00	4096,94.80	4785,71.56	13215,96.12	12271,06.56		
Market Value	9423,49.18	7668,01.16	4233,74.27	4902,49.93	13657,23.45	12570,51.09		
Short Term Investments								
Book Value	841,89.19	736,16.22	378,24.13	470,66.11	1220,13.32	1206,82.33		
Market Value	792,84.44	679,04.83	356,20.54	434,14.57	1149,04.98	1113,19.40		

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 31st March 2025	As At 31st March 2024
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 (31.03.2025)	Upto Last year (31.03.2024)	For the Period	On Sale / Adjustments	To date (31.03.2025)	As At 31st March 2025	As At 31st March 2024
1	Good Will	-	-	-	-	-	-	-	-	-	-
2	Intangibles	8,15.58	129,53.01	-	137,68.59	7,51.56	17,60.90	-	25,12.46	112,56.13	64.02
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	1,86.96	-	13,44.83	47,13.47	49,00.43
5	Building	164,12.45	4,97.94	-	169,10.39	21,00.38	2,85.79	(11.54)	23,97.71	145,12.68	143,12.07
6	Furniture and Fittings	31,26.05	1,29.65	69.89	31,85.81	13,52.02	2,32.92	68.66	15,16.28	16,69.53	17,74.03
7	Information Technology Equipment	15,25.08	53,83.54	13.57	68,95.05	12,00.78	7,82.98	10.98	19,72.78	49,22.27	3,24.30
8	Vehicles	9,18.29	-	7.53	9,10.76	3,73.41	1,09.06	7.53	4,74.94	4,35.82	5,44.88
9	Office Equipment	9,64.85	2,14.61	47.78	11,31.68	7,15.76	1,00.29	32.50	7,83.55	3,48.13	2,49.09
10	Electrical Installations and Equipment	9,10.63	44.56	-	9,55.19	1,22.97	96.58	(6.20)	2,25.75	7,29.44	7,87.66
	Total	382,12.75	192,23.31	1,38.77	572,97.29	77,74.75	35,55.48	1,01.93	112,28.30	460,68.99	304,38.00
	Work in Progress									2,65.65	101,29.54
	Grand Total	382,12.75	192,23.31	1,38.77	572,97.29	77,74.75	35,55.48	1,01.93	112,28.30	463,34.64	405,67.54
	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 31st March 2025	As At 31st March 2024
1	Cash (including cheques, drafts and stamps)	2.83	1.60
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short Term (due within 12 months):		
	With Banks	1049,05.00	1127,80.00
	With Financial Institutions	-	-
	(bb) Others		
	With Banks		
	With Financial Institution		
	(b) Current Accounts	52,69.59	31,14.46
	(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	1101,78.42	1158,97.06
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	- In India	1101,78.42	1158,97.06
	- Outside India	-	-

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FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

		As At 31st March 2025	As At 31st March 2024
ADVANCES			
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	7,54.41	7,94.17
4	Advance to Directors/Employees	17,25.98	20,85.33
5	Advance Tax paid and taxes deducted at source (Net of provision for taxation)	43,20.30	255,55.92
6	Advance for Expenses	3,82.88	3,97.36
TOTAL (A)		71,83.57	288,32.78
OTHER ASSETS			
1	Income accrued on Investments	409,31.05	382,60.15
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	21,45.48	217,19.98
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	81.54	1,00.94
9	Sundry Debtors-		
	Standard Asset	1,62.26	2,14.06
	Less : Provision for Standard Asset	0.65	0.85
	(I)	1,61.61	2,13.21
	Sub - Standard Asset	-	-
	Less : Provision for Sub - Standard Asset	-	-
	(II)	-	-
	Doubtful Asset	9,04.27	7,04.27
	Less : Provision for Doubtful Asset	9,04.27	7,04.27
	(III)	-	-
	(I + II + III)	1,61.61	2,13.21
10	Amount Recoverable from others	121,47.46	161,90.81
	Less: Provision for Doubtful Recovery	94.71	94.71
		120,52.75	160,96.10
11	Sundry Deposits	82,86.52	78,21.98
	Less : Provision for Doubtful Debts	-	-
		82,86.52	78,21.98
12	Investment held for Unclaimed Amount of Policyholders	1,21.40	1,54.95
	Add: Interest earned on Investment held for Unclaimed Amount of Policyholders	76.89	69.03
		1,98.29	2,23.98
13	ATI Participation on behalf of Govt. of India	92,72.42	88,88.43
TOTAL (B)		731,29.66	933,24.77
TOTAL (A+B)		803,13.23	1221,57.55

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 31st March 2025	As At 31st March 2024
1	Agents' Balances	-	-
2	Balances due to other Insurance Companies	76,10.44	82,38.65
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long Term Policies	38,96.70	52,97.72
	(b) For Other Policies	205,00.82	180,96.71
5	Unallocated Premium	64,52.88	43,38.46
6	Sundry Creditors	96,79.38	86,93.05
7	Due to subsidiaries/holding company	-	-
8	Claims outstanding	3838,12.43	4699,74.57
9	Due to Employees	15,19.57	45,08.78
10	Unclaimed Amount of Policyholders	1,17.48	1,11.65
11	Income accrued on Unclaimed Amounts	59.72	49.66
12	Interest payable on debentures/bonds	-	-
13	GST Liabilites	1,76.75	1,11.18
14	Due to Others - NEIA	10,29.80	11,38.57
	- Factoring	65.88	40.27
	- Miscellaneous	9,74.21	7,23.92
15	Unrecorded Receipt in Bank	-	-
	TOTAL	4358,96.06	5213,23.19

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FORM NL-18-PROVISIONS SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As At 31st March 2025	As At 31st March 2024
1	Reserve for Unexpired Risk	565,87.90	589,81.21
2	Reserve for Premium Deficiency	-	-
3	For Taxation	-	-
	- Income Tax (Net of Advance Tax)	-	-
4	For Employees Retirement Benefits	-	-
	- Leave Encashment & Long Service	66,58.18	61,10.52
	- Gratuity	2,05.24	1,66.36
	- Pension	-	28,97.43
5	For Thinly Traded Shares	-	-
6	For Doubtful Assets - Investment	96,48.31	98,49.81
	TOTAL	730,99.63	780,05.33

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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 31st March 2025	As At 31st March 2024
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 March 2025	Up to Period ended March 2025	For the Period ended March 2024	Up to Period ended March 2024
1	Gross Direct Premium growth Rate (%)	5.39%	7.54%	6.64%	6.12%
2	Gross Direct Premium to Net Worth ratio (Times)	0.10	0.10	0.11	0.11
3	Growth rate of Net Worth (%)	13.87%	13.87%	17.05%	17.05%
4	Net Retention Ratio (%)	81.68%	82.82%	96.03%	92.83%
5	Net Commission Ratio (%)	5.98%	-1.00%	3.63%	1.62%
6	Expenses of Management to Gross Direct Premium Ratio (%)	36.40%	29.77%	35.01%	29.57%
7	Expenses of Management to Net Written Premium Ratio (%)	42.71%	31.68%	36.85%	30.81%
8	Net Incurred Claims to Net Earned Premium (%)	-32.32%	-54.69%	-83.53%	-90.25%
9	Claims paid to claims provisions	5.01%	9.65%	3.09%	7.59%
10	Combined ratio (%)	11.47%	-23.01%	-47.69%	-59.44%
11	Investment income ratio	7.34%	7.34%	7.42%	7.42%
12	Technical Reserves to Net Premium Ratio (Times)	3.89	3.89	4.48	4.48
13	Underwriting Balance Ratio (%)	91.22%	124.15%	144.55%	157.30%
14	Operating Profit Ratio (%)	117.85%	158.11%	179.62%	200.36%
15	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.49	0.49	0.44	0.44
16	Net earnings ratio (%)	146.24%	183.49%	141.83%	183.03%
17	Return on net worth (%)	15.40%	15.40%	18.23%	18.23%
18	Available Solvency to Required Solvency margin Ratio (Times)		57.13		47.87
19	NPA Ratio				
	Gross NPA Ratio				
	Investment:	0.51%	0.51%	0.56%	0.56%
	Factoring:	84.85%	84.85%	76.78%	76.78%
	Net NPA Ratio				
	Investment:	0.51%	0.51%	0.56%	0.56%
	Factoring:	84.85%	84.85%	76.78%	76.78%
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share		₹47.87		₹49.77
24	Book value per share		₹310.85		₹272.98

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FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: ECGC Limited

For the Quarter Ending : 31st March,2025

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	3,99.59	9,02.88	1,81.84	7,26.54
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	50.76	1,88.33	58.34	2,08.14
			Reinsurance premium ceded to NEIA	-	-	-	-
			Guarantee Fee to NEIA Trust	1,36.91	1,36.91	41.35	1,77.50

PART-B Related Party Transaction Balances - As at the end of the Quarter 31st March, 2025

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		10,29.80	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
			73,27.90	Outstanding Dues as at year end (Receivable)	N.A.	N.A.	Nil	Nil
			2,21.26	Prepaid Expenses paid to NEIA	N.A.	N.A.	Nil	Nil

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE

(₹ in Lakhs)

	Particulars	2024-25	2023-24
A	CASH FLOW FROM OPERATING ACTIVITY		
1	Premium Received from Policyholder including Advance Receipts	1389,66.07	1256,93.36
2	Other Receipts / Recoveries / Fees	218,64.63	124,43.99
3	Payments to Reinsurers net of Commission and Claims	10,89.08	(34,42.15)
4	Payments to Co-Insurers net of Claims Recovery	-	-
5	Payments of Claims	(453,46.11)	(450,30.55)
6	Payments of Commission & Brokerage	(27,81.00)	(25,10.18)
7	Payments of Other operating expenses	(379,38.92)	(268,19.56)
8	Preliminary and Pre-Operative Expenses	-	-
9	Deposits, Advances & Staff Loan	(10,82.46)	11,33.41
10	Income Tax Paid (Net)	(307,17.53)	(693,80.70)
11	GST Paid	(6,16.82)	(3,14.87)
12	Other Paymens/Collection (net)	(10,17.09)	(12,45.52)
	Cash Flow before extra ordinary items	424,19.85	(94,72.77)
	Cash Flow from extra ordinary operations	-	-
	Net Cash Flow from Operating Activities (A)	424,19.85	(94,72.77)
B	CASH FLOW FROM INVESTING ACTIVITIES		
1	Purchase to Fixed Assets (including capital work in progress)	(39,69.09)	(2,42.29)
2	Proceeds from Sale of Fixed Assets	1.92	11.61
3	Purchase and Sale of Investments - Net	(813,17.03)	(2095,18.77)
4	Loans Disbursed	-	-
5	Repayment Received	-	-
6	Rent / Interest / Dividends Received	1141,31.29	1099,58.37
7	Investments in Money Market Instruments and in Liquid Mutual Funds - Net	-	-
8	Expenses related to investments	(13.63)	(24.15)
	Net Cash Flow from Investing Activities (B)	288,33.46	(998,15.23)
C	CASH FLOW FROM FINANCING ACTIVITIES		
1	Proceeds from issuance of share capital (Includes Advance Received for Share Capital)	-	-
2	Proceeds from Borrowing		
3	Repayments of Borrowing		
4	Interest / Dividend paid	(433,80.00)	(433,80.00)
	Net Cash Flow from Financing Activities (C)	(433,80.00)	(433,80.00)
D	Effect of foreign exchange rates on Cash and Cash equivalents, net	3.05	0.67
	Net Cash Flow (A+B+C+D)	278,76.36	(1526,67.33)
E	Net increase in Cash and Cash equivalents:		
1	-- at the beginning of the year	96,97.06	1623,64.39
2	-- at the end of the year	375,73.42	96,97.06
	Change in Cash and Cash equivalent	278,76.36	(1526,67.33)

Note: Cash and Cash Equivalents does not includes Fixed Deposits beyonds 3 Months to 12 Months while preparing the Cash Flow, however the same is includes in Schedule 11.

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

STATEMENT OF ADMISSIBLE ASSETS:

As at 31st March,2025

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	-	12270,68.69	12270,68.69
	Policyholders as per NL-12 of BS	5512,91.75	-	5512,91.75
(A)	Total Investments as per BS	5512,91.75	12270,68.69	17783,60.44
(B)	Inadmissible investment assets as per Clause (1) of Schedule I of regulation	-	308,28.47	308,28.47
(C)	Fixed Assets as per BS	143,63.74	319,70.90	463,34.64
(D)	Inadmissible Fixed Assets as per clause (1) of Schedule I of regulation	5,17.55	11,51.98	16,69.53
	Current Assets			
(E)	Cash & Bank Balance as per BS	341,55.31	760,23.11	1101,78.42
(F)	Advances and Other assets as per BS	257,48.58	573,11.34	830,59.92
(G)	Total Current Assets as per BS....(E)+(F)	599,03.89	1333,34.45	1932,38.34
(H)	Inadmissible Current assets as per Clause(1) of Schedule I of regulation	71,17.69	158,42.59	229,60.28
(I)	Loans as per BS	-	-	-
(J)	Fair Value change Account Subject to minimum of Zero	497,43.18	1107,18.70	1604,61.88
(K)	Total Assets as per BS (Excl. current liabilities and provision).....(A)+(C)+(G)+(I)	6255,59.38	13923,74.04	20179,33.42
(L)	Total Inadmissible assets.....(B)+(D)+(H)+(J)	573,78.42	1585,41.74	2159,20.16
(M)	Total Admissible assets for solvency (Excl. current liabilities and provision).....(K)-(L)	5681,80.96	12338,32.30	18020,13.26

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	-	308,28.47	308,28.47
	Inadmissible Fixed assets			
	(a) Furntiure & Fixture	5,17.55	11,51.98	16,69.53
	Inadmissible Current assets			
	(a) African Trade Insurance Investment (Beyond solvency)	2874.45	6397.97	9272.42
	(b) Staff Loans	535.05	1190.93	1725.98
	(c) Reinsurance dues outstanding for more than 365 days in case of Indian Reinsurer and foreign reinsurer (india branch)	589.93	13,13.06	19,02.99
	(d) Reinsurance dues outstanding for more than 180 days in case of foreign reinsurer which do not have branch in india (Other Reinsurer)	23.48	52.26	75.74
	(e) Amount Recoverable	66.03	146.97	213.00
	(f) Sundry Deposits-Legal	2328.67	5183.17	7511.85
	(g) Unclaimed Amount for Policyholder's Assets	61.47	136.82	198.29
	(h) Deffered tax Assest (75%)	638.61	1421.41	2060.02

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

STATEMENT OF LIABILITIES :

As at 31st March, 2025

(₹ in lakh)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve(UPR)	683,26.61	565,87.90
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve(URR).....(a)+(b)	683,26.61	565,87.90
(d)	Outstanding Claim Reserve (other than IBNR reserve)	490,13.15	409,86.75
(e)	IBNR Reserve	4155,62.00	3428,25.68
(f)	Total Reserve for Technical Liabilities...(c)+(d)+(e)	5329,01.77	4404,00.33

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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 31ST MARCH 2025**

(₹ 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	1366,53.22	1131,75.80	(611,27.12)	(632,01.01)	226,35.16	(128,36.70)	226,35.16
10	Crop							
	Total	1366,53.22	1131,75.80	(611,27.12)	(632,01.01)	226,35.16	(128,36.70)	226,35.16

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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)	5681,80.96
	Deduct:	
(B)	Current Liabilities as per BS	4404,00.33
(C)	Provision as per BS	212,09.63
(D)	Other Liabilities	-
(E)	Excess in Policyholders's Funds(A)-(B)-(C)-(D)	1065,71.00
	Shareholders's FUNDS	
(F)	Available assets (as per Form IRDAI-GI-TA)	12338,32.30
	Deduct:	
(G)	Other Liabilities	472,08.53
(H)	Excess in Shareholder's (F-G)	11866,23.77
(I)	Total ASM (E+H)	12931,94.77
(J)	Total RSM	226,35.16
(K)	Solvency Ratio (Total ASM/ Total RSM)	57.13

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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:

31.03.2025

उत्पाद सूचना / Products Information						
अवधि के दौरान आरंभ किए गए उत्पादों तथा / अथवा अतिरिक्त ऐंड ऑन को सूचीबद्ध करें / List below the Products and/or add-ons introduced during the period						
क्र सं / S.No.	उत्पाद / ऐंड 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 /Category of product	यू आई एन के आबंटन 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 / नियोजन देयता, सार्वजनिक / उत्पाद देयता, इंजीनियरिंग, विमानन, फसल बीमा एवं अन्य खाद (कृषयुक्त स्पष्ट हैं)
(ख) 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 जैन)
महाप्रबंधक
(पॉलिसी योजना विभाग)

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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: Mar 31, 2025

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

(Rs. in Lakhs)

Periodicity of Submission: Quarterly

Section I	No	PARTICULARS	SCH ++	AMOUNT
	1	Investments (Shareholders)	8	12,27,068.70
		Investments (Policyholders)	8A	5,51,291.74
	2	Loans	9	-
	3	Fixed Assets	10	46,334.65
	4	Current Assets		-
		a. Cash & Bank Balance	11	1,10,178.42
		b. Advances & Other Assets	12	80,313.24
	5	Current Liabilities		-
		a. Current Liabilities	13	4,35,896.06
		b. Provisions	14	73,099.62
		c. Misc. Exp not Written Off	15	-
		d. Debit Balance of P&L A/c		-
		Application of Funds as per Balance Sheet (A)		25,24,182.43
		Less: Other Assets	SCH ++	Amount
	1	Loans (if any)	9	-
	2	Fixed Assets (if any)	10	46,334.65
	3	Cash & Bank Balance (if any)	11	5,273.42
	4	Advances & Other Assets (if any)	12	80,213.24
	5	Current Liabilities	13	4,35,896.06
	6	Provisions	14	73,099.62
	7	Misc. Exp not Written Off	15	-
	8	Investments held outside India		-
	9	Debit Balance of P&L A/c		-
		Total (B)		6,40,816.99
		'Investment Assets'	(A-B)	18,83,365.44

Section II	No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
				Balance (a)	FRSM* (b)						
	1	Central Govt. Securities	Not less than 20%	-	2,48,626.36	1,11,701.70	3,60,328.06	20.91	-	3,60,328.06	3,76,475.33
	2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	5,65,393.89	2,54,017.54	8,19,411.43	47.56	-	8,19,411.43	8,47,402.42
	3	Investment subject to Exposure Norms		-	-	-					-
		a. Housing / Infra & Loans to SG for Housing and FFE		-	-	-					-
		1. Approved Investments	Not less than 15%	19,155.24	2,52,877.01	1,22,217.39	3,94,249.64	22.88	-	3,94,249.64	4,08,162.52
		2. Other Investments		-	6,625.44	2,976.65	9,602.08	0.56	-	9,602.08	1,200.00
		b. Approved Investments	Not exceeding 55%	11,673.22	3,30,650.30	1,53,797.52	4,96,121.04	28.80	1,59,510.56	6,55,631.61	6,57,581.65
		c. Other Investments		-	2,428.36	1,091.00	3,519.36	0.20	951.32	4,470.68	4,590.33
		Investment Assets	100%	30,828.47	11,57,974.99	5,34,100.10	17,22,903.56	100.00	1,60,461.88	18,83,365.44	19,18,936.92

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

PART - B

Name of the Insurer: ECGC LTD.

Registration Number: 124

Statement as on: Mar 31, 2025

Statement of Accretion of Assets

(Business within India)

(Rs. Lakhs)

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	CGSB	3,58,514.43	21.32	1,813.63	4.41	3,60,328.06	20.91
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)							
	Central Govt. Securities	CGSB	3,58,514.43	21.32	1,813.63	4.41	3,60,328.06	20.91
	State Govt. Sec.	SGGB	3,88,624.89	23.11	19,213.52	46.72	4,07,838.42	23.67
	Other Approved Sec.	SGOA	51,849.70	3.08	(604.74)	(1.47)	51,244.96	2.97
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	8,404.17	0.50	(13.09)	(0.03)	8,391.08	0.49
	Tax Free Bonds Issued by NHB	HFDN	8,458.22	0.50	(13.16)	(0.03)	8,445.05	0.49
	Bonds/Debs. Issued by NHB/Institutions accredited by NHB	HTDN	83,776.76	4.98	(1,507.95)	(3.67)	82,268.80	4.78
	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	1,99,200.88	11.84	1,370.32	3.33	2,00,571.20	11.64
	Infrastructure- Other Corporate Securities - Debs./Bonds	ICTD	8,914.29	0.53	(1.98)	(0.00)	8,912.31	0.52
	Taxfree Infrastructure -PSU Bonds	IPFD	84,790.60	5.04	(129.40)	(0.31)	84,661.20	4.91
	Long Term Bank Bonds - Infra	ILBI	-	0.00	-	0.00	-	0.00
	2. Other Investments							
	Infra Bonds Reclassified	IORD	9,803.58	0.58	(1,401.50)	(3.41)	8,402.08	0.49
	c. Approved Investments							
	Corporate Securities- Bonds (Taxable)	EPBT	1,18,958.68	7.07	(3,001.71)	(7.30)	1,15,956.97	6.73
	Corporate Securities- Bonds (Taxfree)	EPBF	4,726.94	0.28	(8.99)	(0.02)	4,717.95	0.27
	PSU - Equity Shares Quoted	EAEQ	37,140.73	2.21	1,005.33	2.44	38,146.06	2.21
	Corporate Securities - Equity Shares - Quoted	EACE	1,26,734.13	7.54	8,523.76	20.73	1,35,257.89	7.85
	Deposits with Scheduled banks/Fis	ECDB	1,34,500.00	8.00	3,605.00	8.77	1,38,105.00	8.02
	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	10,095.68	0.60	10,204.62	24.81	20,300.30	1.18
	Mutual Funds	EGMF	34,615.87	2.06	9,021.00	21.94	43,636.87	2.53
	CBLO	ECBO	8,243.59	0.49	(8,243.59)	(20.05)	-	0.00
	d. Other Investments (not exceeding 15%)							
	Equity Shares	OESH	-	0.00	-	0.00	-	0.00
	Equity Shares	ORAE	885.16	0.05	-	0.00	885.16	0.05
	Corporate Securities- PSU Bonds (Taxable)	OBPT	2,004.56	0.12	(2,004.56)	(4.87)	-	0.00
	Corporate Securities-Bonds (taxable)	ORAD	-	0.00	2,004.33	4.87	2,004.33	0.12
	Other Investment Bonds Pvt.	OLDB	9.20	0.00	-	0.00	9.20	0.00
	OTHER INVESTMENTS - Invt	OIIT	-	0.00	1,200.00	2.92	1,200.00	0.07
	OTHER INVESTMENTS - AIF	OAFA	528.37	0.03	92.31	0.22	620.67	0.04
	Total		16,81,780.41	100.00	41,123.15	100.00	17,22,903.56	100.00

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

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

Name of the Insurer: ECGC Ltd. (124)

Date: Mar 31, 2025

(Amount in Rs. Lakhs)

	MARKET VALUE				Book Value			
	As at 31st Mar, 2025	as % of total for this class	As at 31st Mar, 2024	as % of total for this class	As at 31st Mar, 2025	as % of total for this class	As at 31st Mar, 2024	as % of total for this class
Detail Regarding debt securities								
Break down by credit rating								
AAA rated	531258.21	38.49	563204.02	43.28	513872.80	38.21	542028.25	42.26
AA or better	50477.44	3.66	43917.87	3.38	50814.97	3.78	44632.62	3.48
Rated below AA but above A	2045.17	0.15	2023.00	0.16	2004.33	0.15	2005.25	0.16
Rated below A but above B	0.00	0.00	5.44	0.00	0.00	0.00	9.20	0.00
Any other (below B and Unrated)	6.14	0.00	0.00	0.00	8411.28	0.63	9803.58	0.76
Centra/State/OAS (Sovereign Sec.)	796454.25	57.70	692029.43	53.18	769648.22	57.23	684028.39	53.34
Total (A)	13,80,241.21	100.00	13,01,179.76	100.00	13,44,751.60	100.00	12,82,507.29	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	70,726.64	5.12	62,812.47	4.83	78,376.45	5.83	72,316.43	5.64
more than 1 year and upto 3years	1,59,745.03	11.57	1,42,797.16	10.97	1,55,294.48	11.55	1,39,441.55	10.87
More than 3years and up to 7years	4,24,024.23	30.72	4,34,458.55	33.39	4,09,629.56	30.46	4,14,152.94	32.29
More than 7 years and up to 10 years	2,82,355.41	20.46	2,56,016.35	19.68	2,71,853.21	20.22	2,51,640.50	19.62
above 10 years	4,43,389.90	32.12	4,05,095.23	31.13	4,29,597.90	31.95	4,04,955.87	31.58
Any other (Please specify)	-	0						
Total (B)	13,80,241.21	100.00	13,01,179.76	100.00	13,44,751.60	100.00	12,82,507.29	100.00
Breakdown by type of the issuer								
a. Central Government	3,76,475.33	27.28	3,48,680.39	26.80	3,60,328.06	26.80	3,41,327.17	26.61
b. State Government	4,18,460.76	30.32	3,41,226.05	26.22	4,07,838.42	30.33	3,40,619.26	26.56
c. Corporate Securities	5,32,838.79	38.60	5,59,283.28	42.98	5,25,340.17	39.07	5,48,696.51	42.78
Any other (Other Approved Securities)	52,466.32	3.80	51,990.04	4.00	51,244.96	3.81	51,864.35	4.04
Total (C)	13,80,241.21	100.00	13,01,179.76	100.00	13,44,751.60	100.00	12,82,507.29	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.

Date: Mar 31, 2025

Registration No: 124

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31 Mar 2025)	Prev. FY (As on 31 Mar 2024)	YTD (As on 31 Mar 2025)	Prev. FY (As on 31 Mar 2024)	YTD (As on 31 Mar 2025)	Prev. FY (As on 31 Mar 2024)	YTD (As on 31 Mar 2025)	Prev. FY (As on 31 Mar 2024)	YTD (As on 31 Mar 2025)	Prev. FY (As on 31 Mar 2024)
1	Investments Assets	13,44,751.60	12,82,507.29	-	-	-	-	3,78,151.96	3,30,886.83	17,22,903.56	16,13,394.12
2	Gross NPA	8,402.08	9,803.58	-	-	-	-	-	-	8,402.08	9,803.58
3	% of Gross NPA on Investment Assets (2/1)	0.62%	0.76%	-	-	-	-	0.00%	0.00%	0.49%	0.61%
4	Provision made on NPA	8,402.08	9,803.58	-	-	-	-	-	-	8,402.08	9,803.58
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	-	-	-	-	-	-	1,200.00	-	1,200.00	-
7	Net Investment Assets (1-4)	13,36,349.52	12,72,703.71	-	-	-	-	3,78,151.96	3,30,886.83	17,14,501.48	16,03,590.54
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: March 31, 2025

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

No.	Category of Investment	Category Code	Current Quarter				Year to Date (March 31, 2025)				Year to Date (March 31, 2024)			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	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	358736.81	6792.29	7.68	5.75	352954.45	26881.19	7.62	5.70	332883.00	25497.24	7.66	5.70
	Govt. Securities/Other Approved Securities													
1	State Govt.Bonds.	SGGB	400848.68	7511.99	7.60	5.69	371013.19	27931.67	7.53	5.63	306686.46	23360.69	7.62	5.67
2	Other Approved Sec.	SGOA	51360.63	944.91	7.46	5.58	51734.61	3852.86	7.45	5.57	55440.75	4259.40	7.70	5.73
	Housing & Loans To State Govt. For Housing & Fire Fighting Equipment													
	Taxable Bonds													
1	Bonds/Debs. Issued by NHB/Institutions accredited by NHB	HTDN	83306.07	1614.30	7.86	5.88	85083.68	6701.61	7.88	5.90	91016.92	6859.31	7.54	5.61
2	Bonds/Debs. Issued by HUDCO accredited by HUDCO	HTHD	1000.00	21.04	8.53	6.38	1000.00	85.60	8.56	6.41	1000.00	86.00	8.60	6.40
	Tax Free Bonds													
1	Tax Free Bonds issued by NHB	HFND	8451.56	172.75	11.08	8.29	8471.67	699.59	11.04	8.26	8525.13	701.82	11.07	8.23
2	Tax Free Bonds issued by HUDCO	HFHD	8397.55	147.22	9.50	7.11	8417.55	595.01	9.45	7.07	9260.34	666.25	9.67	7.19
	Investment in Infrastructure/ Social Sector													
	Taxable Bonds													
1	Infrastructure -PSU- Debentures/Bonds	IPTD	200377.61	4027.41	8.18	6.12	208015.76	16764.53	8.07	6.04	210349.76	17132.18	8.15	6.06
2	Infrastructure- Other Corporate Securities - Debs./Bonds	ICTD	8913.29	169.38	7.71	5.77	10781.27	853.21	7.92	5.93	10581.73	835.29	7.89	5.87
	Taxfree Bonds					0.00	0.00							
1	Infrastructure -PSU- Debentures/Bonds	IPFD	84725.18	1534.61	9.82	7.35	84922.87	6209.55	9.77	7.31	92013.05	6777.75	9.90	7.36
	Total Committed Sector:		1206117.39	22935.89			1182395.06	90574.81			1117757.14	86175.95		
	Approved Investments													
	Subject To Exposure Norms													
1	Corporate Securities- Bonds - (Taxable)	EPBT	117080.02	2245.58	7.78	5.82	116219.99	9046.35	7.78	5.82	118773.35	9431.95	7.94	5.91
2	Corporate Securities - Bonds - (Tax Free)	EPBF	4722.39	79.74	9.15	6.85	4736.13	328.94	9.28	6.94	4772.64	333.48	9.39	6.98
3	PSU - Equity shares - Quoted	EAEQ	37760.80	605.09	6.50	4.86	32846.59	2282.96	7.17	5.37	27906.77	2467.85	9.73	7.24
4	Corporate Securities- Equity Shares - Quoted	EACE	133315.56	720.02	2.19	1.64	121653.00	6374.37	5.68	4.25	103914.07	6559.47	7.06	5.25
5	Deposits - Deposit with Scheduled Banks	ECDB	136792.11	2700.16	8.01	5.99	139917.81	11138.76	7.96	5.96	143417.98	11217.23	7.82	5.82
6	Commercial Papers	ECCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4752.85	365.99	7.70	5.73
7	Mutual Funds - Gilt/g Sec/Liquid Schemes	EGMF	49268.56	796.88	6.56	4.91	51527.81	3296.69	6.40	4.79	30657.53	2074.14	6.77	5.04
8	Passively Managed Equity ETF (Non Promoter Group)	EETF	18427.84	0.00	0.00	0.00	7817.86	1420.91	18.18	13.60	5958.56	0.00	0.00	0.00
9	CCIL - CBLO	ECBO	9243.55	142.48	6.25	4.68	10528.05	671.78	6.38	4.77	10400.27	689.17	6.63	4.93
	Other Investments													
1	Reclassified approved investment Debt	IORD	9734.28	0.00	0.00	0.00	9786.49	0.00	0.00	0.00	10188.12	694.12	6.81	5.06
2	Corporate Securities- Bonds - (Taxable)	OBPT	0.00	0.00	0.00	0.00	1010.63	87.41	8.65	6.47	0.00	0.00	0.00	0.00
3	Reclassified approved investment debt	ORAD	2004.44	42.76	8.65	6.47	994.16	85.94	8.64	6.47	2005.72	173.45	8.65	6.43
4	Other than approved investment- Debentures	OLDB	9.20	0.00	0.10	0.07	9.20	0.01	0.10	0.07	9.20	0.01	0.10	0.07
5	Equity Shares	OESH	0.00	0.00	0.00	0.00	199.51	0.00	0.00	0.00	1098.04	0.00	0.00	0.00
6	Reclassified approved investment equity	ORAE	885.16	7.78	3.57	2.67	5347.16	38.91	0.73	0.55	10108.92	320.97	3.87	2.88
7	SEBI approved AIF category I	OAFA	535.55	6.54	4.95	3.70	592.65	33.21	5.60	4.19	623.11	85.09	13.66	10.16
8	Units of Infrastructure Investment Trust	OIIT	13.33	0.00	0.00	0.00	3.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total Non-Committed Sector		519792.79	7347.04			503190.32	34806.23			474587.12	34412.93		
	TOTAL		1725910.18	30282.93	7.27	5.44	1685585.38	125381.04	7.63	5.71	1592344.26	120588.88	7.83	5.82

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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: March 31, 2025
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	10.00	02-Mar-10	ICRA	AAA	D	17-Sep-2018	
2	9.20% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2020	IORD	5.00	02-Jul-14	ICRA	AAA	D	17-Sep-2018	
3	9.82% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2022	IORD	10.00	31-Jan-12	ICRA	AAA	D	17-Sep-2018	
4	9.80% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2022	IORD	10.00	12-Jun-12	ICRA	AAA	D	17-Sep-2018	
5	9.10% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2020	IORD	5.00	31-Jan-13	ICRA	AAA	D	17-Sep-2018	
6	9.95% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2019	IORD	10.00	13-Feb-14	ICRA	AAA	D	17-Sep-2018	
7	9.90% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2021	IORD	10.00	20-Feb-14	ICRA	AAA	D	17-Sep-2018	
8	9.50% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2024	IORD	10.00	01-Aug-14	ICRA	AAA	D	17-Sep-2018	
9	9.55% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2024	IORD	10.00	20-Aug-14	ICRA	AAA	D	17-Sep-2018	
10	9.00% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2024	IORD	25.00	31-Dec-14	ICRA	AAA	D	17-Sep-2018	
11	8.67% PUNJAB AND SIND BANK 03.12.2029	ORAD	20.00	25-Nov-19	ICRA	AA	AA-	23-Apr-2020	
12	6.85% MTNL 2030	SGOA	140.00	22-Dec-20	CARE	AAA	AA+	6-Sep-2024	
13	8.00% MAHANAGAR TELEPHONE NIGAM LIMITED 15-11-2032	SGOA	57.00	17-Nov-22	CARE	AAA	AA+	6-Sep-2024	

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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 31.03.2025

(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	6722	0	0	29
4	No.of Reinsurers with rating of BBB but less than A	1	538	0	0	2
5	No.of Reinsurers with rating less than BBB			0	0	
	Total(A)	12	7260	0	0	
	With In India					
1	Indian Insurance Companies	3	0	0	0	0
2	FRBs	3	6471	0	0	28
3	GIC RE	1	9610	0	0	41
4	Other (to be Specified)					
	Total (B)	7	16081	0	0	
	Grand Total (C) = (A) + (B)	19	23340	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 Q4 of FY 2024-25	Upto the Q4 of FY 2024-25	For the Q4 of FY 2024-25	Upto the Q4 of FY 2024-25
STATES^c					
1	Andhra Pradesh	1482.46	5840.03	1482.46	5840.03
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	313.73	1102.37	313.73	1102.37
6	Goa	0.00	0.00	0.00	0.00
7	Gujarat	3495.99	12010.23	3495.99	12010.23
8	Haryana	2311.88	6861.21	2311.88	6861.21
9	Himachal Pradesh	0.00	0.00	0.00	0.00
10	Jharkhand	0.00	0.00	0.00	0.00
11	Karnataka	1866.99	6281.21	1866.99	6281.21
12	Kerala	1135.84	3595.52	1135.84	3595.52
13	Madhya Pradesh	450.24	1617.55	450.24	1617.55
14	Maharashtra	10666.75	36262.16	10666.75	36262.16
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	450.95	1378.80	450.95	1378.80
20	Punjab	1384.73	4805.96	1384.73	4805.96
21	Rajasthan	1269.84	4301.67	1269.84	4301.67
22	Sikkim	0.00	0.00	0.00	0.00
23	Tamil Nadu	5115.57	17342.02	5115.57	17342.02
24	Telangana	2596.31	7971.88	2596.31	7971.88
25	Tripura	0.00	0.00	0.00	0.00
26	Uttarakhand	0.00	0.00	0.00	0.00
27	Uttar Pradesh	2608.96	9131.31	2608.96	9131.31
28	West Bengal	1972.54	6311.70	1972.54	6311.70
	TOTAL (A)	37122.78	124813.62	37122.78	124813.62
UNION TERRITORIES^c					
1	Andaman and Nicobar Islands	0.00	0.00	0.00	0.00
2	Chandigarh	224.53	764.35	224.53	764.35
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	3672.17	11075.25	3672.17	11075.25
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)	3896.70	11839.60	3896.70	11839.60
	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)	41019.48	136653.22	41019.48	136653.22

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.

Q4 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	41019.48	11431	38923.17	11521	136653.22	11431	127076.53	11521

Notes:

- Premium stands for amount of gross direct premium written in India
- The line of business which are not applicable for any company should be filled up with NA.
- Figure '0' in those fields will imply no business in the segment.
- Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- 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: 31.03.2025		
Name of the Insurer:		ECGC Ltd.					Date: 14.05.2025		
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	205	7440.25	708	25235.96	207	6960.82	572	21958.45
5	Micro Agents								
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	1318	12383.60	3728	38672.74	951	10169.16	3617	35242.61
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)	1318	12383.6	3728	38672.74	951.00	10169.16	3617.00	35242.61
14	Business outside India (B)								
	Grand Total (A+B)	1523	19823.85	4436	63908.70	1158.00	17129.98	4189.00	57201.06
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									
Date of upload: 14.05.2025		Version 01/2024-25				http://www.ecgc.in			

FORM NL-37-CLAIMS DATA

Name of the Insurer: **ECGC LIMITED**

Upto the Q4 ending 31-03-2025

Sl. No.	Claims Experience	Fire	Crop Insurance	Other segments **	No. of claims only	
					Miscellaneous	Total
1	Claims O/S at the beginning of the period				345	345
2	Claims reported during the period				0	0
	(a) Booked During the period				302	302
	(b) Reopened during the Period				0	0
	(c) Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____				0	0
3	Claims Settled during the period				215	215
	(a) paid during the period					
	(b) Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____				0	0
4	Claims Repudiated during the period				177	177
	Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____				0	0
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)				0	0
6	Claims O/S at End of the period				236	236
	Less than 3months				167	167
	3 months to 6 months				44	44
	6months to 1 year				25	25
	1year and above				0	0

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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

(Amount in Rs. Lakh)

Sl. No.	Claims Experience	Fire	Crop Insur ance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period				146306.62	146306.62
2	Claims reported during the period				0.00	0.00
	(a) Booked During the period				101421.99	101421.99
	(b) Reopened during the Period				0	0.00
	(c) Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____					
3	Claims Settled during the period				23563.23	23563.23
	(a) paid during the period				0	0.00
	(b) Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____					
4	Claims Repudiated during the period				106608.16	106608.16
	Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____				0	0.00
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)					
6	Claims O/S at End of the period				106328.41	106328.41
	Less than 3months				60416.38	60416.38
	3 months to 6 months				18167.10	18167.10
	6months to 1 year				27744.93	27744.93
	1year and above				0.00	0.00

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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GM - IRDA

Form NL-38-Development of Losses (Annual Submission)

Name of the Insurer: ECGC Ltd.

Date: 26-06-2025

WITHIN INDIA
Amount in Rs. Lakhs

Particulars	Underwriting Year Cohort											
	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023	YE 31-Mar-2024	YE 31-Mar-2025
A] Ultimate Net loss Cost - Original Estimate	1,19,917	1,11,568	2,10,867	1,64,306	2,11,612	2,49,132	2,54,458	2,33,448	2,24,398	2,28,750	1,45,086	1,06,902
B] Net Claims Provisions	1,16,611	1,07,976	2,08,421	1,57,135	2,10,151	2,45,073	2,53,427	2,33,198	2,21,177	2,24,190	1,41,209	1,03,463
C] Cumulative Payment as of												
one year later - 1st Diagonal	29,683	14,470	26,966	18,897	18,579	15,283	19,789	8,037	13,676	20,554	26,230	
two year later - 2nd Diagonal	64,940	40,988	87,924	44,434	27,935	47,099	34,648	16,786	23,884	27,778		
three year later - 3rd Diagonal	70,507	45,481	1,09,584	51,400	46,285	62,739	49,996	17,407	25,321			
four year later - 4th Diagonal	72,603	48,878	1,09,913	56,799	49,124	70,216	53,480	18,162				
five year later - 5th Diagonal	72,742	48,916	1,10,920	59,386	49,380	70,778	57,464					
six year later - 6th Diagonal	72,813	48,938	1,13,753	63,723	49,666	70,782						
seven year later - 7th Diagonal	72,819	48,942	1,13,858	64,585	49,748							
eight year later - 8th Diagonal	72,819	48,975	1,13,858	64,924								
nine year later - 9th Diagonal	72,929	49,054	1,13,949									
ten year later - 10th Diagonal	72,939	49,054										
eleven year later - 11th Diagonal	72,939											
D] Ultimate Net Loss Cost re-estimated												
one year later - 1st Diagonal	1,59,451	1,18,044	1,61,857	1,28,484	1,16,441	1,62,541	1,28,219	1,24,435	1,10,545	1,01,356	73,799	
two year later - 2nd Diagonal	1,49,714	95,437	1,69,624	1,54,988	86,245	1,61,295	87,622	41,849	43,854	74,360		
three year later - 3rd Diagonal	1,40,595	74,332	1,68,909	1,38,846	90,090	1,29,015	65,299	27,328	34,941			
four year later - 4th Diagonal	1,03,350	64,054	1,52,567	1,18,570	72,078	92,941	61,172	25,024				
five year later - 5th Diagonal	91,436	61,253	1,47,254	1,08,349	60,085	87,223	59,806					
six year later - 6th Diagonal	96,710	58,242	1,37,164	91,853	56,480	83,542						
seven year later - 7th Diagonal	96,481	56,839	1,25,329	92,468	55,755							
eight year later - 8th Diagonal	89,467	62,377	1,20,215	92,188								
nine year later - 9th Diagonal	92,701	58,683	1,16,857									
ten year later - 10th Diagonal	89,869	49,390										
eleven year later - 11th Diagonal	74,688											
Favourable / (unfavorable) development Amount (A-D)	45,229	62,178	94,009	72,117	1,55,857	1,65,590	1,94,652	2,08,424	1,89,457	1,54,390	71,287	
In % [(A-D)/A]	38%	56%	45%	44%	74%	66%	76%	89%	84%	67%	49%	

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FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: ECGC Limited

For the Quarter ending on 31.03.2025

(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	NA
2	Marine Cargo	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
4	Motor OD	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
6	Health	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
8	Travel	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
10	Public/ Product Liability	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
12	Aviation	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
14	Other segments (a)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15	Miscellaneous	112	58	30	13	2	0	0	81350.00	7527.72	4279.47	3180.74	440.29	0	0	215	23563.23	

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 31.03.2025

(Rs in 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	233	141	60	27	12	0	0	85120.14	12635.48	6994.27	8910.45	4900.75	0	0	471	45346.11

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: 31.03.2025	
Name of the Insurer: ECGC Ltd.		Date:14.05.2025	
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	<u>No. of Directors:-</u>		
	(a) Independent Director	4	
	(b) Executive Director	2	
	(c) Non-executive Director	6	
	(d) Women Director	2	
	(e) Whole time director	2	
11	<u>No. of Employees</u>		
	(a) On-roll:	565	
	(b) Off-roll:	3	
	(c) Total	568	
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents,	1	
	(b) Corporate Agents-Banks		
	(c) Corporate Agents-Others	245	
	(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	571	0
	Recruitments during the quarter	0	0
	Attrition during the quarter	6	0
	Number at the end of the quarter	565	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 सी लिमिटेड
Name of the Insurer: ECGC Limited

दिनांक: 07.04.2025
Date: 07.04.2025

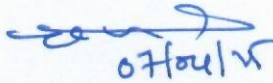
पंजीकरण सं 124
Registration No. 124

पंजीकरण दिनांक: 27 सितंबर 2002
Date of Registration: 27th Sept. 2002

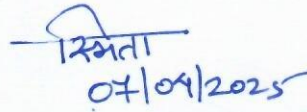
31 मार्च, 2025 की निदेशक और प्रमुख प्रबंधन व्यक्तियों की सूचना
BOD and Key Person information for the quarter ended March 31, 2025

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 सृष्टिराज अम्बष्ठ Shri Sristiraj Ambastha	अध्यक्ष-सह-प्रबंध निदेशक Chairman-cum-Managing Director	कार्यकारी निदेशक - कार्यपालक/ Functional Director - Executive	दि. 16-12-2024 से नियुक्त Appointed w.e.f. 16-12-2024
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 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
8	श्री सुबीर कुमार दास Shri Subir Kumar Das	कार्यपालक निदेशक (पॉलसी मामले) Executive Director (Policy Matters)	कार्यकारी निदेशक - कार्यपालक/ Functional Director - Executive	दि. 13-01-2025 से नियुक्त Appointed w.e.f. 13-01-2025
9	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 दि. 31-03-2025 से कार्यकाल समाप्त Ceased w.e.f. 31-03-2025



चन्द्रशेखर रेड्डी
Chandrasekhara Reddy
वरिष्ठ प्रबंधक
Senior Manager



स्मिता पंडित
Smita Pandit
महाप्रबंधक
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	अध्यक्ष-सह-प्रबंध निदेशक Chairman-cum-Managing Director	कार्यकारी निदेशक - कार्यपालक/ Functional Director - Executive	दि. 16-12-2024 से नियुक्त Appointed w.e.f. 16-12-2024
2	श्री सुबीर कुमार दास Shri Subir Kumar Das	कार्यपालक निदेशक (पॉलसी मामले) Executive Director (Policy Matters)	कार्यकारी निदेशक - कार्यपालक/ Functional Director - Executive	दि. 13-01-2025 से नियुक्त Appointed w.e.f. 13-01-2025
		कार्यपालक निदेशक Executive Director	कार्यपालक निदेशक (पॉलसी मामले) Executive Director (Policy Matters)	दि. 16-12-2024 से नियुक्त Appointed w.e.f. 16-12-2024
		कार्यपालक निदेशक Executive Director	कार्यपालक निदेशक (परिचालन) (अतिरिक्त प्रभार) Executive Director (Operations) (Additional Charge)	दि. 16-12-2024 से नियुक्त Appointed w.e.f. 16-12-2024
3	श्री पी एल ठाकुर Shri P. L. Thakur	महाप्रबंधक/General Manager	मुख्य विपणन अधिकारी/ Chief Marketing Officer	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	(i) मुख्य बीमांकन अधिकारी (ई सी आई बी- अ व) Chief Underwriting Officer (ECIB-ST)	(i) दि. 08-06-2023 से नियुक्त Appointed w.e.f. 08-06-2023
			(ii) मुख्य वित्त अधिकारी Chief Financial Officer	(ii) दि. 30-07-2024 से नियुक्त Appointed w.e.f. 30-07-2024
6	श्री अभिषेक कुमार जैन Shri Abhishek Kumar Jain	महाप्रबंधक/General Manager	(i) लेखा परीक्षा प्रमुख Chief of Internal Audit	(i) दि. 30-07-2024 से नियुक्त Appointed w.e.f. 30-07-2024
			(ii) मुख्य सतर्कता अधिकारी Chief Vigilance Officer	(ii) दि. 04-10-2024 से नियुक्त Appointed w.e.f. 04-10-2024
7	श्री गौरव अंशुमन Shri Gaurav Anshuman	महाप्रबंधक/General Manager	(i) महाप्रबंधक मानव संसाधन और प्रशासन विभाग/ General Manager Human Resource Development and Administration Department	(i) दि. 01-09-2023 से नियुक्त Appointed w.e.f. 01-09-2023
			(ii) मुख्य जोखिम अधिकारी/ Chief Risk Officer	(ii) 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 (पॉलसी) 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 सब्यसाची दास 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

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07/04/25
चन्द्रशेखर रेड्डी
Chandrasekhara Reddy
वरिष्ठ प्रबंधक
Senior Manager


07/04/2025
स्मिता पंडित
Smita Pandit
महाप्रबंधक
General Manager



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

Insurer : ECGC Limited

Upto the Quarter ending on 31/03/2025

(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

Sl 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	36	10	1	0	28	17	72
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	36	10	1	0	28	17	72
2	Total No. of policies during previous year:	11,521						
3	Total No. of claims during previous year:	1,141						
4	Total No. of policies during current year:	11,431						
5	Total No. of claims during current year:	1,025						
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):	72						
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	0	0.00	0	0	0	0.00	
b)	15 - 30 days	2	11.76	0	0	2	11.76	
c)	30 - 90 days	8	47.06	0	0	8	47.06	
d)	90 days & Beyond	7	41.18	0	0	7	41.18	
	Total Number of Complaints	17				17		

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- Note :- (a) Opening balance should tally with the closing balance of the previous quarter.
(b) Complaints reported should be net of duplicate complaints
(c) No. of policies should be new policies (both individual and group) net of cancellations
(d) Claims should be no. of claims reported during the period
(e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

Peeyush
09/05/2025

Peeyush Kumar Pankaj
SM

Paramdeep Lal Thakur
GM-Grievance

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: ECGC LTD.

For the Quarter ending: March 31, 2025

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 : June 02, 2025

Version 1.0

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