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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

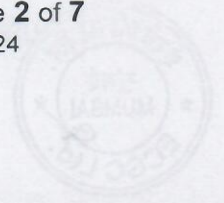
PART A: Details of Equity Holdings of Insurers

Particulars of the Shareholding Pattern of the ECGC LIMITED
as at Quarter Ended on September 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 :								
	(i)								
	(ii)								
	(iii)								



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)	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)								
	Any other								
iii)	(Please specify)								



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	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)	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)								
	-Clearing Members								
	-Non Resident Indian Non Repatriable								



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)	-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:

- 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 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024.
- All holdings, above 1% of the paid up equity, have to be separately disclosed.
- '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.
- 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.

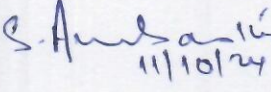
\$ Please specify the names of the Bodies Corporate, indicating those Bodies Corporate which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

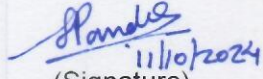


Part C: CERTIFICATION

- 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 quarter 2nd 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.**

Date: 11.10.2024
Place: Mumbai


(Signature)
Sristiraj Ambastha
Chief Executive Officer


(Signature)
Smita Pandit
Chief Compliance Officer

* 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 (REVIEWED) FOR THE PERIOD ENDED 30TH SEPTEMBER 2024

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2023	Up to the Quarter September 2023
1	Premiums earned (Net)	NL-4	267,42.30	516,02.35	254,96.26	471,32.80
2	Profit on Sale/Redemption of Investment		5,90.80	17,54.55	3,91.79	15,15.38
3	(Loss on Sale/Redemption of Investment)		-	-	-	-
4	Interest , Dividend & Rent - Gross (Note 1)		90,56.23	178,73.21	109,19.94	217,11.84
5	Others					
	- Fee		37.54	65.78	44.68	72.28
	- Exchange Fluctuation Profit (net)		-	-	-	-
	- Miscellaneous Income		1,23.93	1,35.19	11.52	20.82
	- Profit on Sale of Asset		(0.33)	2.05	6.48	7.45
	Total (A)		365,50.47	714,33.13	368,70.67	704,60.57
6	Claims Incurred (Net)	NL-5	(319,87.46)	(503,80.30)	(487,33.12)	(542,28.58)
7	Commission	NL-6	(22,91.64)	(27,76.19)	1,89.15	1,71.47
8	Operating Expenses related to Insurance Business	NL-7	89,16.27	164,44.50	85,50.16	151,14.92
9	Premium Deficiency		-	-	-	-
	TOTAL (B)		(253,62.83)	(367,11.99)	(399,93.81)	(389,42.19)
10	Operating Profit/(Loss) from Miscellaneous C = (A-B)		619,13.30	1081,45.12	768,64.48	1094,02.76
11	APPROPRIATIONS					
	Transfer to Shareholder's Account		619,13.30	1081,45.12	768,64.48	1094,02.76
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		619,13.30	1081,45.12	768,64.48	1094,02.76

Note - 1

<u>Pertaining to Policyholder's funds</u>	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2023	Up to the Quarter September 2023
Interest, Dividend & Rent	91,97.50	181,58.33	111,20.22	221,06.99
Add/Less:-				
Investment Expenses	5.22	12.63	12.61	22.31
Amortisation of Premium/ Discount on Investments	1,36.05	2,72.49	1,87.67	3,72.84
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	90,56.23	178,73.21	109,19.94	217,11.84

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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 (REVIEWED) FOR THE PERIOD ENDED 30TH SEPTEMBER 2024

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2023	Up to the Quarter September 2023
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		619,13.30	1081,45.12	768,64.48	1094,02.76
2	INCOME FROM INVESTMENTS					
	(a) Interest , Dividend & Rent - Gross		204,60.22	403,88.81	173,73.43	345,42.69
	(b) Profit on Sale of Investments		13,15.02	39,05.30	6,12.79	23,70.21
	(c) Loss on Sale of Investments		-	-	-	-
	(d) Amortization of Premium/ Discount on Investment		(3,02.82)	(6,06.51)	(2,93.54)	(5,83.16)
3	OTHER INCOME					
	(a) Rent & Other receipts		-	-	-	-
	(b) Other Interest Income		23.62	5,63.90	28.45	57.47
	(c) Other Miscellaneous Income and Factoring Income		3,86.78	3,87.22	3.17	6.83
	TOTAL (A)		837,96.12	1527,83.84	945,88.78	1457,96.80
4	PROVISIONS (Other than Taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) Provision for Doubtful Debts		1,99.32	1,99.61	0.11	0.52
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	0.01
	(b) Expenses towards Corporate Social Responsibility		6,38.19	6,38.75	7,82.07	7,82.07
	(c) Others		-	-	-	-
	(d) Others - Factoring expenses		-	-	-	-
	- Miscellaneous Expenses		-	-	-	-
	TOTAL (B)		8,37.51	8,38.36	7,82.18	7,82.60
6	Profit/ (Loss) Before Tax (A - B)		829,58.61	1519,45.48	938,06.60	1450,14.20
7	Less:					
	(a) Provision for Taxation					
	- Deferred Tax		2,19.25	2,19.25	(73.55)	(73.55)
	- Current Tax		199,89.00	371,89.00	220,39.00	350,00.00
	(b) Prior Period Adjustments		(28,87.73)	(28,86.14)	(0.34)	(35.77)
	(c) Tax Adjustments - Earlier years		-	5,15.76	-	-
8	Profit/ (Loss) after tax		656,38.09	1169,07.61	718,41.49	1101,23.52
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		-	-	-	-
	Balance carried forward to Balance Sheet		656,38.09	1169,07.61	718,41.49	1101,23.52

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FORM NL-3-B-BS

ECGC Limited

Registration No. 124

Date of Registration : 27th September,2002

BALANCE SHEET (REVIEWED) AS AT 30TH SEPTEMBER 2024

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At 30th September 2024	As At 30th September 2023
SOURCES OF FUNDS			
Share Capital	NL-8	4338,00.00	4338,00.00
Reserves and Surplus	NL-10	8239,16.13	6446,07.40
Advance Against Share Capital		-	-
Fair Value Change Account - Shareholders		1488,12.93	662,01.15
Fair Value Change Account - Policyholders		668,57.98	423,25.33
Borrowings	NL-11	-	-
Total		14733,87.04	11869,33.88
APPLICATION OF FUNDS			
Investments - Shareholders	NL-12	11950,99.83	9458,77.54
Investments - Policyholders	NL-12A	5369,28.89	6047,41.36
Loans	NL-13	-	-
Fixed Assets	NL-14	424,01.23	380,42.48
Deferred Tax Assets (Net)		41,61.52	45,05.92
Current Assets			
Cash and Bank Balances	NL-15	1501,46.02	1319,58.74
Advances and Other Assets	NL-16	975,61.62	1118,37.45
Sub Total (A)		2477,07.64	2437,96.19
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	4755,70.80	5792,16.36
Provisions	NL-18	773,41.27	708,13.25
Sub Total (B)		5529,12.07	6500,29.61
Net Current Assets (C)= (A-B)		(3052,04.43)	(4062,33.42)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
Debit Balance in Profit & Loss Account		-	-
Total		14733,87.04	11869,33.88

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Version: 1.1

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FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

		Miscellaneous - Others Miscellaneous Segment			
	Particulars	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2023	Up to the Quarter September 2023
	Gross Direct Premium	307,84.48	616,58.03	307,72.80	567,07.55
	Add : Premium on Reinsurance Accepted	-	-	-	-
	Less : Premium on Reinsurance Ceded	57,55.12	95,21.40	23,17.57	56,39.48
	Net Written Premium	250,29.36	521,36.63	284,55.23	510,68.07
	Add : Opening balance of UPR	142,27.62	255,34.04	112,91.66	216,44.54
	Less : Closing Balance of UPR	125,14.68	260,68.32	142,50.63	255,79.81
	Net Earned Premium	267,42.30	516,02.35	254,96.26	471,32.80
	Gross Direct Premium				
	- In India	307,84.48	616,58.03	307,72.80	567,07.55
	- Outside India	-	-	-	-

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FORM NL-5-CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	Miscellaneous - Others Miscellaneous Segment			
		For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2023	Up to the Quarter September 2023
	Claim Paid (Direct)	45,46.72	93,00.63	155,10.83	183,08.26
	Add : Re-insurance Accepted to Direct Claims	-	-	-	-
	Less : Re-insurance Ceded to Claims Paid	7,82.43	17,05.21	30,36.57	36,52.80
	Less :				
	Recovered During the Period	62,49.39	118,88.41	35,77.66	69,36.81
	Add : Interest Received on Recovery of Claims Paid	1,88.03	1,88.48	-	0.82
	Less : Share of Re-insurer	13,19.09	37,83.31	11,19.07	19,61.20
		51,18.33	82,93.58	24,58.59	49,76.43
	Net Claims Paid (A)	(13,54.04)	(6,98.16)	100,15.67	96,79.03
	Add : Claims Outstanding at the end of the year (net of re-insurance)	(306,33.42)	4202,92.43	(587,48.79)	5290,23.48
	Minus provision for recovery (net of re-insurance)	-	-	-	-
	(B)	(306,33.42)	4202,92.43	(587,48.79)	5290,23.48
	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)	(319,87.46)	(503,80.30)	(487,33.12)	(542,28.58)
	Claim Paid (Direct)				
	- In India	45,46.72	93,00.63	155,10.83	183,08.26
	- Outside India	-	-	-	-
	Estimates of IBNR and IBNER at the end of the period (net)	(463,13.98)	3725,76.10	(440,13.30)	4935,09.66
	Estimates of IBNR and IBNER at the beginning of the period (net)	-	4550,64.57	-	5572,29.75

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Version: 1.1

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FORM NL-6-COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

		Miscellaneous - Others Miscellaneous Segment			
	Particulars	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2023	Up to the Quarter September 2023
	Commission & Remuneration	3,81.09	5,81.05	5,03.92	9,46.84
	Rewards				
	Distribution fees				
	Gross Commission	3,81.09	5,81.05	5,03.92	9,46.84
	Add : Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	26,72.73	33,57.24	3,14.77	7,75.37
	Net Commission	(22,91.64)	(27,76.19)	1,89.15	1,71.47
	Break-up of the expenses (Gross) incurred to procure business is furnished as per details indicated below:				
	Agents	-	-	-	-
	Insurance Brokers	3,81.09	5,81.05	5,03.92	9,46.84
	Corporate Agency	-	-	-	-
	TOTAL	3,81.09	5,81.05	5,03.92	9,46.84
	Commission and Rewards on (Excluding Reinsurance) Business written:				
	- In India	3,81.09	5,81.05	5,03.92	9,46.84
	- Outside India	-	-	-	-

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

		Miscellaneous - Others Miscellaneous Segment			
	Particulars	For the Quarter September 2024	Up to the Quarter September 2024	For the Quarter September 2023	Up to the Quarter September 2023
1	Employees' Remuneration and Welfare benefits	57,35.24	110,90.58	49,10.48	94,72.04
2	Travel, Conveyance and Vehicle running expenses	3,53.13	5,23.68	2,73.42	4,55.13
3	Training expenses	59.88	73.08	74.45	146.28
4	Rent, Rates & Taxes	2,02.50	5,23.16	2,32.01	5,88.27
5	Repairs	4,83.42	10,22.06	4,18.11	7,45.93
6	Printing & Stationery	93.50	1,31.12	81.65	1,22.12
7	Communication expenses	25.40	42.29	20.69	43.14
8	Legal & Professional charges	2,23.42	4,74.49	4,25.48	5,45.61
9	Auditors' fees, expenses etc.				
	(a) As auditor	26.66	26.91	26.03	26.54
	(b) As adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	0.08	0.08
	(ii) Insurance matters	-	-	-	-
	(iii) Management services	-	-	-	-
	(c) In any other capacity	8.29	16.15	10.78	20.58
10	Advertisement and Publicity	14.06	18.04	1,16.09	1,72.75
11	Interest and Bank Charges	2.76	4.44	2.73	4.74
12	Depreciation	3,03.35	5,99.36	2,73.45	5,52.07
13	Brand/Trade Mark usage fee/charges	-	-	-	-
14	Business Development and Sales Promotion Expenses	1,37.22	1,86.26	1,28.41	2,02.06
15	Information Technology Expenses	8,18.05	9,26.86	8,13.66	9,51.40
16	Goods and Services Tax (GST)	-	-	-	-
17	Others - Miscellaneous Expenses and Other Expenses	4,29.39	7,86.02	7,42.64	10,66.18
	TOTAL	89,16.27	164,44.50	85,50.16	151,14.92
	- In India	89,16.27	164,44.50	85,50.16	151,14.92
	- Outside India	-	-	-	-

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FORM NL-8-SHARE CAPITAL SCHEDULE
(Amount in Rs. Lakhs)

	Particulars	As At 30th September 2024	As At 30th September 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 September 2024		As At 30th September 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 September 2024	As At 30th September 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	1169,07.61	1101,23.52
	TOTAL	8239,16.13	6446,07.40

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FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 30th September 2024	As At 30th September 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 September 2024	As At 30th September 2023	As At 30th September 2024	As At 30th September 2023	As At 30th September 2024	As At 30th September 2023
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	4806,12.37	3671,87.02	2159,27.30	2347,58.91	6965,39.67	6019,45.93
2	Other approved Securities	353,65.63	316,43.20	158,88.90	202,30.90	512,54.53	518,74.10
3	Other Investments						
a.	Shares						
aa.	Equity	2533,41.65	1498,19.77	1138,20.16	957,86.41	3671,61.81	2456,06.18
bb.	Preference Shares	-	-	-	-	-	-
b.	Mutual Funds	23,32.53	41,17.76	10,47.95	26,32.67	33,80.48	67,50.43
c.	Derivative Instruments	-	-	-	-	-	-
d.	Debentures/Bonds	791,41.13	1283,35.06	355,56.16	820,50.28	1146,97.29	2103,85.34
e.	Other Securities (CBLO)	-	-	-	-	-	-
f.	Subsidiaries	-	-	-	-	-	-
g.	Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2666,08.35	1839,43.75	1197,80.57	1176,03.38	3863,88.92	3015,47.13
5	Other than Approved Investments	33,03.72	61,40.68	14,84.28	39,26.01	47,88.00	100,66.69
	Total (A)	11207,05.38	8711,87.24	5035,05.32	5569,88.56	16242,10.70	14281,75.80
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	172,83.15	180,86.54	77,64.89	115,63.53	250,48.04	296,50.07
2	Other Approved Securities	4,14.06	26,92.75	1,86.02	17,21.59	6,00.08	44,14.34
3	Other Investments						
a.	Shares						
aa.	Equity	-	-	-	-	-	-
bb.	Preference	-	-	-	-	-	-
b.	Mutual Funds	231,52.58	129,76.74	104,01.88	82,96.60	335,54.46	212,73.34
c.	Derivative Instruments	-	-	-	-	-	-
d.	Debentures/Bonds	43,48.18	154,55.12	19,53.53	98,81.14	63,01.71	253,36.26
e.	Other Securities (CBLO)	63,74.43	119,57.84	28,63.87	76,45.17	92,38.30	196,03.01
f.	Subsidiaries	-	-	-	-	-	-
g.	Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	160,57.58	86,42.71	72,14.27	55,25.67	232,71.85	141,68.38
5	Other than Approved Investments	67,64.47	48,78.60	30,39.11	31,19.10	98,03.58	79,97.70
	Total (B)	743,94.45	746,90.30	334,23.57	477,52.80	1078,18.02	1224,43.10
	GRAND TOTAL (A + B)	11950,99.83	9458,77.54	5369,28.89	6047,41.36	17320,28.72	15506,18.90

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 September 2024	As At 30th September 2023	As At 30th September 2024	As At 30th September 2023	As At 30th September 2024	As At 30th September 2023	
Long Term Investments							
Book Value	8650,67.92	7178,64.00	3886,53.70	4589,62.23	12537,21.62	11768,26.23	
Market Value	9009,17.85	7267,54.68	4047,60.20	4646,46.44	13056,78.05	11914,01.12	
Short Term Investments							
Book Value	740,55.62	744,33.77	332,71.36	475,88.81	1073,26.98	1220,22.58	
Market Value	615,93.98	701,02.29	276,72.66	448,19.50	892,66.64	1149,21.79	

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 September 2024	As At 30th September 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 (30.09.2024)	Upto Last year (31.03.2024)	For the Period	On Sale / Adjustments	To date (30.09.2024)	As At 30th September 2024	As At 30th September 2023
1	Good Will	-	-	-	-	-	-	-	-	-	-
2	Intangibles	8,15.58	-	-	8,15.58	7,51.56	18.50	-	7,70.06	45.52	84.05
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	93.74	-	12,51.61	48,06.69	49,94.17
5	Building	164,12.45	47.12	-	164,59.57	21,00.38	1,39.34	(1.09)	22,40.81	142,18.76	138,31.13
6	Furniture and Fittings	31,26.05	1,12.10	49.14	31,89.01	13,52.02	1,16.14	48.63	14,19.53	17,69.48	13,15.53
7	Information Technology Equipment	15,25.08	11.85	8.74	15,28.19	12,00.78	92.44	7.06	12,86.16	2,42.03	3,70.68
8	Vehicles	9,18.29	-	-	9,18.29	3,73.41	54.68	-	4,28.09	4,90.20	5,99.32
9	Office Equipment	9,64.85	51.88	23.96	9,92.77	7,15.76	38.69	23.74	7,30.71	2,62.06	1,51.69
10	Electrical Installations and Equipment	9,10.63	-	-	9,10.63	1,22.97	45.83	-	1,68.80	7,41.83	8,31.43
Total		382,12.75	2,22.95	81.84	383,53.86	77,74.75	5,99.36	78.34	82,95.77	300,58.09	296,59.52
Work in Progress										123,43.14	83,82.96
Grand Total		382,12.75	2,22.95	81.84	383,53.86	77,74.75	5,99.36	78.34	82,95.77	424,01.23	380,42.48
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 September 2024	As At 30th September 2023
1	Cash (including cheques, drafts and stamps)	1.17	1.89
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short Term (due within 12 months):		
	With Banks	1270,00.00	1110,07.00
	With Financial Institutions	-	-
	(bb) Others		
	With Banks	200,00.00	204,00.00
	With Financial Institution	-	-
	(b) Current Accounts	31,43.85	5,48.85
	(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	1501,46.02	1319,58.74
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	- In India	1501,46.02	1319,58.74
	- Outside India	-	-

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FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE
(Amount in Rs. Lakhs)

	Particulars	As At 30th September 2024	As At 30th September 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	9,12.10	9,32.87
4	Advance to Directors/Employees	19,04.92	22,06.70
5	Advance Tax paid and taxes deducted at source (Net of provision for taxation)	183,79.20	178,41.53
6	Advance for Expenses	9,14.94	7,60.18
	TOTAL (A)	221,11.16	217,41.28
	OTHER ASSETS		
1	Income accrued on Investments	415,75.93	393,98.60
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	68,65.48	212,74.80
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	91.76	1,09.31
9	Sundry Debtors-		
	Standard Asset	1,15.60	2,83.84
	Less : Provision for Standard Asset	0.46	1.13
	(I)	1,15.14	2,82.71
	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)	1,15.14	2,82.71
10	Amount Recoverable from others	91,75.90	125,77.60
	Less: Provision for Doubtful Recovery	94.71	94.71
		90,81.19	124,82.89
11	Sundry Deposits	82,63.66	76,34.41
	Less : Provision for Doubtful Debts	-	-
		82,63.66	76,34.41
12	Investment held for Unclaimed Amount of Policyholders	1,21.40	1,54.94
	Add: Interest earned on Investment held for Unclaimed Amount of Policyholders	63.48	61.13
		1,84.88	2,16.07
13	ATI Participation on behalf of Govt. of India	92,72.42	86,97.38
	TOTAL (B)	754,50.46	900,96.17
	TOTAL (A+B)	975,61.62	1118,37.45

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FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 30th September 2024	As At 30th September 2023
1	Agents' Balances	-	-
2	Balances due to other Insurance Companies	122,25.46	65,80.23
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long Term Policies	41,22.51	53,08.67
	(b) For Other Policies	193,64.16	199,63.05
5	Unallocated Premium	82,12.19	66,57.10
6	Sundry Creditors	34,56.79	83,24.21
7	Due to subsidiaries/holding company	-	-
8	Claims outstanding	4202,92.43	5290,23.48
9	Due to Employees	56,64.82	12,21.33
10	Unclaimed Amount of Policyholders	1,12.01	1,27.42
11	Income accrued on Unclaimed Amounts	50.36	50.46
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	93.43	36.48
14	Due to Others - NEIA	11,73.14	12,11.35
	- Factoring	58.44	52.57
	- Miscellaneous	7,45.06	6,60.01
15	Unrecorded Receipt in Bank	-	-
	TOTAL	4755,70.80	5792,16.36

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

	Particulars	As At 30th September 2024	As At 30th September 2023
1	Reserve for Unexpired Risk	595,15.49	529,30.48
2	Reserve for Premium Deficiency	-	-
3	For Taxation		
	- Income Tax (Net of Advance Tax)	-	-
4	For Employees Retirement Benefits		
	- Leave Encashment & Long Service	63,85.92	58,36.74
	- Gratuity	2,95.96	1,47.51
	- Pension	12,94.09	13,54.58
5	For Thinly Traded Shares	-	-
6	For Doubtful Assets - Investment	98,49.81	105,43.94
	TOTAL	773,41.27	708,13.25

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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 September 2024	As At 30th September 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 September 2024	Up to Period ended September 2024	For the Period ended September 2023	Up to Period ended September 2023
1	Gross Direct Premium growth Rate (%)	0.04%	8.73%	10.22%	6.42%
2	Gross Direct Premium to Net Worth ratio (Times)	0.05	0.05	0.05	0.05
3	Growth rate of Net Worth (%)	16.63%	16.63%	26.98%	26.98%
4	Net Retention Ratio (%)	81.31%	84.56%	92.47%	90.06%
5	Net Commission Ratio (%)	-9.16%	-5.32%	0.66%	0.34%
6	Expenses of Management to Gross Direct Premium Ratio (%)	30.66%	28.08%	30.07%	29.02%
7	Expenses of Management to Net Written Premium Ratio (%)	27.03%	26.76%	31.42%	30.71%
8	Net Incurred Claims to Net Earned Premium (%)	-119.61%	-97.63%	-191.14%	-115.05%
9	Claims paid to claims provisions	0.97%	1.98%	2.62%	3.09%
10	Combined ratio (%)	-92.58%	-70.87%	-159.72%	-84.34%
11	Investment income ratio	7.59%	7.59%	7.57%	7.57%
12	Technical Reserves to Net Premium Ratio (Times)	9.20	9.20	11.40	11.40
13	Underwriting Balance Ratio (%)	194.84%	171.14%	256.86%	182.62%
14	Operating Profit Ratio (%)	231.52%	209.57%	301.47%	232.12%
15	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.50	0.50	0.42	0.42
16	Net earnings ratio (%)	262.24%	224.23%	252.47%	215.64%
17	Return on net worth (%)	9.30%	9.30%	10.21%	10.21%
18	Available Solvency to Required Solvency margin Ratio (Times)		50.24		47.50
19	NPA Ratio				
	Gross NPA Ratio				
	Investment:	0.52%	0.52%	0.63%	0.63%
	Factoring:	88.71%	88.71%	71.39%	71.39%
	Net NPA Ratio				
	Investment:	0.52%	0.52%	0.63%	0.63%
	Factoring:	88.71%	88.71%	71.39%	71.39%
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share		₹26.95		₹25.39
24	Book value per share		₹289.93		₹248.60

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FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE
Name of the Insurer: ECGC Limited
For the Quarter Ending : 30th September,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	1,71.00	3,15.01	1,99.31	3,52.76
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	7.56	7.56	50.13	99.84
			Reinsurance premium ceded to NEIA	-	-	-	-
			Guarantee Fee to NEIA Trust	-	-	46.03	91.55

PART-B Related Party Transaction Balances - As at the end of the Quarter 30th September,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		11,73.14	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
			72,84.09	Outstanding Dues as at year end (Receivable)	N.A.	N.A.	Nil	Nil
			3,58.17	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 September,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	-	11950,99.83	11950,99.83
	Policyholders as per NL-12 of BS	5369,28.89	-	5369,28.89
(A)	Total Investments as per BS	5369,28.89	11950,99.83	17320,28.72
(B)	Inadmissible investment assets as per Clause (I) of Schedule I of regulation	-	296,54.58	296,54.58
(C)	Fixed Assets as per BS	131,44.38	292,56.85	424,01.23
(D)	Inadmissible Fixed Assets as per clause (1) of Schedule I of regulation	5,48.54	12,20.94	17,69.48
	Current Assets			
(E)	Cash & Bank Balance as per BS	465,45.27	1036,00.75	1501,46.02
(F)	Advances and Other assets as per BS	315,34.17	701,88.97	1017,23.14
(G)	Total Current Assets as per BS....(E)+(F)	780,79.44	1737,89.72	2518,69.16
(H)	Inadmissible Current assets as per Clause(1) of Schedule I of regulation	94,30.30	209,90.01	304,20.31
(I)	Loans as per BS	-	-	-
(J)	Fair Value change Account Subject to minimum of Zero	668,57.98	1488,12.93	2156,70.91
(K)	Total Assets as per BS (Excl. current liabilities and provision).....(A)+(C)+(G)+(I)	6281,52.71	13981,46.40	20262,99.11
(L)	Total Inadmissible assets.....(B)+(D)+(H)+(J)	768,36.82	2006,78.46	2775,15.28
(M)	Total Admissible assets for solvency (Excl. current liabilities and provision).....(K)-(L)	5513,15.89	11974,67.94	17487,83.83

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	-	296,54.58	296,54.58
	Inadmissible Fixed assets			
	(a) Furntiure & Fixture	5,48.54	12,20.94	17,69.48
	Inadmissible Current assets			
	(a) African Trade Insurance Investment (Beyond solvency)	2874.45	6397.97	9272.42
	(b) Staff Loans	590.53	1314.39	1904.92
	(c) Reinsurance dues outstanding for more than 365 days in case of Indian Reinsurer and foreign reinsurer (india branch)	1935.63	43,08.34	62,43.97
	(d) Reinsurance dues outstanding for more than 180 days in case of foreign reinsurer which do not have branch in india (Other Reinsurer)	150.24	334.40	484.64
	(e) Amount Recoverable	534.42	1189.51	1723.93
	(f) Sundry Deposits-Legal	2320.17	5164.24	7484.41
	(g) Unclaimed Amount for Policyholder's Assets	57.31	127.57	184.88
	(h) Deffered tax Assest (75%)	967.55	2153.59	3121.14

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

STATEMENT OF LIABILITIES :

As at 30th September, 2024

(₹ in lakh)

		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve(UPR)	660,13.51	595,15.49
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve(URR).....(a)+(b)	660,13.51	595,15.49
(d)	Outstanding Claim Reserve (other than IBNR reserve)	541,73.21	477,16.33
(e)	IBNR Reserve	4578,76.42	3725,76.10
(f)	Total Reserve for Technical Liabilities...(c)+(d)+(e)	5780,63.13	4798,07.92

Date of upload: 30/10/2024

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 SEPTEMBER 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	1320,27.01	1190,30.99	(901,59.47)	(794,43.46)	238,06.20	(189,33.49)	238,06.20
10	Crop							
	Total	1320,27.01	1190,30.99	(901,59.47)	(794,43.46)	238,06.20	(189,33.49)	238,06.20

Date of upload: 30/10/2024

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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)	5513,15.89
	Deduct:	
(B)	Current Liabilities as per BS	4798,07.92
(C)	Provision as per BS	226,11.95
(D)	Other Liabilities	-
(E)	Excess in Policyholders's Funds(A)-(B)-(C)-(D)	488,96.02
	Shareholders's FUNDS	
(F)	Available assets (as per Form IRDAI-GI-TA)	11974,67.94
	Deduct:	
(G)	Other Liabilities	503,29.83
(H)	Excess in Shareholder's (F-G)	11471,38.11
(I)	Total ASM (E+H)	11960,34.13
(J)	Total RSM	238,06.20
(K)	Solvency Ratio (Total ASM/ Total RSM)	50.24

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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:

30.09.2024

उत्पाद सूचना /Products Information

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

क्र सं /S.No.	उत्पाद / ऍड 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 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 / नियोक्ता देयता, सार्वजनिक / उत्पाद देयता, इंजीनियरिंग, विमानन, फसल बीमा एवं अन्य खाद (कृपया स्पष्ट करें) 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: Sep 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	1,195,099.83
	Investments (Policyholders)	8A	536,928.90
2	Loans	9	-
3	Fixed Assets	10	42,401.24
4	Current Assets		
	a. Cash & Bank Balance	11	150,146.02
	b. Advances & Other Assets	12	97,561.64
5	Current Liabilities		
	a. Current Liabilities	13	475,570.80
	b. Provisions	14	77,341.27
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		2,575,049.69
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	42,401.24
3	Cash & Bank Balance (if any)	11	3,146.02
4	Advances & Other Assets (if any)	12	97,461.64
5	Current Liabilities	13	475,570.80
6	Provisions	14	77,341.27
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		
	Total (B)		695,920.96
	'Investment Assets'	(A-B)	1,879,128.72

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%	-	245,395.16	110,250.00	355,645.16	21.38	-	355,645.16	369,985.89
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	533,675.20	239,767.12	773,442.32	46.50	-	773,442.32	795,550.99
3	Investment subject to Exposure Norms		-	-	-					-
	a. Housing / Infra & Loans to SG for Housing and FFE		-	-	-					-
	1. Approved Investments	Not less than 15%	19,176.60	263,489.33	126,994.84	409,660.76	24.63	-	409,660.76	434,591.84
	2. Other Investments		-	6,764.47	3,039.11	9,803.58	0.59	-	9,803.58	-
	b. Approved Investments		10,477.98	311,813.84	144,797.77	467,089.59	28.08	214,344.46	681,434.05	685,601.35
	c. Other Investments	Not exceeding 55%	-	2,388.47	1,073.08	3,461.55	0.21	1,326.45	4,788.00	4,912.24
	Investment Assets	100%	29,654.58	1,118,131.30	515,671.92	1,663,457.80	100.00	215,670.91	1,879,128.72	1,920,656.42

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: Sep 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	340,218.99	20.41	15,426.18	(442.29)	355,645.16	21.38
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)							
	Central Govt. Securities	CGSB	340,218.99	20.41	15,426.18	(442.29)	355,645.16	21.38
	State Govt. Sec.	SGGB	350,666.75	21.04	15,275.80	(437.98)	365,942.56	22.00
	Other Approved Sec.	SGOA	51,859.50	3.11	(4.90)	0.14	51,854.60	3.12
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	8,430.94	0.51	(13.38)	0.38	8,417.55	0.51
	Tax Free Bonds Issued by NHB	HFDN	8,485.13	0.51	(13.46)	0.39	8,471.67	0.51
	Bonds/Debs. Issued by NHB/Institutions accredited by NHB	HTDN	86,793.32	5.21	(2,008.31)	57.58	84,785.01	5.10
	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	212,283.64	12.73	(1,629.73)	46.73	210,653.91	12.66
	Infrastructure- Other Corporate Securities - Debs./Bonds	ICTD	11,411.77	0.68	(2.02)	0.06	11,409.75	0.69
	Taxfree Infrastructure -PSU Bonds	IPFD	85,055.14	5.10	(132.27)	3.79	84,922.87	5.11
	Long Term Bank Bonds - Infra	ILBI	-	0.00	-	0.00		0.00
	2. Other Investments							
	Infra Bonds Reclassified	IORD	9,803.58	0.59	-	0.00	9,803.58	0.59
	c. Approved Investments							
	Corporate Securities- Bonds (Taxable)	EPBT	115,271.77	6.92	991.10	(28.42)	116,262.87	6.99
	Corporate Securities- Bonds (Taxfree)	EPBF	4,745.32	0.28	(9.19)	0.26	4,736.13	0.28
	PSU - Equity Shares Quoted	EAEQ	27,056.08	1.62	10,084.65	(289.14)	37,140.73	2.23
	Corporate Securities - Equity Shares - Quoted	EACE	115,171.34	6.91	2,111.98	(60.55)	117,283.32	7.05
	Deposits with Scheduled banks/Fis	ECDB	150,600.00	9.03	(3,500.00)	100.35	147,100.00	8.84
	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	4,062.91	0.24	(1,798.09)	51.55	2,264.82	0.14
	Mutual Funds	EGMF	57,893.58	3.47	(24,830.15)	711.92	33,063.43	1.99
	CBLO	ECBO	12,483.30	0.75	(3,244.99)	93.04	9,238.30	0.56
	d. Other Investments (not exceeding 15%)							
	Equity Shares	OESH	-	0.00	-	0.00	-	0.00
	Equity Shares	ORAE	10,969.81	0.66	(10,084.65)	289.14	885.16	0.05
	Corporate Securities- PSU Bonds (Taxable)	OBPT	-	0.00	2,004.79	(57.48)	2,004.79	0.12
	Corporate Securities-Bonds (taxable)	ORAD	2,005.02	0.12	(2,005.02)	57.49	-	0.00
	Other Investment Bonds Pvt.	OLDB	9.20	0.00	-	0.00	9.20	0.00
	OTHER INVESTMENTS - AIF	OAFA	668.49	0.04	(106.09)	3.04	562.40	0.03
	Total		1,666,945.58	100.00	(3,487.78)	100.00	1,663,457.80	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: Sep 30, 2024

(Amount in Rs. Lakhs)								
Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th Sep, 2024	as % of total for this class	As at 30th Sep, 2023	as % of total for this class	As at 30th Sep, 2024	as % of total for this class	As at 30th Sep, 2023	as % of total for this class
Break down by credit rating								
AAA rated	558004.01	41.11	552285.56	43.66	528613.76	40.17	534,420.12	42.45
AA or better	52005.11	3.83	72,009.74	5.69	51818.78	3.94	73,768.65	5.86
Rated below AA but above A	2049.78	0.15	2,007.59	0.16	2004.79	0.15	2005.71	0.16
Rated below A but above B	0.00	0.00	5.11	0.00	0.00	0.00	9.20	0.00
Any other (Unrated)	0.00	0.00	-	0.00	9803.58	0.74	10497.71	0.83
Centra/State/OAS (Sovereign Sec.)	745305.85	54.91	638,747.52	50.49	723678.74	54.99	638092.42	50.69
Total (A)	1,357,364.74	100.00	1,265,055.52	100.00	1,315,919.65	100.00	1,258,793.81	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	25,729.47	1.90	100,314.24	7.93	35,594.44	2.70	110,085.49	8.75
more than 1 year and upto 3years	147,953.15	10.90	118,789.72	9.39	144,328.97	10.97	116,186.67	9.23
More than 3years and up to 7years	446,217.87	32.87	406,408.72	32.13	421,331.17	32.02	391,192.35	31.08
More than 7 years and up to 10 years	262,531.65	19.34	266,276.47	21.05	253,027.27	19.23	262,675.51	20.87
above 10 years	474,932.60	34.99	373,266.37	29.51	461,637.81	35.08	378,653.79	30.08
Any other (Please specify)								
Total (B)	1,357,364.74	100.00	1,265,055.52	100.00	1,315,919.65	100.00	1,258,793.81	100.00
Breakdown by type of the issuer								
a. Central Government	369,985.89	27.26	333,825.51	26.39	355,645.16	27.03	332,323.59	26.40
b. State Government	373,188.71	27.49	298,285.84	23.58	365,942.56	27.81	299,272.40	23.77
c. Corporate Securities	561,813.75	41.39	576,899.30	45.60	542,477.33	41.22	570,909.38	45.35
Any other (Other Approved Securities)	52,376.39	3.86	56,044.87	4.43	51,854.60	3.94	56,288.44	4.47
Total (C)	1,357,364.74	100.00	1,265,055.52	100.00	1,315,919.65	100.00	1,258,793.81	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: Sep 30, 2024

(Amount in Rs. Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 Sep 2024)	Prev. FY (As on 30 Sep 2023)	YTD (As on 30 Sep 2024)	Prev. FY (As on 30 Sep 2023)	YTD (As on 30 Sep 2024)	Prev. FY (As on 30 Sep 2023)	YTD (As on 30 Sep 2024)	Prev. FY (As on 30 Sep 2023)	YTD (As on 30 Sep 2024)	Prev. FY (As on 30 Sep 2023)
1	Investments Assets	1,315,919.65	1,258,793.81	-	-	-	-	347,538.15	314,805.60	1,663,457.80	1,573,599.41
2	Gross NPA	9,803.58	10,497.71	-	-	-	-	-	-	9,803.58	10,497.71
3	% of Gross NPA on Investment Assets (2/1)	0.74%	0.83%	-	-	-	-	0.00%	0.00%	0.59%	0.67%
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)	1,306,116.07	1,248,296.10	-	-	-	-	347,538.15	314,805.60	1,653,654.22	1,563,101.71
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: Sep 30, 2024
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Periodicity of Submission: Quarterly		Current Quarter				Year to Date (Sep 30, 2024)				(Amount in Rs. Lakhs) Year to Date (Sep 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	349140.04	6634.76	7.54	5.64	347410.07	13302.28	7.64	5.72	331556.66	12717.71	7.67	5.70
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	359673.49	6777.97	7.48	5.60	353572.82	13345.49	7.53	5.63	294284.13	11244.66	7.64	5.68
2	Other Approved Sec.	SGOA	51857.03	973.77	7.45	5.57	51859.45	1936.57	7.45	5.57	56293.71	2122.10	7.54	5.61
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	85935.86	1708.74	7.89	5.90	86268.64	3412.86	7.89	5.90	98039.67	3899.67	7.96	5.92
2	Bonds/Debs. Issued by HUDCO accredited by HUDCO	HTHD	1000.00	21.60	8.57	6.41	1000.00	42.93	8.56	6.41	1000.00	42.99	8.60	6.40
	Tax Free Bonds													
1	Tax Free Bonds issued by NHB	HFDN	8478.33	176.23	11.02	8.25	8484.98	350.44	11.01	8.24	8538.52	351.22	11.06	8.23
2	Tax Free Bonds issued by HUDCO	HFHD	8424.17	150.14	9.45	7.07	8430.79	298.64	9.44	7.06	9484.04	342.13	9.70	7.21
	Investment in Infrastructure/ Social Sector													
	Taxable Bonds													
1	Infrastructure -PSU- Debentures/Bonds	IPTD	213518.74	4325.16	8.04	6.02	212371.77	8563.54	8.04	6.02	210026.40	8547.28	8.14	6.05
2	Infrastructure- Other Corporate Securities - Debs./Bonds	ICTD	11410.75	226.94	7.89	5.90	11411.75	451.41	7.89	5.90	10419.80	411.22	7.89	5.87
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						0.00	0.00						
1	Infrastructure -PSU- Debentures/Bonds	IPFD	84988.29	1567.23	9.78	7.32	85053.71	3109.87	9.75	7.30	94067.68	3471.58	9.92	7.38
	Total Committed Sector:		1174426.70	22562.53			1165863.98	44814.02			1113710.61	43150.55		
	Approved Investments													
	Subject To Exposure Norms													
1	Corporate Securities- Bonds - (Taxable)	EPBT	115348.67	2270.08	7.81	5.84	116167.43	4530.90	7.78	5.82	109783.03	4174.43	7.60	5.65
2	Corporate Securities - Bonds - (Tax Free)	EPBF	4740.67	83.37	9.32	6.97	4745.22	165.83	9.31	6.97	4781.78	165.37	9.30	6.92
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	29413.25	699.61	9.44	7.06	28270.96	1295.52	9.64	7.21	26143.97	1372.49	11.89	8.84
5	Corporate Securities- Equity Shares - Quoted	EACE	116225.52	1209.68	4.41	3.30	115269.43	4154.28	7.81	5.84	98279.37	4219.76	9.63	7.16
6	Deposits - Deposit with Scheduled Banks	ECDB	147322.83	2946.32	7.93	5.93	138420.00	5488.71	7.91	5.92	153328.64	5884.71	7.68	5.71
7	Commercial Papers	ECCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8073.72	309.59	7.67	5.70
8	Mutual Funds - Gilt/g Sec/Liquid Schemes	EGMF	66728.54	766.58	4.56	3.41	61658.35	1856.32	6.00	4.49	26894.61	519.75	3.87	2.88
9	Passively Managed Equity ETF (Non Promoter Group)	EETF	2296.23	759.02	131.14	98.13	3899.86	1420.91	72.67	54.38	5958.56	0.00	0.00	0.00
10	CCIL - CBLO	ECBO	13271.59	212.79	6.36	4.76	11900.90	382.75	6.41	4.80	10643.28	348.29	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	2004.91	43.71	8.65	6.47	1007.93	43.71	8.65	6.47	0.00	0.00	0.00	0.00
4	Reclassified approved investment debt	ORAD	0.00	0.00	0.00	0.00	997.09	43.18	8.64	6.47	2005.95	86.75	8.65	6.43
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	0.00	0.00	0.00	0.00	397.93	0.00	0.00	0.00	1170.44	0.00	0.00	0.00
7	Reclassified approved investment equity	ORAE	8612.63	7.78	0.36	0.27	9784.78	23.35	0.48	0.36	12792.91	313.19	5.99	4.46
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	601.14	13.44	8.87	6.64	636.12	15.64	4.90	3.67	632.13	26.73	8.46	6.29
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		516378.75	9012.39			502968.79	19421.09			460497.59	17421.08		
	TOTAL		1690805.45	31574.92	7.58	5.67	1668832.77	64235.12	7.89	5.90	1574208.21	60571.63	7.98	5.94

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: Sep 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 ¹</u>								
1	6.85% MTNL 2030	SGOA	140.00	22-Dec-20	CARE	AAA	AA+	6-Sep-2024	
2	8.00% MAHANAGAR TELEPHONE NIGAM LIMITED 15-11-2032	SGOA	57.00	17-Nov-22	CARE	AAA	AA+	6-Sep-2024	
B.	<u>As on Date ²</u>								
1	9.15% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2020	IOR	10.00	02-Mar-10	ICRA	AAA	D	17-Sep-2018	
2	9.20% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2020	IOR	5.00	02-Jul-14	ICRA	AAA	D	17-Sep-2018	
3	9.82% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2022	IOR	10.00	31-Jan-12	ICRA	AAA	D	17-Sep-2018	
4	9.80% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2022	IOR	10.00	12-Jun-12	ICRA	AAA	D	17-Sep-2018	
5	9.10% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2020	IOR	5.00	31-Jan-13	ICRA	AAA	D	17-Sep-2018	
6	9.95% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2019	IOR	10.00	13-Feb-14	ICRA	AAA	D	17-Sep-2018	
7	9.90% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2021	IOR	10.00	20-Feb-14	ICRA	AAA	D	17-Sep-2018	
8	9.50% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2024	IOR	10.00	01-Aug-14	ICRA	AAA	D	17-Sep-2018	
9	9.55% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2024	IOR	10.00	20-Aug-14	ICRA	AAA	D	17-Sep-2018	
10	9.00% INFRASTRUCTURE LEASING & FINANCIAL SERVICES 2024	IOR	25.00	31-Dec-14	ICRA	AAA	D	17-Sep-2018	
11	8.94% CANFIN HOMES LTD 2024	HTDN	10.00	05-Mar-15	India Rating	AAA	AA+	18-Dec-2019	
12	8.67% PUNJAB AND SIND BANK 03.12.2029	OBPT	20.00	25-Nov-19	ICRA	AA	AA-	23-Apr-2020	
13	6.85% MTNL 2030	SGOA	140.00	22-Dec-20	CARE	AAA	AA+	6-Sep-2024	
14	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 30.09.2024

(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	2629	0	0	28
4	No.of Reinsurers with rating of BBB but less than A	1	210			
5	No.of Reinsurers with rating less than BBB			0		
	Total(A)	12	2839	0	0	
	With In India					
1	Indian Insurance Companies	3	0	0	0	0
2	FRBs	3	2527	0	0	27
3	GIC RE	1	4155	0	0	44
4	Other (to be Specified)					
	Total (B)	7	6682	0	0	
	Grand Total (C) = (A) + (B)	19	9521	0	0	98

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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 Q2 of FY 2024-25	Upto the Q2 of FY 2024-25	For the Q2 of FY 2024-25	Upto the Q2 of FY 2024-25
	STATES^c				
1	Andhra Pradesh	1553.76	2909.20	1553.76	2909.20
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	243.43	512.02	243.43	512.02
6	Goa	0.00	0.00	0.00	0.00
7	Gujarat	2889.41	5590.07	2889.41	5590.07
8	Haryana	1470.66	3039.33	1470.66	3039.33
9	Himachal Pradesh	0.00	0.00	0.00	0.00
10	Jharkhand	0.00	0.00	0.00	0.00
11	Karnataka	1393.75	2974.56	1393.75	2974.56
12	Kerala	798.32	1591.24	798.32	2974.56
13	Madhya Pradesh	405.21	751.56	405.21	1591.24
14	Maharashtra	8388.05	16758.90	8388.05	751.56
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	333.89	638.17	333.89	638.17
20	Punjab	1095.78	2404.49	1095.78	2404.49
21	Rajasthan	1006.30	1961.32	1006.30	1961.32
22	Sikkim	0.00	0.00	0.00	0.00
23	Tamil Nadu	3801.98	7660.11	3801.98	7660.11
24	Telangana	1601.15	3234.38	1601.15	3234.38
25	Tripura	0.00	0.00	0.00	0.00
26	Uttarakhand	0.00	0.00	0.00	0.00
27	Uttar Pradesh	2150.34	4213.09	2150.34	4213.09
28	West Bengal	1216.46	2586.74	1216.46	2586.74
	TOTAL (A)	28348.51	56825.18	28348.51	56825.18
	UNION TERRITORIES^c				
1	Andaman and Nicobar Islands	0.00	0.00	0.00	0.00
2	Chandigarh	185.49	360.43	185.49	360.43
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	2250.48	4472.42	2250.48	4472.42
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)	2435.96	4832.85	2435.96	4832.85
	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)	30784.47	61658.03	30784.47	61658.03

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.

Q2 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	30784.47	10421	30772.80	10999	61658.03	10421	56707.55	10999

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: 30.09.2024	
Name of the Insurer:	ECGC Ltd.							Date: 09.12.2024	
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	0
3	Corporate Agents -Others								
4	Brokers	117	6155.81	251	11146.01	165.00	5257.36	242.00	9519.33
5	Micro Agents								
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	791	8477.28	1558	16776.06	1002.00	9087.15	1847.00	16617.25
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)	791	8477.28	1558	16776.06	1002.00	9087.15	1847.00	16617.25
14	Business outside India (B)								
	Grand Total (A+B)	908	14633.09	1809	27922.07	1167.00	14344.51	2089.00	26136.58
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 Q2 ending **30-09-2024**

Sl. No.	Claims Experience	No. of claims only		
		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period		145	145
2	Claims reported during the period			0
	(a) Booked During the period		489	489
	(b) Reopened during the Period		4	4
	(c) Other Adjustment (to be specified)			
	(i) _____			
	(ii) _____			0
3	Claims Settled during the period		150	150
	(a) paid during the period			
	(b) Other Adjustment (to be specified)			
	(i) _____			
	(ii) _____			0
4	Claims Repudiated during the period		167	167
	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	Claims O/S at End of the period		321	321
	Less than 3months			0
	3 months to 6 months		126	126
	6months to 1 year		35	35
	1year and above		8	8

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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		39670.78	39670.78
2	Claims reported during the period			
	(a) Booked During the period		127133.11	127133.11
	(b) Reopened during the Period		12143.63	12143.63
	(c) Other Adjustment (to be specified)			
	(i) _____			
	(ii) _____			
3	Claims Settled during the period		16877.13	16877.13
	(a) paid during the period		9300.62	9300.62
	(b) Other Adjustment (to be specified)			
	(i) _____			
	(ii) _____			
4	Claims Repudiated during the period		27747.56	27747.56
	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	Claims O/S at End of the period		134322.83	134322.83
	Less than 3months		52937.69	52937.69
	3 months to 6 months		54379.61	54379.61
	6months to 1 year		25130.00	25130.00
	1year and above		1875.51	1875.51

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 30.09.2024

(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	49	39	10	4	0	0	0	1422.9	2197.31	649.9	276.61	0	0	0	102	4546.72

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 30.09.2024

(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
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	78	48	14	6	4	0	0	2350	3287.15	809.38	340.31	2513.76	0	0	150	9300.62

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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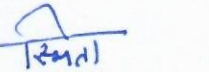
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FORM NL-41 OFFICES INFORMATION		As at: 30.09.2024	
Name of the Insurer: ECGC Ltd.		Date:08.11.2024	
Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	51	
2	No. of branches approved during the year	0	
3	No. of branches 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:-	7	
	(a) Independent Director	1	
	(b) Executive Director	9	
	(c) Non-executive Director	3	
	(d) Women Director	1	
11	No. of Employees	579	
	(a) On-roll:	3	
	(b) Off-roll:	582	
12	No. of Insurance Agents and Intermediaries	1	
	(a) Individual Agents,		
	(b) Corporate Agents-Banks		
	(c)Corporate Agents-Others		
	(d) Insurance Brokers	236	
	(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	588	0
	Recruitments during the quarter	0	0
	Attrition during the quarter	6	0
	Number at the end of the quarter	582	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: 10.10.2024 Date: 10.10.2024	
पंजीकरण सं 124 Registration No. 124			पंजीकरण दिनांक: 27 सितंबर 2002 Date of Registration: 27th Sept. 2002	
सितंबर 30, 2024 की निदेशक और प्रमुख प्रबंधन व्यक्तियों की सूचना BOD and Key Person information for the quarter ended September 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 सृष्टिराज 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
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 10/10/24
 चन्द्रशेखर रेड्डी
 Chandrasekhara Reddy
 वरिष्ठ प्रबंधक
 Senior Manager


 10/10/2024
 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 सुष्टिराज अम्बष्ठ Shri Sristiraj Ambastha	कार्यपालक निदेशक (पॉलसी मामले) Executive Director (Policy Matters)	कार्यपालक निदेशक (पॉलसी 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	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. 01-07-2024 से अंतरिम सीएफओ नियुक्त Appointed as Interim CFO w.e.f. 01-07-2024, दि. 30-07-2024 से सीएफओ के रूप में नियुक्त Appointed as CFO 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	(ii) दि. 01-07-2024 से अंतरिम लेखा परीक्षा प्रमुख के रूप में नियुक्त Appointed as Interim Chief of Internal Audit w.e.f. 01- 07-2024, दि. 30-07-2024 से लेखा परीक्षा प्रमुख के रूप में नियुक्त Appointed as Chief of Internal Audit w.e.f. 30-07-2024
			(ii) अंतरिम मुख्य सतर्कता अधिकारी Interim Chief Vigilance Officer	(ii) दि. 01-07-2024 से नियुक्त Appointed w.e.f. 01-07-2024
			(iii) मुख्य वित्त अधिकारी Chief Financial Officer	(iii) दि. 07-06-2023 से नियुक्त Appointed w.e.f. 07-06-2023 दि. 01-07-2024 से कार्यकाल समाप्त Ceased w.e.f. 01-07-2024
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

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10/10/24
चन्द्रशेखर रेड्डी
Chandrasekhara Reddy
वरिष्ठ प्रबंधक
Senior Manager

10/10/2024
स्मिता पंडित
Smita Pandit
महाप्रबंधक
General Manager

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

Insurer : ECGC Limited

Upto the Quarter ending on 30/09/2024

(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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Name of the Insurer : ECGC Limited

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	27	9	1	0	6	29	48
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	27	9	1	0	6	29	48
2	Total No. of policies during previous year:	10,999						
3	Total No. of claims during previous year:	606						
4	Total No. of policies during current year:	10,421						
5	Total No. of claims during current year:	484						
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):	48						
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	1	3.45	0	0	1	3.45	
	c) 30 - 90 days	8	27.59	0	0	8	27.59	
	d) 90 days & Beyond	20	68.97	0	0	20	68.97	
	Total Number of Complaints	29				29		

Date of Upload: 28/10/2024

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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.

4/28
28-10-2024
Peeyush Kumar Pankaj
SM

Prepared by:

28/10/24
Sanjay Kumar Singh
AGM

Checked by:

28/10/24
Paramdeep Lal Thakur
GM-Grievance

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: ECGC LTD.

For the Quarter ending: Sep 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 : Nov 12,2024

Version 1.0

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