

FORM NL-1-B-RA
ECGC Limited

Registration No. 124

Date of Registration : 27th September, 2002

REVENUE ACCOUNT (UNAUDITED) FOR THE PERIOD ENDED 31ST DECEMBER 2024

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2023	Up to the Quarter December 2023
1	Premiums earned (Net)	NL-4	285,93.03	801,95.38	269,51.68	740,84.48
2	Profit on Sale/Redemption of Investment		5,46.00	23,00.55	3,66.99	18,82.37
3	(Loss on Sale/Redemption of Investment)		-	-	-	-
4	Interest , Dividend & Rent - Gross (Note 1)		88,82.88	267,56.09	108,62.91	325,74.75
5	Others					
	- Fee		44.53	1,10.31	35.64	1,07.92
	- Exchange Fluctuation Profit (net)		-	-	-	-
	- Miscellaneous Income		5,28.26	6,63.45	15.32	36.14
	- Profit on Sale of Asset		1.67	3.72	1.24	8.69
	Total (A)		385,96.37	1100,29.50	382,33.78	1086,94.35
6	Claims Incurred (Net)	NL-5	(13,89.15)	(517,69.45)	(149,08.97)	(691,37.55)
7	Commission	NL-6	(3,60.39)	(31,36.58)	3,76.57	5,48.04
8	Operating Expenses related to Insurance Business	NL-7	74,49.21	238,93.71	67,01.66	218,16.58
9	Premium Deficiency		-	-	-	-
	TOTAL (B)		56,99.67	(310,12.32)	(78,30.74)	(467,72.93)
10	Operating Profit/(Loss) from Miscellaneous C = (A-B)		328,96.70	1410,41.82	460,64.52	1554,67.28
11	APPROPRIATIONS					
	Transfer to Shareholder's Account		328,96.70	1410,41.82	460,64.52	1554,67.28
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		328,96.70	1410,41.82	460,64.52	1554,67.28

Note - 1

<u>Pertaining to Policyholder's funds</u>	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2023	Up to the Quarter December 2023
Interest, Dividend & Rent	90,21.53	271,79.86	107,85.09	328,92.08
Add/Less:-				
Investment Expenses	4.73	17.36	8.35	30.66
Amortisation of Premium/ Discount on Investments	1,33.92	4,06.41	1,84.54	5,57.38
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	(2,70.71)	(2,70.71)
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	-	-	-	-
Interest, Dividend & Rent – Gross	88,82.88	267,56.09	108,62.91	325,74.75

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FORM NL- 2-B-PL
ECGC Limited

Registration No. 124

Date of Registration : 27th September,2002

PROFIT AND LOSS ACCOUNT (UNAUDITED) FOR THE PERIOD ENDED 31ST DECEMBER 2024

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2023	Up to the Quarter December 2023
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		328,96.70	1410,41.82	460,64.52	1554,67.28
2	INCOME FROM INVESTMENTS					
	(a) Interest , Dividend & Rent - Gross		200,69.67	604,58.48	168,55.93	513,98.62
	(b) Profit on Sale of Investments		12,15.28	51,20.58	5,74.00	29,44.21
	(c) Loss on Sale of Investments		-	-	-	-
	(d) Amortization of Premium/ Discount on Investment		(2,98.07)	(9,04.58)	(2,88.63)	(8,71.79)
3	OTHER INCOME					
	(a) Rent & Other receipts		-	-	-	-
	(b) Other Interest Income		21.87	5,85.77	27.75	85.22
	(c) Other Miscellaneous Income and Factoring Income		2,85.01	6,72.23	4.52	11.35
	TOTAL (A)		541,90.46	2069,74.30	632,38.09	2090,34.89
4	PROVISIONS (Other than Taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) Provision for Doubtful Debts		0.02	1,99.63	(4,23.94)	(4,23.42)
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		91.22	91.22	1,07.51	1,07.52
	(b) Expenses towards Corporate Social Responsibility		3,63.43	10,02.18	(2,86.54)	4,95.53
	(c) Others		-	-	-	-
	(d) Others - Factoring expenses		-	-	-	-
	- Miscellaneous Expenses		-	-	-	-
	TOTAL (B)		4,54.67	12,93.03	(6,02.97)	1,79.63
6	Profit/ (Loss) Before Tax (A - B)		537,35.79	2056,81.27	638,41.06	2088,55.26
7	Less:					
	(a) Provision for Taxation					
	- Deferred Tax		(2,19.25)	-	73.55	-
	- Current Tax		123,11.00	495,00.00	110,00.00	460,00.00
	(b) Prior Period Adjustments		17.88	(28,68.26)	-	(35.77)
	(c) Tax Adjustments - Earlier years		(1,35.54)	3,80.22	-	-
8	Profit/ (Loss) after tax		417,61.70	1586,69.31	527,67.51	1628,91.03
9	APPROPRIATIONS					
	(a) Interim Dividends paid during the year		-	-	-	-
	(b) Final Dividend Paid		-	-	-	-
	(c) Transfer to Reserve for Factoring Scheme		-	-	-	-
	(d) Transfer to General Reserve		-	-	-	-
	Balance of profit/loss brought forward from last year		-	-	-	-
	Balance carried forward to Balance Sheet		417,61.70	1586,69.31	527,67.51	1628,91.03

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FORM NL-3-B-BS

ECGC Limited

Registration No. 124

Date of Registration : 27th September,2002

BALANCE SHEET (UNAUDITED) AS AT 31ST DECEMBER 2024

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At 31st December 2024	As At 31st December 2023
SOURCES OF FUNDS			
Share Capital	NL-8	4338,00.00	4338,00.00
Reserves and Surplus	NL-10	8656,77.83	6973,74.91
Advance Against Share Capital		-	-
Fair Value Change Account - Shareholders		1279,24.78	865,49.17
Fair Value Change Account - Policyholders		574,73.45	553,34.71
Borrowings	NL-11	-	-
Total		14848,76.06	12730,58.79
APPLICATION OF FUNDS			
Investments - Shareholders	NL-12	11955,48.25	9756,18.09
Investments - Policyholders	NL-12A	5371,30.39	6237,55.84
Loans	NL-13	-	-
Fixed Assets	NL-14	425,98.08	392,45.21
Deferred Tax Assets (Net)		43,80.77	44,32.38
Current Assets			
Cash and Bank Balances	NL-15	1363,92.75	1392,23.64
Advances and Other Assets	NL-16	1094,84.74	1218,77.05
Sub Total (A)		2458,77.49	2611,00.69
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	4632,78.71	5570,06.10
Provisions	NL-18	773,80.21	740,87.32
Sub Total (B)		5406,58.92	6310,93.42
Net Current Assets (C)= (A-B)		(2947,81.43)	(3699,92.73)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
Debit Balance in Profit & Loss Account		-	-
Total		14848,76.06	12730,58.79

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FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	Miscellaneous - Others Miscellaneous Segment			
		For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2023	Up to the Quarter December 2023
	Gross Direct Premium	339,75.71	956,33.74	314,45.81	881,53.36
	Add : Premium on Reinsurance Accepted	-	-	-	-
	Less : Premium on Reinsurance Ceded	64,41.03	159,62.43	19,30.56	75,70.04
	Net Written Premium	275,34.68	796,71.31	295,15.25	805,83.32
	Add : Opening balance of UPR	148,25.69	403,59.73	122,16.35	338,60.89
	Less : Closing Balance of UPR	137,67.34	398,35.66	147,79.92	403,59.73
	Net Earned Premium	285,93.03	801,95.38	269,51.68	740,84.48
	Gross Direct Premium				
	- In India	339,75.71	956,33.74	314,45.81	881,53.36
	- Outside India	-	-	-	-

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FORM NL-5-CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

		Miscellaneous - Others Miscellaneous Segment			
	Particulars	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2023	Up to the Quarter December 2023
	Claim Paid (Direct)	124,82.25	217,82.88	84,21.85	267,30.11
	Add : Re-insurance Accepted to Direct Claims	-	-	-	-
	Less : Re-insurance Ceded to Claims Paid	14,81.72	31,86.93	18,29.78	54,82.58
	Less :				
	Recovered During the Period	41,90.25	160,78.66	29,56.39	98,93.20
	Add : Interest Received on Recovery of Claims Paid	0.01	1,88.49	14.33	15.15
	Less : Share of Re-insurer	8,49.10	46,32.41	9,07.68	28,68.88
		33,41.16	116,34.74	20,63.04	70,39.47
	Net Claims Paid (A)	76,59.37	69,61.21	45,29.03	142,08.06
	Add : Claims Outstanding at the end of the year (net of re-insurance)	(90,48.52)	4112,43.91	(194,38.00)	5095,85.48
	Minus provision for recovery (net of re-insurance)	-	-	-	-
	(B)	(90,48.52)	4112,43.91	(194,38.00)	5095,85.48
	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)	(13,89.15)	(517,69.45)	(149,08.97)	(691,37.55)
	Claim Paid (Direct)				
	- In India	124,82.25	217,82.88	84,21.85	267,30.11
	- Outside India	-	-	-	-
	Estimates of IBNR and IBNER at the end of the period (net)	(117,55.97)	3608,20.13	(242,18.83)	4692,90.83
	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)

		Miscellaneous - Others Miscellaneous Segment			
	Particulars	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2023	Up to the Quarter December 2023
	Commission & Remuneration	8,57.87	14,38.92	5,98.10	15,44.94
	Rewards				
	Distribution fees				
	Gross Commission	8,57.87	14,38.92	5,98.10	15,44.94
	Add : Commission on Re-insurance Accepted	-	-	-	-
	Less: Commission on Re-insurance Ceded	12,18.26	45,75.50	2,21.53	9,96.90
	Net Commission	(3,60.39)	(31,36.58)	3,76.57	5,48.04
	Break-up of the expenses (Gross) incurred to procure business is furnished as per details indicated below:				
	Agents	-	-	-	-
	Insurance Brokers	8,57.87	14,38.92	5,98.10	15,44.94
	Corporate Agency	-	-	-	-
	TOTAL	8,57.87	14,38.92	5,98.10	15,44.94
	Commission and Rewards on (Excluding Reinsurance) Business written:				
	- In India	8,57.87	14,38.92	5,98.10	15,44.94
	- Outside India	-	-	-	-

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

		Miscellaneous - Others Miscellaneous Segment			
	Particulars	For the Quarter December 2024	Up to the Quarter December 2024	For the Quarter December 2023	Up to the Quarter December 2023
1	Employees' Remuneration and Welfare benefits	56,19.15	167,09.73	50,03.75	144,75.79
2	Travel, Conveyance and Vehicle running expenses	2,90.64	8,14.32	2,15.29	6,70.42
3	Training expenses	49.84	1,22.92	31.00	1,77.28
4	Rent, Rates & Taxes	1,31.05	6,54.21	2,46.55	8,34.82
5	Repairs	3,19.42	13,41.48	2,61.09	10,07.02
6	Printing & Stationery	46.78	1,77.90	61.31	1,83.43
7	Communication expenses	36.81	79.10	20.17	63.31
8	Legal & Professional charges	3,28.32	8,02.81	1,30.89	6,76.50
9	Auditors' fees, expenses etc.				
	(a) As auditor	0.56	27.47	4.29	30.83
	(b) As adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	0.05	0.13
	(ii) Insurance matters	-	-	-	-
	(iii) Management services	-	-	-	-
	(c) In any other capacity	12.37	28.52	11.79	32.37
10	Advertisement and Publicity	1,20.81	1,38.85	1,47.32	3,20.07
11	Interest and Bank Charges	1.74	6.18	1.55	6.29
12	Depreciation	3,05.83	9,05.19	2,74.76	8,26.83
13	Brand/Trade Mark usage fee/charges	-	-	-	-
14	Business Development and Sales Promotion Expenses	2,36.53	4,22.79	2,44.83	4,46.89
15	Information Technology Expenses	(3,00.02)	6,26.84	(2,48.94)	7,02.46
16	Goods and Services Tax (GST)	-	-	-	-
17	Others - Miscellaneous Expenses and Other Expenses	2,49.38	10,35.40	2,95.96	13,62.14
	TOTAL	74,49.21	238,93.71	67,01.66	218,16.58
	- In India	74,49.21	238,93.71	67,01.66	218,16.58
	- Outside India	-	-	-	-

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FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 31st December 2024	As At 31st December 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 31st December 2024		As At 31st December 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-9A-SHAHOLDING PATTERN SCHEDULE – ECGC LIMITED

ANNEXURE 'A'

DETAILS OF EQUITY HOLDINGS OF INSURERS

PART A:

**PARTICULARS OF THE SHAHOLDING PATTERN OF ECGC LIMITED
AS AT QUARTER ENDED ON DECEMBER 31, 2024**

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 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 3rd 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: 10.01.2025

Place: Mumbai

(Signature)
Chief Executive Officer/Compliance Officer

Smita Pandit
10/01/2025

स्मिता पंडित
Smita Pandit
महाप्रबंधक
General Manager



FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 31st December 2024	As At 31st December 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	1586,69.31	1628,91.03
	TOTAL	8656,77.83	6973,74.91

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FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 31st December 2024	As At 31st December 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 31st December 2024	As At 31st December 2023	As At 31st December 2024	As At 31st December 2023	As At 31st December 2024	As At 31st December 2023
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranted bonds including Treasury Bills	4940,45.12	3836,66.08	2219,62.30	2452,94.71	7160,07.42	6289,60.79
2	Other approved Securities	353,62.28	316,40.21	158,87.41	202,28.99	512,49.69	518,69.20
3	Other Investments						
a.	Shares						
aa.	Equity	2395,51.01	1700,18.02	1076,24.37	1087,00.05	3471,75.38	2787,18.07
bb.	Preference Shares	-	-	-	-	-	-
b.	Mutual Funds	75,29.32	45,63.79	33,82.74	29,17.84	109,12.06	74,81.63
c.	Derivative Instruments	-	-	-	-	-	-
d.	Debentures/Bonds	822,38.08	1293,27.79	369,47.54	826,84.98	1191,85.62	2120,12.77
e.	Other Securities (CBLO)	-	-	-	-	-	-
f.	Subsidiaries	-	-	-	-	-	-
g.	Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2630,63.48	1753,49.63	1181,87.94	1121,08.78	3812,51.42	2874,58.41
5	Other than Approved Investments	29,41.91	54,15.78	13,21.73	34,62.54	42,63.64	88,78.32
	Total (A)	11247,31.20	8999,81.30	5053,14.03	5753,97.89	16300,45.23	14753,79.19
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranted bonds including Treasury Bills	214,81.01	136,27.99	96,50.89	87,12.98	311,31.90	223,40.97
2	Other Approved Securities	4,14.01	20,82.63	1,86.00	13,31.52	6,00.01	34,14.15
3	Other Investments						
a.	Shares						
aa.	Equity	-	-	-	-	-	-
bb.	Preference	-	-	-	-	-	-
b.	Mutual Funds	241,91.98	197,83.68	108,68.87	126,48.59	350,60.85	324,32.27
c.	Derivative Instruments	-	-	-	-	-	-
d.	Debentures/Bonds	31,05.00	154,55.09	13,95.00	98,81.12	45,00.00	253,36.21
e.	Other Securities (CBLO)	56,88.08	44,32.39	25,55.51	28,33.82	82,43.59	72,66.21
f.	Subsidiaries	-	-	-	-	-	-
g.	Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	91,72.50	142,74.83	41,20.98	91,26.53	132,93.48	234,01.36
5	Other than Approved Investments	67,64.47	59,80.18	30,39.11	38,23.40	98,03.58	98,03.58
	Total (B)	708,17.05	756,36.79	318,16.36	483,57.96	1026,33.41	1239,94.75
	GRAND TOTAL (A + B)	11955,48.25	9756,18.09	5371,30.39	6237,55.85	17326,78.64	15993,73.94

Note:

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

98,49.81

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	
	Shareholders		Policyholders			
	As At 31st December 2024	As At 31st December 2023	As At 31st December 2024	As At 31st December 2023	As At 31st December 2024	As At 31st December 2023
Long Term Investments						
Book Value	8834,29.05	7252,18.44	3969,02.91	4636,64.25	12803,31.96	11888,82.69
Market Value	9106,81.12	7367,08.08	4091,46.59	4710,10.08	13198,27.71	12077,18.16
Short Term Investments						
Book Value	705,10.02	751,45.36	316,78.41	480,43.75	1021,88.43	1231,89.11
Market Value	644,89.30	696,00.34	289,73.46	444,98.57	934,62.76	1140,98.91

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 December 2024	As At 31st December 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 (31.12.2024)	Upto Last year (31.03.2024)	For the Period	On Sale / Adjustments	To date (31.12.2024)	As At 31st December 2024	As At 31st December 2023
1	Good Will	-	-	-	-	-	-	-	-	-	-
2	Intangibles	8,15.58	-	-	8,15.58	7,51.56	27.79	-	7,79.35	36.23	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	1,40.86	-	12,98.73	47,59.57	49,94.17
5	Building	164,12.45	47.12	-	164,59.57	21,00.38	2,09.40	(1.09)	23,10.87	141,48.70	138,31.13
6	Furniture and Fittings	31,26.05	1,15.60	49.51	31,92.14	13,52.02	1,75.30	48.91	14,78.41	17,13.73	13,15.53
7	Information Technology Equipment	15,25.08	48.28	8.74	15,64.62	12,00.78	1,40.11	7.06	13,33.83	2,30.79	3,70.68
8	Vehicles	9,18.29	-	7.53	9,10.76	3,73.41	82.17	7.53	4,48.05	4,62.71	5,99.32
9	Office Equipment	9,64.85	1,26.48	29.46	10,61.87	7,15.76	60.69	29.45	7,47.00	3,14.87	1,51.69
10	Electrical Installations and Equipment	9,10.63	-	-	9,10.63	1,22.97	68.87	-	1,91.84	7,18.79	8,31.43
Total		382,12.75	3,37.48	95.24	384,54.99	77,74.75	9,05.19	91.86	85,88.08	298,66.91	296,59.52
Work in Progress										127,31.17	83,82.96
Grand Total		382,12.75	3,37.48	95.24	384,54.99	77,74.75	9,05.19	91.86	85,88.08	425,98.08	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 31st December 2024	As At 31st December 2023
1	Cash (including cheques, drafts and stamps)	1.44	1.85
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short Term (due within 12 months):		
	With Banks	1098,00.00	1152,07.00
	With Financial Institutions	-	-
	(bb) Others		
	With Banks	246,00.00	228,00.00
	With Financial Institution	-	-
	(b) Current Accounts	19,90.31	12,13.79
	(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	1363,92.75	1392,23.64
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	- In India	1363,92.75	1392,23.64
	- Outside India	-	-

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FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 31st December 2024	As At 31st December 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	9,61.31	8,51.02
4	Advance to Directors/Employees	18,48.79	21,77.89
5	Advance Tax paid and taxes deducted at source (Net of provision for taxation)	321,16.21	299,96.93
6	Advance for Expenses	13,36.06	4,68.71
	TOTAL (A)	362,62.37	334,94.55
	OTHER ASSETS		
1	Income accrued on Investments	394,45.32	385,52.22
2	Outstanding Premiums	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	67,38.85	207,20.89
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	84.05	1,03.59
9	Sundry Debtors-		
	Standard Asset	1,21.47	2,01.05
	Less : Provision for Standard Asset	0.48	0.61
	(I)	1,20.99	2,00.44
	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)	1,20.99	2,00.44
10	Amount Recoverable from others	91,90.19	122,96.65
	Less: Provision for Doubtful Recovery	94.71	94.71
		90,95.48	122,01.94
11	Sundry Deposits	82,77.01	76,86.15
	Less : Provision for Doubtful Debts	-	-
		82,77.01	76,86.15
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	66.85	64.95
		1,88.25	2,19.89
13	ATI Participation on behalf of Govt. of India	92,72.42	86,97.38
	TOTAL (B)	732,22.37	883,82.50
	TOTAL (A+B)	1094,84.74	1218,77.05

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At 31st December 2024	As At 31st December 2023
1	Agents' Balances	-	-
2	Balances due to other Insurance Companies	110,90.60	67,79.78
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long Term Policies	39,08.09	53,52.05
	(b) For Other Policies	191,45.18	177,08.92
5	Unallocated Premium	74,95.86	73,92.99
6	Sundry Creditors	23,39.89	71,76.57
7	Due to subsidiaries/holding company	-	-
8	Claims outstanding	4112,43.91	5095,85.48
9	Due to Employees	61,58.76	8,97.77
10	Unclaimed Amount of Policyholders	1,12.53	1,30.60
11	Income accrued on Unclaimed Amounts	53.63	54.18
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	65.80	40.08
14	Due to Others - NEIA	10,55.82	11,63.62
	- Factoring	59.22	42.64
	- Miscellaneous	5,49.42	6,81.42
15	Unrecorded Receipt in Bank	-	-
	TOTAL	4632,78.71	5570,06.10

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

	Particulars	As At 31st December 2024	As At 31st December 2023
1	Reserve for Unexpired Risk	584,57.14	554,94.05
2	Reserve for Premium Deficiency	-	-
3	For Taxation	-	-
	- Income Tax (Net of Advance Tax)	-	-
4	For Employees Retirement Benefits		
	- Leave Encashment & Long Service	65,36.30	60,01.26
	- Gratuity	3,80.15	2,43.51
	- Pension	21,56.81	24,98.69
5	For Thinly Traded Shares	-	-
6	For Doubtful Assets - Investment	98,49.81	98,49.81
	TOTAL	773,80.21	740,87.32

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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 December 2024	As At 31st December 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 December 2024	Up to Period ended December 2024	For the Period ended December 2023	Up to Period ended December 2023
1	Gross Direct Premium growth Rate (%)	8.05%	8.49%	4.94%	5.89%
2	Gross Direct Premium to Net Worth ratio (Times)	0.07	0.07	0.08	0.08
3	Growth rate of Net Worth (%)	14.88%	14.88%	20.64%	20.64%
4	Net Retention Ratio (%)	81.04%	83.31%	93.86%	91.41%
5	Net Commission Ratio (%)	-1.31%	-3.94%	1.28%	0.68%
6	Expenses of Management to Gross Direct Premium Ratio (%)	24.86%	26.93%	23.83%	27.17%
7	Expenses of Management to Net Written Premium Ratio (%)	26.25%	26.59%	24.64%	28.48%
8	Net Incurred Claims to Net Earned Premium (%)	-4.86%	-64.55%	-55.32%	-93.32%
9	Claims paid to claims provisions	2.66%	4.63%	1.42%	4.51%
10	Combined ratio (%)	21.39%	-37.96%	-30.68%	-64.84%
11	Investment income ratio	7.47%	7.47%	7.40%	7.40%
12	Technical Reserves to Net Premium Ratio (Times)	5.90	5.90	7.01	7.01
13	Underwriting Balance Ratio (%)	80.07%	138.67%	129.05%	163.13%
14	Operating Profit Ratio (%)	115.05%	175.87%	170.92%	209.85%
15	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.47	0.47	0.45	0.45
16	Net earnings ratio (%)	151.67%	199.15%	178.78%	202.14%
17	Return on net worth (%)	12.21%	12.21%	14.40%	14.40%
18	Available Solvency to Required Solvency margin Ratio (Times)		52.84		47.64
19	NPA Ratio				
	Gross NPA Ratio				
	Investment:	0.53%	0.53%	0.57%	0.57%
	Factoring:	88.20%	88.20%	77.86%	77.86%
	Net NPA Ratio				
	Investment:	0.53%	0.53%	0.57%	0.57%
	Factoring:	88.20%	88.20%	77.86%	77.86%
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share		₹36.58		₹37.55
24	Book value per share		₹299.56		₹260.76

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FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE
Name of the Insurer: ECGC Limited
For the Quarter Ending : 31st December,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	1,88.28	5,03.29	1,91.94	5,44.70
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	130.01	137.57	49.96	149.80
			Reinsurance premium ceded to NEIA	-	-	-	-
			Guarantee Fee to NEIA Trust	-	-	44.60	136.15

PART-B Related Party Transaction Balances - As at the end of the Quarter 31st December,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		10,55.82	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
			72,96.80	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

NL FORM-23- SOLVENCY MARGIN (FORM IRDAI-GI-TA)
STATEMENT OF ADMISSIBLE ASSETS:
As at 31st December,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	-	11955,48.25	11955,48.25
	Policyholders as per NL-12 of BS	5371,30.39	-	5371,30.39
(A)	Total Investments as per BS	5371,30.39	11955,48.25	17326,78.64
(B)	Inadmissible investment assets as per Clause (I) of Schedule I of regulation	-	305,19.08	305,19.08
(C)	Fixed Assets as per BS	132,05.40	293,92.68	425,98.08
(D)	Inadmissible Fixed Assets as per clause (1) of Schedule I of regulation	5,31.26	11,82.47	17,13.73
	Current Assets			
(E)	Cash & Bank Balance as per BS	422,81.75	941,11.00	1363,92.75
(F)	Advances and Other assets as per BS	352,98.31	785,67.20	1138,65.51
(G)	Total Current Assets as per BS....(E)+(F)	775,80.06	1726,78.20	2502,58.26
(H)	Inadmissible Current assets as per Clause(1) of Schedule I of regulation	94,57.67	210,50.93	305,08.60
(I)	Loans as per BS	-	-	-
(J)	Fair Value change Account Subject to minimum of Zero	574,73.45	1279,24.78	1853,98.23
(K)	Total Assets as per BS (Excl. current liabilities and provision).....(A)+(C)+(G)+(I)	6279,15.85	13976,19.13	20255,34.98
(L)	Total Inadmissible assets.....(B)+(D)+(H)+(J)	674,62.38	1806,77.26	2481,39.64
(M)	Total Admissible assets for solvency (Excl. current liabilities and provision).....(K)-(L)	5604,53.47	12169,41.87	17773,95.34

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	-	305,19.08	305,19.08
	Inadmissible Fixed assets			
	(a) Furntiure & Fixture	5,31.26	11,82.47	17,13.73
	Inadmissible Current assets			
	(a) African Trade Insurance Investment (Beyond solvency)	2874.45	6397.97	9272.42
	(b) Staff Loans	573.12	1275.67	1848.79
	(c) Reinsurance dues outstanding for more than 365 days in case of Indian Reinsurer and foreign reinsurer (india branch)	2035.05	45,29.63	65,64.68
	(d) Reinsurance dues outstanding for more than 180 days in case of foreign reinsurer which do not have branch in india (Other Reinsurer)	40.22	89.52	129.73
	(e) Amount Recoverable	534.42	1189.51	1723.93
	(f) Sundry Deposits-Legal	2323.52	5171.69	7495.21
	(g) Unclaimed Amount for Policyholder's Assets	58.36	129.89	188.25
	(h) Deffered tax Assest (75%)	1018.53	2267.05	3285.58

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

STATEMENT OF LIABILITIES :

As at 31st December, 2024

(₹ in lakh)

		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve(UPR)	672,78.46	584,57.14
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve(URR).....(a)+(b)	672,78.46	584,57.14
(d)	Outstanding Claim Reserve (other than IBNR reserve)	569,35.82	504,23.78
(e)	IBNR Reserve	4435,33.51	3608,20.13
(f)	Total Reserve for Technical Liabilities...(c)+(d)+(e)	5677,47.78	4697,01.05

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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 DECEMBER 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	1345,56.91	1170,50.42	(864,24.84)	(765,20.85)	234,10.08	(181,49.22)	234,10.08
10	Crop							
	Total	1345,56.91	1170,50.42	(864,24.84)	(765,20.85)	234,10.08	(181,49.22)	234,10.08

Date of upload: 05/02/2025

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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)	5604,53.47
	Deduct:	
(B)	Current Liabilities as per BS	4697,01.05
(C)	Provision as per BS	219,45.43
(D)	Other Liabilities	-
(E)	Excess in Policyholders's Funds(A)-(B)-(C)-(D)	688,06.99
	Shareholders's FUNDS	
(F)	Available assets (as per Form IRDAI-GI-TA)	12169,41.87
	Deduct:	
(G)	Other Liabilities	488,46.28
(H)	Excess in Shareholder's (F-G)	11680,95.59
(I)	Total ASM (E+H)	12369,02.58
(J)	Total RSM	234,10.08
(K)	Solvency Ratio (Total ASM/ Total RSM)	52.84

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फॉर्म एन एल - 27 - उत्पाद सूचना /FORM NL-27/Product Informationबीमाकर्ता का नाम : Name
of the Insurer :

ईसीजीसी लि. ECGC LTD

दिनांक : DATE:

31.12.2024


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 आवंटन की तारीख /Date of allotment of UIN
			NIL			

नोट/Note : -

(क) अग्नि, मरीन कार्गो, मरीन हल, मोटर ओ डी, मोटर टी पी, स्वास्थ्य, व्यक्तिगत दुर्घटना, यात्रा बीमा, रोजगार क्षतिपूर्ति / नियोक्ता देयता, सार्वजनिक / उत्पाद देयता, इंजीनिरिंग, विमानन, फसल बीमा एवं अन्य खाद (कृपया स्पष्ट करें)
(b) 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)

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: Dec 31, 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	1,195,548.26
	Investments (Policyholders)	8A	537,130.38
2	Loans	9	-
3	Fixed Assets	10	42,598.08
4	Current Assets		
	a. Cash & Bank Balance	11	136,392.75
	b. Advances & Other Assets	12	109,484.74
5	Current Liabilities		
	a. Current Liabilities	13	463,278.71
	b. Provisions	14	77,380.21
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		2,561,813.13
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	42,598.08
3	Cash & Bank Balance (if any)	11	1,992.75
4	Advances & Other Assets (if any)	12	109,384.74
5	Current Liabilities	13	463,278.71
6	Provisions	14	77,380.21
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		
	Total (B)		694,634.49
	'Investment Assets'	(A-B)	1,867,178.64

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%	-	247,374.96	111,139.47	358,514.43	21.32	-	358,514.43	370,617.02
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	551,302.42	247,686.60	798,989.02	47.51	-	798,989.02	817,889.23
3	Investment subject to Exposure Norms		-	-	-					-
	a. Housing / Infra & Loans to SG for Housing and FFE		-	-	-					-
	1. Approved Investments	Not less than 15%	19,165.81	253,070.18	122,308.92	394,544.91	23.46	-	394,544.91	412,728.19
	2. Other Investments		-	6,764.47	3,039.11	9,803.58	0.58	-	9,803.58	-
	b. Approved Investments	Not exceeding 55%	11,353.28	316,407.50	147,254.84	475,015.62	28.24	184,561.88	659,577.50	661,705.99
	c. Other Investments		-	2,364.82	1,062.46	3,427.28	0.20	836.35	4,263.63	4,363.95
	Investment Assets	100%	30,519.09	1,129,909.39	521,351.93	1,681,780.41	100.00	185,398.23	1,867,178.64	1,896,687.36

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: Dec 31, 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.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	CGSB	355,645.16	21.38	2,869.27	15.66	358,514.43	21.32
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)							
	Central Govt. Securities	CGSB	355,645.16	21.38	2,869.27	15.66	358,514.43	21.32
	State Govt. Sec.	SGGB	368,942.56	22.00	22,682.34	123.79	388,624.89	23.11
	Other Approved Sec.	SGOA	51,854.60	3.12	(4.90)	(0.03)	51,849.70	3.08
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	8,417.55	0.51	(13.38)	(0.07)	8,404.17	0.50
	Tax Free Bonds Issued by NHB	HFDN	8,471.67	0.51	(13.46)	(0.07)	8,458.22	0.50
	Bonds/Debs. Issued by NHB/Institutions accredited by NHB	HTDN	84,785.01	5.10	(1,008.25)	(5.50)	83,776.76	4.98
	Bonds/Debs. Issued by HUDCO accredited by HUDCO	HTHD	1,000.00	0.06	-	0.00	1,000.00	0.06
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments							
	Infrastructure -PSU- Debentures/Bonds	IPTD	210,653.91	12.66	(11,453.03)	(62.51)	199,200.88	11.84
	Infrastructure- Other Corporate Securities - Debs./Bonds	ICTD	11,409.75	0.69	(2,495.46)	(13.62)	8,914.29	0.53
	Taxfree Infrastructure -PSU Bonds	IPFD	84,922.87	5.11	(132.27)	(0.72)	84,790.60	5.04
	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	0.00	9,803.58	0.58
	c. Approved Investments							
	Corporate Securities- Bonds (Taxable)	EPBT	116,262.87	6.99	2,695.82	14.71	118,958.68	7.07
	Corporate Securities- Bonds (Taxfree)	EPBF	4,736.13	0.28	(9.19)	(0.05)	4,726.94	0.28
	PSU - Equity Shares Quoted	EAEQ	37,140.73	2.23	(0.00)	(0.00)	37,140.73	2.21
	Corporate Securities - Equity Shares - Quoted	EACE	117,283.32	7.05	9,450.81	51.58	126,734.13	7.54
	Deposits with Scheduled banks/Fis	ECDB	147,100.00	8.84	(12,600.00)	(68.77)	134,500.00	8.00
	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	2,264.82	0.14	7,830.86	42.74	10,095.68	0.60
	Mutual Funds	EGMF	33,063.43	1.99	1,552.44	8.47	34,615.87	2.06
	CBLO	ECBO	9,238.30	0.56	(994.71)	(5.43)	8,243.59	0.49
	d. Other Investments (not exceeding 15%)							
	Equity Shares	OESH	-	0.00	-	0.00	-	0.00
	Equity Shares	ORAE	885.16	0.05	(0.00)	(0.00)	885.16	0.05
	Corporate Securities- PSU Bonds (Taxable)	OBPT	2,004.79	0.12	(0.23)	(0.00)	2,004.56	0.12
	Corporate Securities-Bonds (taxable)	ORAD	-	0.00	-	0.00	-	0.00
	Other Investment Bonds Pvt.	OLDB	9.20	0.00	-	0.00	9.20	0.00
	OTHER INVESTMENTS - AIF	OAFA	562.40	0.03	(34.03)	(0.19)	528.37	0.03
	Total		1,663,457.80	100.00	18,322.61	100.00	1,681,780.41	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: Dec 31, 2024

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st Dec, 2024	as % of total for this class	As at 31st Dec, 2023	as % of total for this class	As at 31st Dec, 2024	as % of total for this class	As at 31st Dec, 2023	as % of total for this class
Break down by credit rating								
AAA rated	538553.12	39.64	543267.92	42.64	517181.68	38.91	524236.76	41.39
AA or better	50418.47	3.71	73248.07	5.75	50816.79	3.82	73759.16	5.82
Rated below AA but above A	2025.70	0.15	2016.34	0.16	2004.56	0.15	2005.48	0.16
Rated below A but above B	0.00	0.00	5.29	0.00	0.00	0.00	9.20	0.00
Any other (Unrated)	5.94	0.00	0.00	0.00	9812.78	0.74	9803.58	0.77
Centra/State/OAS (Sovereign Sec.)	767458.53	56.49	655441.55	51.45	749221.08	56.37	656797.94	51.85
Total (A)	1,358,461.76	100.00	1,273,979.17	100.00	1,329,036.89	100.00	1,266,612.12	100.00
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	6,644.94	0.49	18,072.88	1.42	16,356.83	1.23	24,108.07	1.90
more than 1 year and upto 3years	146,831.89	10.81	135,017.74	10.60	144,272.37	10.86	136,810.55	10.80
More than 3years and up to 7years	444,060.65	32.69	359,331.10	28.21	424,170.68	31.92	345,690.57	27.29
More than 7 years and up to 10 years	259,449.80	19.10	298,686.18	23.45	252,969.28	19.03	290,648.70	22.95
above 10 years	501,474.48	36.91	462,871.28	36.33	491,267.74	36.96	469,354.23	37.06
Any other (Please specify)								
Total (B)	1,358,461.76	100.00	1,273,979.17	100.00	1,329,036.89	100.00	1,266,612.12	100.00
Breakdown by type of the issuer								
a. Central Government	370,617.02	27.28	334,080.55	26.22	358,514.43	26.98	331,988.91	26.21
b. State Government	394,722.45	29.06	315,733.21	24.78	388,624.89	29.24	319,312.86	25.21
c. Corporate Securities	540,572.54	39.79	568,854.48	44.65	530,047.87	39.88	560,027.00	44.21
Any other (Other Approved Securities)	52,549.75	3.87	55,310.93	4.34	51,849.70	3.90	55,283.35	4.36
Total (C)	1,358,461.76	100.00	1,273,979.17	100.00	1,329,036.89	100.00	1,266,612.12	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: Dec 31, 2024

(Amount in Rs. Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31 Dec 2024)	Prev. FY (As on 31 Dec 2023)	YTD (As on 31 Dec 2024)	Prev. FY (As on 31 Dec 2023)	YTD (As on 31 Dec 2024)	Prev. FY (As on 31 Dec 2023)	YTD (As on 31 Dec 2024)	Prev. FY (As on 31 Dec 2023)	YTD (As on 31 Dec 2024)	Prev. FY (As on 31 Dec 2023)
1	Investments Assets	1,329,036.89	1,266,612.12	-	-	-	-	352,743.52	328,984.93	1,681,780.41	1,595,597.05
2	Gross NPA	9,803.58	9,803.58	-	-	-	-	-	-	9,803.58	9,803.58
3	% of Gross NPA on Investment Assets (2/1)	0.74%	0.77%	-	-	-	-	0.00%	0.00%	0.58%	0.61%
4	Provision made on NPA	9,803.58	9,803.58	-	-	-	-	-	-	9,803.58	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	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,319,233.31	1,256,808.54	-	-	-	-	352,743.52	328,984.93	1,671,976.83	1,585,793.47
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: Dec 31, 2024
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Periodicity of Submission: Quarterly			Current Quarter				Year to Date (December 31, 2024)				(Amount in Rs. Lakhs) Year to Date (December 31, 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	358326.29	6786.63	7.51	5.62	351062.04	20088.91	7.60	5.69	332423.31	19115.85	7.66	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	376517.49	7074.18	7.45	5.57	361248.85	20419.67	7.50	5.61	299835.08	17156.61	7.62	5.67
2	Other Approved Sec.	SGOA	51852.13	971.38	7.43	5.56	51857.00	2907.95	7.44	5.57	56101.98	3178.54	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	84465.60	1674.45	7.86	5.88	85665.44	5087.31	7.88	5.90	93532.13	5219.84	7.43	5.53
2	Bonds/Debs. Issued by HUDCO accredited by HUDCO	HTHD	1000.00	21.63	8.58	6.42	1000.00	64.56	8.57	6.41	1000.00	64.55	8.59	6.39
	Tax Free Bonds													
1	Tax Free Bonds issued by NHB	HFDN	8464.87	176.40	11.05	8.27	8478.25	526.84	11.02	8.25	8531.79	527.58	11.07	8.23
2	Tax Free Bonds issued by HUDCO	HFHD	8410.79	149.15	9.40	7.03	8424.10	447.79	9.43	7.06	9477.34	515.12	9.73	7.24
	Investment in Infrastructure/ Social Sector													
	Taxable Bonds													
1	Infrastructure -PSU- Debentures/Bonds	IPTD	206823.20	4173.58	8.01	5.99	210515.52	12737.12	8.03	6.01	210276.73	12823.95	8.12	6.04
2	Infrastructure- Other Corporate Securities - Debs./Bonds	ICTD	11354.52	232.42	8.16	6.11	11392.61	683.83	7.98	5.97	10418.79	617.85	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	84856.01	1565.07	9.78	7.32	84987.57	4674.94	9.76	7.30	93537.60	5187.71	9.92	7.38
	Total Committed Sector:		1192070.91	22824.89			1174631.39	67638.91			1115134.75	64407.60		
	Approved Investments													
	Subject To Exposure Norms													
1	Corporate Securities- Bonds - (Taxable)	EPBT	115483.20	2269.88	7.80	5.84	115938.52	6800.77	7.79	5.83	115956.27	7001.80	8.04	5.98
2	Corporate Securities - Bonds - (Tax Free)	EPBF	4731.48	83.37	9.34	6.99	4740.62	249.20	9.32	6.97	4777.18	248.51	9.31	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	37140.73	382.36	4.08	3.05	31238.30	1677.87	7.43	5.56	28284.59	1830.60	9.61	7.15
5	Corporate Securities- Equity Shares - Quoted	EACE	122941.71	1500.07	5.44	4.07	117836.16	5654.35	6.98	5.22	101276.24	5144.38	7.57	5.63
6	Deposits - Deposit with Scheduled Banks	ECDB	145954.89	2949.89	8.02	6.00	140940.76	8438.59	7.95	5.95	144669.77	8448.01	7.77	5.78
7	Commercial Papers	ECCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6325.61	365.99	7.70	5.73
8	Mutual Funds - Gilt/g Sec/Liquid Schemes	EGMF	33586.99	643.48	7.60	5.69	52267.21	2499.80	6.35	4.75	28023.79	677.64	3.22	2.39
9	Passively Managed Equity ETF (Non Promoter Group)	EETF	5231.96	0.00	0.00	0.00	4345.51	1420.91	43.40	32.48	5958.56	0.00	0.00	0.00
10	CCIL - CBLO	ECBO	9053.84	146.55	6.42	4.80	10948.43	529.30	6.42	4.80	10962.74	545.62	6.62	4.92
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	10315.36	694.12	8.96	6.66
3	Corporate Securities- Bonds - (Taxable)	OBPT	2004.67	43.71	8.65	6.47	1341.39	87.41	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	663.52	43.18	8.64	6.47	2005.83	130.33	8.65	6.43
5	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
6	Equity Shares	OESH	0.00	0.00	0.00	0.00	264.80	0.00	0.00	0.00	1122.00	0.00	0.00	0.00
7	Reclassified approved investment equity	ORAE	885.16	7.78	3.49	2.61	6807.45	31.13	0.61	0.46	9824.04	320.97	5.29	3.93
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	562.03	11.03	7.78	5.82	611.33	26.67	5.79	4.33	625.97	45.25	9.62	7.15
10	Equity Shares	OEPD	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		487389.45	8038.10			497756.79	27459.19			470137.15	25453.23		
	TOTAL		1679460.35	30862.99	7.49	5.60	1672388.18	95098.11	7.75	5.80	1585271.90	89860.83	7.81	5.81

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Note

Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM shall be prepared in respect of each fund.

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

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

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

Name of the Insurer: ECGC LTD.
Registration Number: 124
Statement as on:Dec 31, 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>	NIL							
B.	<u>As on Date ²</u>								
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	OBPT	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 31.12.2024

(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	4523	0	0	28
4	No.of Reinsurers with rating of BBB but less than A	1	361			
5	No.of Reinsurers with rating less than BBB			0		
	Total(A)	12	4884	0	0	
	With In India					
1	Indian Insurance Companies	3	0	0	0	0
2	FRBs	3	4349	0	0	27
3	GIC RE	1	6729	0	0	42
4	Other (to be Specified)					
	Total (B)	7	11078	0	0	
	Grand Total (C) = (A) + (B)	19	15962	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 Q3 of FY 2024-25	Upto the Q3 of FY 2024-25	For the Q3 of FY 2024-25	Upto the Q3 of FY 2024-25
	STATES^c				
1	Andhra Pradesh	1449.68	4358.89	1449.68	4358.89
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	276.63	788.65	276.63	788.65
6	Goa	0.00	0.00	0.00	0.00
7	Gujarat	2926.79	8516.85	2926.79	8516.85
8	Haryana	1510.68	4550.01	1510.68	4550.01
9	Himachal Pradesh	0.00	0.00	0.00	0.00
10	Jharkhand	0.00	0.00	0.00	0.00
11	Karnataka	1440.95	4415.51	1440.95	4415.51
12	Kerala	868.52	2459.76	868.52	2459.76
13	Madhya Pradesh	415.80	1167.36	415.80	1167.36
14	Maharashtra	8826.48	25585.39	8826.48	25585.39
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	289.68	927.85	289.68	927.85
20	Punjab	1016.80	3421.29	1016.80	3421.29
21	Rajasthan	1071.02	3032.34	1071.02	3032.34
22	Sikkim	0.00	0.00	0.00	0.00
23	Tamil Nadu	4567.08	12227.19	4567.08	12227.19
24	Telangana	2141.48	5375.85	2141.48	5375.85
25	Tripura	0.00	0.00	0.00	0.00
26	Uttarakhand	0.00	0.00	0.00	0.00
27	Uttar Pradesh	2310.10	6523.19	2310.10	6523.19
28	West Bengal	1754.73	4341.47	1754.73	4341.47
	TOTAL (A)	30866.42	87691.60	30866.42	87691.60
	UNION TERRITORIES^c				
1	Andaman and Nicobar Islands	0.00	0.00	0.00	0.00
2	Chandigarh	178.50	538.93	178.50	538.93
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	2930.79	7403.21	2930.79	7403.21
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)	3109.29	7942.14	3109.29	7942.14
	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)	33975.71	95633.74	33975.71	95633.74

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.

Q3 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	33975.71	10679	31445.81	10957	95633.70	10679	88153.36	10957

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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Date of upload: 14.2.2025

Ver: 24-25/1.0

FORM NL-36- BUSINESS -CHANNELS WISE								As at: 31.12.2024	
Name of the Insurer:	ECGC Ltd.							Date: 12.02.2025	
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	0
3	Corporate Agents -Others								
4	Brokers	252	6242.47	503	17388.48	123.00	5478.30	365.00	14997.63
5	Micro Agents								
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	433	9920.47	2410	26696.53	819.00	8456.20	2666.00	25073.45
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)	433	9920.47	2410	26696.53	819.00	8456.20	2666.00	25073.45
14	Business outside India (B)								
	Grand Total (A+B)	685	16162.94	2913	44085.01	942.00	13934.50	3031.00	40071.08
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: 12.02.2025		Version 01/2024-25					http://www.ecgc.in	

FORM NL-37-CLAIMS DATAName of the Insurer: **ECGC LIMITED**

Upto the Q3 ending 31-12-2024

Sl. No.	Claims Experience	Fire	Crop Insurance	No. of claims only		Total
				Other segments **	Miscellaneous	
1	Claims O/S at the beginning of the period				145	145
2	<u>Claims reported during the period</u>				0	0
	(a) Booked During the period				723	723
	(b) Reopened during the Period				4	4
	(c) Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____				0	0
3	<u>Claims Settled during the period</u>				256	256
	(a) paid during the period					
	(b) Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____				0	0
4	<u>Claims Repudiated during the period</u>				263	263
	Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____				8	8
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)				0	0
6	<u>Claims O/S at End of the period</u>				345	345
	Less than 3months				183	183
	3 months to 6 months				70	70
	6months to 1 year				80	80
	1year and above				12	12

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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 Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period				39670.78	39670.78
2	Claims reported during the period				0.00	0.00
	(a) Booked During the period				184228.72	184228.72
	(b) Reopened during the Period				12143.63	12143.63
	(c) Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____					
3	Claims Settled during the period				21782.88	21782.88
	(a) paid during the period				0	0.00
	(b) Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____					
4	Claims Repudiated during the period				56336.09	56336.09
	Other Adjustment (to be specified)					
	(i) _____					
	(ii) _____				11617.54	11617.54
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				146306.62	146306.62
	Less than 3months				58910.28	58910.28
	3 months to 6 months				28071.32	28071.32
	6months to 1 year				42937.02	42937.02
	1year and above				16387.99	16387.99

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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FORM NL-41 OFFICES INFORMATION		As at: 31.12.2024	
Name of the Insurer: ECGC Ltd.		Date:12.02.2025	
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	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	5 1 7 2 1	
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	572 3 575	
12	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c)Corporate Agents-Others (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)	1 238	
Employees and Insurance Agents and Intermediaries -Movement			
	Particulars	Employees	Insurance Agents and Intermediaries
	Number at the beginning of the quarter	579	0
	Recruitments during the quarter	0	0
	Attrition during the quarter	4	0
	Number at the end of the quarter	575	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: 09.01.2025 Date: 09.01.2025	
पंजीकरण सं 124 Registration No. 124			पंजीकरण दिनांक: 27 सितंबर 2002 Date of Registration: 27th Sept. 2002	
31 दिसंबर, 2024 की निदेशक और प्रमुख प्रबंधन व्यक्तियों की सूचना BOD and Key Person information for the quarter ended December 31, 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 सुशिराज 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
		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 दि. 15-12-2024 से कार्यकाल समाप्ति Ceased w.e.f. 15-12-2024
		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 दि. 15-12-2024 से कार्यकाल समाप्ति Ceased w.e.f. 15-12-2024
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 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 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
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 दि. 02-11-2024 से कार्यकाल समाप्ति Ceased w.e.f. 02-11-2024
10	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 दि. 02-11-2024 से कार्यकाल समाप्ति Ceased w.e.f. 02-11-2024

09/01/25
चन्द्रशेखर रेड्डी
Chandrasekhara Reddy
वरिष्ठ प्रबंधक
Senior Manager

स्मिता
09/01/2025
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 सुशिराज अम्बस्था 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 दि. 15-12-2024 से कार्यकाल समाप्ति Ceased w.e.f. 15-12-2024
		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 दि. 15-12-2024 से कार्यकाल समाप्ति Ceased w.e.f. 15-12-2024
		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 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
		कार्यपालक निदेशक Executive Director	कार्यपालक निदेशक (परिचालन) Executive Director (Operations)	दि. 01-11-2023 से नियुक्त Appointed w.e.f. 01-11-2023 दि. 15-12-2024 से कार्यकाल समाप्ति Ceased w.e.f. 15-12-2024
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. 30-07-2024 से नियुक्त Appointed w.e.f. 30-07-2024
6	श्री अभिशेक 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. 01-07-2024 से अंतरिम मुख्य सतर्कता अधिकारी नियुक्त Appointed as interim CVO w.e.f. 01-07-2024., दि. 04-10-2024 से सीवीओ के रूप में नियुक्त Appointed as CVO w.e.f. 04-10-2024
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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चन्द्रशेखर रेड्डी
Chandrasekhara Reddy
वरिष्ठ प्रबंधक
Senior Manager

स्मिता पंडित
Smita Pandit
महाप्रबंधक
General Manager

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

Insurer : ECGC Limited

Upto the Quarter ending on 31/12/2024

(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

Date : 14/02/2025

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	29	14	0	0	7	36	62
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	29	14	0	0	7	36	62
2	Total No. of policies during previous year:	10,957						
3	Total No. of claims during previous year:	880						
4	Total No. of policies during current year:	10,679						
5	Total No. of claims during current year:	723						
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):	62						
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	4	11.11	0	0	4	11.11	
b)	15 - 30 days	0	0.00	0	0	0	0.00	
c)	30 - 90 days	10	27.78	0	0	10	27.78	
d)	90 days & Beyond	22	61.11	0	0	22	61.11	
	Total Number of Complaints	36				36		

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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
14/02/2025

Peeyush Kumar Pankaj
SM
Prepared & Checked by:

14/02/25

Paramdeep Lal Thakur
GM-Grievance

