

SHAH TAPARIA Chartered Accountants 203, Center Point Building, 100, Dr. Babasaheb Ambedkar Road, Opposite Bharat Mata Cinema, Mumbai, 400012	R.C. JAIN & ASSOCIATES LLP Chartered Accountants 22-624, The Corporate Centre, Nirmal Lifestyle, L.B.S Marg, Mulund (West), Mumbai – 400 080
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ECGC LIMITED
LIMITED REVIEW REPORT
For the Quarter ended 30th June 2026

To
The Board of Directors,
ECGC Limited,
Mumbai.

We have reviewed the accompanying Financial Information of ECGC Limited ("the Company"), comprising the Balance Sheet as at 30th June 2026, The Revenue Account, the Profit & Loss Account and the Cash Flow Statement (Receipts & Payments Account) for the quarter ended on that date (collectively referred to as "Condensed Financial Information") prepared by the Company in accordance with accounting and presentation principles as prescribed in the relevant provisions of the format prescribed in Schedule II for the purpose of parallel reporting, in accordance with accounting and presentation principles as prescribed in the relevant provisions of the Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015 (the "Insurance Act"), the Insurance Regulatory and Development Authority Act, 1999 (the "IRDA Act"), the Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 read with Master Circular No. IRDAI/ACTL/CIR/MISC/80/05/2024 dated May 17, 2024, the Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers), (Amendment) Regulations, 2026 and Circular No. IRDAI/IFRS/CIR/MISC/45/4/2026 dated April 1, 2026 and Circular No. IRDAI/IFRS/CIR/MISC/94/7/2026 dated July 14, 2026 (the "IRDAI Regulations") and orders/directions/circulars issued by the Insurance Regulatory and Development Authority of India (the "IRDAI") to the extent applicable in the manner so required.

The Condensed Financial Information is the responsibility of the Company's Management and has been approved by the Board of Directors.

Our responsibility is to express a conclusion on this Condensed Financial Information based on our review.



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Scope of Review

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Condensed Financial Information is not prepared, in all material respects, in accordance with the recognition and measurement principles laid down in Accounting Standard (AS) 25, "Interim Financial Reporting", and other accounting principles generally accepted in India as applicable to the Company prior to its adoption of Ind AS, as specified under section 133 of the Companies Act, 2013 read with the Companies (Accounting Standards) Rules, 2021, to the extent applicable, and the relevant provisions of the Insurance Act, the IRDA Act, the IRDAI Regulations and the orders/directions/circulars issued by the IRDAI to the extent applicable, or that it contains any material misstatement.

Other Matters

The actuarial valuation of liabilities in respect of Incurred But Not Reported (the "IBNR"), Incurred But Not Enough Reported (the "IBNER"), Premium Deficiency Reserve (the "PDR") and Unallocated Loss Adjustment Expense (the "ULAE") is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The actuarial valuation of these liabilities, which are estimated using statistical methods as at 30th June 2026, has been duly certified by the Appointed Actuary and, in her opinion, the assumptions considered by her for such valuation are in accordance with the guidelines and norms issued by the IRDAI and the Institute of Actuaries of India in concurrence with the IRDAI. We have relied upon the Appointed Actuary's certificate in this regard for forming our conclusion on the valuation of IBNR, IBNER, PDR and ULAE contained in the Condensed Financial Information of the Company. Our conclusion is not modified in respect of this matter.



SHAH TAPARIA
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22-624, The Corporate Centre, Nirmal
Lifestyle, L.B.S Marg, Mulund (West),
Mumbai – 400 080

The Company has adopted Indian Accounting Standards (“Ind AS”) with effect from April 1, 2026. The Condensed Financial Information has been prepared in accordance with the accounting principles applicable to the Company prior to its adoption of Ind AS (“Previous GAAP”), solely to comply with the requirement of parallel reporting under Circular No. IRDAI/IFRS/CIR/MISC/45/4/2026 dated April 1, 2026. We have issued a separate review report dated 29/09/2026 on the Unaudited Interim Condensed Ind AS Financial Statements of the Company for the quarter ended June 30, 2026. Our conclusion is not modified in respect of this matter.

for Shah and Taparia

Chartered Accountants

Firm Registration No. 109463W



(Bharat Ramesh Joshi)

Partner

Membership No. 130863



Place: Mumbai

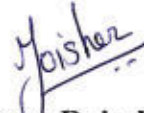
Date: 29th September 2026

UDIN: 26130863RQGQBX7744

for R. C. Jain & Associates LLP

Chartered Accountants

Firm Registration No. 103952W/W100156



(Meera Rajesh Joisher)

Partner

Membership No. 115080



Place: Mumbai

Date: 29th September 2026

UDIN: 26115080RSHPKR8613

Certificate on Financial Information

This is to certify that the financial information of the company for the period ended 30th June, 2026, placed before the Board of Directors for adoption and approval, does not contain any false or misleading statements or figures and does not omit any material fact which may make the statements or figures contained therein misleading.

Singh

(Anand Singh)
Chief Financial Officer



S. Ambastha

(Sristiraj Ambastha)
Chairman cum Managing Director
DIN - 10375617

Place: Mumbai

Date: 29th September, 2026

FORM B - BS
ECGC Limited

CIN: U74999MH1957GOI010918

Registration No. 124 and Date of Registration with the IRDAI : 27th September, 2002

BALANCE SHEET (REVIEWED) AS AT 30TH JUNE 2026

Particulars	Schedule Ref.	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
SOURCES OF FUNDS				
Share Capital	5 & 5A	4338,00.00	4338,00.00	4338,00.00
Share Application Money Pending Allotment		-	-	-
Reserves and Surplus	6	10055,31.69	9219,88.70	9990,07.52
Fair Value Change Account				
Shareholders' Funds		1080,47.90	1378,49.49	876,39.50
Policyholders' Funds		360,15.96	484,33.61	307,92.25
Borrowings	7	-	-	-
Total		15833,95.55	15420,71.80	15512,39.27
APPLICATION OF FUNDS				
Investments - Shareholders	8	14381,95.67	13546,04.12	13331,64.57
Investments - Policyholders	8A	4793,98.53	4759,41.96	4684,09.19
Loans	9	-	-	-
Fixed Assets	10	444,48.63	451,76.32	456,55.87
Deferred Tax Assets (Net)		23,59.43	27,46.69	23,59.43
Current Assets				
Cash and Bank Balances	11	1075,80.00	1351,97.87	1570,86.19
Advances and Other Assets	12	835,52.24	801,79.17	730,48.66
Sub-Total (A)		1911,32.24	2153,77.04	2301,34.85
Deferred Tax Liability (Net)		-	-	-
Current Liabilities	13	4945,00.88	4779,42.47	4480,81.19
Provisions	14	776,38.07	738,31.86	804,03.45
Sub-Total (B)		5721,38.95	5517,74.33	5284,84.64
Net Current Assets (C) = (A-B)		(3810,06.71)	(3363,97.29)	(2983,49.79)
Miscellaneous Expenditure	15	-	-	-
(to the extent not written off or adjusted)				
Debit Balance in Profit & Loss Account		-	-	-
Total		15833,95.55	15420,71.80	15512,39.27

For and on behalf of the Board

S. Anubastha

Place : Mumbai

Date : 29th September, 2026

(SRISTIRAJ AMBASTHA)
Chairman cum Managing Director
DIN - 10375617



FORM B-RA
ECGC Limited

CIN: U74999MH1957GOI010918

Registration No. 124 and Date of Registration with the IRDAI : 27th September, 2002

REVENUE ACCOUNT (REVIEWED) FOR THE PERIOD ENDED 30TH JUNE 2026

	Particulars	Schedule Ref.	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
1	Premiums earned (Net)	1	274,53.77	269,01.83	1172,78.54
2	Profit/Loss on Sale/Redemption of Investment		1,34.12	8,08.63	34,68.00
3	Interest, Dividend & Rent - Gross (Note 1)		78,14.94	77,25.31	309,48.71
4	Others				
	(a) Other Income				
	(i) Fee		29.26	28.18	1,92.11
	(ii) Profit on Sale of Asset		0.44	0.15	27.68
	(iii) Miscellaneous Income		8.90	27.69	4,81.82
	(b) Contribution from the Shareholder's Account				
	(i) Towards Excess Expenses of Management		-	-	-
	(ii) Towards remuneration of MD/CEO/WTG/Other KMPs		-	-	-
	TOTAL (A)		354,41.43	354,91.79	1523,96.86
5	Claims Incurred (Net)	2	437,87.61	429,25.68	388,53.62
6	Commission	3	(9,73.88)	(8,71.53)	(14,28.10)
7	Operating Expenses related to Insurance Business	4	89,10.59	83,97.66	390,46.67
8	Premium Deficiency		-	-	-
	TOTAL (B)		517,24.32	504,51.81	764,72.19
	Operating Profit/(Loss) C=(A-B)		(162,82.89)	(149,60.02)	759,24.67
	APPROPRIATIONS				
	Transfer to Shareholder's Account		(162,82.89)	(149,60.02)	759,24.67
	Transfer to Catastrophe Reserve		-	-	-
	Transfer to Other Reserves		-	-	-
	TOTAL (C)		(162,82.89)	(149,60.02)	759,24.67

Note 1

	Pertaining to Policyholder's funds	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
	Interest, Dividend & Rent	79,26.18	78,28.26	314,15.63
	Add/Less:-			
	Investment Expenses	2.06	1.80	19.94
	Amortisation of Premium/Discount on Investments	1,09.18	1,11.17	4,57.00
	Amount written off in respect of depreciated Investments	-	-	-
	Provision for Bad and Doubtful Debts	-	(10.02)	(10.02)
	Provision for diminution in the value of other than actively traded Equities	-	-	-
	Investment income from Pool	-	-	-
	Interest, Dividend & Rent - Gross	78,14.94	77,25.31	309,48.71



FORM B-PL
ECGC Limited

CIN: U74999MH1957GOI010918

Registration No. 124 and Date of Registration with the IRDAI : 27th September, 2002

PROFIT AND LOSS ACCOUNT (REVIEWED) FOR THE PERIOD ENDED 30TH JUNE 2026

	Particulars	Schedule Ref.	Current Period Reviewed (₹ in Lakhs)	Previous Period Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
1	OPERATING PROFIT/(LOSS)				
	(a) Fire Insurance		-	-	-
	(b) Marine Insurance		-	-	-
	(c) Miscellaneous Insurance		(162,82.89)	(149,60.02)	759,24.67
2	INCOME FROM INVESTMENTS				
	(a) Interest, Dividend & Rent - Gross		237,72.38	222,75.28	893,56.93
	(b) Profit on Sale of Investments		4,02.35	23,01.47	98,70.45
	(c) (Loss on Sale/redemption of Investments)		-	-	-
	(d) Amortization of Premium/Discount on Investments		(3,27.55)	(3,16.40)	(13,00.68)
3	OTHER INCOME				
	(a) Other Interest Income		31.74	2,00.40	2,64.92
	(b) Other Miscellaneous Income and Factoring Income		5.83	3.55	3,29.47
	TOTAL (A)		76,01.86	95,04.28	1744,45.76
4	PROVISIONS (Other than Taxation)				
	(a) For diminution in the value of investments		-	-	-
	(b) For Doubtful Debts		(11,61.48)	(28.54)	(28.90)
5	OTHER EXPENSES				
	(a) Expenses other than those related to Insurance Business		37.68	19.40	2,43.66
	(b) Bad Debts Written Off		-	-	-
	(c) Interest on Subordinated Debt		-	-	-
	(d) Expenses towards CSR Activities		0.13	1.95	55,70.00
	(e) Penalties		-	-	-
	(f) Contribution to the Policyholder's Account		-	-	-
	(i) Towards Excess Expenses of Management		-	-	-
	(ii) Towards remuneration of MD/CEO/WTG/Other KMPs		-	-	-
	TOTAL (B)		(11,23.67)	(7.19)	57,84.76
6	Profit/(Loss) Before Tax (A - B)		87,25.53	95,11.47	1686,61.00
7	Provision for Taxation				
	(a) Deferred Tax		-	-	3,87.26
	(b) Income Tax		22,00.00	24,00.00	408,00.00
	(c) Prior Period Adjustments		1.36	-	10.52
	(d) Tax Adjustments - Earlier years		-	(2,01.37)	(2,48.45)
8	Profit/(Loss) After Tax		65,24.17	73,12.84	1277,11.67
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		-	-	886,69.67
	Balance of profit/loss brought forward from last year		390,42.00	433,80.00	-
	Balance carried forward to Balance Sheet		65,24.17	73,12.84	390,42.00
	Basic Earnings Per Share (In ₹)		1.50	1.69	29.44
	Diluted Earnings Per Share (In ₹)		1.50	1.69	29.44



SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE -1

PREMIUM EARNED (NET)

Particulars	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
Gross Direct Premium	344,46.30	321,65.83	1459,10.94
Add : Premium on Reinsurance Accepted	-	-	-
Less: Premium on Reinsurance Ceded	62,35.16	54,69.44	245,29.65
Net Written Premium/Net Premium Income	282,11.14	266,96.39	1213,81.29
Add: Opening Balance of Unearned Premium Reserve (UPR)	133,48.20	135,53.64	565,87.90
Less: Closing Balance of Unearned Premium Reserve (UPR)	141,05.57	133,48.20	606,90.65
Net Earned Premium	274,53.77	269,01.83	1172,78.54
Gross Direct Premium			
- In India	344,25.56	321,54.04	1458,33.82
- Outside India	20.74	11.79	77.12

SCHEDULE -2

CLAIMS INCURRED (NET)

Particulars	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
Claims Paid (Direct)	26,46.32	29,07.03	811,02.57
Add : Reinsurance Accepted to Direct Claims	-	-	-
Less : Reinsurance Ceded to Claims Paid	4,64.04	3,80.51	180,19.54
Less :			
Recovered during the year	27,07.98	45,85.06	202,75.67
Add : Interest received on Recovery of Claims Paid	-	1,71.58	2,15.03
Less : Share of Reinsurer	5,33.86	8,03.02	42,78.05
	21,74.12	39,53.62	162,12.65
Net Claims Paid (A)	8.16	(14,27.10)	468,70.38
Add : Claims Outstanding at the end of the year	4195,75.12	4281,65.21	3757,95.67
Minus provision for recovery (B)	-	-	-
	4195,75.12	4281,65.21	3757,95.67
Less : Claims Outstanding at the beginning	3757,95.67	3838,12.43	3838,12.43
Minus Provision for recovery (C)	-	-	-
	3757,95.67	3838,12.43	3838,12.43
Net Incurred Claim (A + B - C)	437,87.61	429,25.68	388,53.62
Claims Paid (Direct)			
- In India	26,46.32	29,07.03	810,10.02
- Outside India	-	-	92.55
Estimates of IBNR and IBNER at the end of the period (Net)	3563,68.54	3335,85.20	3498,27.11
Estimates of IBNR and IBNER at the beginning of the period (Net)	3498,27.11	3428,25.68	3428,25.68



SCHEDULE -3
COMMISSION

Particulars	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
Gross Commission	4,77.42	3,06.77	38,01.85
Add : Commission on Reinsurance Accepted	-	-	-
Less : Commission on Reinsurance Ceded	14,51.30	11,78.30	52,29.95
Net Commission	(9,73.88)	(8,71.53)	(14,28.10)
Channel wise break-up of Commission (Gross):			
Individual Agents	-	-	-
Corporate Agents - Banks/FII/HFC	-	-	-
Corporate Agents - Others	-	-	-
Insurance Brokers	4,77.42	3,06.77	38,01.85
Direct Business - Online	-	-	-
MISP (Direct)	-	-	-
Web Aggregators	-	-	-
Insurance Marketing Firm	-	-	-
Common Service Centers	-	-	-
Micro Agents	-	-	-
Point of Sales (Direct)	-	-	-
Total	4,77.42	3,06.77	38,01.85
Commission (Excluding Reinsurance) Business Written :			
- In India	4,77.42	3,06.77	37,93.56
- Outside India	-	-	8.29

SCHEDULE -4
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
1 Employees' Remuneration & Welfare Benefits	62,94.05	57,63.89	232,98.95
2 Travel, Conveyance and Vehicle Running Expenses	1,81.24	2,11.11	16,32.91
3 Training Expenses	59.78	89.92	2,54.96
4 Rent, Rates & Taxes	2,19.47	2,13.01	11,92.46
5 Repairs	3,76.00	3,42.04	18,38.58
6 Printing & Stationery	58.12	42.81	2,85.05
7 Communication Expenses	15.70	17.18	1,19.61
8 Legal & Professional Charges	48.00	1,30.93	12,51.70
9 Auditors' Fees, Expenses etc.			
(a) As auditor	18.83	1.37	1,30.84
(b) As adviser or in any other capacity, in respect of			
(i) Taxation matters	-	-	18.26
(ii) Insurance matters	-	-	-
(iii) Management services	-	-	-
(c) In any other capacity	4.52	3.72	64.38
10 Advertisement and Publicity	39.18	2.08	1,34.28
11 Interest & Bank Charges	1.00	1.49	7.30
12 Depreciation	12,30.84	11,82.45	47,72.78
13 Brand/Trade Mark Usage Fee/Charges	-	-	-
14 Business Development and Sales Promotion Expenses	61.90	32.85	3,60.21
15 Information Technology Expenses	12.14	61.54	18,51.14
16 Goods and Services Tax (GST)	-	-	-
17 Others - Miscellaneous Expenses and Other Expenses	2,89.82	3,01.27	18,33.26
TOTAL	89,10.59	83,97.66	390,46.67
- In India	88,90.87	83,81.37	389,99.17
- Outside India	19.72	16.29	47.50



SCHEDULE -5
SHARE CAPITAL

	Particulars	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
1	Authorised Capital 1,00,00,00,000 Equity Shares of Rs. 100 each (Previous Period 1,00,00,00,000 Equity Shares of Rs. 100 each)	10000,00.00	10000,00.00	10000,00.00
2	Issued Capital 4338,00,00,000 Equity Shares of Rs. 100 each (Previous Period 4338,00,00,000 Equity Shares of Rs 100 each)	4338,00.00	4338,00.00	4338,00.00
3	Subscribed Capital 4338,00,00,000 Equity Shares of Rs. 100 each (Previous Period 4338,00,00,000 Equity Shares of Rs 100 each)	4338,00.00	4338,00.00	4338,00.00
4	Called-up Capital 4338,00,00,000 Equity Shares of Rs. 100 each (Previous Period 4338,00,00,000 Equity Shares of Rs 100 each)	4338,00.00	4338,00.00	4338,00.00
	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	-	-	-
	Preference Shares	-	-	-
	TOTAL	4338,00.00	4338,00.00	4338,00.00

SCHEDULE -5 A
PATTERN OF SHAREHOLDING
(As Certified by the Management)

Shareholder	Current Year		Previous Year	
	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	-	-	-	-
Others				
Indian	-	-	-	-
Foreign	-	-	-	-
TOTAL	43,38,00,000	100.00	43,38,00,000	100.00



SCHEDULE -6
RESERVES AND SURPLUS

	Particulars	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
1	Capital Reserve	-	-	-
2	Capital Redemption Reserve	-	-	-
3	Share Premium	-	-	-
4	Revaluation Reserve	-	-	-
5	General Reserve - Opening Balance	9539,65.52	8652,95.86	8652,95.85
	Additions during the year	-	-	886,69.67
		9539,65.52	8652,95.86	9539,65.52
	Less: Amount Utilized for Buy Back	-	-	-
	Less: Amount Utilized for Issue of Bonus Shares	-	-	-
		9539,65.52	8652,95.86	9539,65.52
6	Catastrophe Reserve	-	-	-
7	Other Reserve - Factoring Scheme Reserve	60,00.00	60,00.00	60,00.00
8	Balance in Profit & Loss Account	455,66.17	506,92.84	390,42.00
	TOTAL	10055,31.69	9219,88.70	9990,07.52

SCHEDULE -7
BORROWINGS

	Particulars	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
1	Debentures/Bonds	-	-	-
2	Banks	-	-	-
3	Financial Institutions	-	-	-
	TOTAL	-	-	-



SCHEDULE 8 AND 8A
INVESTMENT SCHEDULE

	Particulars	SCH - 8			SCH - 8A			Total		
		Shareholders			Policyholders					
		Current Year	Previous Year	As at 31.03.2026	Current Year	Previous Year	As at 31.03.2026	Current Year	Previous Year	As at 31.03.2026
		Reviewed	Reviewed	Audited	Reviewed	Reviewed	Audited	Reviewed	Reviewed	Audited
		(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)
	LONG TERM INVESTMENTS									
1	Government securities and Government guaranteed bonds including Treasury Bills	6711,20.45	5440,60.25	6233,03.49	2237,06.81	1911,56.31	2189,98.53	8948,27.26	7352,16.56	8423,02.02
2	Other approved Securities	373,04.43	368,21.24	368,10.57	124,34.81	129,37.19	129,33.45	497,39.24	497,58.43	497,44.02
3	Other Investments	-	-	-	-	-	-	-	-	-
a.	Shares									
aa.	Equity	2458,56.37	2648,56.32	2258,58.26	819,52.12	930,57.62	793,55.60	3278,08.49	3579,13.94	3052,13.86
bb.	Preference	-	-	-	-	-	-	-	-	-
b.	Mutual Funds	125,43.14	130,32.57	115,23.61	41,81.04	45,79.01	40,48.84	167,24.18	176,11.58	155,72.45
c.	Derivative Instruments	-	-	-	-	-	-	-	-	-
d.	Debentures/Bonds	771,51.93	855,91.58	835,40.14	257,17.31	300,72.72	293,51.94	1028,69.24	1156,64.30	1128,92.08
e.	Other Securities - CBLO	-	-	-	-	-	-	-	-	-
-	- Fixed Deposit due beyond 12 Months	151,50.00	167,24.00	-	50,50.00	58,76.00	-	202,00.00	226,00.00	-
f.	Subsidiaries	-	-	-	-	-	-	-	-	-
g.	Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2654,07.49	2669,08.71	2624,85.80	884,69.16	937,78.73	922,24.74	3538,76.65	3606,87.44	3547,10.54
5	Other than Approved Investments	23,49.02	28,37.42	12,78.74	7,83.00	9,96.93	4,49.29	31,32.02	38,34.35	17,28.03
	Total (A)	13268,82.83	12308,32.09	12448,00.61	4422,94.25	4324,54.51	4373,62.39	17691,77.08	16632,86.60	16821,63.00
	SHORT TERM INVESTMENTS									
1	Government securities and Government guaranteed bonds including Treasury Bills	247,14.19	289,82.78	261,78.23	82,38.06	101,83.14	91,97.76	329,52.25	391,65.92	353,75.99
2	Other approved Securities	-	10,96.50	-	-	3,85.25	-	-	14,81.75	-
3	Other Investments									
a.	Shares									
aa.	Equity	-	-	-	-	-	-	-	-	-
bb.	Preference	-	-	-	-	-	-	-	-	-
b.	Mutual Funds	525,01.37	543,42.56	243,61.05	175,00.46	190,93.33	85,59.29	700,01.83	734,35.89	329,20.34
c.	Derivative Instruments	-	-	-	-	-	-	-	-	-
d.	Debentures/Bonds	33,75.00	18,50.00	51,80.00	11,25.00	6,50.00	18,20.00	45,00.00	25,00.00	70,00.00
e.	Other Securities - CBLO	43,98.09	70,91.89	29,56.12	14,66.03	24,91.74	10,38.63	58,64.12	95,83.63	39,94.75
f.	Subsidiaries	-	-	-	-	-	-	-	-	-
g.	Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	200,22.63	241,90.76	234,71.02	66,74.21	84,99.45	82,46.58	266,96.84	326,90.21	317,17.60
5	Other than Approved Investments	63,01.56	62,17.54	62,17.54	21,00.52	21,84.54	21,84.54	84,02.08	84,02.08	84,02.08
	Total (B)	1113,12.84	1237,72.03	883,63.96	371,04.28	434,87.45	310,46.80	1484,17.12	1672,59.48	1194,10.76
	GRAND TOTAL (A + B)	14381,95.67	13546,04.12	13331,64.57	4793,98.53	4759,41.96	4684,09.19	19175,94.20	18305,46.08	18015,73.76

Note:

Provision made for Doubtful Assets shown under Schedule 14 against Assets in Schedule 8 and Schedule 8A

84,48.31 96,09.79 96,09.79



Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

Particulars	SCH - 8			SCH - 8A			Total		
	Shareholders			Policyholders					
	Current Year	Previous Year	As at 31.03.2026	Current Year	Previous Year	As at 31.03.2026	Current Year	Previous Year	As at 31.03.2026
	Reviewed	Reviewed	Audited	Reviewed	Reviewed	Audited	Reviewed	Reviewed	Audited
	(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)
Long Term Investment									
Book Value	10795,26.45	9644,29.33	10193,60.67	3598,42.15	3388,53.55	3581,53.75	14393,68.60	13032,82.88	13775,14.42
Market Value	10906,37.86	10076,24.23	10143,25.99	3635,45.95	3540,30.13	3563,84.81	14541,83.81	13616,54.36	13707,10.80
Short Term Investment									
Book Value	1107,57.47	1233,35.64	881,65.45	369,19.16	433,34.15	309,77.05	1476,76.63	1666,69.79	1191,42.50
Market Value	1054,72.98	1183,82.92	826,89.61	351,57.66	415,94.00	290,53.11	1406,30.64	1599,76.92	1117,42.72

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 due within 12 Months, as it is disclosed under Cash and Bank balances.



SCHEDULE -9
LOANS

	Particulars	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
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	-	-	-



**SCHEDULE 10
FIXED ASSETS**

(₹ in Lakhs)

Sl. No.	Particulars	Gross Block				Depreciation				Net Block	
		Opening	Additions	Deductions	Closing	Up to Last Year	For the Year	On Sale / Adjustments	To date	As at 30.06.2026	As at 31.03.2026
1	Good Will	-	-	-	-	-	-	-	-	-	-
2	Intangibles	134,53.11	3.95	-	134,57.06	47,03.27	6,64.95	-	53,68.22	80,88.84	87,49.84
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	15,31.79	46.61	-	15,78.40	44,79.90	45,26.51
5	Building	170,36.40	-	-	170,36.40	26,85.22	71.73	-	27,56.95	142,79.45	143,51.18
6	Furniture and Fittings	33,95.88	6.36	1.27	34,00.97	17,48.73	56.99	1.17	18,04.55	15,96.42	16,47.15
7	Information Technology Equipment	71,64.92	4.18	2.06	71,67.04	25,85.67	3,03.52	1.93	28,87.26	42,79.78	45,79.25
8	Vehicles	9,66.40	-	-	9,66.40	5,83.79	28.37	-	6,12.16	3,54.24	3,82.61
9	Office Equipment	12,68.95	9.40	3.21	12,75.14	8,72.38	34.45	3.15	9,03.68	3,71.46	3,96.57
10	Electrical Installations and Equipment	9,69.12	-	-	9,69.12	3,22.91	24.22	-	3,47.13	6,21.99	6,46.21
	Total	577,94.60	23.89	6.54	578,11.95	150,33.76	12,30.84	6.25	162,58.35	415,53.60	427,60.84
	Work in Progress									28,95.03	28,95.03
	Grand Total	577,94.60	23.89	6.54	578,11.95	150,33.76	12,30.84	6.25	162,58.35	444,48.63	456,55.87
	Previous Year	572,97.29	16,67.47	11,70.16	577,94.60	112,28.30	47,72.78	9,67.32	150,33.76	456,55.87	463,34.64



SCHEDULE -11
CASH AND BANK BALANCES

	Particulars	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
1	Cash (including cheques, drafts and stamps)	0.68	0.87	0.69
2	Bank Balances			
	(a) Deposit Accounts			
	(aa) Short Term (due within 12 months):			
	With Banks	807,00.00	1344,05.00	1251,99.10
	With Financial Institutions	-	-	-
	(bb) Others			
	(b) Current Accounts	29,32.68	7,91.00	68,85.40
	(c) Others - Balance with Reserve Bank of India	1.00	1.00	1.00
3	Money at Call and Short Notice			
	(a) With Banks	-	-	-
	(b) With Other Institutions	-	-	-
4	Others - Amount held for Relief Scheme Received from GOI	239,45.64	-	250,00.00
	TOTAL	1075,80.00	1351,97.87	1570,86.19
	Balances with Non-Scheduled Banks included in 2 and 3 above	-	-	-
	CASH AND BANK BALANCES			
	- In India	1075,20.06	1351,64.39	1570,14.74
	- Outside India	59.94	33.48	71.45

Cheques on hand Amount to



SCHEDULE -12
ADVANCES AND OTHER ASSETS

	Particulars	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
	ADVANCES			
1	Reserve deposits with ceding companies	-	-	-
2	Application money for investments	-	-	-
3	Prepayments	7,10.10	7,64.05	6,72.63
4	Advance to Directors/Officers	15,53.30	17,85.56	14,93.02
5	Advance Tax paid and Taxes Deducted at Source (Net of Provision for Taxation)	139,01.16	124,30.39	-
6	Goods & Service Tax Credit	-	-	-
7	Others - Advance for Expenses	9,99.01	4,87.74	1,50.88
	TOTAL (A)	171,63.57	154,67.74	23,16.53
	OTHER ASSETS			
1	Income accrued on Investments	388,07.94	369,01.53	423,01.51
2	Outstanding Premiums	-	-	-
	Less : Provision for Doubtful, if any	-	-	-
3	Agents' Balances	-	-	-
4	Foreign Agencies Balances	-	-	-
5	Due from other entities carrying on Insurance Business (including reinsurers)	38,98.76	20,37.62	51,35.79
	Less : Provision for Doubtful, if any	-	-	-
6	Due from subsidiaries/holding	-	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,21.40	1,21.41	1,21.41
8	Interest on Investment held for Unclaimed Amount of Policyholders	93.14	80.21	89.28
9	Others:			
	(a) Interest accrued on Housing Loan	63.14	74.41	65.72
	(b) Sundry Debtors			
	Standard Asset	60.17	1,53.37	61.46
	Less : Provision for Standard Asset	0.24	0.61	0.24
	(I)	59.93	1,52.76	61.22
	Sub - Standard Asset	-	-	-
	Less : Provision for Sub - Standard Asset	-	-	-
	(II)	-	-	-
	Doubtful Asset	9,04.27	9,04.27	9,04.27
	Less : Provision for Doubtful Asset	9,04.27	9,04.27	9,04.27
	(III)	-	-	-
	(I + II + III)	59.93	1,52.76	61.22
	(c) Amount Recoverable from others	45,38.49	73,91.18	43,77.02
	Less: Provision for Doubtful Recovery	94.71	94.71	94.71
		44,43.78	72,96.47	42,82.31
	(d) Sundry Deposits	90,64.53	87,74.60	90,91.34
	Less : Provision for Doubtful Debts	-	-	-
		90,64.53	87,74.60	90,91.34
	(e) ATI Participation on behalf of Govt. of India	95,80.33	92,72.42	95,80.33
	(f) Interest Accrued on Amount held for Relief Scheme Received from GOI	2,55.72	-	3.22
	TOTAL (B)	663,88.67	647,11.43	707,32.13
	TOTAL (A+B)	835,52.24	801,79.17	730,48.66



SCHEDULE -13
CURRENT LIABILITIES

	Particulars	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
1	Agents' Balances	-	-	-
2	Balances due to other Insurance Companies	85,30.95	76,81.35	57,58.20
3	Deposits held on re-insurance ceded	-	-	-
4	Premiums received in advance			
	(a) For Long Term Policies	13,72.90	34,70.48	15,80.44
	(b) For Other Policies	202,68.32	195,42.93	225,98.20
5	Unallocated Premium	140,93.05	91,28.94	75,68.10
6	Sundry Creditors	48,86.49	69,20.32	78,94.32
7	Due to subsidiaries/holding company	-	-	-
8	Claims outstanding	4195,75.12	4281,65.21	3757,95.67
9	Due to Officers/Directors	2,46.17	9,90.35	3,07.50
10	Unclaimed Amount of Policyholders	1,09.69	1,17.38	1,09.69
11	Income accrued on Unclaimed Amounts	73.01	62.95	69.26
12	Interest Payable on Debentures/Bonds	-	-	-
13	Goods and Service Tax Liabilities	73.82	77.65	1,62.34
14	Others			
	(a) NEIA	9,35.71	10,29.80	9,35.71
	(b) Factoring	48.16	64.08	68.85
	(c) Fund Received from GOI under Relief Scheme	242,01.36	-	250,03.22
	(d) Miscellaneous	86.13	6,91.03	2,29.69
	TOTAL	4945,00.88	4779,42.47	4480,81.19

Note: Deposit Made for Amount Received under Relief Scheme are shown under Schedule 11 and Accrued Interest on the same are shown under Schedule 12.

Details of Unclaimed Amounts and Investment Income thereon

	Particulars	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
	Opening Balance	1,78.95	1,77.20	1,77.20
	Add : Amount transferred to unclaimed amount	-	-	0.28
	Add : Cheques issued out of the unclaimed amount but not encashed by the Policyholders (To be included only when the cheques are stale)	-	-	0.00
	Add : Investment Income	3.75	3.23	11.99
	Less : Amount paid during the year	-	0.10	3.55
	Less : Transferred to SCWF	-	-	6.97
	Closing Balance of Unclaimed Amount	1,82.70	1,80.33	1,78.95

SCHEDULE -14
PROVISIONS

	Particulars	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
1	Reserve for Unearned Premium Reserve	614,48.02	563,82.46	606,90.64
2	Reserve for Premium Deficiency	-	-	-
3	For Taxation (Less Advance Tax Paid and Taxes Deducted at Source)	-	-	8,85.96
4	For Employees Benefits			
	(a) Leave Encashment & Long Service	72,06.86	68,57.92	70,67.19
	(b) Gratuity	1,00.74	2,50.52	60.09
	(c) Pension	4,34.14	7,31.17	20,89.78
5	Others			
	(a) For Investment Assets	84,48.31	96,09.79	96,09.79
	TOTAL	776,38.07	738,31.86	804,03.45

SCHEDULE -15
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)

	Particulars	Current Year Reviewed (₹ in Lakhs)	Previous Year Reviewed (₹ in Lakhs)	As at 31.03.2026 Audited (₹ in Lakhs)
1	Discount Allowed in issue of Shares/Debentures	-	-	-
2	Others	-	-	-
	TOTAL	-	-	-

ECGC Limited

CIN: U74999MH1957GOI010918

Analytical Ratios for the period ended on 30th June, 2026

S. No	Particular	Current Year	Previous Year
1	Gross Direct Premium Growth Rate Gross Direct Premium Growth	344,46.30 7.09%	321,65.83 4.19%
2	Gross Direct Premium to Net Worth Ratio (Times) Total Gross Direct Premium Net Worth (Closing) Ratio (times)	344,46.30 14393,31.69 0.02	321,65.83 13557,88.70 0.02
3	Growth Rate of Net Worth Net Worth (Opening) Net Worth (Closing) Growth rate of Net Worth	13557,88.70 14393,31.69 6.16%	12354,58.04 13557,88.70 9.74%
4	Net Retention Ratio Net Premium Gross Direct Premium Net Retention Ratio	282,11.14 344,46.30 81.90%	266,96.39 321,65.83 83.00%
5	Net Commission Ratio Net Commission Net Premium Ratio	(9,73.88) 282,11.14 -3.45%	(8,71.53) 266,96.39 -3.26%
6	Expenses of Management to Gross Direct Premium Ratio Expenses of Management Gross Direct Premium Ratio	94,99.25 344,46.30 27.58%	88,17.40 321,65.83 27.41%
7	Expenses of Management to Net Written Premium Ratio Expenses of Management Net Written Premium Ratio	80,47.95 282,11.14 28.53%	76,39.10 266,96.39 28.61%
8	Net Incurred Claims to Net Earned Premium Net Incurred Claims Net Earned Premium Ratio	437,87.61 274,53.77 159.50%	429,25.68 269,01.83 159.56%
9	Claims Paid to Claims Provisions Claims Paid Claims Provisions of Beginning of the Year Ratio	26,46.32 3757,95.67 0.70%	29,07.03 3838,12.43 0.76%
10	Combined ratio Net Incurred Claims Net Earned Premium Ratio (a) Expenses of management Net Written Premium Ratio (b) Combined Ratio (a + b)	437,87.61 274,53.77 159.50% 80,47.95 282,11.14 28.53% 188.03%	429,25.68 269,01.83 159.56% 76,39.10 266,96.39 28.61% 188.17%
11	Investment Income Ratio Investment Income (Net) Average Assets Under Management Ratio	317,96.24 18331,21.83 6.94%	327,94.29 17544,09.97 7.48%
12	Technical Reserves to Net Premium Ratio (Times) Reserve for Outstanding Claims Unearned Premium Reserve Premium Deficiency Reserve Total Net Premium Ratio (Times)	4195,75.12 614,48.02 - 4810,23.14 282,11.14 17.05	4281,65.21 563,82.46 - 4845,47.67 266,96.39 18.15
13	Underwriting Balance Ratio Underwriting Profit Net Premium Ratio	(242,70.55) 274,53.77 -88.41%	(235,49.98) 269,01.83 -87.54%
14	Operating Profit Ratio Operating Profit Net Earned Premium Ratio	(162,82.89) 274,53.77 -59.31%	(149,60.02) 269,01.83 -55.61%



ECGC Limited

CIN: U74999MH1957GOI010918

Analytical Ratios for the period ended on 30th June, 2026

S. No	Particular	Current Year	Previous Year
15	Liquid assets to liabilities ratio: (Liquid assets of the insurer divided by the policy holders' liabilities) (Times) Liquid Assets Policy Holder Liabilities Ratio (Times)	2559,96.12 5213,57.76 0.49	3024,56.35 5223,12.46 0.58
16	Net earnings ratio Profit After Tax Net Premium Ratio	65,24.17 282,11.14 23.13%	73,12.84 266,96.39 27.39%
17	Return on net worth Profit After Tax Net Worth Ratio	65,24.17 14393,31.69 0.45%	73,12.84 13557,88.70 0.54%
18	Available Solvency to Required Solvency margin Ratio (Times) Available Solency Margin Required Solvency Margin Ratio (Times)	13799,41.25 245,79.21 56.14	12995,13.30 225,52.98 57.62
19	NPA Ratio <u>Policyholders' Funds</u> Gross NPA Ratio - Investment Net NPA Ratio - Investment <u>Shareholders' Funds</u> Gross NPA Ratio Investment Factoring Net NPA Ratio Investment Factoring	 0.42% 0.42% 0.42% 93.79% 0.42% 93.79%	 0.49% 0.49% 0.49% 85.56% 0.49% 85.56%
20	Debt Equity Ratio	-	-
21	Debt Service Coverage Ratio	-	-
22	Interest Service Coverage Ratio	-	-
23	Equity Holding Pattern and Information on Earnings No. of Shares Percentage of Shareholding - Indian - Foreign Percentage of Government Holding Basic EPS before Extraordinary Items (Net of Tax expense) for the period (Not to be Annualized) Diluted EPS before Extraordinary Items (Net of Tax expense) for the period (Not to be Annualized) Basic EPS after Extraordinary Items (Net of Tax expense) for the period (Not to be Annualized) Diluted EPS after Extraordinary Items (Net of Tax expense) for the period (Not to be Annualized) Book Value Per Share (₹)	43,38,00,000 100.00% - 100.00% 1.50 1.50 1.50 1.50 331.80	43,38,00,000 100.00% - 100.00% 1.69 1.69 1.69 1.69 312.54



Receipts and Payments Account for the period ended June 30, 2026

ECGC Limited

CIN: U74999MH1957GOI010918

Registration No. 124 and Date of Registration with the IRDAI : 27th September, 2002

(₹ in Lakhs)

S. No	Particulars	Current Year (Reviewed)	Previous Year (Reviewed)
A	CASH FLOWS FROM THE OPERATING ACTIVITIES:		
1	Premium received from Policyholders, including Advance Receipts	152,69.89	291,35.61
2	Other Receipts / Recoveries / Fees	22,06.61	54,58.10
3	Payments to Reinsurers net of Commission and Claims	(8,25.93)	(45,34.88)
4	Payments to Co-Insurers net of Claims Recovery	-	-
5	Payments of Claims	(26,46.32)	(29,07.03)
6	Payments of Commission & Brokerage	(7,52.09)	(6,93.77)
7	Payments of Other operating expenses	89,82.93	(155,19.81)
8	Preliminary and Pre-Operative Expenses	-	-
9	Deposits, Advances & Staff Loan	(10,17.24)	(1,94.59)
10	Income Tax Paid (Net)	(169,45.40)	(1.23)
11	Good & Service tax Paid	(3,48.75)	(1,70.30)
12	Other Payments /Collection (Net)	(12,29.41)	(3,78.12)
	Cash Flow before extraordinary items	26,94.29	101,93.98
	Cash Flow from extraordinary operations	30,37.60	-
	Net Cash Flow from Operating Activities	57,31.89	101,93.98
B	CASH FLOWS FROM INVESTING ACTIVITIES:		
1	Purchase of Fixed Assets	(84.38)	(24.23)
2	Proceeds from Sale of Fixed Assets	(27.13)	0.30
3	Purchase and Sale of Investments - Net	(465,90.62)	(382,40.28)
4	Loans Disbursed	-	-
5	Repayments Received	-	-
6	Rents/Interests/ Dividends received	356,27.50	340,90.03
7	Investments in money market instruments and in liquid mutual funds (Net)	-	-
8	Expenses related to Investments	(1.06)	(0.84)
	Net Cash Flow from Investing Activities (B)	(110,75.69)	(41,75.02)
C	CASH FLOWS FROM FINANCING ACTIVITIES:		
1	Proceeds from issuance of share capital	-	-
2	Proceeds from borrowing	-	-
3	Repayments of borrowing	-	-
4	Interest/dividends paid	-	-
	Net Cash Flow from Financing Activities (C)	-	-
	Effect of foreign exchange rates on cash and cash equivalents, net	-	0.49
	Net increase in cash and cash equivalents:	(53,43.80)	60,19.45
	Cash and cash equivalents at the beginning of the year	116,86.19	107,73.42
	Cash and cash equivalents at the end of the year	63,42.39	167,92.87

Reconciliation of Cash and Cash Equivalent with Schedule 11.

Particulars	Current Year (Reviewed)	Previous Year (Reviewed)
Cash and Bank Balances as per Schedule 11	1570,86.19	1101,78.42
Less: Fixed Deposits having Maturity of More Than 3 Months	1454,00.00	994,05.00
Cash and Cash Equivalents at the Beginning of the Year	116,86.19	107,73.42
Cash and Bank Balances as per Schedule 11	1075,80.00	1351,97.87
Less: Fixed Deposits having Maturity of More Than 3 Months	1012,37.61	1184,05.00
Cash and Cash Equivalents at the End of the Year	63,42.39	167,92.87

