

## FORM NL-1-B-RA

Name of the Reinsurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

REVENUE ACCOUNT FOR THE PERIOD ENDED ON MARCH 31, 2025.

(Amount in Rs. Lakhs)

		Schedule Ref. Form No.	Fire		Marine		Miscellaneous		Total	
	Particulars		For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024
1	Premiums earned (Net)	NL-4	6,927	5,569	4,480	3,440	5,483	4,817	16,890	13,826
2	Profit/ Loss on sale/redemption of Investments									
3	Interest, Dividend & Rent – Gross <sup>Note 1</sup>									
4	Other		10	5	(3)	9	(6)	1	1	15
	(a) Other Income (to be specified)									
	(i) .....									
	(b) Contribution from the Shareholders' Account									
	(i) Towards Excess Expenses of Management									
	(ii) Others (please specify)									
	<b>TOTAL (A)</b>		<b>6,937</b>	<b>5,574</b>	<b>4,477</b>	<b>3,449</b>	<b>5,477</b>	<b>4,818</b>	<b>16,891</b>	<b>13,841</b>
6	Claims Incurred (Net)	NL-5	566	983	700	1,256	1,839	2,154	3,105	4,392
7	Commission	NL-6	1,054	812	933	646	1,588	950	3,575	2,408
8	Operating Expenses related to Insurance Business	NL-7	1,738	1,082	1,134	766	1,799	969	4,671	2,817
9	Premium Deficiency									
	<b>TOTAL (B)</b>		<b>3,358</b>	<b>2,877</b>	<b>2,767</b>	<b>2,668</b>	<b>5,226</b>	<b>4,073</b>	<b>11,351</b>	<b>9,618</b>
10	Operating Profit/(Loss) C= (A - B)		3,579	2,697	1,710	781	251	746	5,540	4,223
11	<b>APPROPRIATIONS</b>									
	Transfer to Shareholders' Account									
	Transfer to Catastrophe Reserve									
	Transfer to Other Reserves (to be specified)									
	<b>TOTAL (C)</b>									

Notes:- (a) See notes appended at the end of Form NL-2-B-PL

Note - 1

	Pertaining to Policyholder's funds	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024
	Interest, Dividend & Rent								
	<b>Add/Less:-</b>								
	Investment Expenses								
	Amortisation of Premium/ Discount on Investments								
	Amount written off in respect of depreciated investments								
	Provision for Bad and Doubtful Debts								
	Provision for diminution in the value of other than actively traded Equities								
	Investment income from Pool								
	<b>Interest, Dividend &amp; Rent – Gross*</b>								

\* Term gross implies inclusive of TDS

**FORM NL-2-B-PL**

Name of the Reinsurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

P&L ACCOUNT FOR THE PERIOD ENDED ON MARCH 31, 2025.

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For the year ended March 31, 2025	For the year ended March 31, 2024
1	OPERATING PROFIT/(LOSS)	NL-1		
	(a) Fire Insurance		3,579	2,692
	(b) Marine Insurance		1,710	772
	(c) Miscellaneous Insurance		251	745
2	INCOME FROM INVESTMENTS			
	(a) Interest, Dividend & Rent – Gross		376	-
	(b) Profit on sale of investments			
	(c) (Loss on sale/ redemption of investments)			
	(d) Amortization of Premium / Discount on Investments			
3	OTHER INCOME (To be specified)		16	-
	<b>TOTAL (A)</b>		<b>5,932</b>	<b>4,209</b>
4	PROVISIONS (Other than taxation)			
	(a) For diminution in the value of investments			
	(b) For doubtful debts		-	-
	(c) Others (to be specified)			
5	OTHER EXPENSES			
	(a) Expenses other than those related to Insurance Business			
	(b) Bad debts written off		-	-
	(c) Interest on subordinated debt			
	(d) Expenses towards CSR activities			
	(e) Penalties			
	(f) Contribution to Policyholders' A/c			
	(i) Towards Excess Expenses of Management			
	(ii) Others (please specify)			
	(g) Others (Please specify)			
	(i) _____			
	(ii) _____			
	<b>TOTAL (B)</b>		<b>-</b>	<b>-</b>
6	Profit/(Loss) Before Tax		<b>5,932</b>	<b>4,209</b>
7	Provision for Taxation		<b>2,344</b>	<b>1,838</b>
8	<b>Profit / (Loss) after tax</b>		<b>3,588</b>	<b>2,371</b>
9	<b>APPROPRIATIONS</b>			
	(a) Interim dividends paid during the year			
	(b) Final dividend paid			
	(c) Transfer to any Reserves or Other Accounts (to be specified)			
	Balance of profit/ loss brought forward from last year		4,104	1,733
	Balance carried forward to Balance Sheet		<b>7,692</b>	<b>4,104</b>

**Notes: to Form NL-1-B-RA and NL-2-B- PL**

(a) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

(b) Under the sub-head "Others" items like foreign exchange gains or losses and other items shall be included

(c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross

(d) Income from rent shall include only the realized rent. It shall not include any notional rent.

(e) Contribution from the Shareholders' Account to policyholders' account /Contribution to the Policyholders' Fund is as per the terms of Section 40C of the Insurance Act, 1938 read with IRDAI (Expenses of Management of Insurers transacting General or Health Insurance Business) Regulations as specified and

**FORM NL-3-B-BS**

Name of the Reinsurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

**BALANCE SHEET FOR THE PERIOD ENDED ON MARCH 31, 2025.**

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the year ended March 31, 2025	For the year ended March 31, 2024
<b>SOURCES OF FUNDS</b>			
RESERVES AND SURPLUS	NL-10	7,675	4,087
Head Office Account	NL-10A		
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds			
-Policyholders' Funds			
BORROWINGS	NL-11		
<b>TOTAL</b>		<b>7,675</b>	<b>4,087</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12		
INVESTMENTS-Policyholders	NL-12A		
LOANS	NL-13		
FIXED ASSETS	NL-14		
DEFERRED TAX ASSET (Net)			
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	33,445	23,487
Advances and Other Assets	NL-16	11,772	6,078
<b>Sub-Total (A)</b>		<b>45,217</b>	<b>29,565</b>
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	29,005	20,089
PROVISIONS	NL-18	8,537	5,389
<b>Sub-Total (B)</b>		<b>37,542</b>	<b>25,478</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>7,675</b>	<b>4,087</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19		
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>		<b>7,675</b>	<b>4,087</b>

**CONTINGENT LIABILITIES**

Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
1. Partly paid-up investments	<b>NOT APPLICABLE</b>	
2. Claims, other than against policies, not acknowledged as		
3. Underwriting commitments outstanding (in respect of		
4. Guarantees given by or on behalf of the Company		
5. Statutory demands/ liabilities in dispute, not provided for		
6. Reinsurance obligations to the extent not provided for in		
7. Others (to be specified)		
(a). _____		
(b). _____		
<b>TOTAL</b>		

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017  
PREMIUM EARNED ACCOUNT FOR THE PERIOD ENDED ON MARCH 31, 2025.

(Amount in Rs. Lakhs)

[illegible]

FORM NL-6-COMMISSION SCHEDULE

Name of the Reinsurer: Lloyd's India  
Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017  
COMMISSION FOR THE PERIOD ENDED ON MARCH 31, 2025.

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Public/ Product Liability		Crop Insurance		Fine Art		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024
Commission & Remuneration																				
Rewards																				
Distribution fees			5				5												5	
Gross Commission																				
Add: Commission on Re-insurance Accepted	1,054	812	329	498	599	149	928	647	954	534	-	-	608	394	26	22	1,588	950	3,570	2,409
Less: Commission on Re-insurance Ceded																				
Net Commission	1,054	812	334	498	599	149	933	647	954	534	-	-	608	394	26	22	1,588	950	3,575	2,409
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																				
Individual Agents																				
Corporate Agents-Banks/FII/HFC																				
Corporate Agents-Others																				
Insurance Brokers	869	690	261	402	499	122	760	524	499	253	-	-	223	232	24	20	746	505	2,375	1,719
Direct Business - Online*																				
MISP (Direct)																				
Web Aggregators																				
Insurance Marketing Firm																				
Common Service Centers																				
Micro Agents																				
Point of Sales (Direct)																				
Other (to be specified)	185	122	74	96	99	27	173	123	456	281	-	-	385	162	2	2	842	444	1,200	689
TOTAL	1,054	812	335	498	598	149	933	647	954	534	-	-	608	394	26	22	1,588	950	3,575	2,408
Commission and Rewards on (Excluding Reinsurance) Business written :																				
In India	1,054	812	335	498	598	149	933	647	954	534	-	-	608	394	26	22	1,588	950	3,575	2,408
Outside India																				

Notes:

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
(c) Commission on Business procured through Company website

FORM NL-7-OPERATING EXPENSES SCHEDULE

Name of the Reinsurer: Lloyd's India  
Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017  
OPERATING EXPENSES FOR THE PERIOD ENDED ON MARCH 31, 2025.

(Amount in Rs. Lakhs)																					
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Public/ Product Liability		Crop Insurance		Fine Art		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total	
	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	
Employees' remuneration & welfare benefits																					
Travel, conveyance and vehicle running expenses																					
Training expenses																					
Rents, rates & taxes																					
Repairs																					
Printing & stationery																					
Communication expenses																					
Legal & professional charges	1,018	677	332	381	332	98	664	479	714	365	-	-	317	221	23	20	1,054	607	2,736	1,763	
Auditors' fees, expenses etc.																					
(a) as auditor	8	8	3	5	3	1	6	6	6	4	-	-	2	3	-	-	8	7	22	21	
(b) as adviser or in any other capacity, in respect of																					
(i) Taxation matters																					
(ii) Insurance matters																					
(iii) Management services; and																					
(c) in any other capacity																					
Advertisement and publicity																					
Interest & Bank Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation																					
Brand/Trade Mark usage fee/charges																					
Business Development and Sales Promotion Expenses																					
Information Technology Expenses																					
Goods and Services Tax (GST)																					
Others (to be specified)*	712	397	232	223	232	58	464	281	499	214	-	-	222	130	16	12	737	355	1,913	1,033	
TOTAL	1,738	1,082	567	609	567	157	1,134	766	1,219	583	-	-	541	353	39	33	1,799	969	4,672	2,817	
In India	1,738	1,082	567	609	567	157	1,134	766	1,219	583	-	-	541	353	39	33	1,799	969	4,672	2,817	
Outside India																					

Notes:  
(a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"

**FORM NL-10-RESERVE AND SURPLUS SCHEDULE****Name of the Reinsurer: Lloyd's India****Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017****RESERVES & SURPLUS FOR THE PERIOD ENDED ON MARCH 31, 2024.****(Amount in Rs. Lakhs)**

	Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
1	Capital Reserve		
2	Capital Redemption Reserve		
3	Share Premium		
4	General Reserves	4,087	1,733
	Less: Amount utilized for Buy-back		
	Less: Amount utilized for issue of Bonus shares		
5	Catastrophe Reserve		
6	Other Reserves (to be specified)		
7	Balance of Profit in Profit & Loss Account	3,588	2,355
	<b>TOTAL</b>	<b>7,675</b>	<b>4,088</b>

Notes:

(a) Additions to and deductions from the reserves should be disclosed under each of the specified heads.

**FORM NL-10A-HEAD OFFICE ACCOUNT SCHEDULE****Name of the Reinsurer: Lloyd's India****Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017****HEADOFFICE ACCOUNT FOR THE PERIOD ENDED ON MARCH 31, 2025.**

**[In case of foreign reinsurer operating through a branch office established in India in terms of section 2(9)(d) of the Insurance Act, 1938 ]**

**(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>For the year ended March 31, 2025</b>	<b>For the year ended March 31, 2024</b>
	Opening Balance of Assigned capital	-	-
	Add: Addition during the year	-	-
	Closing Balance of Assigned Capital*	-	-
	<b>TOTAL</b>	-	-

Note: \*Represents irreversible fixed amount funded by Head Office per terms of license issued by the Authority and no amount/balance shall be transferred out of the Country without approval of the Authority.



**FORM NL-11-BORROWINGS SCHEDULE - NA**

Name of the Reinsurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

**BORROWING SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2025.**

(Amount in Rs. Lakhs)

	Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
1	Debentures/ Bonds	<b>NOT APPLICABLE</b>	
2	Banks		
3	Financial Institutions		
4	Others (to be specified)		
	<b>TOTAL</b>		

Notes:

a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.

b) Amounts due within 12 months from the date of Balance Sheet should be shown separately

c) Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

**DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)**

(Amount in Rs. Lakhs)

SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1	<b>NOT APPLICABLE</b>			
2				
3				
4				
5				

**FORM NL-12 & 12A -INVESTMENT SCHEDULE**

Name of the Reinsurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

INVESTMENT SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2025.

(Amount in Rs. Lakhs)

	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders			
		For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills						
2	Other Approved Securities						
3	Other Investments						
	(a) Shares						
	(aa) Equity						
	(bb) Preference						
	(b) Mutual Funds						
	(c) Derivative Instruments						
	(d) Debentures/ Bonds						
	(e) Other Securities (to be specified)						
	(f) Subsidiaries						
	(g) Investment Properties-Real Estate						
4	Investments in Infrastructure and Housing						
5	Other than Approved Investments						
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills						
2	Other Approved Securities						
3	Other Investments						
	(a) Shares						
	(aa) Equity						
	(bb) Preference						
	(b) Mutual Funds						
	(c) Derivative Instruments						
	(d) Debentures/ Bonds						
	(e) Other Securities (to be specified)						
	(f) Subsidiaries						
	(g) Investment Properties-Real Estate						
4	Investments in Infrastructure and Housing						
5	Other than Approved Investments						
	<b>TOTAL</b>						
	<b>GRAND TOTAL</b>						

NIL

**Notes:**

- (a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.
- Holding company and subsidiary shall be construed as defined in the Companies Act, 1956 as amended by Company Act 2013:
  - Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.
  - Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.
  - Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.
  - Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.
  - A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.
- (b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed in the **Annexure A as specified below.**
- (c) Investments made out of Catastrophe reserve should be shown separately.
- (d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.
- (e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes.
- (f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments
- (g) Investment Regulations, as amended from time to time, to be referred

**A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments- NA**

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024
<b>Long Term Investments--</b>						
Book Value						
market Value						
<b>Short Term Investments--</b>						
Book Value						
market Value						

NOT APPLICABLE

**FORM NL-13-LOANS SCHEDULE**

Name of the Reinsurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

LOANS SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2025.

(Amount in Rs. Lakhs)

	Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>	<b>NIL</b>	
	Secured		
	(a) On mortgage of property		
	(aa) In India		
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified)		
	Unsecured		
	<b>TOTAL</b>		
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings		
	(e) Companies		
	(f) Others (to be specified)		
	<b>TOTAL</b>		
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India		
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India		
	(bb) Outside India		
	<b>TOTAL</b>		
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term		
	(b) Long Term		
	<b>TOTAL</b>		

**Notes:**

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	<b>NOT APPLICABLE</b>	
	Doubtful		
	Loss		
	<b>Total</b>		

**FORM NL-14-FIXED ASSETS SCHEDULE**

Name of the Reinsurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

**FIXED ASSETS SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2025****(Amount in Rs. Lakhs)**

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	For the year ended March 31, 2025	For the year ended March 31, 2024
Goodwill	NIL									
Intangibles (specify)										
Land-Freehold										
Leasehold Property										
Buildings										
Furniture & Fittings										
Information Technology Equipment										
Vehicles										
Office Equipment										
Others (Specify nature)										
<b>TOTAL</b>										
Work in progress										
<b>Grand Total</b>										
<b>PREVIOUS YEAR</b>										

Note:

(a) Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

**FORM NL-15-CASH AND BANK BALANCE SCHEDULE**

Name of the Reinsurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

**CASH & BANK BALANCE SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2025.**

(Amount in Rs. Lakhs)

	Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
1	Cash (including cheques <sup>(a)</sup> , drafts and stamps)		
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	15,000	
	(bb) Others		
	(b) Current Accounts	18,445	23,487
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks		
	(b) With other Institutions		
4	Others (to be specified)		
	<b>TOTAL</b>	<b>33,445</b>	<b>23,487</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>		
	In India	33,445	23,487
	Outside India		

\* Cheques on hand amount to Rs. \_\_\_\_\_ (in Lakh) Previous Year : Rs. \_\_\_\_\_ (in Lakh)

Note :

(a) Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.

**FORM NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE (FRBs)**

Name of the Reinsurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

**ADVANCES AND OTHER ASSETS SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2025.**

(Amount in Rs. Lakhs)

	Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies		
2	Application money for investments		
3	Prepayments		
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,296	743
6	Others (to be specified)	-	-
	(i)MAT credit entitlement		
	(ii) GST receivable		
	<b>TOTAL (A)</b>	<b>1,296</b>	<b>743</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments		
2	Outstanding Premiums		
	Less : Provisions for doubtful debts		
3	Agents' Balances		
4	Foreign Agencies Balances		
5	Due from other entities carrying on insurance business (including reinsurers)		
	Less : Provisions for doubtful debts	10,100	5,120
6	Due from subsidiaries/ holding		
7	Current Account of Head Office*		
8	Others (to be specified)		
	a) <u>Interest accrued on fixed deposit</u>		
	b) <u>GST receivable</u>	376	216
	<b>TOTAL (B)</b>	<b>10,476</b>	<b>5,336</b>
	<b>TOTAL (A+B)</b>	<b>11,772</b>	<b>6,079</b>

Notes:

(a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.

(b) The term 'officer' should conform to the definition of that term as given under the Companies Act.

**FORM NL-17A -CURRENT LIABILITIES SCHEDULE (FRBs)****Name of the Reinsurer: Lloyd's India****Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017****CURRENT LIABILITIES SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2025.****(Amount in Rs. Lakhs)**

	Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
1	Agents' Balances		
2	Balances due to other insurance companies		
3	Deposits held on re-insurance ceded		
4	Premiums received in advance		
	(a) For Long term policies		
	(b) for Other Policies	619	-
5	Unallocated Premium		
6	Sundry creditors	1,388	652
7	Due to subsidiaries/ holding company		
8	Claims Outstanding	13,121	10,397
9	Due to Officers/ Directors		
10	Current Account of Head Office*		
11	Interest payable on debentures/bonds		
12	GST Liabilities	152	-
13	Others (to be specified)		
	(i) TDS payable	482	270
	(ii) Other Payables		
	Audit Fees	18	14
	Advance from Brokers	20	-
	Expense Payable	13,205	8,756
	Provision for expenses		
	<b>TOTAL</b>	<b>29,005</b>	<b>20,089</b>

Note:

(a) Long term policies are policies with more than one year tenure

**FORM NL-18-PROVISIONS SCHEDULE****Name of the Reinsurer: Lloyd's India****Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017****PROVISIONS SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2025.****(Amount in Rs. Lakhs)**

	Particulars	For the year ended March 31, 2025	For the year ended March 31, 2024
1	Reserve for Unexpired Risk	8,537	5,411
2	Reserve for Premium Deficiency		
3	For taxation (less advance tax paid and taxes deducted at source)	-	(21)
4	For Employee Benefits		
4	Others (to be specified) (a) Provision for Income Tax (b) _____		
	<b>TOTAL</b>	<b>8,537</b>	<b>5,390</b>



**FORM NL-19 MISC EXPENDITURE SCHEDULE****Name of the Reinsurer: Lloyd's India****Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017****MISC EXPENDITURE SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2025.****(To the extent not written off or adjusted)****(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>For the year ended March 31, 2025</b>	<b>For the year ended March 31, 2024</b>
1	Discount Allowed in issue of shares/ debentures	<b>NOT APPLICABLE</b>	
2	Others (to be specified)		
	<b>TOTAL</b>		

Notes:

- (a) No item shall be included under the head “Miscellaneous Expenditure” and carried forward unless:
1. some benefit from the expenditure can reasonably be expected to be received in future, and 2. the amount of such benefit is reasonably determinable.
- (b) The amount to be carried forward in respect of any item included under the head “Miscellaneous Expenditure” shall not exceed the expected future revenue/other benefits related to the expenditure.

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Reinsurer: Lloyd's India  
Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017  
RELATED PARTY TRANSACTIONS SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2025.

PART-A Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received <sup>1</sup> (Rs. in Lakhs)	
				For the year ended March 31, 2025	For the year ended March 31, 2024

<sup>1</sup>including the premium flow through Associates/ Group companies as agents and intermediaries

PART-B Related Party Transaction Balances

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)

**FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)****Name of the Reinsurer: Lloyd's India****Registration No. Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017****RECEIPT AND PAYMENTS SCHEDULE FOR THE PERIOD ENDED ON MARCH 31, 2025.**

TO BE PREPARED IN ACCORDANCE WITH Accounting Standard 3 (AS 3)- Cash Flow Statements- Cash Flow Statement shall be prepared only under the Direct Method. However, the following minimum information must be captured.

**Format of Receipts and Payments A/c to be furnished by the insurers on direct basis**

(Amount in Rs. Lakhs)		
	For the year ended March 31, 2025	For the year ended March 31, 2024
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	18,729	15,324
Other receipts	1	-
Payments to the re-insurers, net of commissions and claims		
Payments to co-insurers, net of claims recovery		
Payments of claims	(373)	
Payments of commission and brokerage	(3,320)	(2,356)
Payments of other operating expenses	(28)	(608)
Preliminary and pre-operative expenses		
Deposits, advances and staff loans		
Income taxes paid (Net)	(2,113)	(1,591)
Good & Service tax paid	(2,218)	(1,995)
Other payments - Taxes paid	(720)	(1,780)
Cash flows before extraordinary items		
Cash flow from extraordinary operations		
Net cash flow from operating activities	<b>9,958</b>	<b>6,994</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets		
Proceeds from sale of fixed assets		
Purchases of investments	(15,000)	-
Loans disbursed		
Sales of investments		
Repayments received		
Rents/Interests/ Dividends received		
Investments in money market instruments and in liquid mutual funds (Net) <sup>(a)</sup>		
Expenses related to investments		
Net cash flow from investing activities		
<b>Cash flows from financing activities:</b>	-	-
Proceeds from issuance of share capital		
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid		
Net cash flow from financing activities		
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	<b>(5,042)</b>	<b>6,994</b>
Cash and cash equivalents at the beginning of the year	<b>23,487</b>	<b>16,493</b>
Cash and cash equivalents at the end of the year	<b>18,445</b>	<b>23,487</b>

Notes: -

(a) Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

(b) The above items are minimum which are to be reported. Insurers may include any other which they deem fit

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

STATEMENT OF ADMISSIBLE ASSETS :

Name of the Reinsurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

SOLVENCY MARGIN GI-TA FOR THE PERIOD ENDED ON MARCH 31, 2025.

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS			
	Policyholders as per NL-12 A of BS			
(A)	<b>Total Investments as per BS</b>			
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
(C)	Fixed assets as per BS			
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation			
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	33,445		33,445
(F)	Advances and Other assets as per BS	11,772		11,772
(G)	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>45,217</b>		<b>45,217</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	2,029		2,029
(I)	Loans as per BS			
(J)	Fair value change account subject to minimum of zero			
(K)	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>45,217</b>		<b>45,217</b>
	<b>Add: Assigned Central Capital Allocation as per books of Lloyd's India (L) - added this row here</b>		<b>12,046</b>	<b>12,046</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	2,029		2,029
(M)	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>43,188</b>	<b>12,046</b>	<b>55,234</b>
(All amounts in Rupees of Lakhs)				
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	Inadmissible Fixed assets			
	(a)			
	(b)			
	(c )			
	.....			
	<b>Inadmissible current assets</b>			
	(a) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	2,029		2,029
	<b>Total</b>	<b>2,029</b>		<b>2,029</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)****Name of the Reinsurer: Lloyd's India****Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017****SOLVENCY MARGIN GI-TR FOR THE PERIOD ENDED ON MARCH 31, 2025.****STATEMENT OF LIABILITIES**

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	8,791	8,537
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	8,791	8,537
(d)	Outstanding Claim Reserve (other than IBNR reserve)	1,557	1,557
(e)	IBNR reserve	11,581	11,564
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>21,929</b>	<b>21,658</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)****Name of the Reinsurer: Lloyd's India****Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017****SOLVENCY MARGIN TABLE IA FOR THE PERIOD ENDED ON MARCH 31, 2025.****TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on March 31, 2025****(All amounts in Rupees of Lakhs)**

<b>Item No.</b>	<b>Line of Business</b>	<b>Gross Premiums</b>	<b>Net Premiums</b>	<b>Gross Incurred Claims</b>	<b>Net Incurred Claims</b>	<b>RSM 1</b>	<b>RSM 2</b>	<b>RSM</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>	<b>(8)</b>	<b>(9)</b>
1	Fire	7,555	7,500	708	705	1,500	211	1,500
2	Marine Cargo	2,465	2,465	697	697	493	209	493
3	Marine - Other than Marine Cargo	2,466	2,466	565	565	493	170	493
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	5,299	5,061	1,474	1,468	1,012	441	1,012
8	Health	-	-	-	-	-	-	-
9	Miscellaneous	170	170	40	40	34	12	34
10	Crop	-	(46)			-	(3)	-
11	Fine Arts	2,354	2,354	480	480	471	144	471
	<b>Total</b>	<b>20,309</b>	<b>19,970</b>	<b>3,964</b>	<b>3,955</b>	<b>4,003</b>	<b>1,184</b>	<b>4,003</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)****Name of the Reinsurer: Lloyd's India****Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017****SOLVENCY MARGIN TABLE IB FOR THE PERIOD ENDED ON MARCH 31, 2025.**

(All amounts in Rupees of Lakhs)

(1) ITEM NO.	(2) DESCRIPTION	(3) AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	43,188
	Deduct:	
(B)	Current Liabilities as per BS	29,005
(C)	Provisions as per BS	8,537
(D)	Other Liabilities	
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	<b>5,646</b>
	Shareholder's FUNDS	
(F)	Available Assets	12,046
	Deduct:	
(G)	Other Liabilities	
(H)	Excess in Shareholder's funds (F-G)	12,046
(I)	Total ASM (E+H)	17,692
(J)	Total RSM	5,250
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	<b>337%</b>

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

**PART - A**

Name of the Reinsurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

STATEMENT OF ASSETS FOR THE PERIOD ENDED ON MARCH 31, 2025.

(Business within India)

Periodicity of Submission: YEARLY

(Rs. in Lakhs)			
Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	NA
	Investments (Policyholders)	8A	
2	Loans	9	
3	Fixed Assets	10	
4	Current Assets		
	a. Cash & Bank Balance	11	
	b. Advances & Other Assets	12	
5	Current Liabilities		
	a. Current Liabilities	13	
	b. Provisions	14	
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		
	<b>Application of Funds as per Balance Sheet (A)</b>		0
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	NA
2	Fixed Assets (if any)	10	
3	Cash & Bank Balance (if any)	11	
4	Advances & Other Assets (if any)	12	
5	Current Liabilities	13	
6	Provisions	14	
7	Misc. Exp not Written Off	15	
8	Investments held outside India		
9	Debit Balance of P&L A/c		
	<b>Total (B)</b>		0
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>0</b>

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%	NOT APPLICABLE							
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%								
3	<b>Investment subject to Exposure Norms</b>									
	a. Housing / Infra & Loans to SG for Housing and FFE									
	1. Approved Investments	Not less than 15%								
	2. Other Investments									
	b. Approved Investments	Not exceeding 55%								
	c. Other Investments									
	<b>Investment Assets</b>	<b>100%</b>								

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



**PART - B****Name of the Insurer: Lloyd's India****Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017****PRODUCTS INFORMATION FOR THE PERIOD ENDED ON MARCH 31, 2025.**

Statement of Accretion of Assets

*(Business within India)*

Periodicity of Submission : YEARLY

(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							
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)							
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments							
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments							
	2. Other Investments							
	c. Approved Investments							
	d. Other Investments (not exceeding 15%)							
	Total							

NOT APPLICABLE

**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 Reinsurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

DETAIL REGARDING DEBT SECURITIES FOR THE PERIOD ENDED ON MARCH 31, 2025.

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As At March 31, 2025	as % of total for this class	As at March 31, 2024	as % of total for this class	As At March 31, 2025	as % of total for this class	As at March 31, 2024	as % of total for this class
<b>Break down by credit rating</b>	NOT APPLICABLE							
AAA rated								
AA or better								
Rated below AA but above A								
Rated below A but above B								
Any other (Please specify)								
<b>Total (A)</b>								
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	NOT APPLICABLE							
more than 1 year and upto 3years								
More than 3years and up to 7years								
More than 7 years and up to 10 years								
above 10 years								
Any other (Please specify)								
<b>Total (B)</b>								
<b>Breakdown by type of the issuer</b>	NOT APPLICABLE							
a. Central Government								
b. State Government								
c. Corporate Securities								
Any other (Please specify)								
<b>Total (C )</b>								

**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 Reinsurer: Lloyd's India  
Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017  
DETAILS OF NON-PERFORMING ASSETS FOR THE PERIOD ENDED ON MARCH 31, 2025.

(Amount in Rs. Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024	For the year ended March 31, 2025	For the year ended March 31, 2024
1	Investments Assets	NOT APPLICABLE									
2	Gross NPA										
3	% of Gross NPA on Investment Assets (2/1)										
4	Provision made on NPA										
5	Provision as a % of NPA (4/2)										
6	Provision on Standard Assets										
7	Net Investment Assets (1-4)										
8	Net NPA (2-4)										
9	% of Net NPA to Net Investment Assets (8/7)										
10	Write off made during the period										

Note:

- a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- b) Total Investment Assets should reconcile with figures shown in other relevant forms
- c) Gross NPA is investments classified as NPA, before any provisions
- d) Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- e) Net Investment assets is net of 'provisions'
- f) Net NPA is gross NPAs less provisions
- g) Write off as approved by the Board
- f) 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: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT FOR THE PERIOD ENDED ON MARCH 31, 2025.

Name of the Fund \_\_\_\_\_

Periodicity of Submission: **ANNUALLY**

(Amount in Rs. Lakhs)

No.	Category of Investment	Category Code	For the year ended March 31, 2025				For the year ended March 31, 2024			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			<b>NOT APPLICABLE</b>							
	<b>TOTAL</b>									

**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&amp;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: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

STATEMENT OF DOWN GRADED INVESTMENTS FOR THE PERIOD ENDED ON MARCH 31, 2025.

(Amount in Rs. Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>	NOT APPLICABLE							
B.	<u>As on Date</u> <sup>2</sup>								

**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 Reinsurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

REINSURANCE/RETROCESSION RISK CONCENTRATION FOR THE PERIOD ENDED ON MARCH 31, 2025.

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India	NOT APPLICABLE				
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA					
3	No. of Reinsurers with rating A but less than AA					
4	No. of Reinsurers with rating BBB but less than A					
5	No. of Reinsurers with rating less than BBB					
	Total (A)					
	With In India					
1	Indian Insurance Companies					
2	FRBs					
3	GIC Re					
4	Other (to be Specified)					
	Total (B)					
	Grand Total (C)= (A)+(B)					

Note:-

(a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

(b) Figures are to be provided upto the quarter

**FORM NL-41 OFFICES INFORMATION - NA**

**Name of the Reinsurer: Lloyd's India**

**Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017**

**OFFICES INFORMATION FOR THE PERIOD ENDED ON MARCH 31, 2025.**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	1
2	No. of branches approved during the year	
3	No. of branches opened during the	Out of approvals of previous year
4	year	Out of approvals of this year
5	No. of branches closed during the year	
6	No of branches at the end of the year	1
7	No. of branches approved but not opened	
8	No. of rural branches	
9	No. of urban branches	
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	
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)	

**Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	NOT APPLICABLE	
Recruitments during the quarter		
Attrition during the quarter		
Number at the end of the quarter		

**FORM NL-42 - BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

Name of the Reinsurer: Lloyd's India

Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017

**BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS FOR THE PERIOD ENDED ON MARCH 31, 2025.**

Board of Directors and Key Management Persons			
Sl. No.	Name of person	Role / Designation	Details of change in the period, if any
1	Shankar Garigiparthi	Country Manager & CEO	-
2	Shefali Sehwani	Chief Financial Officer	-
3	Sonali Chawda	Chief Compliance Officer	-

Notes:-

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"



**Name of the Reinsurer: Lloyd's India**

**Registration No.Lloyd's/001 and Date of Registration with the IRDAI January 17, 2017**

**VOTING ACTIVITY DISCLOSURE FOR THE PERIOD ENDED ON MARCH 31, 2025.**

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
NOT APPLICABLE							