FORM NL-2-B-PL

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON SEPTEMBER 30, 2026

(₹ in Lakhs)

	Particulars	Schedule Ref. Form No.	For the Quarter ended September 30, 2026	Up to the quarter ended September 30, 2026	For the Quarter ended September 30, 2025	Up to the quarter ended September 30, 2025
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		(8,652)	(3,297)	2,572	5,400
	(b) Marine Insurance		(729)	(4,595)	(1,334)	(2,780)
	(c) Miscellaneous Insurance		41,409	53,418	32,038	63,452
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		11,143	20,550	9,467	17,779
	(b) Profit on sale of investments		5,129	12,430	4,933	9,642
	(c) (Loss on sale/ redemption of investments)		(263)	(2,501)	(675)	(906)
	(d) Amortization of Premium / Discount on Investments		89	149	206	758
3	OTHER INCOME					
	(a) Claim Service Fees		12	12	9	10
	(b) Interest on Income Tax Refund		865	865	-	957
	(c) Recovery of bad debts written off		222	244	27	178
	TOTAL (A)		49,225	77,275	47,243	94,490
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		265	859	40	367
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	Debenture Issue Expenses		-	-	-	-
	(Profit) / Loss on Sale / Write off of Fixed Assets (Net)		(38)	(77)	(3)	(4)
	(b) Bad debts written off		288	478	78	168
	(c) Interest on subordinated debt		1,111	2,221	1,111	2,221
	(d) Expenses towards CSR activities		975	975	265	948
	(e) Penalties		-	-	93	193
	(f) Contribution to Policyholders' A/c		-		-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		101	201	69	138
	(g) Others (i) Remuneration to Directors		-	-	143	143
	TOTAL (B)		2,702	4,657	1,796	4,174
6	Profit/(Loss) Before Tax		46,523	72,618	45,447	90,316
7	Provision for Taxation					
	(a) Current tax		11,880	18,527	11,547	22,974
	(b) Deferred tax		(95)	(135)	(34)	(54)
8	**Profit / (Loss) after tax**		34,738	54,226	33,934	67,396
9	**APPROPRIATIONS**					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	4,94,329	-	3,93,528
	Balance carried forward to Balance Sheet		34,738	5,48,555	33,934	4,60,924