

PERIODIC DISCLOSURES
FORM NL-2-B-PL

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 3, 2001
CIN: L67200MH2000PLC129408

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2025

(₹ lakhs)

	Particulars	Schedule Ref. Form No.	For Q4 2024-25	Upto FY 2024-25	For Q4 2023-24	Upto FY 2023-24
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		24,096	78,331	19,317	50,367
	(b) Marine Insurance		3,908	(720)	2,165	2,721
	(c) Miscellaneous Insurance		13,588	149,081	34,674	137,502
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		20,442	80,483	17,818	67,718
	(b) Profit on sale of investments		1,960	22,517	5,836	17,092
	(c) (Loss on sale/ redemption of investments)		(3,015)	(4,845)	(573)	(2,029)
	(d) Amortization of Premium / Discount on Investments		645	2,327	245	1,704
3	OTHER INCOME					
	(a) Interest income on tax refund		957	957	-	-
	(b) Profit on sale/discard of fixed assets		42	53	49	61
	(c) Recovery of bad debts written off		4,928	4,929	-	456
	TOTAL (A)		67,551	333,113	79,531	275,592
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(253)	(4,054)	6,837	9,582
	(b) For doubtful debts		(140)	(620)	(3,152)	(3,868)
	(c) For future recoverable under reinsurance contracts		-	-	-	-
	(d) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(b) Bad debts written off		21	36	4,313	8,280
	(c) Interest on Non-convertible Debentures		-	29	92	368
	(d) Expenses towards CSR activities		681	4,042	954	3,705
	(e) Penalties		-	121	-	-
	(f) Contribution to Policyholders A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTG/Other KMPs		107	397	362	812
	(g) Others					
	(i) Employees' remuneration and other expenses		182	656	162	592
	(ii) Directors' fees and profit commission		54	258	51	214
	(iii) Expense related to Investment property		-	-	5	65
	(iv) Listing fees / other charges		6	22	5	20
	(v) Loss on sale/discard of fixed assets		73	95	121	304
	TOTAL (B)		731	982	9,750	20,074
6	Profit/(Loss) Before Tax		66,820	332,131	69,781	255,518
7	Provision for Taxation					
	(a) Current tax / MAT Payable		(15,988)	68,945	8,009	66,050
	(b) Excess Tax Provision written back of earlier years		-	-	-	339
	(c) Deferred tax (Income) / Expense		31,849	12,357	9,820	(2,730)
8	Profit / (Loss) after tax		50,959	250,829	51,952	191,859
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	27,214	-	24,569
	(b) Final dividend paid		-	29,586	-	27,014
	(c) Dividend distribution tax		-	-	-	-
	(d) Debenture Redemption Reserve		-	-	-	-
	(e) Transfer to General Reserves		-	-	-	-
	Balance of profit/ loss brought forward from last year		624,947	481,877	429,925	341,601
	Balance carried forward to Balance Sheet		675,906	675,906	481,877	481,877