

**Name of the Insurer: The Oriental Insurance Company Ltd**  
**Registration No.556 and Date of Renewal of Registration with the IRDAI 16-01-2025**  
**FORM NL-3-B-Balance Sheet as at 31.12.2025**

(Amount in Rs. Lakhs)

| Particulars  | Schedule Ref. Form No. | As at 31.12.2025        | As at 31.12.2024        |
|--|------------------------|-------------------------|-------------------------|
| <b>SOURCES OF FUNDS</b>  |                        |                         |                         |
| SHARE CAPITAL  | NL-8                   | 462000                  | 462000                  |
| SHARE APPLICATION MONEY PENDING ALLOTMENT  |                        | 0                       | 0                       |
| RESERVES AND SURPLUS   | NL-10                  | 1480                    | 26                      |
| FAIR VALUE CHANGE ACCOUNT  |                        |                         |                         |
| -Shareholders' Funds   |                        | 0                       | 0                       |
| -Policyholders' Funds  |                        | 699754                  | 859070                  |
| BORROWINGS   | NL-11                  | 0                       | 0                       |
| <b>TOTAL</b>   |                        | <b>1163234</b>          | <b>1321096</b>          |
| <b>APPLICATION OF FUNDS</b>  |                        |                         |                         |
| INVESTMENTS-Shareholders   | NL-12                  | 0                       | 0                       |
| INVESTMENTS-Policyholders  | NL-12A                 | 2850730                 | 2886317                 |
| LOANS  | NL-13                  | 16056                   | 15010                   |
| FIXED ASSETS   | NL-14                  | 55344                   | 57415                   |
| DEFERRED TAX ASSET (Net)   |                        | 0                       | 0                       |
| <b>CURRENT ASSETS</b>  |                        |                         |                         |
| Cash and Bank Balances   | NL-15                  | 243535                  | 238195                  |
| Advances and Other Assets  | NL-16                  | 697846                  | 793309                  |
| <b>Sub-Total (A)</b>   |                        | <b>941381</b>           | <b>1031504</b>          |
| DEFERRED TAX LIABILITY (Net)   |                        | 0                       | 0                       |
| CURRENT LIABILITIES  | NL-17                  | 2577021                 | 2519062                 |
| PROVISIONS   | NL-18                  | 1257793                 | 958395                  |
| <b>Sub-Total (B)</b>   |                        | <b>3834814</b>          | <b>3477457</b>          |
| <b>NET CURRENT ASSETS (C) = (A - B)</b>  |                        | <b>(2893433)</b>        | <b>(2445953)</b>        |
| MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)            | NL-19                  | 0                       | 0                       |
| DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT   |                        | 1134537                 | 808307                  |
| <b>TOTAL</b>   |                        | <b>1163234</b>          | <b>1321096</b>          |
| <b>CONTINGENT LIABILITIES</b>  |                        |                         |                         |
| <b>Particulars</b>   |                        | <b>As at 31.12.2025</b> | <b>As at 31.12.2024</b> |
| 1. Partly paid-up investments  |                        | 0                       | 0                       |
| 2. Claims, other than against policies, not acknowledged as debts by the company |                        | 6544                    | 132                     |
| 3. Underwriting commitments outstanding (in respect of shares and                |                        | 0                       | 0                       |
| 4. Guarantees given by or on behalf of the Company                               |                        | 0                       | 0                       |
| 5. Statutory demands/ liabilities in dispute, not provided for                   |                        | 342558                  | 121047                  |
| 6. Reinsurance obligations to the extent not provided for in accounts            |                        | 0                       | 0                       |
| 7. Others (to be specified)  |                        | 0                       | 0                       |
| <b>TOTAL</b>   |                        | <b>349102</b>           | <b>121179</b>           |