

Generali Central Insurance Company Limited
(Formerly known as Future Generali India Insurance Company Limited)
IRDA Registration No 132. dated 4th September, 2007



PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2026

(₹ lakhs)

	Particulars	Schedule Ref. Form	For Q4 2025-26	Upto Q4 2025-26	For Q4 2024-25	Upto Q4 2024-25
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		(91.83)	(1,439.60)	22.16	(1,216.84)
	(b) Marine Insurance		388.92	(488.49)	160.67	(124.24)
	(c) Miscellaneous Insurance		(347.80)	(2,488.86)	(1,058.06)	5,702.86
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		3,710.36	15,291.69	3,533.23	13,912.22
	(b) Profit on sale of investments		502.56	1,404.33	292.88	1,352.82
	(c) (Loss on sale/ redemption of investments)		(154.29)	(390.19)	(192.29)	(569.84)
	(d) Amortization of Premium / Discount on Investments		(82.79)	(317.04)	(93.74)	(10.81)
3	OTHER INCOME					
	(a) Bad debts/balances written back		2.75	2.75	4.83	18.25
	(b) Interest on Income Tax Refund		-	-	-	246.65
	TOTAL (A)		3,927.86	11,574.61	2,669.66	19,311.06
4	PROVISIONS (OTHER THAN TAXATION)					
	(a) For diminution in the value of investments		-	8.49	(1,080.32)	(1,041.69)
	(b) For Doubtful Debts		567.76	2,205.60	2.52	14.02
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		482.89	2,054.45	209.50	741.92
	(b) Bad Debts written off		1.69	30.91	550.41	550.41
	(c) Interest on subordinated debt		1,380.96	5,453.90	1,170.98	4,745.20
	(d) Expenses towards CSR activities		75.07	299.32	80.50	321.99
	(e) Penalties		-	-	0.97	0.97
	(f) Contribution to Policyholders' A/c					
	(i) Towards remuneration of MD/CEO/WTD/Other KMPs		320.76	1,016.61	138.63	1,284.01
	(g) Others					
	(h) Investments written off		-	-	-	-
	TOTAL (B)		2,829.12	11,069.28	1,073.18	6,616.83
	Profit before Tax (A-B)		1,098.74	505.33	1,596.48	12,694.23
	Provision for Taxation		455.60	328.37	(218.05)	2,496.56
	Deferred Tax		(189.70)	(162.18)	664.17	812.16
	Profit / (Loss) after tax		832.84	339.14	1,150.37	9,385.51
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)					
	Balance of profit / loss brought forward		35,892.35	36,386.05	35,235.68	27,000.54
	Issue of bonus shares through accumulated reserves		(23,625.43)	(23,625.43)	-	-
	Balance carried forward to Balance Sheet		13,099.76	13,099.76	36,386.04	36,386.04