

ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਦਾ ਉਪਕਰਮ)

ਸੇਮਵੇਰਟ

ਪ੍ਰਥਮ ਟਲ, ਪਲੋਟ ਬੀ, ਬਲਾਕ ੩,
ਏਨਬੀਸੀਸੀ ਟਾਵਰ, ਈਸਟ ਕਿਦਵਾਈ ਨਗਰ,
ਨਵੀਂ ਦਿਲੀ-110023

ਈ-ਮੇਲ: ho.samvertical@psb.bank.in

ੴ ਸ੍ਰੀ ਗੁਰਗ੍ਰੰਥ ਸਾਹਿਬ ਜੀ ਕੀ ਫ਼ਤਹਿ



ਪੀ.ਐਸ.ਬੀ.

Punjab & Sind Bank

(A Government of India Undertaking)

SAMVERT

1st Floor, Plate B, Block 3,
NBCC Tower, East Kidwai Nagar,
New Delhi- 110023

E-mail: ho.samvertical@psb.bank.in

REF: SAMVERT/2026-27/

Date: 15.07.2026

To,

1. Sh. Ram Prasad Aggarwal
2. Sh. Narayan Prasad Aggarwal
3. Sh. Saurav Jhunjunwala
4. Sh. Pawan Kumar Aggarwal
5. M/s Falgun Exports Pvt. Ltd.
6. M/s Fairdeal Supplies Ltd.
7. M/s Frontline Corporation Ltd

Sir/Madam,

REG: SALE OF SECURED ASSETS UNDER SARFAESI ACT, 2002; M/s Frontline Corporation Ltd.

This is to inform you that pursuant to the possession taken by the Authorized Officer under SARFAESI Act, 2002 for recovery of the secured debts of Punjab & Sind Bank, the undersigned intends to sell the secured assets mortgaged in the captioned account for recovery of the entire dues for which necessary steps including publication in Newspaper is being published.

Hence, in terms of the provisions of the subject Act and Rules made thereunder, you are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 30 days from the date of this notice, and reclaim the assets which have been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the enclosed Sale Notice.

This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Punjab & Sind Bank

AUTHORIZED OFFICER

Regional Office, Gandhinagar

पंजाब एंड सिंध बैंक

(भारत सरकार का उपक्रम)

सामवेर्ट

प्रथम तल, प्लेट बी, ब्लॉक ३,

एनबीसीसी टावर, ईस्ट किडवाई नगर,

नई दिल्ली-110023

ई-मेल: ho.samvertical@psb.bank.in

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ



ਪੀ.ਐਸ.ਬੀ.

Punjab & Sind Bank

(A Government of India Undertaking)

SAMVERT

1st Floor, Plate B, Block 3,

NBCC Tower, East Kidwai Nagar,

New Delhi- 110023

E-mail: ho.samvertical@psb.bank.in

APPENDIX IV-A

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8(6) of the Security Interest (Enforcement Rules, 2002).

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Punjab & Sind Bank, Secured Creditor, shall be sold on "As is where is", "As is what is", and "Whatever there is" on 27.08.2026 for recovery of Rs.3,49,30,43,069.00 as on 30.06.2026 from M/s Frontline Corporation Limited due to Punjab & Sind Bank, Secured Creditor from borrower M/s Frontline Corporation Limited Pvt Ltd and guarantors :- Sh. Ram Prasad Aggarwal , Sh. Narayan Prasad Aggarwal, Sh. Saurav Jhunhunwala, Sh. Pawan Kumar Aggarwal , M/s Falgun Exports Pvt. Ltd., M/s Fairdeal Supplies Ltd.

The Reserve price shall be Rs.13.50 Cr (Rs. Thirteen crore Fifty lakh only) and the earnest money deposit shall be Rs 1.35 Cr (Rs. One crore Thirty-five lakh only)

E Auction Date &Time: 27.08.2026 at 11:30 AM to 12:30 PM

Last Date of BID Submission: 25.08.2026 up to 05.00 PM

Date of inspection: 14.08.2026

Short description of the immovable property with known encumbrances (if any):

Details of Properties	MRP (in Cr.)
Sub leased property at Tower no.1, 4 th floor, office no. 401 to 417 Info City Tower, "CH-O Circle", Gandhinagar, Ahmedabad measuring 38000 sq. ft.	Rs. 13.50 Cr



पंजाब एंड सिंध बैंक

(भारत सरकार का उपक्रम)

सामवेर्ट

प्रथम तल, प्लेट बी, ब्लॉक ३,
एनबीसीसी टावर, ईस्ट किदवाई नगर,
नई दिल्ली-110023

ई-मेल: ho.samvertical@psb.bank.in

१९ श्री गणेशाय नमो



पी.एस.बी.

Punjab & Sind Bank

(A Government of India Undertaking)

SAMVERT

1st Floor, Plate B, Block 3,
NBCC Tower, East Kidwai Nagar,
New Delhi- 110023

E-mail: ho.samvertical@psb.bank.in

Details of Sale Notice for Sale of Immovable Property are as under:-

Name of Borrower & Guarantors	Borrower: M/s Frontline Corporation Ltd. Guarantors : i) Sh. Ram Prasad Aggarwal ii) Sh. Narayan Prasad Aggarwal iii) Sh. Saurav Jhunjunwala iv) Sh. Pawan kumar Aggarwal Corporate Guarantors : v) M/s Falgun Exports Pvt. Ltd. vi) M/s Fairdeal Supplies Ltd.
Demand Notice date & Amount	13.06.2012 & Rs.44.90 Cr + future interest and costs from 13.06.2012.
Total O/s as on 30.06.2026	Rs.3,49, 30, 43,069/- plus all costs, charges and expenses.

For detailed terms and conditions of the sale, please refer to the link of the website
<https://baanknet.com>

Date: 15.07.2026

Place: Gandhinagar

Punjab & Sind Bank


Authorized Officer

Regional Office, Gandhinagar

Authorised Officer
Punjab & Sind Bank



TERMS & CONDITIONS

1. The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS.
2. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues.
Ongoing Litigation: SA No.19/2013 pending before DRT 1 Kolkata & CS 217/2013 pending at High Court of Calcutta).
3. The online E-auction shall be held through auction platform i.e. <https://baanknet.com> on the date and time provided. The intending bidders/purchasers are required to register through <https://baanknet.com> by using valid email ID and mobile number. The intending bidders/purchasers are further required to upload their KYC documents and Bank details. Registration and uploading formalities should be completed well in advance.
4. **EMD Payment:** The intending Bidders/Purchasers are requested to register on portal (<https://baanknet.com>) using their email-id and mobile number. The process of e-KYC is to be done through Digilocker and after completion of KYC verification, the intending bidders/Purchasers may login and make the EMD payment. For EMD payment intending bidders/purchasers can be guided by the buyer manual provided therein on portal after login as buyer. Payment can be made through payment gateway and also by way of creating challans and by depositing the amount in the wallet. The payment must be ensured well in advance before the stipulated time. Interested bidder shall deposit pre-bid EMD with <https://baanknet.com>, auction portal before the close of e-auction. The EMD shall not bear any interest, for refund of EMD of the unsuccessful bidders, bidder has to seek the refund online from e-auction service provider by logging in <https://baanknet.com> and by following procedure for refund given in buyer manual. EMD amount of the unsuccessful bidder will be returned without interest.
5. While bidding, the bidder has to select the property for which offer is submitted from the list mentioned in the above website and /or bidder can directly enter property ID. For queries contact number-8291220220. For registration, Login and Bidding Rules, please refer Buyer Manual link provided in the home page of <https://baanknet.com>.
6. Bidder's e-Wallet should have sufficient balance equivalent to or above the EMD amount at the time of bidding.



पंजाब एंड सिंध बैंक

(भारत सरकार का उपक्रम)

सैमवर्ट

प्रथम तल, प्लेट बी, ब्लॉक ३,
एनबीसीसी टावर, ईस्ट किडवाई नगर,
नई दिल्ली-110023

ई-मेल: ho.samvertical@psb.bank.in

१६ श्री बागिचों में बड़ी इमारतें



पी.एस.बी.

Punjab & Sind Bank

(A Government Of India Undertaking)

SAMVERT

1st Floor, Plate B, Block 3,
NBCC Tower, East Kidwai Nagar,
New Delhi- 110023

E-mail: ho.samvertical@psb.bank.in

7. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quote and the increase in the bid amount must be of increment amount mentioned. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed. It is the responsibility of intending Bidders(s) to properly read the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly. The secured asset shall not be sold below the reserve price.
8. The successful auction Purchaser/Bidder shall, have to deposit 25% (twenty five percent) of the bid amount (i.e. including EMD amount deposited earlier) immediately on finalization/concluding of Auction i.e. on the same day or not later than next working day. The balance amount of bid/purchase price payable shall be paid by successful auction Purchaser/Bidder to the Authorised officer/Secure creditor on or before fifteenth day of confirmation of sale of the property or such extended period as may be agreed upon in writing between the purchaser and secured creditors, in any case not exceeding three months.
9. In case of failure to deposit the amount as mentioned above within the stipulated time, the amount deposited by successful bidder shall be forfeited by the Bank and Authorised Officer shall have the liberty to conduct a fresh auction/sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
10. **Default of payment:** Default of payment of 25% of bid amount (including EMD) on the same day or the next working day as stated above and /or 75% of balance bid amount within stipulated time shall render automatic cancellation of sale without any notice. The EMD and any other monies paid by the successful bidder shall be forfeited to the Bank by the Authorised officer and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.
11. The Authorised officer reserve the right to accept any or reject any/all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regards shall be final
12. The intending purchaser can inspect the property on date and time mentioned above or as communicated by the Bank at their expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact concerned branch of Punjab & Sind Bank during office hours.
13. The bank does not undertake any responsibility to procure any permission/license, NOC etc. in respect of the property offered for sale. The Authorised Officers/Secured creditor shall not be responsible for any dues like outstanding water/service charges, transfer fees, electricity dues, dues



पंजाब एंड सिंध बैंक

(भारत सरकार का उपक्रम)

सैमवर्ट

प्रथम तल, प्लेट बी, ब्लॉक ३,
एनबीसीसी टावर, ईस्ट किडवाई नगर,

नई दिल्ली-110023

ई-मेल: ho.samvertical@psb.bank.in

१६ श्री गान्धिवरु सी बी इडवि



पी.एस.बी.

Punjab & Sind Bank

(A Government Of India Undertaking)

SAMVERT

1st Floor, Plate B, Block 3,
NBCC Tower, East Kidwai Nagar,
New Delhi- 110023

E-mail: ho.samvertical@psb.bank.in

to the Municipal Corporation/Local Authority/ Co-operative Housing Society or any other dues, taxes levies, fees, transfer fees id any in respect of and/or in relation to the sale of the said property. Successful Bidder/s has to comply with the provisions of Income tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.

14. The bidder should ensure proper internet connectivity, Power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical glitches or reason/contingencies affecting the e-auctions.
15. In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call of the sale and put the property to sale once again on any date and at such time as may be decided by the Bank.
16. The Sale is subject to confirmation by the Secured Creditor Bank.
17. The sale is subject to a condition/Rules/Provision prescribed in the SARFAESI Act and Security interest (Enforcement) Rules, 2002 framed there under and the terms & conditions mentioned above. For more details if any prospective bidders may contact the Authorised Officer.
18. It shall be the responsibility of the bidders to inspect and satisfy themselves about the assets/ documentations and specifications before submitting the bid.
19. The purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fee etc. And also all the statutory/non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody prior and future.
20. The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-Auction without assigning any reason thereof.
21. TDS DEDUCTED ON SALE OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LAND) OF DEFAULTING CUSTOMERS UNDER SARFAESI ACT 2002 FOR MORE THAN ₹50 LAKH Successful bidder is required to deduct & deposit TDS as per Section 393(1) [Table: Sl. No. 3(i)] of the Income Tax Act, 2025 (erstwhile Section 194-IA of Income Tax Act, 1961) on the sale proceeds of the immovable properties sold by the Bank under SARFAESI Act, 2002, incorporating the name and PAN of the owner/mortgagor of the immovable property while furnishing the Form 141 (erstwhile Form 26QB). TDS is to be deducted in cases where sale consideration is more than ₹50 Lakh. TDS is to be deducted at the rate of 1% of the entire sale consideration. No deduction shall be required where the consideration for the transfer of an immovable property is less than or equal to fifty lakh rupees or for transfer of agricultural land. The term "agricultural land" for this



ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਦਾ ਉਪਸ਼ਰਮ)

ਸੈਮਵੇਰਟ

ਪ੍ਰਥਮ ਸਾਲ, ਸਟੇਟ ਬੀ, ਬਲਾਕ ੨,
ਏਨਬੀਸੀਸੀ ਟਾਵਰ, ਇਸਟ ਕਿੰਗਡਮ ਨਗਰ,

ਨਵੀਂ ਦਿਲੀ-110023

ਈ-ਮੇਲ: ho.samvartical@psb.bank.in

ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਵਿਭਾਗ ਦੀ ਵੀ ਸਹਾਇਤਾ



ਪੀ.ਐਸ.ਬੀ.

Punjab & Sind Bank

(A Government of India Undertaking)

SAMVERT

1st Floor, Phase II, Block 2,

NBC Tower, East Kingdom Nagar,

New Delhi-110023

E-mail: ho.samvartical@psb.bank.in

purpose has been defined in the Income Tax Act. The term "immovable property" for this purpose shall mean any land (other than agricultural land) or any building or part of a building

22. This notice is also be treated as 30 days statutory sale notice to borrower & guarantors under rule

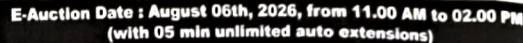
8(6) SARFAESI Security Interest (enforcement) rules-2002.

Punjab & Sind Bank

Jiten Dave
Authorized Officer

Regional Office, Gandhinagar

AUTHORIZED OFFICER



Debit on "As is where is" "As is what is" and "Whatever there is" without any recourse basis on the vehicle as per the other particulars given below	Date and Amount of	Total amount payable	Date & type	Fix Reserved Price	EMD (Rs)	EMD Collection Account Details
--	--------------------	----------------------	-------------	--------------------	----------	--------------------------------

*All other terms & conditions of the auction are mentioned as Annexure in the Official Website - <https://online.auctionbazaar.com>
service provider "Auctionbazaar.com (ARCA E-mart PVT. LTD)" - <https://www.auctionbazaar.com>

Sd/- Authorized Officer, LIC Housing Finance Limited

Date : 16.07.2026, Place : Ahmedabad

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(ਕਾਨ ਗਰਾਂਟ ਕਰਦਾ ਹੈ)

 **Punjab & Sind Bank**
(A Bank of India Undertaking)

E-AUCTION
(Sale through
E-Auction only)

SAMWIT 1st Floor, NBCC Building
Block-3, East Kirti Nagar,
New Delhi-110023.
E-mail: ba.samwital@psb.bank.in

Where service is a part of life

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for sale of Immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(i) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged to the secured creditors Possession of which has been taken by the Authorized Officer of Punjab & Sind Bank (secured creditor) will be sold on "As is where is", "As is what is" and "Whatever there is" basis for realization of bank dues. The same will be done through E-auction platform provided at web portal (<https://banksnl.net.com>).

Property Impose Date & Time : 14.08.2026 between 11.00 AM to 1.00 PM

Last Date of Bid Submission : 15.08.2026 upto 6.00 P.M.

E-auction Date & Time : 27.08.2026 between 11.30 AM to 12.30 PM

Name of the Borrower & Guarantors	Description of Property	Minimum Bidding Price (Rs. Lakhs)	Current Bidding Price (Rs. Lakhs)	SA Code for the property	SA Code for payment mode	QR Code for payment mode	
						QR Code for cash payment	QR Code for bank transfer
Min Frontlines Corporation Ltd. Guarantors (i) Sh. Ram Prasad Agarwal (ii) Sh. Narayan Prasad Agarwal (ii) Sh. Saurav Jha (iii) Sh. Pawan Kumar Agarwal Corporate Guarantors - M/s Fugen Exports	Sub leased property at Tower no 1 49/ floor office no 401 to 417 into City Tower, "CH-0 Circle", Gandhi Nagar, Anandabad measuring 36000 sq. ft. Property is in Physical Possession to the Bank.	Rs. 1350.00 lakh Rs. 130.00 lakh Rs. 13.50 lakh	13.08.2012 & Rs. 64.80 Crs Value increased and Credit down 3.10.2012 Rs. 1.48 Lacs (14,80,00.00) on 30.03.2026 Value increased & other accessories furnished	0	0	0	0

M/s Alterra Realty Pvt. Ltd.
 City Manager
 80 Ghatghar Road
 400016 Gurugram

For detailed terms & conditions of sale, please refer and visit web site online auction portal <https://bids.audr.com>.
This Notice is also to be treated as 30 days statutory sale notice to Borrowers and Guarantors (L/Rs) Under Rule 8(6) Specific Relief Act, 1963 (Enforcement), Rules 2002

REGIONAL OFFICE - RAIPUR

केनरा बैंक Canara Bank  1st Floor, Vision 2020 Complex, Beside Lijal Pagar, 560001, Bangalore
Rajkot - 360005. E-mail : recoveryrajkot@canara.com Z802 PRIVATE & TREASURY
Toll-free 1800 120 1234

DETAILS OF NOTICE OF SALE THROUGH PRIVATE TREATY ON 30.07.2026 (01:00 PM TO 03:00 PM) - DATE OF PROPERTY ACQUISITION

Borrower(s)	Outstanding	Details Of Securities / Status of Encumbrance	Account Details Name, Contact Detail of Branch

[illegible][illegible]

ELECTRICITY/PROPERTY TAX ETC. OUTSTANDING: The auction Sale is conducted on "As is where is, As is what is and Whatever there is" Basis. Bank is not aware of any pending charges, taxes, etc. Purchasers are bound to verify the same and, if any, have to bear the same.

[illegible][illegible]

g) All changes for convenience, alterations and improvements to the Successor purchase from time to time. (However, the Seller shall not be responsible for any increase in the purchase price of more than 1% of the Sale amount, which shall be payable by the Successor on completion of the Successor purchase, if the Seller is not responsible for the increase.)

[illegible][illegible]

ओरिजनल प्र.अ. (1) मिलात पुनः
 कालावधि 10 दिवस
 वेबसाइट <https://baanknet.com> मी मुलाकात लेवा अने पोवा दिवनी हे.
 काय नोटीस शिकविली कन्ट्रॅक (ओन्गोलेमन्) मिलाओ २००० मी निशम ८९९ ठेकान टाकाओ अने फनीलकाओ (ओन्/ओन्वेम) मे ३० दिवसीक कानुनी वेबसाय नोटीस तरीके परा गुपारुनी लेओ
 तारीख : १६.०७.२०२६

PUNJAB & SIND BANK
 क्षेत्रीय कार्यालय
 Z8029
 Regional Office
 Gandhinagar

iCICI Lombard

FINAL RESULTS

1. Total Income from Operations is gross written premium, gross of reinsurance and net of expenses for reinsurance service coverage.

2. Net worth excluding Revaluation reserve.

3. IRDAI has notified Ind AS as the applicable financial reporting framework for insurers effective 1 April 2026. The Company has received a one-year implementation forbearance from IRDAI, enabling it to continue preparing its financial statements under the existing accounting framework until 31 March 2027.

4. Pursuant to the judgment delivered by the Hon'ble Supreme Court of India on June 11, 2026, recognizing the economic value of unpaid domestic work performed by homemakers for the purpose of determining compensation under the Motor Vehicles Act, the Company has assessed the potential impact of the ruling on its Motor Third-Party (TP) portfolio. The Company has on a prudent and conservative basis recognized claim reserves amounting to ₹ 16,500 Lakhs in the current quarter on the premium earned during the quarter. Meanwhile, the GI claim has filed on July 10, 2026 a review petition on the judgement and the Company will continue to monitor developments on the same. The statutory auditors have placed reliance on the estimates arrived by the appointed actuary of the Company for this matter.

Note: The above is an extract of the detailed format of quarterly and year ended Financial Results filed with the Stock Exchanges under Regulation 33 (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly and year to date Financial Results are available on the websites of Stock Exchanges (www.bseindia.com) and (www.nseindia.com) and the Company (www.icicilombard.com)

Particulars	Three months ended		Year ended
	June 30, 2025	June 30, 2025	March 31, 2025
	Audited	Audited	Audited
	8.86,027	8.05,755	30,61,809
Total Income from Operations ¹			3,65,893
Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary Items)	53,570	99,371	3,65,893
Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary Items)	53,570	99,371	3,65,893
Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary Items)	40,317	74,708	2,77,194
Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)) ¹	N.A.	N.A.	N.A.
Paid-up Equity Share Capital	49,927	49,064	49,949
Reserves (excluding Revaluation Reserve)	9,09,929	7,28,484	9,04,224
Securities Premium Account	7,36,070	7,04,238	7,26,619
Net Worth ¹	16,95,926	14,82,386	16,80,692
Paid-up Debt Capital/Outstanding Debt	-	-	-
Debenture Redemption Reserve	-	-	-
Earnings Per Share (face value of ₹10/- each)	8.08	15.06	55.74
Basic (not annualised) (in ₹)	8.03	14.92	55.24
Diluted (not annualised) (in ₹)	-	-	-
Debt Equity Ratio	-	-	-
Debt Service Coverage Ratio	-	-	-
Interest Service Coverage Ratio	-	-	-

Interest Service Coverage Ratio

Total Income from Operations is gross written premium, gross of reinsurance and net of applicable taxes.

1. Total Income from Operations is gross written premium for insurers effective 1 April 2026. The Company has received a one-year implementation forbearance from IRDAI, enabling it to continue preparing its financial statements under the existing accounting framework until 31 March 2027.

2. Net worth excluding Revaluation Reserve.

3. IRDAI has notified Ind AS as the applicable financial reporting framework for insurers effective 1 April 2026. The Company has assessed the year implementation forbearance from IRDAI, enabling it to continue preparing its financial statements under the existing accounting framework until 31 March 2027.

4. Pursuant to the judgment delivered by the Hon'ble Supreme Court of India on June 11, 2026, recognizing the economic value of unpaid domestic work performed by homemakers for the purpose of determining compensation under the Motor Vehicles Act, the Company has assessed the potential impact of the ruling on its Motor Third-Party (TP) portfolio. The Company has on a prudent and conservative basis recognized claim amounting to ₹16,500 Lakhs in the current quarter on the premium earned during the quarter. Meanwhile, the GI Council has filed on July 10, 2026 a review petition on the judgement and the Company will continue to monitor developments on the same. The statutory auditors have placed reliance on the estimates arrived by the appointed actuary of the Company for this matter.

Note: The above is an extract of the detailed format of quarterly and year ended Financial Results filed with the Stock Exchanges under Regulation 33 (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly and year to date Financial Results are available on the websites of Stock Exchanges (www.bseindia.com) and (www.nseindia.com) and the Company (www.icicilombard.com)

For and on behalf of Board of Directors
Sd/-
Sanjeev Mantri
Managing Director & CEO
DIN: 07192264