



October 16, 2025

The Corporate Relationship Department
BSE Limited,
P.J. Towers, Dalal Street,
Mumbai- 400001
Scrip Code: 500089

The Calcutta Stock Exchange Ltd.
71 Lyons Range,
Kolkata- 700001
Scrip Code: 10013217

National Stock Exchange of India Limited,
Exchange Plaza, 5th Floor, Plot No. C/1, G Block,
Bandra Kurla Complex,
Bandra (E), Mumbai – 400051
Scrip Code: DICIND

Subject: Newspaper Advertisement for Outcome of Postal Ballot.

Dear Madam/Sir

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose copies of the newspaper advertisement, with respect to Outcome of Postal Ballot for appointment of Mr. Navapol Chuensiri (DIN: 07954976) as the Non Executive Non Independent Director liable to retire by rotation, published in the following newspapers:

- Business Standard, (*English Language*)
- Aajkal (*Regional Language*)


You are requested to take the same on your records

Thanking You,
Yours Faithfully,

For and on behalf of:
DIC India Limited

Meghna Saini
Company Secretary & Compliance Officer
Membership No. A-42587

DIC INDIA LIMITED
Fusion square, 5th Floor, Plot no. 5A & 5B, Sector-126, Noida – 201303
Tel: +91-120-6361414 | Fax: +91-120-6361443
GSTIN: 09AABCC0703C1ZF
CIN No. L24223WB1947PLC015202
Website: www.dic.co.in | Email id: investors@dic.co.in
Registered office: UB 03, Mani Tower, 31/41, Binova Bhawe Road,
Behala, Kolkata-700038



DIC INDIA LIMITED

CIN: L24223WB1947PLC015202
Registered Office : UB 03, Mani Tower
31/41 Binova Bhаве Road, Behala, Kolkata- 700038
Email ID: meghna.saini@dic.co.in • Website: www.dic.co.in

DECLARATION OF THE RESULTS OF POSTAL BALLOT

Pursuant to Section 108 and Section 110 of the Companies Act, 2013 ("the Act") read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014, approval of the Members of the Company by way of Ordinary Resolution was sought through Postal Ballot vide Notice dated 9th September, 2025, for appointment of Mr. Navapol Chuensiri (DIN: 07954976) as the Non Executive Non Independent Director liable to retire by rotation.

Based on the Scrutinizer's Report dated 15th October, 2025, the Results of Postal Ballot, as declared, were as under:

Particulars	Numbers
Number of valid Electronic Votes received	6603441
Votes in favour of the resolution	6599823
Votes against the resolution	3618

Accordingly, the Resolution as set out in the Postal Ballot Notice dated 9th September, 2025 was passed by Members with the majority of 99.94% votes cast in favour of the resolution.

For DIC India Limited

Sd/-
Meghna Saini
Company Secretary & Compliance Officer
A-42587

Place : Noida
Date : 15.10.2025



TAMIL NADU NEWSPRINT AND PAPERS LIMITED

CIN : L22121TN1979PLC007799
Regd. Office: 67, Anna Salai, Guindy, Chennai - 600 032.
Tel: 044-22354415-17, 044-22301094-98. Fax: 044-22350834, 044-22354614.
E-mail: invest_grievances@tnpl.co.in. Website: www.tnpl.com

NOTICE

SUB: SPECIAL WINDOW FOR RE-LODGE MENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Notice is hereby given that pursuant to SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated 2nd July, 2025, a special window has been opened from 7th July, 2025 to 6th January, 2026, only for re-lodgement of transfer deeds, which were originally lodged prior to the deadline of 1st April, 2019 but were rejected / returned / not attended due to deficiency in the documents / process / or otherwise missed the extended timeline of 31st March, 2021 for re-lodging their documents for transfer of physical shares.

Shareholders who have missed the aforesaid deadline for re-lodging their documents for transfer of physical shares are requested to contact the Company' Registrar and Share Transfer Agent (RTA) i.e.:

M/s. Cameo Corporate Services Limited,
Unit: Tamilnadu Newsprint and Papers Limited,
Subramanian Building, 5th Floor, No.1, Club House Road, Chennai - 600 002,
Phone: 044 – 40020700 / 741 / 780, Queries: www.wisdom.cameoindia.com

The shares in physical mode that are re-lodged for transfer (including those requests, if any, pending with the Company or its RTA) shall be issued only in demat mode, once all the documents are found in order and due process is followed for such transfer-cum-demat requests. The lodger must have a demat account and shall provide its Client Master List along with the transfer documents and share certificate(s) while re-lodging the documents for transfer with RTA.


Transfer requests submitted after 6th January, 2026, will not be accepted by the Company / its RTA.

Date: 15.10.2025
Place: Chennai

For TAMIL NADU NEWSPRINT AND PAPERS LIMITED

Sd/-
ANURADHA PONRAJ
Company Secretary & Compliance Officer

DIPR/1217/Display/2025



Multi Commodity Exchange of India Limited

Exchange Square, CTS No. 255, Suren Road, Chakala, Andheri (East), Mumbai – 400 093.
CIN: L51909MH2002PLC135594, Email: info@mcxindia.com, www.mcxindia.com

NOTICE

NOTICE is hereby given that **Dilkhush & Company** Member of Multi Commodity Exchange of India Ltd. (Exchange), having Member ID – 15015 and SEBI Registration No. INZ000055717 has requested for the surrender of its Membership of the Exchange.

Any client(s)/constituent(s) of the above Member, having any claim/dispute/complaint against the Member, arising out of the transactions executed on MCX platform, may lodge their claim within 15 days of this notification, failing which, it shall be deemed that no claim exist against the above referred Member or such claim, if any, shall be deemed to have been waived. The complaints so lodged will be dealt with in accordance with the Bye-Laws, Rules and Business Rules of the Exchange.

The Client(s)/Constituent(s) may submit their claim through “Client Complaint Form” (available at www.mcxindia.com) in hard copy to Investor Services Department, Multi Commodity Exchange of India Ltd., Exchange Square, CTS No. 255, Suren Road, Chakala, Andheri (East), Mumbai – 400 093 or email it at grievance@mcxindia.com .

Upon surrender of Membership, the Authorised Person(s) (APs), if any, registered through this Member shall also cease to exist and therefore, such APs are not authorized henceforth to deal in that capacity.

Place: Mumbai
Date: October 15, 2025

For Multi Commodity Exchange of India Ltd.

Sd/-
Authorised Signatory – Membership Department

HDFC ERGO General Insurance Company Limited (CIN: U66030MH2007PLC177117)

Unaudited Financial Results for the half-year ended September 30, 2025

IRDAI Registration No. : 146

Date of Registration with the IRDAI: July 09, 2010



FORM NL-1-B-RA :REVENUE ACCOUNT

		(₹ in Lakhs)							
	Particulars	Fire		Marine		Miscellaneous		Total	
		For the period ended on 30.09.2025	For the period ended on 30.09.2024	For the period ended on 30.09.2025	For the period ended on 30.09.2024	For the period ended on 30.09.2025	For the period ended on 30.09.2024	For the period ended on 30.09.2025	For the period ended on 30.09.2024
1	Premiums earned (Net)	14,014	17,026	5,445	6,326	319,050	447,255	338,509	470,607
2	Profit/(Loss) on sale/redemption of Investments	1,090	1,426	239	310	17,080	21,487	18,409	23,223
3	Interest, Dividend & Rent – Gross	5,022	5,067	973	990	69,604	68,595	75,599	74,652
4	Others								
	(a) Other income								
	(i) Miscellaneous Income	4	2	2	1	120	47	126	50
	(b) Contribution from the Shareholders' Account								
	(i) Towards Excess Expenses of Management	-	-	-	-	-	-	-	-
	(ii) Towards Remuneration of MD/CEO/WT D/ Other KMPs	20	33	1	3	95	199	116	235
	(c) Others - Foreign exchange gain/(loss)	17	4	1	0	81	29	99	33
	TOTAL (A)	20,167	23,558	6,661	7,630	406,030	537,612	432,858	568,800
5	Claims Incurred (Net)	12,308	13,954	5,457	6,884	295,376	422,825	313,141	443,663
6	Commission	(11,050)	(9,827)	961	724	(481)	16,018	(10,570)	6,915
7	Operating Expenses related to Insurance Business	10,396	9,508	883	877	85,261	81,774	96,540	92,159
8	Premium Deficiency	-	-	-	-	-	-	-	-
	TOTAL (B)	11,654	13,635	7,301	8,485	380,156	520,617	399,111	542,737
9	Operating Profit/(Loss) C = (A - B)	8,513	9,923	(640)	(855)	25,874	16,995	33,747	26,063
10	APPROPRIATIONS								
	Transfer to Shareholders' Account	8,513	9,923	(640)	(855)	25,874	16,995	33,747	26,063
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-	-	-
	TOTAL (C)	8,513	9,923	(640)	(855)	25,874	16,995	33,747	26,063

FORM NL-3-B-BS - BALANCE SHEET

(₹ in Lakhs)			
Particulars	Schedule Ref. Form No.	As at 30.09.2025	As at 30.09.2024
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	72,583	72,369
RESERVES AND SURPLUS	NL-10	482,711	432,984
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		2,289	4,397
-Policyholders' Funds		8,366	17,742
BORROWINGS	NL-11	140,000	107,500
TOTAL		705,949	634,992
APPLICATION OF FUNDS			
INVESTMENTS - SHAREHOLDERS	NL-12	595,086	524,438
INVESTMENTS - POLICYHOLDERS	NL-12A	2,174,776	2,116,531
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	55,674	49,294
DEFERRED TAX ASSET		2,545	3,971
CURRENT ASSETS			
Cash and Bank Balances	NL-15	19,398	22,599
Advances and Other Assets	NL-16	319,223	405,500
Sub-Total (A)		338,621	428,099
DEFERRED TAX LIABILITY		-	-
CURRENT LIABILITIES	NL-17	2,034,559	1,923,110
PROVISIONS	NL-18	426,194	564,231
Sub-Total (B)		2,460,753	2,487,341
NET CURRENT ASSETS (C) = (A - B)		(2,122,132)	(2,059,242)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		705,949	634,992

FORM NL-20-ANALYTICAL RATIOS SCHEDULE

	Particulars	For the period ended on 30.09.2025	For the period ended on 30.09.2024
1	Gross Direct Premium Growth Rate	-16.86%	1.83%
2	Gross Direct Premium to Net worth Ratio	1.41	1.87
3	Growth rate of Net Worth	10.51%	21.48%
4	Net Retention Ratio	41.90%	44.65%
5	Net Commission Ratio	-3.30%	1.72%
6	Expense of Management to Gross Direct Premium Ratio	29.60%	25.04%
7	Expense of Management to Net Written Premium Ratio	26.81%	24.59%
8	Net Incurred Claims to Net Earned Premium	92.51%	94.27%
9	Claims paid to claims provisions	7.42%	6.19%
10	Combined Ratio	119.31%	118.86%
11	Investment income ratio	4.27%	4.62%
12	Technical Reserves to net premium ratio	5.23	4.38
13	Underwriting balance ratio	(0.18)	(0.15)
14	Operating Profit Ratio	9.97%	5.54%
15	Liquid Assets to liabilities ratio	0.10	0.08
16	Net earning ratio	12.17%	8.21%
17	Return on net worth ratio	7.43%	6.96%
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.10	1.78
19	NPA Ratio*		
	Gross NPA Ratio	0.59%	0.79%
	Net NPA Ratio	0.00%	0.00%
20	Debt Equity Ratio	0.27	0.23
21	Debt Service Coverage Ratio	10.41	11.65
22	Interest Service Coverage Ratio	10.41	11.65
23	Earnings per share	Basic 5.38 Diluted 5.37	4.62 4.61
24	Book value per share	72.37	65.68

* Pertaining to Non-Performing Investments

FORM NL-2-B-PL: PROFIT AND LOSS ACCOUNT

		(₹ in Lakhs)	
	Particulars	For the period ended on 30.09.2025	For the period ended on 30.09.2024
1	OPERATING PROFIT/(LOSS)		
	(a) Fire Insurance	8,513	9,923
	(b) Marine Insurance	(640)	(855)
	(c) Miscellaneous Insurance	25,874	16,995
2	INCOME FROM INVESTMENTS		
	(a) Interest, Dividend & Rent – Gross	20,161	18,367
	(b) Profit on sale of investments	5,054	5,668
	(c) (Loss on sale/ redemption of investments)	(209)	(71)
	(d) Amortization of Premium / Discount on Investments	(419)	(500)
3	OTHER INCOME	-	-
	TOTAL (A)	58,334	49,527
4	PROVISIONS (Other than taxation)		
	(a) For diminution in the value of investments	-	(20)
	(b) For doubtful debts	32	70
	(c) Others	-	-
5	OTHER EXPENSES		
	(a) Expenses other than those related to Insurance Business	-	-
	(b) Bad debts written off	-	24
	(c) Interest on subordinated debt	5,514	4,159
	(d) Expenses towards CSR activities	711	776
	(e) Penalties	50	-
	(f) Contribution to Policyholders' A/c		
	(i) Towards Excess Expenses of Management	-	-
	(ii) Towards Remuneration of MD/CEO/WT D/ Other KMPs	116	234
	(g) Others	-	-
	TOTAL (B)	6,423	5,243
6	Profit/(Loss) Before Tax	51,911	44,284
7	Provision for Taxation		
	- Current Tax	12,662	11,059
	- Deferred Tax	224	127
8	Profit / (Loss) after tax	39,025	33,098
9	APPROPRIATIONS		
	(a) Interim dividends paid during the year	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts	-	-
	Transfer to Debenture Redemption Reserve	-	-
	Balance of Profit/(Loss) brought forward from last year	199,258	163,758
	Balance carried forward to Balance Sheet	238,283	196,856

Note:

- The above financial results for the half year ended September 30, 2025 were subjected to review by Joint Statutory Auditors, were reviewed by the Audit and Compliance Committee of Directors and subsequently approved by the Board of Directors at its meeting held on October 14, 2025, in terms of circular on Public Disclosure by Insurers dated September 30, 2021 issued by Insurance Regulatory and Development Authority of India.
- Ratios are computed in accordance with and as per definition given in the terms of circular on Public Disclosures by Insurers dated September 30, 2021 issued by Insurance Regulatory and Development Authority of India.
- IRDAI vide IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 and Master Circular thereon dated May 17, 2024 has prescribed accounting treatment for Long Term Products effective October 1, 2024, wherein, premium for long term policies collected at the time of sale shall be recognized on a 1/n basis where "n" denotes the policy duration. Accordingly, as on September 30, 2025, the Gross Written Premium is reduced by ₹107,668 Lakhs and Premium received in advance has been increased to that extent.
- Previous period figures have been regrouped, wherever necessary, for better presentation and understanding.



Motor Insurance



Home Insurance



Health Insurance



Travel Insurance

Registered & Corporate Office:
6th Floor, Leela Business Park,
Andheri-Kurla Road,
Andheri(East),
Mumbai - 400 059

Place: Mumbai
Date: October 14, 2025
Visit us : www.hdfcergo.com

For and on behalf of the Board of Directors
Sd/-
Anuj Tyagi
Managing Director & CEO
DIN: 07505313

