

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2016 - 30th June, 2016

S.No.	Form No	Description
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit & Loss Account
3	NL-3-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12-INVESTMENT SCHEDULE	Shareholders
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
20	NL-21-STATEMENT OF LIABILITIES	Statement of Liabilities

21	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
22	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration
23	NL-24-AGEING OF CLAIMS	Ageing of Claims
24	NL-25-CLAIMS DATA	Claims Data (Incurred Claims+ Reported Claims)
25	NL-26-CLAIMS INFORMATION	Claims Information
26	NL-27-OFFICE OPENING	Office Opening
27	NL-28-STATEMENT OF ASSETS	Statement of Investment of Assets
28	NL-29-DEBT SECURITIES	Debt Securities
29	NL-30-ANALYTICAL RATIOS	Analytical Ratios
30	NL-31-RELATED PARTY TRANSACTIONS	Related Party Transactions
31	NL-32-PRODUCT INFORMATION	Product Information
32	NL-33-SOLVENCY MARGIN	Solvency
33	NL-34-BOD	Board of Directors & Management
34	NL-35-NPAs	NPAs
35	NL-36-YIELD ON INVESTMENTS	Yield on Investment
36	NL-37-DOWN GRADING OF INVESTMENTS	Downgrading of Investment
37	NL-38-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premum amount and number of policies)
38	NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
39	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels
40	NL-41-GRIEVANCE DISPOSAL	Grievance Disposal

PERIODIC DISCLOSURES

FORM NL-1-B-RA

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2016

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2016	PERIOD ENDED 30TH JUNE 2016	QUARTER ENDED 30TH JUNE 2015	PERIOD ENDED 30TH JUNE 2015
1	Premiums earned (Net)	NL-4-Premium Schedule	82,276	82,276	1,13,013	1,13,013
2	Profit/ (Loss) on sale/redemption of Investments		1,229	1,229	211	211
3	Others: Exchange Gain / (Loss)		-	-	-	-
	Handling Charges		(1,094)	(1,094)	2,994	2,994
4	Interest, Dividend & Rent – Gross		18,909	18,909	19,312	19,312
	TOTAL (A)		1,01,320	1,01,320	1,35,530	1,35,530
1	Claims Incurred (Net)	NL-5-Claims Schedule	73,922	73,922	45,776	45,776
2	Commission	NL-6-Commission Schedule	(1,11,722)	(1,11,722)	(86,060)	(86,060)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	30,014	30,014	31,721	31,721
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		(7,786)	(7,786)	(8,563)	(8,563)
	Operating Profit/(Loss) from Fire Business C= (A - B)		1,09,106	1,09,106	1,44,093	1,44,093
	APPROPRIATIONS					
	Transfer to Shareholders' Account		1,09,106	1,09,106	1,44,093	1,44,093
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		1,09,106	1,09,106	1,44,093	1,44,093

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2016

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2016	PERIOD ENDED 30TH JUNE 2016	QUARTER ENDED 30TH JUNE 2015	PERIOD ENDED 30TH JUNE 2015
1	Premiums earned (Net)	NL-4-Premium Schedule	1,10,320	1,10,320	31,982	31,982
2	Profit/ (Loss) on sale/redemption of Investments		1,083	1,083	211	211
3	Others: Exchange Gain / (Loss)		(64)	(64)	-	-
	Handling Charges		(222)	(222)	(59)	(59)
4	Interest, Dividend & Rent – Gross		16,664	16,664	19,262	19,262
	TOTAL (A)		1,27,781	1,27,781	51,396	51,396
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,28,897	1,28,897	78,665	78,665
2	Commission	NL-6-Commission Schedule	(5,447)	(5,447)	(3,658)	(3,658)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	47,243	47,243	50,979	50,979
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,70,693	1,70,693	1,25,986	1,25,986
	Operating Profit/(Loss) from Marine Business C= (A - B)		(42,912)	(42,912)	(74,590)	(74,590)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(42,912)	(42,912)	(74,590)	(74,590)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(42,912)	(42,912)	(74,590)	(74,590)

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2016

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2016	PERIOD ENDED 30TH JUNE 2016	QUARTER ENDED 30TH JUNE 2015	PERIOD ENDED 30TH JUNE 2015
1	Premiums earned (Net)	NL-4-Premium Schedule	73,84,649	73,84,649	63,67,897	63,67,897
2	Profit/ (Loss) on sale/redemption of Investments		54,851	54,851	8,767	8,767
3	Others: Transfer & Duplicate Fee		3,359	3,359	2,882	2,882
	Exchange Gain / (Loss)		7	7	98	98
	Handling Charges		266	266	1,090	1,090
4	Interest, Dividend & Rent – Gross		8,43,849	8,43,849	8,00,314	8,00,314
	TOTAL (A)		82,86,981	82,86,981	71,81,048	71,81,048
1	Claims Incurred (Net)	NL-5-Claims Schedule	59,73,046	59,73,046	49,41,337	49,41,337
2	Commission	NL-6-Commission Schedule	(67,844)	(67,844)	2,21,501	2,21,501
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	19,76,304	19,76,304	16,77,484	16,77,484
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		78,81,506	78,81,506	68,40,322	68,40,322
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		4,05,475	4,05,475	3,40,726	3,40,726
	APPROPRIATIONS					
	Transfer to Shareholders' Account		4,05,475	4,05,475	3,40,726	3,40,726
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		4,05,475	4,05,475	3,40,726	3,40,726

PERIODIC DISCLOSURES

FORM NL-2-B-PL

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2016

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2016	PERIOD ENDED 30TH JUNE 2016	QUARTER ENDED 30TH JUNE 2015	PERIOD ENDED 30TH JUNE 2015
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		1,09,106	1,09,106	1,44,094	1,44,094
	(b) Marine Insurance		(42,912)	(42,912)	(74,590)	(74,590)
	(c) Miscellaneous Insurance		4,05,475	4,05,475	3,40,726	3,40,726
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,07,172	2,07,172	1,69,014	1,69,014
	(b) Profit on sale of investments		13,466	13,466	1,851	1,851
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		3,635	3,635	4,631	4,631
	b) Profit on Sale of Fixed Assets		11	11	11	11
	TOTAL (A)		6,95,953	6,95,953	5,85,737	5,85,737
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		2,214	2,214	1,732	1,732
	(b) Bad debts written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		-	-	-	-
	(d) Expenses on Corporate Social Responsibility (CSR)		9,236	9,236	-	-
	TOTAL (B)		11,450	11,450	1,732	1,732
	Profit Before Tax		6,84,503	6,84,503	5,84,005	5,84,005

	Provision for Taxation		2,13,790	2,13,790	1,94,339	1,94,339
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		73,25,117	73,25,117	-	56,54,234
	Balance carried forward to Balance Sheet			77,95,830		60,43,900

PERIODIC DISCLOSURES

FORM NL-3-B-BS

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 30TH JUNE 2016

(₹ In 000)

	Schedule	AS AT 30TH JUNE 2016	AS AT 30TH JUNE 2015
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	26,93,215	26,93,215
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,03,65,785	86,13,855
FAIR VALUE CHANGE ACCOUNT		(2,577)	(615)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		1,30,56,423	1,13,06,455
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	4,94,65,143	2,94,35,479
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	2,39,174	2,04,492
DEFERRED TAX ASSET (NET)		1,31,800	2,38,500
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	38,77,297	1,54,10,152
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	56,42,624	62,36,570
Sub-Total (A)		95,19,921	2,16,46,722

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	3,13,71,378	2,62,22,758
	PROVISIONS	NL-18-Provisions Schedule	1,49,28,237	1,39,95,980
	Sub-Total (B)		4,62,99,615	4,02,18,738
	NET CURRENT ASSETS (C) = (A - B)		(3,67,79,694)	(1,85,72,016)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	TOTAL		1,30,56,423	1,13,06,455

CONTINGENT LIABILITIES

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2016	AS AT 30TH JUNE 2015
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	2,80,281	4,191
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	TOTAL	2,80,281	4,191

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2016				PERIOD ENDED 30TH JUNE 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	12,30,671	3,54,682	96,96,273	1,12,81,626	12,30,671	3,54,682	96,96,273	1,12,81,626
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	5,67,299	87,886	11,22,156	17,77,341	5,67,299	87,886	11,22,156	17,77,341
	6,63,372	2,66,796	85,74,117	95,04,285	6,63,372	2,66,796	85,74,117	95,04,285
Add: Premium on reinsurance accepted	1,23,971	2,787	83,233	2,09,991	1,23,971	2,787	83,233	2,09,991
Less : Premium on reinsurance ceded	12,46,219	1,86,809	26,40,281	40,73,309	12,46,219	1,86,809	26,40,281	40,73,309
Net Premium	(4,58,876)	82,774	60,17,069	56,40,967	(4,58,876)	82,774	60,17,069	56,40,967
Adjustment for change in reserve for unexpired risks	(5,41,152)	(27,546)	(13,67,580)	(19,36,278)	(5,41,152)	(27,546)	(13,67,580)	(19,36,278)
Premium Earned (Net)	82,276	1,10,320	73,84,649	75,77,245	82,276	1,10,320	73,84,649	75,77,245

Particulars	QUARTER ENDED 30TH JUNE 2015				PERIOD ENDED 30TH JUNE 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	11,90,475	3,37,804	76,75,044	92,03,323	11,90,475	3,37,804	76,75,044	92,03,323
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	6,11,580	1,96,082	3,12,723	11,20,384	6,11,580	1,96,082	3,12,723	11,20,384
	5,78,895	1,41,722	73,62,321	80,82,939	5,78,895	1,41,722	73,62,321	80,82,939
Add: Premium on reinsurance accepted	1,57,428	32,790	28,077	2,18,295	1,57,428	32,790	28,077	2,18,295
Less : Premium on reinsurance ceded	12,22,328	1,68,778	10,62,335	24,53,441	12,22,328	1,68,778	10,62,335	24,53,441
Net Premium	(4,86,005)	5,734	63,28,063	58,47,793	(4,86,005)	5,734	63,28,063	58,47,793
Adjustment for change in reserve for unexpired risks	(5,99,017)	(26,248)	(39,834)	(6,65,099)	(5,99,017)	(26,248)	(39,834)	(6,65,099)
Premium Earned (Net)	1,13,013	31,982	63,67,897	65,12,892	1,13,013	31,982	63,67,897	65,12,892

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2016				PERIOD ENDED 30TH JUNE 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	1,41,603	1,43,731	41,80,522	44,65,856	1,41,603	1,43,731	41,80,522	44,65,856
Add Claims Outstanding at the end of the year	5,45,159	6,12,248	2,23,54,901	2,35,12,308	5,45,159	6,12,248	2,23,54,901	2,35,12,308
Less Claims Outstanding at the beginning of the year	4,58,296	5,39,962	2,00,93,200	2,10,91,458	4,58,296	5,39,962	2,00,93,200	2,10,91,458
	2,28,466	2,16,017	64,42,223	68,86,706	2,28,466	2,16,017	64,42,223	68,86,706
Add :Re-insurance accepted	18,050	1,267	1,34,320	1,53,637	18,050	1,267	1,34,320	1,53,637
Less :Re-insurance Ceded	1,72,594	88,387	6,03,497	8,64,478	1,72,594	88,387	6,03,497	8,64,478
Total Claims Incurred	73,922	1,28,897	59,73,046	61,75,865	73,922	1,28,897	59,73,046	61,75,865

Particulars	QUARTER ENDED 30TH JUNE 2015				PERIOD ENDED 30TH JUNE 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	6,03,989	7,02,628	48,68,489	61,75,106	6,03,989	7,02,628	48,68,489	61,75,106
Add Claims Outstanding at the end of the year	4,81,197	5,02,996	1,79,72,003	1,89,56,196	4,81,197	5,02,996	1,79,72,003	1,89,56,196
Less Claims Outstanding at the beginning of the year	4,94,016	5,37,506	1,62,58,452	1,72,89,974	4,94,016	5,37,506	1,62,58,452	1,72,89,974
	5,91,170	6,68,118	65,82,040	78,41,328	5,91,170	6,68,118	65,82,040	78,41,328
Add :Re-insurance accepted	41,768	-	24,791	66,559	41,768	-	24,791	66,559
Less :Re-insurance ceded	5,87,162	5,89,453	16,65,494	28,42,109	5,87,162	5,89,453	16,65,494	28,42,109
Total Claims Incurred	45,776	78,665	49,41,337	50,65,778	45,776	78,665	49,41,337	50,65,778

PERIODIC DISCLOSURES
FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2016				PERIOD ENDED 30TH JUNE 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	27,765	21,373	3,66,073	4,15,211	27,765	21,373	3,66,073	4,15,211
Add: Re-insurance Accepted	1,912	253	7,619	9,784	1,912	253	7,619	9,784
Less: Commission on Re-insurance Ceded	1,41,399	27,073	4,41,536	6,10,008	1,41,399	27,073	4,41,536	6,10,008
Net Commission	(1,11,722)	(5,447)	(67,844)	(1,85,013)	(1,11,722)	(5,447)	(67,844)	(1,85,013)
Break-up of the expenses (Gross) incurred to procure business:								
Agents	12,383	7,243	1,41,982	1,61,608	12,383	7,243	1,41,982	1,61,608
Brokers	13,882	13,789	2,06,205	2,33,876	13,882	13,789	2,06,205	2,33,876
Corporate Agency	1,500	341	17,886	19,727	1,500	341	17,886	19,727
Others	-	-	-	-	-	-	-	-
TOTAL (B)	27,765	21,373	3,66,073	4,15,211	27,765	21,373	3,66,073	4,15,211

Particulars	QUARTER ENDED 30TH JUNE 2015				PERIOD ENDED 30TH JUNE 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	23,609	18,417	3,15,187	3,57,213	23,609	18,417	3,15,187	3,57,213
Add: Re-insurance Accepted	11,539	1,757	1,089	14,385	11,539	1,757	1,089	14,385
Less: Commission on Re-insurance Ceded	1,21,208	23,832	94,775	2,39,815	1,21,208	23,832	94,775	2,39,815
Net Commission	(86,060)	(3,658)	2,21,501	1,31,783	(86,060)	(3,658)	2,21,501	1,31,783
Break-up of the expenses (Gross) incurred to procure business:								
Agents	9,545	6,404	1,23,832	1,39,781	9,545	6,404	1,23,832	1,39,781
Brokers	12,257	11,490	1,61,075	1,84,822	12,257	11,490	1,61,075	1,84,822
Corporate Agency	1,807	523	30,280	32,610	1,807	523	30,280	32,610
Others	-	-	-	-	-	-	-	-
TOTAL (B)	23,609	18,417	3,15,187	3,57,213	23,609	18,417	3,15,187	3,57,213

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 2016				PERIOD ENDED 30TH JUNE 2016			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	4,915	7,736	3,23,618	3,36,269	4,915	7,736	3,23,618	3,36,269
2	Travel, conveyance and vehicle running expenses	339	533	22,297	23,169	339	533	22,297	23,169
3	Training expenses	2	4	163	169	2	4	163	169
4	Rents, rates & taxes	1,159	1,825	76,333	79,317	1,159	1,825	76,333	79,317
5	Repairs	309	486	20,357	21,152	309	486	20,357	21,152
6	Printing & stationery	218	343	14,360	14,921	218	343	14,360	14,921
7	Communication	265	417	17,454	18,136	265	417	17,454	18,136
8	Legal & professional charges	3,792	5,968	2,49,667	2,59,427	3,792	5,968	2,49,667	2,59,427
9	Auditors' fees, expenses etc								
	(a) as auditor	-	-	-	-	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	328	517	21,612	22,457	328	517	21,612	22,457
11	Marketing and Support Services	17,047	26,832	11,22,465	11,66,344	17,047	26,832	11,22,465	11,66,344
12	Interest & Bank Charges	269	424	17,739	18,432	269	424	17,739	18,432
13	Others :								
	Policy Stamps	-	-	-	-	-	-	-	-
	Information & Technology Expenses	503	791	33,118	34,412	503	791	33,118	34,412
	Electricity & Water Charges	195	307	12,827	13,329	195	307	12,827	13,329
	Courtesies & Entertainment	108	171	7,134	7,413	108	171	7,134	7,413
	Others	117	184	7,696	7,997	117	184	7,696	7,997
14	Depreciation	292	459	19,194	19,945	292	459	19,194	19,945
15	Service Tax Expenses	156	246	10,270	10,672	156	246	10,270	10,672
	TOTAL	30,014	47,243	19,76,304	20,53,561	30,014	47,243	19,76,304	20,53,561

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 2015				PERIOD ENDED 30TH JUNE 2015			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	5,468	8,788	2,89,184	3,03,440	5,468	8,788	2,89,184	3,03,440
2	Travel, conveyance and vehicle running expenses	373	599	19,717	20,689	373	599	19,717	20,689
3	Training expenses	78	125	4,112	4,315	78	125	4,112	4,315
4	Rents, rates & taxes	1,305	2,097	68,992	72,394	1,305	2,097	68,992	72,394
5	Repairs	342	549	18,088	18,979	342	549	18,088	18,979
6	Printing & stationery	274	441	14,511	15,226	274	441	14,511	15,226
7	Communication	246	395	12,987	13,628	246	395	12,987	13,628
8	Legal & professional charges	4,505	7,240	2,38,239	2,49,984	4,505	7,240	2,38,239	2,49,984
9	Auditors' fees, expenses etc								
	(a) as auditor	-	-	-	-	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	528	849	27,936	29,313	528	849	27,936	29,313
11	Marketing and Support Services	16,769	26,949	8,86,757	9,30,475	16,769	26,949	8,86,757	9,30,475
12	Interest & Bank Charges	246	395	13,009	13,650	246	395	13,009	13,650
13	Others :								
	Policy Stamps	-	-	-	-	-	-	-	-
	Information & Technology Expenses	631	1,014	33,366	35,011	631	1,014	33,366	35,011
	Electricity & Water Charges	161	260	8,543	8,964	161	260	8,543	8,964
	Courtesies & Entertainment	210	338	11,125	11,673	210	338	11,125	11,673
	Others	116	186	6,114	6,416	116	186	6,114	6,416
14	Depreciation	398	639	21,026	22,063	398	639	21,026	22,063
15	Service Tax Expenses	71	115	3,778	3,964	71	115	3,778	3,964
	TOTAL	31,721	50,979	16,77,484	17,60,184	31,721	50,979	16,77,484	17,60,184

PERIODIC DISCLOSURES**FORM NL-8-SHARE CAPITAL SCHEDULE**

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2016	AS AT 30TH JUNE 2015
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,00,000	40,00,000
2	Issued Capital 269321500 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	26,93,215	26,93,215
3	Subscribed Capital 269321500 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	26,93,215	26,93,215
4	Called up Capital 269321500 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	26,93,215	26,93,215
	Less: Calls unpaid	-	-
	Add: Equity Shares forfeited (amount originally paid up)	-	-
	Less: Par Value of Equity Shares bought back	-	-
	Less: preliminary Expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	26,93,215	26,93,215

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 30TH JUNE 2016		AS AT 30TH JUNE 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	19,92,97,910	74	19,92,97,910	74
· Foreign	7,00,23,590	26	7,00,23,590	26
Others	-	-	-	-
TOTAL	26,93,21,500	100	26,93,21,500	100

PERIODIC DISCLOSURES**FORM NL-10-RESERVE AND SURPLUS SCHEDULE**

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2016	AS AT 30TH JUNE 2015
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	25,68,789	25,68,789
4	General Reserves	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	77,95,830	60,43,900
	TOTAL	1,03,65,785	86,13,855

PERIODIC DISCLOSURES**FORM NL-11-BORROWINGS SCHEDULE**

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2016	AS AT 30TH JUNE 2015
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2016	AS AT 30TH JUNE 2015
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,56,52,405	1,38,47,101
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	73,242	17,459
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	45,28,298	47,24,654
	Non Convertible Debenture/ Bonds	24,59,521	13,00,000
	Subsidiaries	5,000	5,000
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,05,37,873	76,04,238
5	Other than approved investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	6,01,146	5,61,977
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	8,08,706	6,00,050
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	29,72,542	3,50,000
	Non Convertible Debenture/ Bonds	13,01,043	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,25,367	4,25,000
5	Other than Approved Investments	-	-
	TOTAL	4,94,65,143	2,94,35,479

PERIODIC DISCLOSURES
FORM NL-13-LOANS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2016	AS AT 30TH JUNE 2015
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(₹ In 000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2016	Additions during the Period	Sales/ Adjustments during the Period	As at 30th June, 2016	Upto 31st March 2016	For the Period	On sales / adjustments	Upto 30th June, 2016	As At 30th June,2016	As At 30th June, 2015
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	2,09,181	-	-	2,09,181	2,00,150	2,704	-	2,02,854	6,327	18,459
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,250	-	-	12,251	1,206	50	-	1,256	10,994	11,196
Furniture & Fittings	2,84,789	186	56	2,84,919	2,34,839	4,091	56	2,38,874	46,046	53,333
Information Technology Equipment	5,69,725	-	-	5,69,725	4,87,336	11,501	-	4,98,836	70,889	48,321
Vehicles	6,215	-	-	6,215	1,952	208	-	2,160	4,055	6,552
Office Equipment	87,999	317	100	88,216	73,846	1,391	100	75,137	13,079	17,847
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	12,08,008	503	156	12,08,356	9,99,329	19,945	156	10,19,117	1,89,239	1,93,557
Capital Work In Progress	12,014	37,920	-	49,934	-	-	-	-	49,935	10,935
Grand Total	12,20,023	38,424	156	12,58,291	9,99,329	19,945	156	10,19,117	2,39,174	2,04,492
Previous Period Total	11,24,343	11,948	26	11,36,265	9,09,736	22,063	26	9,31,773	2,04,492	

PERIODIC DISCLOSURES**FORM NL-15-CASH AND BANK BALANCE SCHEDULE**

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2016	AS AT 30TH JUNE 2015
1	Cash (including cheques, drafts and stamps)	40,387	28,713
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	38,10,000	1,21,64,900
	(bb) Others	-	31,30,000
	(b) Current Accounts	26,910	86,539
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	38,77,297	1,54,10,152
	Balances with non-scheduled banks included in 2 and 3 above	-	-

PERIODIC DISCLOSURES**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2016	AS AT 30TH JUNE 2015
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,33,154	81,182
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,74,088	1,16,490
6	Deposit towards Rent	66,770	55,004
7	Service Tax Recoverable	-	-
8	Others	18,024	24,408
	TOTAL (A)	3,92,036	2,77,084
	OTHER ASSETS		
1	Income accrued on investments	21,84,638	18,28,781
2	Outstanding Premiums	12,61,084	11,05,460
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	18,03,335	29,90,729
6	Due from subsidiaries/ holding	1,531	34,517
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others	-	-
	TOTAL (B)	52,50,588	59,59,487
	TOTAL (A+B)	56,42,624	62,36,571

PERIODIC DISCLOSURES**FORM NL-17-CURRENT LIABILITIES SCHEDULE****(₹ In 000)**

	Particulars	AS AT 30TH JUNE 2016	AS AT 30TH JUNE 2015
1	Agents' Balances	1,59,959	1,45,834
2	Balances due to other insurance companies	21,16,272	8,56,140
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated Premium	-	-
6	Sundry creditors	9,53,374	8,24,810
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding *	2,73,31,046	2,36,70,761
9	Due to Officers/ Directors	-	-
10	Deposit Premium	1,74,929	1,72,180
11	Service Tax Payable	2,35,261	1,79,593
12	Employee Benefits	1,61,716	1,55,590
13	Unclaimed Amount of Policyholders	2,38,821	2,17,850
	TOTAL	3,13,71,378	2,62,22,758

* Claims Outstanding Includes ₹ 3,818,739 thousand (Previous Period ₹ 4,714,565 thousands) on account of settlement received from the IMTPIP towards the company's share of claim liability determined by the pool upto the date of dismantling (Net of claims paid upto reporting period)

PERIODIC DISCLOSURES**FORM NL-18-PROVISIONS SCHEDULE**

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2016	AS AT 30TH JUNE 2015
1	Reserve for Unexpired Risk	1,49,23,351	1,39,95,981
2	For Taxation (less advance tax paid and taxes deducted at source)	-	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Deficiency	4,885	-
	TOTAL	1,49,28,236	1,39,95,981

PERIODIC DISCLOSURES**FORM NL-19 MISC EXPENDITURE SCHEDULE**

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2016	AS AT 30TH JUNE 2015
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

(₹ In Lakhs)

Sl.No.	Particular	AS AT 30TH JUNE 2016				AS AT 30TH JUNE 2015			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	3,842.96	4,912.65	538.93	9,294.55	3,532.55	4,153.81	658.16	8,344.52
2	Marine								
a	Marine Cargo	2,019.92	3,837.06	952.44	6,809.42	3,362.02	2,805.12	1,169.88	7,337.02
b	Marine Hull	160.94	1,011.87	321.11	1,493.92	189.74	721.78	333.19	1,244.70
3	Miscellaneous								
a	Motor	1,18,851.23	85,181.53	1,52,222.53	3,56,255.29	1,09,017.07	77,726.87	1,29,047.73	3,15,791.67
b	Engineering	1,121.86	2,642.71	347.20	4,111.77	1,004.18	3,027.36	363.87	4,395.42
c	Aviation	0.73	103.13	-	103.86	3.50	100.55	-	104.05
d	Liabilities	647.19	814.62	424.18	1,885.99	1,057.16	605.46	487.06	2,149.68
e	Others	10,315.57	6,819.52	2,337.74	19,472.82	8,848.37	6,956.94	2,140.69	17,945.99
4	Health Insurance	12,273.10	5,961.25	4,881.99	23,116.35	12,945.21	3,594.33	2,814.83	19,354.37
5	Total Liabilities	1,49,233.51	1,11,284.34	1,62,026.12	4,22,543.97	1,39,959.81	99,692.21	1,37,015.40	3,76,667.42

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer: **IFFCO Tokio General In Date: 1st Apr'16 to 30th Jun'16**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

(Rs in Lakhs)

*GDP figures (Excluding pool)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	233.61	233.61	2.41	2.41	0.50	0.50	12.01	12.01	929.85	929.85	1,013.62	1,013.62	0.39	0.39	6.00	6.00	76.00	76.00	0.42	0.42	-	-	57.31	57.31	2,332.12	2,332.12
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	92.22	92.22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	92.22	92.22
Bihar	5.83	5.83	0.05	0.05	-	-	1.78	1.78	261.17	261.17	166.04	166.04	-	-	0.66	0.66	1.21	1.21	0.14	0.14	-	-	3.84	3.84	440.72	440.72
Chhattisgarh	89.19	89.19	14.27	14.27	-	-	12.83	12.83	685.02	685.02	557.84	557.84	0.14	0.14	5.62	5.62	5.96	5.96	0.32	0.32	-	-	19.17	19.17	1,390.35	1,390.35
Goa	95.69	95.69	2.79	2.79	46.28	46.28	13.47	13.47	383.00	383.00	415.20	415.20	0.08	0.08	2.06	2.06	8.49	8.49	1.09	1.09	-	-	14.53	14.53	982.69	982.69
Gujarat	3,187.47	3,187.47	312.52	312.52	3.45	3.45	219.66	219.66	3,473.91	3,473.91	5,285.74	5,285.74	56.42	56.42	177.87	177.87	1,290.52	1,290.52	14.10	14.10	-	-	911.02	911.02	14,932.69	14,932.69
Haryana	1,467.87	1,467.87	559.69	559.69	-	-	41.00	41.00	2,763.22	2,763.22	2,009.01	2,009.01	99.96	99.96	270.94	270.94	720.23	720.23	6.92	6.92	-	-	419.95	419.95	8,358.79	8,358.79
Himachal Pradesh	63.20	63.20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	63.20	63.20
Jammu & Kashmir	5.58	5.58	0.11	0.11	-	-	-	-	411.07	411.07	301.85	301.85	-	-	0.26	0.26	1.09	1.09	-	-	-	-	2.65	2.65	722.62	722.62
Jharkhand	499.91	499.91	4.60	4.60	-	-	21.85	21.85	514.31	514.31	409.31	409.31	-	-	3.21	3.21	3.95	3.95	0.20	0.20	-	-	8.59	8.59	1,465.93	1,465.93
Karnataka	486.82	486.82	63.09	63.09	0.13	0.13	79.74	79.74	2,593.62	2,593.62	2,579.14	2,579.14	103.33	103.33	50.70	50.70	1,545.08	1,545.08	2.28	2.28	-	-	174.06	174.06	7,677.98	7,677.98
Kerala	21.51	21.51	1.65	1.65	0.37	0.37	0.05	0.05	1,420.31	1,420.31	530.94	530.94	0.08	0.08	23.91	23.91	18.37	18.37	6.61	6.61	-	-	8.52	8.52	2,032.33	2,032.33
Madhya Pradesh	158.65	158.65	42.35	42.35	-	-	22.22	22.22	1,741.66	1,741.66	2,234.07	2,234.07	2.97	2.97	65.60	65.60	119.35	119.35	14.47	14.47	-	-	137.20	137.20	4,538.52	4,538.52
Maharashtra	(575.52)	(575.52)	529.21	529.21	92.52	92.52	436.86	436.86	4,512.04	4,512.04	4,736.80	4,736.80	1,980.18	1,980.18	222.03	222.03	2,158.43	2,158.43	25.92	25.92	-	-	2,087.94	2,087.94	16,206.42	16,206.42
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	0.19	0.19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.19	0.19
Orissa	1,201.61	1,201.61	20.71	20.71	13.52	13.52	69.05	69.05	666.24	666.24	942.98	942.98	1.85	1.85	1.21	1.21	1,111.74	1,111.74	2.05	2.05	-	-	27.16	27.16	4,058.12	4,058.12
Punjab	100.34	100.34	7.70	7.70	-	-	58.91	58.91	1,668.21	1,668.21	1,936.40	1,936.40	8.13	8.13	68.51	68.51	46.72	46.72	3.20	3.20	-	-	144.21	144.21	4,042.32	4,042.32
Rajasthan	337.56	337.56	5.02	5.02	-	-	27.51	27.51	1,543.20	1,543.20	2,430.04	2,430.04	0.78	0.78	15.01	15.01	31.11	31.11	0.75	0.75	-	-	66.90	66.90	4,457.86	4,457.86
Sikkim	0.02	0.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.02
Tamil Nadu	560.81	560.81	291.11	291.11	-	-	49.92	49.92	2,784.20	2,784.20	2,946.12	2,946.12	39.06	39.06	31.59	31.59	253.78	253.78	4.24	4.24	-	-	140.11	140.11	7,100.95	7,100.95
Telangana	(0.50)	(0.50)	6.46	6.46	-	-	287.16	287.16	1,301.56	1,301.56	1,077.54	1,077.54	55.48	55.48	38.07	38.07	588.74	588.74	3.57	3.57	-	-	289.77	289.77	3,647.83	3,647.83
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	3,257.77	3,257.77	79.06	79.06	-	-	63.12	63.12	2,523.25	2,523.25	2,102.24	2,102.24	6.18	6.18	12.92	12.92	2,684.91	2,684.91	5.43	5.43	12.59	12.59	52.18	52.18	10,799.64	10,799.64
Uttarakhand	199.62	199.62	2.25	2.25	-	-	2.64	2.64	388.64	388.64	417.47	417.47	0.84	0.84	2.84	2.84	11.88	11.88	0.05	0.05	-	-	17.22	17.22	1,043.45	1,043.45
West Bengal	538.52	538.52	28.53	28.53	-	-	29.57	29.57	1,012.74	1,012.74	772.17	772.17	20.33	20.33	171.27	171.27	92.11	92.11	2.28	2.28	17.98	17.98	72.28	72.28	2,757.78	2,757.78
Andaman & Nicobar Is.	0.13	0.13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.13	0.13
Chandigarh	4.31	4.31	16.22	16.22	-	-	3.76	3.76	822.36	822.36	575.05	575.05	3.06	3.06	21.36	21.36	25.50	25.50	1.49	1.49	8.57	8.57	64.75	64.75	1,546.43	1,546.43
Dadra & Nagra Haveli	23.78	23.78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23.78	23.78
Daman & Diu	1.63	1.63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.63	1.63
Delhi	247.92	247.92	1,399.66	1,399.66	-	-	306.93	306.93	3,599.80	3,599.80	2,667.90	2,667.90	293.16	293.16	147.42	147.42	2,158.08	2,158.08	84.60	84.60	-	-	667.51	667.51	11,572.99	11,572.99
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	0.98	0.98	0.60	0.60	-	-	0.58	0.58	280.40	280.40	228.23	228.23	0.18	0.18	0.23	0.23	1.63	1.63	0.40	0.40	-	-	13.33	13.33	526.56	526.56
Total	12,306.72	12,306.72	3,390.05	3,390.05	156.77	156.77	1,760.60	1,760.60	36,279.77	36,279.77	36,335.70	36,335.70	2,672.61	2,672.61	#####	1,339.28	12,954.89	12,954.89	180.52	180.52	39.13	39.13	5,400.22	5,400.22	1,12,816.27	1,12,816.27

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

Insurer: **IFFCO TOKIO GENERAL INSURANCE CO.LTD.** Date: Period - 01/04/2016 TO 30/06/2016

(Rs in Lakhs)

FY-2016-17

Q1 Public Disclosure

(Rs in Lakhs)

Reinsurance Risk Concentration

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					0%
2	No. of Reinsurers with rating AA but less than AAA	8	676	239	328	5%
3	No. of Reinsurers with rating A but less than AA	91	13,442	786	8,976	85%
4	No. of Reinsurers with rating BBB but less than A	20	1,063	133	78	5%
5	No. of Reinsurers with rating less than BBB		-	-	-	0%
6	No. of Indian Reinsurers other than GIC	11	-	-	1,476	5%
Total		130	15,181	1,158	10,858	100%

PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer: IFFCO Tokio General Insurance Com Date:

1st Apr'16 to 30th Jun'16

(Rs in Lakhs)

Ageing of Claims

Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	17	17	46	28	15	123	1,596.53
2	Marine Cargo	2502	987	369	171	57	4086	1,454.02
3	Marine Hull	0	1	0	1	0	2	10.57
4	Engineering	32	16	18	20	15	101	692.56
5	Motor OD	57341	18231	2456	878	354	79260	19,802.28
6	Motor TP	165	106	158	321	1399	2149	8,297.04
7	Health	15812	20603	18708	2189	291	57603	10,332.00
8	Overseas Travel	17	83	3	1	63	167	33.48
9	Personal Accident	147	258	117	68	39	629	488.26
10	Liability	1	0	2	8	6	17	143.68
11	Crop	0	17	11	4	26	58	618.02
12	Miscellaneous	739	494	127	129	55	1544	1,365.40

PERIODIC DISCLOSURES

FORM NL-25 : Quarterly claims data for Non-Life

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'16 to 30th Jun'16

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1277	1383	67	1066	13735	32518	32336	69	1327	142	129	141	1363	85553
2	Claims reported during the period	368	5256	9	279	104070	5097	53364	107	1206	27	17	51	2219	172070
3	Claims Settled during the period	123	4086	2	101	79260	2149	57603	167	629	17	58	49	1495	145739
4	Claims Repudiated during the period	0	0	0	1	68	0	0	1	0	0	0	0	0	70
5	Claims closed during the period	19	153	1	15	1649	53	0	0	8	7	0	3	70	1978
6	Claims O/S at End of the period	1531	2707	74	1250	40308	35885	28408	16	1988	152	102	146	2181	114748
	Less than 3months	298	1615	9	224	34582	4368	21670	11	746	23	4	34	1137	64721
	3 months to 6 months	114	392	0	113	3578	2907	5205	2	408	18	8	33	362	13140
	6months to 1 year	171	370	2	127	1480	5430	774	1	269	32	20	45	238	8959
	1year and above	948	330	63	786	668	23180	759	2	565	79	70	34	444	27928

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency As At 30th June 2016

Required solvency margin based on net premium and net incurred claims

(₹ In Lakhs)

Item No.	Description	PREMIUM		Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire	31,039.46	4,495.97	15,741.65	2,789.75	3,103.95	2,361.25	3,103.95
2	Marine Cargo	11,260.39	3,144.55	10,267.66	4,117.25	1,351.25	1,848.18	1,848.18
3	Marine Hull	759.43	229.32	2,374.97	407.87	75.94	356.25	356.25
4	Motor	2,59,377.56	2,30,844.77	1,88,876.22	1,71,648.92	46,168.95	51,494.68	51,494.68
5	Engineering	6,926.33	2,057.62	3,423.45	1,188.35	692.63	513.52	692.63
6	Aviation	67.73	3.82	102.44	(7.87)	6.77	15.37	15.37
7	Liabilities	2,134.44	1,400.44	391.72	320.07	320.17	96.02	320.17
8	Others	38,548.99	16,576.09	26,328.71	8,598.60	5,396.86	5,529.03	5,529.03
9	Health	46,829.69	41,659.51	49,513.02	44,564.15	8,331.90	13,369.24	13,369.24
	Total	3,96,944.04	3,00,412.09	2,97,019.85	2,33,627.08	65,448.42	75,583.53	76,729.49

PERIODIC DISCLOSURES

FORM NL-27: Offices information for Non-Life

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2016 - 30th June, 2016

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	81
2	No. of branches approved during the Quarter	0
3	No. of branches opened during the Quarter	Out of approvals of previous quarter 1
4		Out of approvals of this quarter 0
5	No. of branches closed during the Quarter	0
6	No. of branches at the end of the Quarter	82
7	No. of branches approved but not opened	6
8	No. of rural branches	0
9	No. of urban branches	82

PERIODIC DISCLOSURES

FORM - 3B

FORM - NL 28 STATEMENT OF ASSETS

COMPANY NAME & CODE: IFFCO-TOKIO GENERAL INSURANCE CO LTD & 106

STATEMENT AS ON : 30th June 2016

STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurer)

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs. in Lacs)

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	4,94,651.43
2	Loans	9	-
3	Fixed Assets	10	2,391.74
4	Current Assets		-
	a. Cash & Bank Balance	11	38,772.97
	b. Advances & Other Assets	12	56,426.24
5	Current Liabilities		-
	a. Current Liabilities	13	3,13,713.78
	b. Provisions	14	1,49,282.37
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per balance Sheet (A)		10,55,238.53
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,391.74
3	Cash & Bank Balance (if any)	11	701.46
4	Advances & Other Assets (if any)	12	56,426.24
5	Current Liabilities	13	3,13,713.78
6	Provisions	14	1,49,282.37
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		5,22,515.59
	Investment Assets' as per FORM 3B (A-B)		5,32,722.94

Cont to next page...

Cont from prev page...

(Rs in Lakhs)

S.No.	'Investment' represented as	Reg %	SH		PH	Book Value(SH+PH)	% ACTUAL	FVC Amount	Total	MARKET VALUE
			Balance	FRSM*						
			(a)	(b)	(c)	d=(b+c)		(e)	(d+e)	
1	Government Securities	Not less than 20%		21696.63	87351.48	1,09,048.12	20.47%	0.00	109048.12	1,11,658.41
2	Government Securities or other approved securities (including (I) above)	Not less than 30%		32336.95	130189.80	1,62,526.75	30.51%	0.00	162526.75	1,67,532.01
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		56828.27	228792.79	2,85,621.06	53.62%	0.00	285621.06	3,00,067.86
	2. Approved Investments	Not exceeding 55%		16810.71	67680.56	84,491.27	15.86%	0.00	84491.27	84,723.08
	3. Other Investments(not exceeding 25%)			16.69	67.17	83.86	0.02%	0.00	83.86	83.86
	TOTAL INVESTMENT ASSETS	100%	0	105992.61	426730.32	5,32,722.94	100.00%	0.00	532722.94	552406.82

❖ Company is not splitting shareholders funds on the basis of solvency margin into FRSM & Balance, therefore, all shareholders funds are showh in FRSM column i.e., (b)

Note:

(*) FRSM refers 'Funds representing solvency margin'

(*) Pattern of investment will apply only to SH funds representing FRMS

(*) Book Value shall not include funds beyond solvency margin

Other Investments are as permitted under Sec27A(2) and 27B(3)

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: **Iffco Tokio General Insurance Co. Ltd.** Date: **30-Jun-2016**

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30.06.2016	as % of total for this class	As at 30.06.15	as % of total for this class	As at 30.06.2016	as % of total for this class	As at 30.06.15	as % of total for this class
Break down by credit rating								
AAA rated	3,33,678.57	98.75%	2,89,495.82	97.33%	3,19,060.25	98.71%	2,81,129.70	97.57%
AA or better	4,229.95	1.25%	7,945.06	2.67%	4,166.45	1.29%	7,000.00	2.43%
Rated below AA but above A	-	-	-	-	-	-	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	0.00%
Any other	-	-	-	-	-	-	-	0.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,00,229.65	18.17%	1,39,467.08	30.56%	1,00,100.98	18.82%	1,39,468.44	31.20%
more than 1 year and upto 3years	49,182.45	8.92%	80,458.78	17.63%	48,675.68	9.15%	80,033.27	17.90%
More than 3years and up to 7years	1,50,993.00	27.38%	1,15,045.54	25.21%	1,46,792.03	27.60%	1,13,616.70	25.41%
More than 7 years and up to 10 years	1,21,981.64	22.12%	54,815.89	12.01%	1,17,256.32	22.05%	53,090.74	11.88%
above 10 years	1,29,156.99	23.42%	66,603.09	14.59%	1,19,028.44	22.38%	60,869.55	13.61%
Breakdown by type of the issuer								
a. Central Government	1,11,658.41	22.09%	96,393.97	33.93%	1,09,048.12	22.45%	95,680.49	34.78%
b. State Government	55,873.60	11.05%	49,401.32	17.39%	53,478.63	11.01%	48,410.29	17.60%
c. Corporate Securities	3,37,908.53	66.85%	1,38,294.54	48.68%	3,23,226.70	66.54%	1,31,038.93	47.63%
			-					

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Analytical Ratios for Non-Life companies					
S.No.	Particular	Quarter Ended on 30th June 2016	Period Ended on 30th June 2016	Quarter Ended on 30th June 2015	Period Ended on 30th June 2015
1	Gross Direct Premium Growth Rate	22.58%	22.58%	12.18%	12.18%
	FIRE	3.38%	3.38%	3.12%	3.12%
	MARINE	5.00%	5.00%	-8.65%	-8.65%
	MISCELLANEOUS	26.34%	26.34%	14.90%	14.90%
2	Gross Direct Premium to Net Worth Ratio	NA	0.86	NA	0.81
3	Growth rate of Net Worth	NA	15.48%	NA	21.74%
4	Net Retention Ratio	64.55%	64.55%	73.96%	73.96%
	FIRE	8.00%	8.00%	9.32%	9.32%
	MARINE	47.74%	47.74%	54.46%	54.46%
	MISCELLANEOUS	73.00%	73.00%	86.21%	86.21%
5	Net Commission Ratio	-2.49%	-2.49%	1.89%	1.89%
	FIRE	-103.04%	-103.04%	-68.53%	-68.53%
	MARINE	-3.19%	-3.19%	-1.81%	-1.81%
	MISCELLANEOUS	-0.95%	-0.95%	3.34%	3.34%
6	Expense of Management to Gross Direct Premium Ratio	21.88%	21.88%	23.01%	23.01%
7	Expense of Management to Net Written Premium Ratio	33.28%	33.28%	30.39%	30.39%
8	Net Incurred Claims to Net Earned Premium	81.51%	81.51%	77.78%	77.78%
9	Combined Ratio	106.69%	106.69%	104.93%	104.93%
10	Technical Reserves to Net Premium ratio	NA	5.70	NA	5.41

11	Underwriting balance ratio		-6.17%	-6.17%	-6.83%	-6.83%
	FIRE		109.46%	109.46%	107.58%	107.58%
	MARINE		-54.73%	-54.73%	-293.93%	-293.93%
	MISCELLANEOUS		-6.73%	-6.73%	-7.42%	-7.42%
12	Operating Profit Ratio		6.20%	6.20%	6.19%	6.19%
13	Liquid Assets to liabilities ratio	NA		0.24	NA	0.46
14	Net earning ratio		6.35%	6.35%	5.59%	5.59%
15	Return on Net worth ratio	NA		3.61%	NA	3.45%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA		1.54	NA	1.63
17	NPA Ratio					
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
Equity Holding Pattern for Non-Life Insurers						
1	(a) No. of shares	NA		26,93,21,500	NA	26,93,21,500
2	(b) Percentage of shareholding (Indian / Foreign)	NA		74/26	NA	74/26
3	(c) %of Government holding (in case of public sector insurance companies)	NIL		NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA		1.75	NA	1.45
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA		1.75	NA	1.45
6	(iv) Book value per share (Rs)	NA		48.49	NA	41.98

Note

The Analytical Ratios has been calculated in accordance with the directions contained in IRDA's circular dated 5th October 2012.

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 30TH JUNE, 2016

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 30TH JUNE 2016	PERIOD ENDED 30TH JUNE 2016	QUARTER ENDED 30TH JUNE 2015	PERIOD ENDED 30TH JUNE 2015
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	4,657.69	4,657.69	4,966.52	4,966.52
			Claims paid on direct basis	399.31	399.31	9,834.73	9,834.73
			Payment of Rent and other expenses	480.94	480.94	487.47	487.47
			Deposit of Insurance Premium	25.00	25.00	25.00	25.00
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	322.32	322.32	360.49	360.49
			Deposit of Insurance Premium	1.00	1.00	1.00	1.00
			Claims paid on direct basis	177.65	177.65	405.65	405.65
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Professional Fee	-	-	-	-
			Payment of Fee	13.71	13.71	14.67	14.67
			Claim/Reimbursement of Expenses	-	-	0.61	0.61
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,114.87	1,114.87	1,163.13	1,163.13
			Commission Earned on Premium Ceded	226.63	226.63	252.29	252.29
			Losses Recovered from Re-insurer	784.73	784.73	279.89	279.89
			Claim/Reimbursement of Expenses	-	-	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1,823.16	1,107.98	1,107.98
5	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Professional fee	-	-	10.10	10.10
6	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	540.34	540.34	425.81	425.81
			Commission Earned on Premium Ceded	79.50	79.50	64.99	64.99
			Losses Recovered from Re-insurer	95.65	95.65	289.84	289.84
			Claim/Reimbursement of Expenses	-	-	0.36	0.36
			Amount Payable/ (Receivable) at Balance sheet date	N.A	386.98	353.62	353.62
7	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	-	-
			Commission Earned on Premium Ceded	-	-	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1.16	1.16	1.16
8	Tokio Marine Kiln Regional Underwriting Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	9.52	9.52	0.02	0.02
			Commission Earned on Premium Ceded	2.31	2.31	-	-
			Losses Recovered from Re-insurer	0.72	0.72	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	19.19	-	-
9	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	4.35	4.35	-	-
			Commission Earned on Premium Ceded	0.99	0.99	-	-
			Losses Recovered from Re-insurer	-	-	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	3.37	-	-
10	Tokio Marine & Nichido Risk Consulting Co. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	4.92	4.92	-	-

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

11	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	2.64	2.64	4.16	4.16
			Claim/Reimbursement of Expenses	0.07	0.07	-	-
12	Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	0.46	0.46	-	-
13	Tokio Marine Services Europe Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	1.38	1.38	1.55	1.55
			Claim/Reimbursement of Expenses	3.82	3.82	1.92	1.92
14	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	45.64	45.64	2.95	2.95
			Payment of Fees	13.77	13.77	1.86	1.86
15	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	1.36	1.36	1.73	1.73
			Claim/Reimbursement of Expenses	1.76	1.76	3.83	3.83
16	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	0.46	0.46	-	-
			Payment of Fees	0.27	0.27	-	-
17	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	6.20	6.20	9.22	9.22
			Claims paid on direct basis	9.25	9.25	2.25	2.25
18	K. Srinivasa Gowda	Chairman	Payment of Rent on office Building	12.00	12.00	12.00	12.00
19	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	52.00	52.00	42.00	42.00
			Claims paid on direct basis	7.83	7.83	2.51	2.51
			Recovery of Expenses	18.54	18.54	-	-
			Payment of -Commission	139.63	139.63	163.37	163.37
			-Service Charges	1,789.75	1,789.75	1,017.90	1,017.90
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(15.31)	345.17	345.17
20	IFFCO KISAN BAZAR & LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.75	0.75	-	-
21	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.02	0.02	-	-
22	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.03	0.03	-	-
			Claims paid on direct basis	0	-	-	-
23	INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	9.10	9.10	-	-
			Claims paid on direct basis	1.08	1.08	-	-
24	IFFCO CHHATTISGARH POWER LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	4.19	4.19	-	-
			Claims paid on direct basis	0.35	0.35	-	-
25	YOGESH LOHIYA	Managing Director & Chief Executive Officer	Remuneration-Key Management Personnel	37.61	37.61	24.99	24.99
	H.O. Suri	Director-Marketing		9.90	9.90	9.10	9.10
	ICHIRO MAEDA	Director-Operations(From 01.04.2015 to 31.05.2015) Chief Operations Officer(From 01.06.2015 to 28.12.2015)		-	-	13.16	13.16
	Hiroshi Yasui	Director-Operations (w.e.f 01.06.2015)		12.79	12.79	4.14	4.14
	Sanjeev Chopra	Chief Financial Officer		7.24	7.24	9.43	9.43
	Amit Jain	Company Secretary		4.80	4.80	4.71	4.71

FORM NL-32	PERIODIC DISCLOSURES Products Information
------------	--

Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.	Date:	30.06.2016
----------	---------------------------------------	-------	------------

Products Information								
<i>List below the products and/or add-ons introduced during the period</i>								
S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval	Applicability of Para 19
1st April 2016 to 30th June 2016								
1	Clinical Trials Liability Insurance Policy	ITG-LI-P16-18-V01-16-17	ITG-LI-P16-18-V01-16-17	Miscellaneous	19(i) – Internal Tariff Rated	18-12-2015	30-06-2016	Yes
2	Kisan suraksha Bima Yojna (Gramin Accident Insurance)	IRDAI/HLT/ITGI/P-P/V.I/07/2016-17	IRDAI/HLT/ITGI/P-P/V.I/07/2016-17	Miscellaneous	19(i) – Internal Tariff Rated	10-03-2016	20-06-2016	Yes
3	Extended warranty Policy	NA	NA	Miscellaneous	19(i) – Internal Tariff Rated	19-05-2016	Awaited	Yes
4	Jan sewa bima Yojana Micro Insurance	URN250201516500106002	ITG-OM-P17-10-V01-10-17	Miscellaneous	Class rated	16-02-2016	30-05-2016	Yes
5	Janta Suraksha Bima Yojna Micro Insurance	URN250201516500106007	ITG-OM-P17-11-V01-10-17	Miscellaneous	Class rated	16-02-2016	30-05-2016	Yes

PERIODIC DISCLOSURES
FORM NL-33 - SOLVENCY MARGIN - KGII

FORM NL-33 - SOLVENCY MARGIN - KGII

Name of the Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency As At 30TH JUNE 2016

Available Solvency Margin and Solvency Ratio

(₹ In Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds		4,26,730.32
	Deduct:		
2	Liabilities		4,22,543.97
3	Other Liabilities		4,186.35
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds		1,54,591.39
	Deduct:		
6	Other Liabilities		36,265.82
7	Excess in Shareholders' Funds (5-6)		1,18,325.56
8	Total Available Solvency Margin [ASM] (4+7)		1,18,325.56
9	Total Required Solvency Margin [RSM]		76,729.49
10	Solvency Ratio (Total ASM/Total RSM)		1.54

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2016 to 30th June, 2016

<i>BOD and Key Person information</i>			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Lee King Chi Arthur	Vice Chairman	No change
3	Mr. Balvinder Singh Nakai	Director	No change
4	Dr. U.S. Awasthi	Director	No change
5	Mr. Rakesh Kapur	Director	No change
6	Dr. P.S. Gahlaut	Director	No change
7	Mr. Yogesh Lohiya	Managing Director & CEO	No change
8	Mr. H.O. Suri	Director (Marketing)	No change
9	Mr. Hiroshi Yasui	Director (Operations)	No change
10	Mrs. Mira Mehrishi	Independent Director	No change
11	Mr. Ashwani Kumar	Independent Director	No change
12	Mr. Sudhakar Rao	Independent Director	No change
13	Mr. Khushwant Pahwa	Appointed Actuary	No change
14	Mr. Harbhajan Singh	Chief of Internal Audit	No change
15	Mr. Sanjeev Chopra	Chief Finance Officer	No change

1 Key Persons as defined in IRDA Registration of Companies Regulations, 2000

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code: Iffco Tokio General Insurance Company Ltd (106)

Statement as on: 30th June2016

Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)	
			%	Has there been revision?									Amount	Board Approval Ref				

Nil

Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'Fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

49	CORPORATE SECURITIES -	ECIS	50.00	50.00	0.00	0.00	0.00	50.00	50.00	0.00	0.00	0.00	50.00	50.00	0.00	0.00	0.00
50	CORPORATE SECURITIES -	ECOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	CORPORATE SECURITIES -	ECDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	MUNICIPAL BONDS	EMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	INVESTMENT PROPERTIES -	EINP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
54	LOANS - POLICY LOANS	ELPL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	LOANS - SECURED LOANS -	ELMI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	LOANS - SECURED LOANS -	ELMO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	DEPOSITS - DEPOSIT WITH	ECDB	53,607.56	53,607.56	1,252.40	2.34	1.53	53,607.56	53,607.56	1,252.40	2.34	1.53	1,59,823.26	1,59,823.26	3,708.73	2.32	1.53
58	DEPOSITS - CDS WITH	EDCD	499.84	499.34	0.49	0.10	0.06	499.84	499.34	0.49	0.10	0.06	496.50	492.89	7.11	1.43	0.95
59	DEPOSITS - REPO / REVERSE	ECMR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	DEPOSITS - REPO / REVERSE	ECCR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	DEPOSIT WITH PRIMARY DEALERS	EDPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	CCIL - CBLO	ECBO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
63	COMMERCIAL PAPERS	ECCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
64	APPLICATION MONEY	ECAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
65	PERPETUAL DEBT INSTRUMENTS	EUPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
66	PERPETUAL DEBT INSTRUMENTS	EPPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
67	EQUITY SHARES - COMPANIES	EFES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
68	PERPETUAL NON-CUM. P.SHARES	EUPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
69	EQUITY SHARES (INCL. EQUITY	EEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
70	PERPETUAL NON-CUM. P.SHARES	EPPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
71	CORPORATE SECURITIES -	EDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	FOREIGN DEBT SECURITIES	EFDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73	MUTUAL FUNDS - GILT / G SEC /	EGMF	8,516.48	8,583.51	170.12	2.00	1.31	8,516.48	8,583.51	170.12	2.00	1.31	5,234.04	5,160.28	101.91	1.95	1.29
74	MUTUAL FUNDS - (UNDER	EMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
75	NET CURRENT ASSETS (ONLY IN	ENCA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
76	PASSIVELY MANAGED EQUITY ETF	EETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
77	PASSIVELY MANAGED EQUITY ETF	EETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
78	BONDS - PSU - TAXABLE	OBPT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
79	BONDS - PSU - TAX FREE	OBPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
80	EQUITY SHARES (INCL CO-OP	OESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81	DEBENTURES	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
82	MUNICIPAL BONDS	OMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
83	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
84	PREFERENCE SHARES	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	VENTURE FUND / SEBI APPROVED	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	EQUITY SHARES (PSUS &	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	SHORT TERM LOANS	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	EQUITY SHARES (INCL. EQUITY	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	TERM LOANS (WITHOUT CHARGE)	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	MUTUAL FUNDS - DEBT / INCOME /	OMGS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	DEBENTURES / BONDS/ CPS /	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	MUTUAL FUNDS - (UNDER	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	DERIVATIVE INSTRUMENTS	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	SECURITISED ASSETS	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95	INVESTMENT PROPERTIES -	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	PASSIVELY MANAGED EQUITY ETF	OETF	426.18	430.39	28.62	6.72	6.72	426.18	430.39	28.62	6.72	6.72	0.00	0.00	0.00	0.00	0.00
97	PASSIVELY MANAGED EQUITY ETF	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total			5,13,124.83	5,28,315.79	11,264.06	2.20	1.56	5,13,124.83	5,28,315.79	11,264.06	2.20	1.56	4,50,035.23	4,61,452.17	9,930.94	2.21	1.50

Note : Category of Investment(CO) shall be as per Guidelines

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Statement as on:

30th June 2016

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	-	-	-	-	-	-	-	-	-
B.	<u>As on Date</u> ²								
	10.09% MRF BS 27-05-2019	EPBT	1000	27-05-2011	CRISIL	LAAA	AA+	30-10-2013	
	8.65% SAIL BS 30-12-2019	EPBT	1000	31-03-2011	CARE	CAREAAA	CAREAA+	17-03-2016	

Note:

1 Provide details of Down Graded Investments during the Quarter.

2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

3 FORM-2 shall be prepared in respect of each fund.

4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38

Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'16 - 30th June, 2016

Gross Direct Premium (Rs in Lakhs) (Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	12,306.72	19248	11,904.76	14742	12,306.72	19248	11,904.76	14742
2	Cargo & Hull	3,546.82	6225	3,378.04	5262	3,546.82	6225	3,378.04	5262
3	Motor TP	36,335.70	339065	24,466.04	237472	36,335.70	339065	24,466.04	237472
4	Motor OD	36,279.77	1161574	31,028.56	1003841	36,279.77	1161574	31,028.56	1003841
5	Engineering	1,760.60	2806	1,648.13	2120	1,760.60	2806	1,648.13	2120
6	Workmen's Compensation	804.43	1,983	732.70	5053	804.43	1983	732.70	5053
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	15.95	3	23.99	3	15.95	3	23.99	3
9	Personal Accident	1,339.28	31672	1,127.81	24364	1,339.28	31672	1,127.81	24364
10	Health	13,135.41	54620	10,238.89	46248	13,135.41	54620	10,238.89	46248
11	Others*	7,291.59	169459	7,484.31	284030	7,291.59	169459	7,484.31	284030

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.
Figure '0' in those fields will imply no business in the segment.
- *any other segment contributing more than 5% of the total premium needs to be shown separately
3. Premium is Gross Direct Premium

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligation

Form Rural & Social Obligations (Quarterly Returns)

Insurer: IFFCO TOKIO General Insurance Co Date:

Apr- June 2016

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	596	29.48	30,569.76
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	3,353.45	-
		Social	-	-	-
4	Motor OD	Rural	1,50,057	1,596.23	1,64,385.78
		Social	-	-	-
5	Engineering	Rural	18	2.66	519.85
		Social	-	-	-
6	Workmen's Compensation	Rural	46	3.71	466.36
		Social	-	-	-
7	Employer's Liability	Rural	26	0.83	449.42
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	1,431	256.18	10,31,169.90
		Social	6	9.39	6,18,880.00
10	Health	Rural	290	2,039.76	899.85
		Social	-	1,633.17	-
11	Others	Rural	6,135	427.94	1,56,389.95
		Social	165	16.19	651.54

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Co Date:

1st Apr'16 TO 30th June, 2016

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	793160	32,912.05	698919	25,467.29	793160	32,912.05	698919	25,467.29
2	Corporate Agents-Banks	2321	64.60	2361	63.08	2321	64.60	2361	63.08
3	Corporate Agents -Others	117197	4,309.37	382398	5,033.07	117197	4,309.37	382398	5,033.07
4	Brokers	387843	48,541.61	262935	39,088.56	387843	48,541.61	262935	39,088.56
5	Micro Agents	108	3.67	207	2.14	108	3.67	207	2.14
6	Direct Business	486026	26,984.98	276315	22,379.14	486026	26,984.98	276315	22,379.14
	Total (A)	1786655	1,12,816.28	1623135	92,033.28	1786655	1,12,816.28	1623135	92,033.28
1	Referral (B)	-	-0.01	-	-0.04	-	-0.01	-	-0.04
	Grand Total (A+B)	1786655	1,12,816.27	1623135	92,033.24	1786655	1,12,816.27	1623135	92,033.24

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold
3. The channel mapping has been corrected in FY 2013-14
4. Premium is Gross Direct Premium

PERIODIC DISCLOSURES

FORM NL-41

GREIVANCE DISPOSAL

Insurer: IFFCO-TOKIO GENERAL INSURANCE CO. Ltd Date: April-June'2016

GRIEVANCE DISPOSAL FOR THE PERIOD April to June'2016 DURING THE FINANCIAL YEAR 2016-17

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal related	0	1	1	0	0	0
b)	Claim	1	343	178	86	60	20
c)	Policy Related	1	134	116	13	1	5
d)	Premium	0	11	9	1	1	0
e)	Refund	0	8	6	1	1	0
f)	Coverage	1	4	2	1	1	1
g)	Cover note related	0	5	5	0	0	0
h)	Product	0	3	2	0	1	0
i)	others	0	51	24	17	6	4
	Total Number of Complaints	3	560	343	119	71	30

2	Total No. of policies during previous year	67,56,878	2015-16
3	Total No. of Claims during previous year	6,49,163	2015-16
4	Total no. of policies during current year	17,86,713	Q1 - 2016-17
5	Total no. of claims during current year	1,72,070	Q1- 2016-17
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	1.21	Q1 - 2016-17
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	19.93	Q1 - 2016-17

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	14	0	14
(b)	7-15 days	4	0	4
(c)	15-30 days	8	0	8
(d)	30-90 days	4	0	4
(e)	90 days and beyond	0	0	0
	Total Number of Complaints	30	0	30