

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2016-31st March, 2017

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 - 20 RECIEPT AND PAYMENT SCHEDULE	Cash Flow Statement
21	NL-21-STATEMENT OF LIABILITIES	Statement of Liabilities

22	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
23	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration
24	NL-24-AGEING OF CLAIMS	Ageing of Claims
25	NL-25-CLAIMS DATA	Claims Data (Incurred Claims+ Reported Claims)
26	NL-26-CLAIMS INFORMATION	Claims Information
27	NL-27-OFFICE OPENING	Office Opening
28	NL-28-STATEMENT OF ASSETS	Statement of Investment of Assets
29	NL-29-DEBT SECURITIES	Debt Securities
30	NL-30-ANALYTICAL RATIOS	Analytical Ratios
31	NL-31-RELATED PARTY TRANSACTIONS	Related Party Transactions
32	NL-32-PRODUCT INFORMATION	Product Information
33	NL-33-SOLVENCY MARGIN	Solvency
34	NL-34-BOD	Board of Directors & Management
35	NL-35-NPAs	NPAs
36	NL-36-YIELD ON INVESTMENTS	Yield on Investment
37	NL-37-DOWN GRADING OF INVESTMENTS	Downgrading of Investment
38	NL-38-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premum amount and number of policies)
39	NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
40	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels
41	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 YEAR ENDED 31ST MARCH 2017**

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2017	YEAR ENDED 31ST MARCH 2017	QUARTER ENDED 31ST MARCH 2016	YEAR ENDED 31ST MARCH 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	1,20,349	4,03,317	1,47,200	4,49,291
2	Profit/ (Loss) on sale/redemption of Investments		4,244	40,701	1,705	3,889
3	Others: Exchange Gain / (Loss)		(1,474)	(3,409)	(1,268)	(3,992)
	Handling Charges		(1,064)	(5,309)	(1,206)	(976)
4	Interest, Dividend & Rent – Gross		15,530	70,922	18,835	75,415
	<b>TOTAL (A)</b>		<b>1,37,585</b>	<b>5,06,222</b>	<b>1,65,266</b>	<b>5,23,627</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	17,850	2,11,477	72,058	2,50,829
2	Commission	NL-6-Commission Schedule	(2,27,138)	(3,77,910)	(1,68,987)	(2,62,516)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	39,155	1,21,900	41,080	1,14,976
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>(1,70,133)</b>	<b>(44,533)</b>	<b>(55,849)</b>	<b>1,03,289</b>
	<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>3,07,718</b>	<b>5,50,755</b>	<b>2,21,115</b>	<b>4,20,338</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		3,07,718	5,50,755	2,21,115	4,20,338
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>3,07,718</b>	<b>5,50,755</b>	<b>2,21,115</b>	<b>4,20,338</b>

**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

MARINE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2017	YEAR ENDED 31ST MARCH 2017	QUARTER ENDED 31ST MARCH 2016	YEAR ENDED 31ST MARCH 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	1,71,394	5,34,270	1,26,287	3,96,139
2	Profit/ (Loss) on sale/redemption of Investments		4,233	37,899	1,653	3,897
3	Others: Exchange Gain / (Loss)		-	(64)	-	-
	Handling Charges		(21)	(378)	(128)	14
4	Interest, Dividend & Rent – Gross		14,888	66,039	17,441	75,570
	<b>TOTAL (A)</b>		<b>1,90,494</b>	<b>6,37,766</b>	<b>1,45,253</b>	<b>4,75,620</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	61,842	3,84,063	1,03,032	4,00,281
2	Commission	NL-6-Commission Schedule	(10,697)	(42,608)	(21,576)	(68,212)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	27,960	1,50,046	6,702	90,759
4	Premium Deficiency		-	(4,885)	(1,368)	4,885
	<b>TOTAL (B)</b>		<b>79,105</b>	<b>4,86,616</b>	<b>86,790</b>	<b>4,27,713</b>
	<b>Operating Profit/(Loss) from Marine Business C= (A - B)</b>		<b>1,11,389</b>	<b>1,51,150</b>	<b>58,463</b>	<b>47,907</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		1,11,389	1,51,150	58,463	47,907
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>1,11,389</b>	<b>1,51,150</b>	<b>58,463</b>	<b>47,907</b>

**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2017	YEAR ENDED 31ST MARCH 2017	QUARTER ENDED 31ST MARCH 2016	YEAR ENDED 31ST MARCH 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	1,04,57,622	3,41,72,398	69,18,628	2,72,04,054
2	Profit/ (Loss) on sale/redemption of Investments		2,55,602	19,14,928	75,735	1,70,183
3	Others: Transfer & Duplicate Fee		3,012	12,627	3,311	12,729
	Exchange Gain / (Loss)		(308)	(320)	201	7,428
	Handling Charges		1,280	1,394	(724)	(32)
4	Interest, Dividend & Rent – Gross		8,15,676	33,36,824	8,53,622	33,00,208
	<b>TOTAL (A)</b>		<b>1,15,32,884</b>	<b>3,94,37,851</b>	<b>78,50,773</b>	<b>3,06,94,570</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	83,96,946	2,81,81,622	57,90,606	2,15,45,548
2	Commission	NL-6-Commission Schedule	(11,31,210)	(14,41,575)	2,04,455	8,26,120
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	26,84,268	88,48,582	20,15,336	70,85,356
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>99,50,004</b>	<b>3,55,88,629</b>	<b>80,10,397</b>	<b>2,94,57,024</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>15,82,880</b>	<b>38,49,222</b>	<b>(1,59,624)</b>	<b>12,37,546</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		15,82,880	38,49,222	(1,59,624)	12,37,546
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>15,82,880</b>	<b>38,49,222</b>	<b>(1,59,624)</b>	<b>12,37,546</b>

**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 YEAR ENDED 31ST MARCH 2017**

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2017	YEAR ENDED 31ST MARCH 2017	QUARTER ENDED 31ST MARCH 2016	YEAR ENDED 31ST MARCH 2016
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		3,07,717	5,50,755	2,21,115	4,20,338
	(b) Marine Insurance		1,11,389	1,51,150	58,463	47,907
	(c) Miscellaneous Insurance		15,82,880	38,49,222	(1,59,624)	12,37,546
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,03,669	10,57,133	1,58,614	6,60,838
	(b) Profit on sale of investments		1,10,763	6,06,665	14,689	34,077
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		9,171	54,893	13,632	36,006
	b) Profit on Sale of Fixed Assets		37	97	-	-
	<b>TOTAL (A)</b>		<b>24,25,626</b>	<b>62,69,915</b>	<b>3,06,889</b>	<b>24,36,712</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		41,621	41,621	-	-
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	3,060	9,128
	(b) Bad debts written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		-	-	(2,091)	825
	(d) Expenses on Corporate Social Responsibility (CSR)		21,288	32,794	14,937	27,414
	<b>TOTAL (B)</b>		<b>62,909</b>	<b>74,415</b>	<b>15,906</b>	<b>37,367</b>
	<b>Profit Before Tax</b>		<b>23,62,717</b>	<b>61,95,500</b>	<b>2,90,983</b>	<b>23,99,345</b>

	Provision for Taxation		8,37,122	19,27,322	56,245	7,28,462
	<b>APPROPRIATIONS</b>					
	(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	-	56,54,234
	<b>Balance carried forward to Balance Sheet</b>			<b>1,15,93,295</b>		<b>73,25,117</b>

**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 31ST MARCH 2017

(₹ In 000)

	Schedule	AS AT 31ST MARCH 2017	AS AT 31ST MARCH 2016
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	26,93,215	26,93,215
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,41,63,250	98,95,072
FAIR VALUE CHANGE ACCOUNT			
- Shareholders		(394)	(424)
- Policyholders		(1,481)	(6,036)
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>1,68,54,590</b>	<b>1,25,81,827</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS			
Investments - Shareholders	NL-12-Investment Schedule	1,38,03,267	26,95,502
Investments - Policyholders	NL-12(A)-Investment Schedule	5,18,13,619	3,84,15,281
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	3,01,536	2,20,695
DEFERRED TAX ASSET (NET)		2,45,700	1,63,300
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	12,92,778	81,39,366
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	45,12,298	56,86,645
<b>Sub-Total (A)</b>		<b>58,05,076</b>	<b>1,38,26,011</b>



	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	4,04,81,829	2,76,51,789
	PROVISIONS	NL-18-Provisions Schedule	1,46,32,779	1,50,87,173
	<b>Sub-Total (B)</b>		<b>5,51,14,608</b>	<b>4,27,38,962</b>
	NET CURRENT ASSETS (C) = (A - B)		<b>(4,93,09,532)</b>	<b>(2,89,12,951)</b>
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	<b>TOTAL</b>		<b>1,68,54,590</b>	<b>1,25,81,827</b>

CONTINGENT LIABILITIES

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2017	AS AT 31ST MARCH 2016
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debt 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	7,48,137	2,80,281
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	<b>TOTAL</b>	<b>7,48,137</b>	<b>2,80,281</b>

**PERIODIC DISCLOSURES**

**FORM NL-4- PREMIUM SCHEDULE**

**PREMIUM EARNED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2017				YEAR ENDED 31ST MARCH 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	8,17,894	2,79,106	1,97,36,639	2,08,33,639	27,67,478	12,88,219	5,15,81,329	5,56,37,026
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-
	<b>8,17,894</b>	<b>2,79,106</b>	<b>1,97,36,639</b>	<b>2,08,33,639</b>	<b>27,67,478</b>	<b>12,88,219</b>	<b>5,15,81,329</b>	<b>5,56,37,026</b>
Add: Premium on reinsurance accepted	2,33,430	18,109	30,710	2,82,249	5,45,307	28,686	1,46,390	7,20,383
Less : Premium on reinsurance ceded	8,91,473	1,74,461	87,44,996	98,10,930	28,50,020	7,47,133	1,81,41,401	2,17,38,554
<b>Net Premium</b>	<b>1,59,851</b>	<b>1,22,754</b>	<b>1,10,22,353</b>	<b>1,13,04,958</b>	<b>4,62,765</b>	<b>5,69,772</b>	<b>3,35,86,318</b>	<b>3,46,18,855</b>
Adjustment for change in reserve for unexpired risks	39,502	(48,640)	5,64,730	5,55,592	59,448	35,502	(5,86,080)	(4,91,130)
<b>Premium Earned (Net)</b>	<b>1,20,349</b>	<b>1,71,394</b>	<b>1,04,57,623</b>	<b>1,07,49,366</b>	<b>4,03,317</b>	<b>5,34,270</b>	<b>3,41,72,398</b>	<b>3,51,09,985</b>

**PREMIUM EARNED [NET]**

Particulars	QUARTER ENDED 31ST MARCH 2016				YEAR ENDED 31ST MARCH 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	10,23,358	2,81,508	90,75,789	1,03,80,655	26,59,496	11,67,348	3,30,86,472	3,69,13,316
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-
	<b>10,23,358</b>	<b>2,81,508</b>	<b>90,75,789</b>	<b>1,03,80,655</b>	<b>26,59,496</b>	<b>11,67,348</b>	<b>3,30,86,472</b>	<b>3,69,13,316</b>
Add: Premium on reinsurance accepted	77,730	18,411	70,420	1,66,561	4,37,711	47,759	2,25,618	7,11,088
Less : Premium on reinsurance ceded	9,40,882	2,80,141	14,19,031	26,40,054	26,30,458	8,46,565	45,56,305	80,33,328
<b>Net Premium</b>	<b>1,60,206</b>	<b>19,778</b>	<b>77,27,178</b>	<b>79,07,162</b>	<b>4,66,749</b>	<b>3,68,542</b>	<b>2,87,55,785</b>	<b>2,95,91,076</b>
Adjustment for change in reserve for unexpired risks	13,006	(1,06,509)	8,08,550	7,15,047	17,458	(27,597)	15,51,731	15,41,592
<b>Premium Earned (Net)</b>	<b>1,47,200</b>	<b>1,26,287</b>	<b>69,18,628</b>	<b>71,92,115</b>	<b>4,49,291</b>	<b>3,96,139</b>	<b>2,72,04,054</b>	<b>2,80,49,484</b>

**PERIODIC DISCLOSURES**  
**FORM NL-4 (A) - PREMIUM SCHEDULE**

**PREMIUM EARNED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2017			YEAR ENDED 31ST MARCH 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	2,65,496	13,610	2,79,106	12,31,187	57,032	12,88,219
Service Tax	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-
	<b>2,65,496</b>	<b>13,610</b>	<b>2,79,106</b>	<b>12,31,187</b>	<b>57,032</b>	<b>12,88,219</b>
Add: Premium on reinsurance accepted	18,110	-	18,110	28,256	430	28,686
Less : Premium on reinsurance ceded	1,67,217	7,245	1,74,462	7,14,376	32,757	7,47,133
<b>Net Premium</b>	<b>1,16,389</b>	<b>6,365</b>	<b>1,22,754</b>	<b>5,45,067</b>	<b>24,705</b>	<b>5,69,772</b>
Adjustment for change in reserve for unexpired risks	(45,320)	(3,320)	(48,640)	33,073	2,429	35,502
<b>Premium Earned (Net)</b>	<b>1,61,709</b>	<b>9,685</b>	<b>1,71,394</b>	<b>5,11,994</b>	<b>22,276</b>	<b>5,34,270</b>

**PREMIUM EARNED [NET]**

Particulars	QUARTER ENDED 31ST MARCH 2016			YEAR ENDED 31ST MARCH 2016		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	2,49,803	31,705	2,81,508	10,95,706	71,642	11,67,348
Service Tax	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-
	<b>2,49,803</b>	<b>31,705</b>	<b>2,81,508</b>	<b>10,95,706</b>	<b>71,642</b>	<b>11,67,348</b>
Add: Premium on reinsurance accepted	18,411	1	18,412	46,906	853	47,759
Less : Premium on reinsurance ceded	2,53,185	26,957	2,80,142	7,96,499	50,066	8,46,565
<b>Net Premium</b>	<b>15,029</b>	<b>4,749</b>	<b>19,778</b>	<b>3,46,113</b>	<b>22,429</b>	<b>3,68,542</b>
Adjustment for change in reserve for unexpired risks	(1,02,127)	(4,382)	(1,06,509)	(21,818)	(5,779)	(27,597)
<b>Premium Earned (Net)</b>	<b>1,17,156</b>	<b>9,131</b>	<b>1,26,287</b>	<b>3,67,931</b>	<b>28,208</b>	<b>3,96,139</b>

**PERIODIC DISCLOSURES**  
FORM NL-4 (B) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	41,30,177	37,37,027	78,67,204	1,84,409	3,599	74,538	1,35,931	46,626	16,05,818	92,22,116	5,96,398	1,97,36,639
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
	<b>41,30,177</b>	<b>37,37,027</b>	<b>78,67,204</b>	<b>1,84,409</b>	<b>3,599</b>	<b>74,538</b>	<b>1,35,931</b>	<b>46,626</b>	<b>16,05,818</b>	<b>92,22,116</b>	<b>5,96,398</b>	<b>1,97,36,639</b>
Add: Premium on reinsurance accepted	-	-	-	21,665	-	-	1	3,398	(67)	-	5,713	30,710
Less : Premium on reinsurance ceded	10,38,005	9,49,321	19,87,326	1,53,849	3,594	3,727	21,854	13,603	1,78,771	59,82,586	3,99,686	87,44,996
<b>Net Premium</b>	<b>30,92,172</b>	<b>27,87,706</b>	<b>58,79,878</b>	<b>52,225</b>	<b>5</b>	<b>70,811</b>	<b>1,14,078</b>	<b>36,421</b>	<b>14,26,980</b>	<b>32,39,530</b>	<b>2,02,425</b>	<b>1,10,22,353</b>
Adjustment for change in reserve for unexpired risks	2,18,695	1,20,547	3,39,242	15,743	(16)	368	(4,931)	(2,013)	2,06,610	11,463	(1,736)	5,64,730
<b>Premium Earned (Net)</b>	<b>28,73,477</b>	<b>26,67,159</b>	<b>55,40,636</b>	<b>36,482</b>	<b>21</b>	<b>70,443</b>	<b>1,19,009</b>	<b>38,434</b>	<b>12,20,370</b>	<b>32,28,067</b>	<b>2,04,161</b>	<b>1,04,57,623</b>

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	1,52,78,310	1,44,54,774	2,97,33,084	7,11,260	6,351	3,00,104	5,23,382	2,28,296	51,75,800	1,25,52,207	23,50,845	5,15,81,329
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
	<b>1,52,78,310</b>	<b>1,44,54,774</b>	<b>2,97,33,084</b>	<b>7,11,260</b>	<b>6,351</b>	<b>3,00,104</b>	<b>5,23,382</b>	<b>2,28,296</b>	<b>51,75,800</b>	<b>1,25,52,207</b>	<b>23,50,845</b>	<b>5,15,81,329</b>
Add: Premium on reinsurance accepted	-	10,448	10,448	44,643	-	-	4,725	8,575	69,405	-	8,594	1,46,390
Less : Premium on reinsurance ceded	38,13,847	36,31,742	74,45,589	6,07,772	6,293	15,005	70,208	76,356	4,50,359	78,82,395	15,87,424	1,81,41,401
<b>Net Premium</b>	<b>1,14,64,463</b>	<b>1,08,33,480</b>	<b>2,22,97,943</b>	<b>1,48,131</b>	<b>58</b>	<b>2,85,099</b>	<b>4,57,899</b>	<b>1,60,515</b>	<b>47,94,846</b>	<b>46,69,812</b>	<b>7,72,015</b>	<b>3,35,86,318</b>
Adjustment for change in reserve for unexpired risks	(6,95,760)	(11,923)	(7,07,683)	(22,612)	(45)	8,366	782	11,767	1,19,349	(5,712)	9,708	(5,86,080)
<b>Premium Earned (Net)</b>	<b>1,21,60,223</b>	<b>1,08,45,403</b>	<b>2,30,05,626</b>	<b>1,70,743</b>	<b>103</b>	<b>2,76,733</b>	<b>4,57,117</b>	<b>1,48,748</b>	<b>46,75,497</b>	<b>46,75,524</b>	<b>7,62,307</b>	<b>3,41,72,398</b>

## PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2016											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	36,13,612	30,57,845	66,71,457	1,56,296	3,881	66,099	1,50,061	44,099	11,41,606	4,53,423	3,88,868	90,75,790
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
	36,13,612	30,57,845	66,71,457	1,56,296	3,881	66,099	1,50,061	44,099	11,41,606	4,53,423	3,88,868	90,75,790
Add: Premium on reinsurance accepted	-	53,909	53,909	15,404	-	-	-	(312)	724	-	695	70,420
Less : Premium on reinsurance ceded	2,91,167	1,62,746	4,53,913	1,11,150	3,554	3,308	21,435	11,834	2,47,042	3,62,727	2,04,067	14,19,030
<b>Net Premium</b>	<b>33,22,445</b>	<b>29,49,008</b>	<b>62,71,453</b>	<b>60,550</b>	<b>327</b>	<b>62,791</b>	<b>1,28,626</b>	<b>31,953</b>	<b>8,95,288</b>	<b>90,695</b>	<b>1,85,497</b>	<b>77,27,180</b>
Adjustment for change in reserve for unexpired risks	3,68,061	4,47,029	8,15,090	9,407	22	(4,350)	29,284	(3,206)	(46,230)	20,138	(11,605)	8,08,550
<b>Premium Earned (Net)</b>	<b>29,54,384</b>	<b>25,01,979</b>	<b>54,56,363</b>	<b>51,143</b>	<b>305</b>	<b>67,141</b>	<b>99,342</b>	<b>35,159</b>	<b>9,41,518</b>	<b>70,557</b>	<b>1,97,102</b>	<b>69,18,630</b>

## PREMIUM EARNED [NET]

(₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2016											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	1,32,89,852	1,07,81,581	2,40,71,433	6,37,449	7,577	2,80,919	4,93,092	2,01,531	43,24,689	9,07,112	21,62,670	3,30,86,472
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
	1,32,89,852	1,07,81,581	2,40,71,433	6,37,449	7,577	2,80,919	4,93,092	2,01,531	43,24,689	9,07,112	21,62,670	3,30,86,472
Add: Premium on reinsurance accepted	-	1,54,237	1,54,237	48,778	(17)	-	4,001	8,928	3,604	-	6,087	2,25,618
Less : Premium on reinsurance ceded	7,22,886	5,65,952	12,88,838	4,86,564	6,938	14,047	61,633	69,029	4,99,524	7,25,679	14,04,052	45,56,304
<b>Net Premium</b>	<b>1,25,66,966</b>	<b>1,03,69,866</b>	<b>2,29,36,832</b>	<b>1,99,663</b>	<b>622</b>	<b>2,66,872</b>	<b>4,35,460</b>	<b>1,41,430</b>	<b>38,28,769</b>	<b>1,81,433</b>	<b>7,64,705</b>	<b>2,87,55,786</b>
Adjustment for change in reserve for unexpired risks	5,01,684	8,25,989	13,27,673	9,479	(635)	18,091	65,508	4,658	45,627	2,830	78,500	15,51,731
<b>Premium Earned (Net)</b>	<b>1,20,65,282</b>	<b>95,43,877</b>	<b>2,16,09,159</b>	<b>1,90,184</b>	<b>1,257</b>	<b>2,48,781</b>	<b>3,69,952</b>	<b>1,36,772</b>	<b>37,83,142</b>	<b>1,78,603</b>	<b>6,86,205</b>	<b>2,72,04,055</b>

**PERIODIC DISCLOSURES**

**FORM NL-5 - CLAIMS SCHEDULE**

**CLAIMS INCURRED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2017				YEAR ENDED 31ST MARCH 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	3,97,030	2,30,888	70,63,867	76,91,785	11,33,511	7,70,727	2,36,81,007	2,55,85,245
Add Claims Outstanding at the end of the year	(35,201)	(65,422)	27,03,738	26,03,115	4,58,456	5,82,400	2,91,76,481	3,02,17,337
Less Claims Outstanding at the beginning of the year	-	-	-	-	4,58,295	5,39,961	2,00,93,200	2,10,91,456
	<b>3,61,829</b>	<b>1,65,466</b>	<b>97,67,605</b>	<b>1,02,94,900</b>	<b>11,33,672</b>	<b>8,13,166</b>	<b>3,27,64,288</b>	<b>3,47,11,126</b>
Add :Re-insurance accepted	9,682	6,866	26,305	42,853	47,515	22,575	2,76,149	3,46,239
Less :Re-insurance Ceded	3,53,661	1,10,491	13,96,964	18,61,116	9,69,710	4,51,678	48,58,815	62,80,203
<b>Total Claims Incurred</b>	<b>17,850</b>	<b>61,841</b>	<b>83,96,946</b>	<b>84,76,637</b>	<b>2,11,477</b>	<b>3,84,063</b>	<b>2,81,81,622</b>	<b>2,87,77,162</b>

**CLAIMS INCURRED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2016				YEAR ENDED 31ST MARCH 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	4,53,093	2,71,680	76,10,475	83,35,248	14,06,951	14,40,155	2,26,66,642	2,55,13,748
Add Claims Outstanding at the end of the year	(69,706)	(25,883)	(4,02,686)	(4,98,275)	4,58,295	5,39,962	2,00,93,200	2,10,91,457
Less Claims Outstanding at the beginning of the year	-	-	-	-	4,94,016	5,37,506	1,62,58,452	1,72,89,974
	<b>3,83,387</b>	<b>2,45,797</b>	<b>72,07,789</b>	<b>78,36,973</b>	<b>13,71,230</b>	<b>14,42,611</b>	<b>2,65,01,390</b>	<b>2,93,15,231</b>
Add :Re-insurance accepted	22,437	15,803	88,412	1,26,652	5,23,368	16,066	1,57,835	6,97,269
Less :Re-insurance ceded	3,33,766	1,58,568	15,05,595	19,97,929	16,43,769	10,58,396	51,13,677	78,15,842
<b>Total Claims Incurred</b>	<b>72,058</b>	<b>1,03,032</b>	<b>57,90,606</b>	<b>59,65,696</b>	<b>2,50,829</b>	<b>4,00,281</b>	<b>2,15,45,548</b>	<b>2,21,96,658</b>

## PERIODIC DISCLOSURES

### FORM NL-5 (A) - CLAIMS SCHEDULE

#### CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2017			YEAR ENDED 31ST MARCH 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	2,30,342	546	2,30,888	7,37,530	33,197	7,70,727
Add Claims Outstanding at the end of the year	(50,475)	(14,947)	(65,422)	4,99,399	83,001	5,82,400
Less Claims Outstanding at the beginning of the year	-	-	-	4,24,533	1,15,428	5,39,961
	<b>1,79,867</b>	<b>(14,401)</b>	<b>1,65,466</b>	<b>8,12,396</b>	<b>770</b>	<b>8,13,166</b>
Add :Re-insurance accepted	6,867	-	6,867	22,575	-	22,575
Less :Re-insurance Ceded	1,10,397	94	1,10,491	4,21,808	29,870	4,51,678
<b>Total Claims Incurred</b>	<b>76,337</b>	<b>(14,495)</b>	<b>61,842</b>	<b>4,13,163</b>	<b>(29,100)</b>	<b>3,84,063</b>

#### CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2016			YEAR ENDED 31ST MARCH 2016		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	2,71,208	472	2,71,680	13,67,385	72,770	14,40,155
Add Claims Outstanding at the end of the year	(21,380)	(4,503)	(25,883)	4,24,533	1,15,429	5,39,962
Less Claims Outstanding at the beginning of the year	-	-	-	4,01,476	1,36,030	5,37,506
	<b>2,49,828</b>	<b>(4,031)</b>	<b>2,45,797</b>	<b>13,90,442</b>	<b>52,169</b>	<b>14,42,611</b>
Add :Re-insurance accepted	15,804	-	15,804	16,067	-	16,067
Less :Re-insurance ceded	1,58,156	413	1,58,569	10,27,236	31,161	10,58,397
<b>Total Claims Incurred</b>	<b>1,07,476</b>	<b>(4,444)</b>	<b>1,03,032</b>	<b>3,79,273</b>	<b>21,008</b>	<b>4,00,281</b>

**PERIODIC DISCLOSURES**

FORM NL-5 (B) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ in 000)

Particulars	QUARTER ENDED 31ST MARCH 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>												
Direct claims	29,75,756	16,96,711	46,72,467	96,135	-	20,317	1,74,014	12,829	14,18,699	5,16,081	1,53,326	70,63,868
Add Claims Outstanding at the end of the year	46,005	15,47,869	15,93,874	(52,477)	(7,172)	(6,479)	(50,377)	(30,208)	(84,392)	13,47,468	(6,498)	27,03,739
Less Claims Outstanding at the beginning of the year	1	-	1	-	-	-	-	-	1	0	(0)	2
	<b>30,21,760</b>	<b>32,44,580</b>	<b>62,66,340</b>	<b>43,658</b>	<b>(7,172)</b>	<b>13,838</b>	<b>1,23,637</b>	<b>(17,379)</b>	<b>13,34,306</b>	<b>18,63,549</b>	<b>1,46,828</b>	<b>97,67,605</b>
Add :Re-insurance accepted	-	-	-	2,916	-	-	988	687	21,714	-	-	26,305
Less :Re-insurance Ceded	5,60,017	2,93,518	8,53,535	54,467	-	1,178	32,105	7,098	1,28,502	2,76,060	44,019	13,96,964
<b>Total Claims Incurred</b>	<b>24,61,743</b>	<b>29,51,062</b>	<b>54,12,805</b>	<b>(7,893)</b>	<b>(7,172)</b>	<b>12,660</b>	<b>92,520</b>	<b>(23,790)</b>	<b>12,27,518</b>	<b>15,87,489</b>	<b>1,02,809</b>	<b>83,96,946</b>

CLAIMS INCURRED [NET]

(₹ in 000)

Particulars	YEAR ENDED 31ST MARCH 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>												
Direct claims	1,00,82,405	52,66,043	1,53,48,448	3,02,550	-	78,063	3,84,914	58,357	50,15,568	12,54,717	12,38,390	2,36,81,007
Add Claims Outstanding at the end of the year	22,12,587	2,18,68,002	2,40,80,589	2,43,864	941	1,04,453	2,15,140	87,799	13,33,699	26,57,709	4,52,287	2,91,76,481
Less Claims Outstanding at the beginning of the year	13,90,689	1,65,44,470	1,79,35,159	2,92,311	9,739	94,429	1,51,260	99,914	9,25,887	1,96,909	3,87,592	2,00,93,200
	<b>1,09,04,303</b>	<b>1,05,89,575</b>	<b>2,14,93,878</b>	<b>2,54,103</b>	<b>(8,798)</b>	<b>88,087</b>	<b>4,48,794</b>	<b>46,242</b>	<b>54,23,380</b>	<b>37,15,517</b>	<b>13,03,085</b>	<b>3,27,64,288</b>
Add :Re-insurance accepted	-	2,21,861	2,21,861	5,773	2,789	-	3,440	687	38,854	-	2,745	2,76,149
Less :Re-insurance ceded	12,81,850	10,23,560	23,05,410	1,91,157	-	4,256	64,166	23,579	4,96,952	8,66,959	9,06,336	48,58,815
<b>Total Claims Incurred</b>	<b>96,22,453</b>	<b>97,87,876</b>	<b>1,94,10,329</b>	<b>68,719</b>	<b>(6,009)</b>	<b>83,831</b>	<b>3,88,068</b>	<b>23,350</b>	<b>49,65,282</b>	<b>28,48,558</b>	<b>3,99,494</b>	<b>2,81,81,622</b>



## CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2016											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	30,09,254	23,34,546	53,43,800	2,12,688	-	14,313	96,321	1,710	13,07,569	4,61,937	1,72,136	76,10,474
Add Claims Outstanding at the end of the year	(5,34,102)	1,19,909	(4,14,193)	(33,126)	(2,652)	(12,809)	(52,285)	(21,884)	1,58,036	34,824	(58,597)	(4,02,686)
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	0	(0)	-
	24,75,152	24,54,455	49,29,607	1,79,562	(2,652)	1,504	44,036	(20,174)	14,65,605	4,96,761	1,13,539	72,07,788
Add :Re-insurance accepted	-	70,978	70,978	221	-	-	5,135	-	7,632	-	4,447	88,413
Less :Re-insurance ceded	3,08,252	4,63,817	7,72,069	1,56,777	-	818	9,868	106	1,39,837	3,69,550	56,570	15,05,595
<b>Total Claims Incurred</b>	<b>21,66,900</b>	<b>20,61,616</b>	<b>42,28,516</b>	<b>23,006</b>	<b>(2,652)</b>	<b>686</b>	<b>39,303</b>	<b>(20,280)</b>	<b>13,33,400</b>	<b>1,27,212</b>	<b>61,415</b>	<b>57,90,606</b>

## CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2016											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	90,62,168	55,23,515	1,45,85,683	4,51,793	4,413	46,942	2,34,835	4,091	42,64,740	24,18,855	6,55,290	2,26,66,642
Add Claims Outstanding at the end of the year	13,90,689	1,65,44,470	1,79,35,159	2,92,311	9,739	94,429	1,51,260	99,914	9,25,887	1,96,909	3,87,592	2,00,93,200
Less Claims Outstanding at the beginning of the year	13,40,990	1,28,69,161	1,42,10,151	3,28,333	14,656	75,311	1,36,071	89,497	6,22,661	3,89,666	3,92,106	1,62,58,452
	91,11,867	91,98,824	1,83,10,691	4,15,771	(504)	66,060	2,50,024	14,508	45,67,966	22,26,098	6,50,776	2,65,01,390
Add :Re-insurance accepted	-	1,41,174	1,41,174	739	(1,725)	-	5,135	-	7,632	-	4,880	1,57,835
Less :Re-insurance ceded	6,19,697	13,90,663	20,10,360	3,38,104	3,102	2,727	25,123	643	4,76,036	19,35,011	3,22,571	51,13,677
<b>Total Claims Incurred</b>	<b>84,92,170</b>	<b>79,49,335</b>	<b>1,64,41,505</b>	<b>78,406</b>	<b>(5,331)</b>	<b>63,333</b>	<b>2,30,036</b>	<b>13,865</b>	<b>40,99,562</b>	<b>2,91,087</b>	<b>3,33,085</b>	<b>2,15,45,548</b>

**PERIODIC DISCLOSURES**

**FORM NL-6-COMMISSION SCHEDULE**

**COMMISSION**

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2017				YEAR ENDED 31ST MARCH 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Commission paid</b>								
Direct	27,609	13,861	4,10,078	4,51,548	91,453	69,097	14,85,323	16,45,873
Add: Re-insurance Accepted	15,878	870	3,595	20,343	33,236	1,443	14,238	48,917
Less: Commission on Re-insurance Ceded	2,70,625	25,428	15,44,883	18,40,936	5,02,599	1,13,148	29,41,136	35,56,883
<b>Net Commission</b>	<b>(2,27,138)</b>	<b>(10,697)</b>	<b>(11,31,210)</b>	<b>(13,69,045)</b>	<b>(3,77,910)</b>	<b>(42,608)</b>	<b>(14,41,575)</b>	<b>(18,62,093)</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>								
Agents	9,724	6,876	1,90,177	2,06,777	39,360	28,903	6,18,242	6,86,505
Brokers	15,061	6,677	1,97,954	2,19,692	44,868	38,792	7,93,080	8,76,740
Corporate Agency	2,824	308	21,947	25,079	7,225	1,402	74,001	82,628
Others	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>27,609</b>	<b>13,861</b>	<b>4,10,078</b>	<b>4,51,548</b>	<b>91,453</b>	<b>69,097</b>	<b>14,85,323</b>	<b>16,45,873</b>

**COMMISSION**

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2016				YEAR ENDED 31ST MARCH 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Commission paid</b>								
Direct	17,312	11,255	3,42,790	3,71,357	63,778	56,571	12,89,697	14,10,046
Add: Re-insurance Accepted	5,166	2,400	1,941	9,507	31,046	4,171	6,456	41,673
Less: Commission on Re-insurance Ceded	1,91,465	35,231	1,40,276	3,66,972	3,57,340	1,28,954	4,70,033	9,56,327
<b>Net Commission</b>	<b>(1,68,987)</b>	<b>(21,576)</b>	<b>2,04,455</b>	<b>13,892</b>	<b>(2,62,516)</b>	<b>(68,212)</b>	<b>8,26,120</b>	<b>4,95,392</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>								
Agents	8,294	5,373	1,58,981	1,72,648	29,004	22,988	5,49,905	6,01,897
Brokers	7,930	5,609	1,58,783	1,72,322	30,023	32,158	6,36,203	6,98,384
Corporate Agency	1,088	273	25,026	26,387	4,751	1,425	1,03,589	1,09,765
Others	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>17,312</b>	<b>11,255</b>	<b>3,42,790</b>	<b>3,71,357</b>	<b>63,778</b>	<b>56,571</b>	<b>12,89,697</b>	<b>14,10,046</b>

## PERIODIC DISCLOSURES

### FORM NL-6 (A) - COMMISSION SCHEDULE

#### COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2017			YEAR ENDED 31ST MARCH 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Direct	12,792	1,069	13,861	64,568	4,529	69,097
Add: Re-insurance Accepted	881	(11)	870	1,443	-	1,443
Less: Commission on Re-insurance Ceded	24,782	646	25,428	1,09,413	3,735	1,13,148
<b>Net Commission</b>	<b>(11,109)</b>	<b>412</b>	<b>(10,697)</b>	<b>(43,402)</b>	<b>794</b>	<b>(42,608)</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Agents	6,213	663	6,876	25,948	2,955	28,903
Brokers	6,304	373	6,677	37,311	1,481	38,792
Corporate Agency	275	33	308	1,309	93	1,402
Others	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>12,792</b>	<b>1,069</b>	<b>13,861</b>	<b>64,568</b>	<b>4,529</b>	<b>69,097</b>

#### COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2016			YEAR ENDED 31ST MARCH 2016		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Direct	10,381	874	11,255	52,442	4,129	56,571
Add: Re-insurance Accepted	2,400	-	2,400	4,163	8	4,171
Less: Commission on Re-insurance Ceded	34,669	562	35,231	1,26,059	2,895	1,28,954
<b>Net Commission</b>	<b>(21,888)</b>	<b>312</b>	<b>(21,576)</b>	<b>(69,454)</b>	<b>1,242</b>	<b>(68,212)</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Agents	4,766	607	5,373	20,116	2,872	22,988
Brokers	5,343	267	5,610	30,931	1,227	32,158
Corporate Agency	272	-	272	1,395	30	1,425
Others	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>10,381</b>	<b>874</b>	<b>11,255</b>	<b>52,442</b>	<b>4,129</b>	<b>56,571</b>

**PERIODIC DISCLOSURES**

FORM NL-6 (B) -COMMISSION SCHEDULE

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>												
Direct	2,48,844	2,852	2,51,696	14,713	389	6,831	8,899	6,261	77,955	-	43,335	4,10,079
Add: Re-insurance Accepted	-	-	-	1,791	-	-	-	579	(13)	-	1,238	3,595
Less: Commission on Re-insurance Ceded	1,75,703	1,39,904	3,15,607	24,553	739	559	2,385	1,439	18,759	10,85,236	95,606	15,44,883
<b>Net Commission</b>	<b>73,141</b>	<b>(1,37,052)</b>	<b>(63,911)</b>	<b>(8,049)</b>	<b>(350)</b>	<b>6,272</b>	<b>6,514</b>	<b>5,401</b>	<b>59,183</b>	<b>(10,85,236)</b>	<b>(51,033)</b>	<b>(11,31,209)</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	1,14,500	1,611	1,16,111	7,745	-	4,589	4,663	1,353	43,329	-	12,388	1,90,178
Brokers	1,26,476	891	1,27,367	6,551	389	2,003	3,714	4,855	27,589	-	25,485	1,97,953
Corporate Agency	7,868	350	8,218	417	-	239	522	53	7,037	-	5,462	21,948
Others	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>2,48,844</b>	<b>2,852</b>	<b>2,51,696</b>	<b>14,713</b>	<b>389</b>	<b>6,831</b>	<b>8,899</b>	<b>6,261</b>	<b>77,955</b>	<b>-</b>	<b>43,335</b>	<b>4,10,079</b>

COMMISSION (₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>												
Direct	8,97,667	16,088	9,13,755	46,677	389	27,635	33,352	28,770	2,75,603	-	1,59,142	14,85,323
Add: Re-insurance Accepted	-	-	-	3,575	-	-	47	1,434	7,404	-	1,778	14,238
Less: Commission on Re-insurance Ceded	7,21,653	6,10,935	13,32,588	65,829	839	2,251	8,643	7,805	47,837	12,33,396	2,41,948	29,41,136
<b>Net Commission</b>	<b>1,76,014</b>	<b>(5,94,847)</b>	<b>(4,18,833)</b>	<b>(15,577)</b>	<b>(450)</b>	<b>25,384</b>	<b>24,756</b>	<b>22,399</b>	<b>2,35,170</b>	<b>(12,33,396)</b>	<b>(81,028)</b>	<b>(14,41,575)</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	3,57,998	13,417	3,71,415	19,769	-	16,532	14,625	4,885	1,44,916	-	46,100	6,18,242
Brokers	5,06,387	1,839	5,08,226	25,828	389	9,756	16,361	23,654	1,10,755	-	98,111	7,93,080
Corporate Agency	33,282	832	34,114	1,080	-	1,347	2,366	231	19,932	-	14,931	74,001
Others	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>8,97,667</b>	<b>16,088</b>	<b>9,13,755</b>	<b>46,677</b>	<b>389</b>	<b>27,635</b>	<b>33,352</b>	<b>28,770</b>	<b>2,75,603</b>	<b>-</b>	<b>1,59,142</b>	<b>14,85,323</b>

## COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2016											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>												
Direct	2,07,883	3,199	2,11,082	10,127	291	6,019	8,810	4,322	68,315	-	33,824	3,42,790
Add: Re-insurance Accepted	-	-	-	1,881	-	-	-	(99)	8	-	152	1,942
Less: Commission on Re-insurance Ceded	26,988	6,526	33,514	17,697	479	496	2,698	1,927	24,523	37,849	21,095	1,40,278
<b>Net Commission</b>	<b>1,80,895</b>	<b>(3,327)</b>	<b>1,77,568</b>	<b>(5,689)</b>	<b>(188)</b>	<b>5,523</b>	<b>6,112</b>	<b>2,296</b>	<b>43,800</b>	<b>(37,849)</b>	<b>12,881</b>	<b>2,04,454</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	93,618	2,666	96,284	5,334	-	3,626	3,636	746	37,477	-	11,878	1,58,981
Brokers	1,02,528	447	1,02,975	4,344	291	1,956	3,530	3,513	23,306	-	18,869	1,58,784
Corporate Agency	11,737	86	11,823	449	-	437	1,644	63	7,532	-	3,077	25,025
Others	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>2,07,883</b>	<b>3,199</b>	<b>2,11,082</b>	<b>10,127</b>	<b>291</b>	<b>6,019</b>	<b>8,810</b>	<b>4,322</b>	<b>68,315</b>	<b>-</b>	<b>33,824</b>	<b>3,42,790</b>

## COMMISSION

(₹ In 000)

Particulars	YEAR ENDED 31ST MARCH 2016											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>												
Direct	7,52,811	8,328	7,61,139	35,952	336	25,663	31,254	24,784	2,47,650	-	1,62,919	12,89,697
Add: Re-insurance Accepted	-	-	-	4,351	-	-	40	1,202	64	-	800	6,457
Less: Commission on Re-insurance Ceded	99,548	27,143	1,26,691	55,443	795	2,107	8,062	6,762	48,747	77,208	1,44,219	4,70,034
<b>Net Commission</b>	<b>6,53,263</b>	<b>(18,815)</b>	<b>6,34,448</b>	<b>(15,140)</b>	<b>(459)</b>	<b>23,556</b>	<b>23,232</b>	<b>19,224</b>	<b>1,98,967</b>	<b>(77,208)</b>	<b>19,500</b>	<b>8,26,120</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	3,35,618	7,092	3,42,710	15,937	-	14,829	13,242	3,126	1,12,757	-	47,304	5,49,905
Brokers	3,76,759	912	3,77,671	18,472	336	9,171	14,008	21,467	1,15,361	-	79,718	6,36,204
Corporate Agency	40,434	324	40,758	1,543	-	1,663	4,004	191	19,532	-	35,897	1,03,588
Others	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>7,52,811</b>	<b>8,328</b>	<b>7,61,139</b>	<b>35,952</b>	<b>336</b>	<b>25,663</b>	<b>31,254</b>	<b>24,784</b>	<b>2,47,650</b>	<b>-</b>	<b>1,62,919</b>	<b>12,89,697</b>

**PERIODIC DISCLOSURES**

**FORM NL-7-OPERATING EXPENSES SCHEDULE**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2017				YEAR ENDED 31ST MARCH 2017			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	5,993	4,364	4,11,396	4,21,753	18,324	22,561	13,29,915	13,70,800
2	Travel, conveyance and vehicle running expenses	484	365	33,345	34,194	1,430	1,760	1,03,783	1,06,973
3	Training expenses	22	25	1,589	1,636	32	40	2,344	2,416
4	Rents, rates & taxes	1,555	1,118	1,06,682	1,09,355	4,816	5,930	3,49,558	3,60,304
5	Repairs	524	386	36,009	36,919	1,587	1,954	1,15,178	1,18,719
6	Printing & stationery	294	230	20,308	20,832	832	1,024	60,390	62,246
7	Communication	452	368	31,323	32,143	1,224	1,507	88,830	91,561
8	Legal & professional charges	4,320	2,569	2,92,044	2,98,933	15,574	19,176	11,30,320	11,65,070
9	Auditors' fees, expenses etc					-	-	-	-
	(a) as auditor	10	4	636	650	39	47	2,814	2,900
	(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	9	12	679	700	9	12	679	700
10	Advertisement and publicity	248	154	16,782	17,184	864	1,064	62,692	64,620
11	Marketing and Support Services	22,644	16,531	15,54,723	15,93,898	69,071	85,043	50,13,009	51,67,123
12	Interest & Bank Charges	431	338	29,748	30,517	1,219	1,501	88,473	91,193
13	Others :					-	-	-	-
	Policy Stamps	19	-	2,021	2,040	34	-	3,835	3,869
	Information & Technology Expenses	288	17	18,271	18,576	1,671	2,058	1,21,299	1,25,028
	Electricity & Water Charges	189	101	12,670	12,960	728	896	52,818	54,442
	Courtesies & Entertainment	245	201	16,973	17,419	657	809	47,682	49,148
	Others	222	165	15,230	15,617	658	809	47,709	49,176
14	Depreciation	474	380	32,842	33,696	1,308	1,611	94,960	97,879
15	Service Tax Expenses	732	633	50,996	52,361	1,823	2,244	1,32,294	1,36,361
	<b>TOTAL</b>	<b>39,155</b>	<b>27,961</b>	<b>26,84,267</b>	<b>27,51,383</b>	<b>1,21,900</b>	<b>1,50,046</b>	<b>88,48,582</b>	<b>91,20,528</b>

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2016				YEAR ENDED 31ST MARCH 2016			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	5,295	104	2,44,366	2,49,765	17,003	13,425	10,47,544	10,77,972
2	Travel, conveyance and vehicle running expenses	573	106	28,342	29,021	1,566	1,236	96,465	99,267
3	Training expenses	12	(14)	291	289	82	66	5,131	5,279
4	Rents, rates & taxes	1,674	193	80,446	82,313	4,917	3,882	3,02,899	3,11,698
5	Repairs	737	228	38,326	39,291	1,754	1,385	1,08,071	1,11,210
6	Printing & stationery	441	121	22,566	23,128	1,092	862	67,261	69,215
7	Communication	428	53	20,634	21,115	1,243	981	76,569	78,793
8	Legal & professional charges	6,787	2,033	3,51,373	3,60,193	16,337	12,899	10,06,506	10,35,742
9	Auditors' fees, expenses etc								
	(a) as auditor	7	(6)	149	150	39	30	2,331	2,400
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	6	5	389	400	6	5	389	400
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	9	7	584	600	9	7	584	600
10	Advertisement and publicity	1,173	479	63,292	64,944	2,460	1,943	1,51,583	1,55,986
11	Marketing and Support Services	20,500	2,907	9,96,349	10,19,756	58,646	46,307	36,13,130	37,18,083
12	Interest & Bank Charges	426	99	21,438	21,963	1,111	878	68,424	70,413
13	Others :								
	Policy Stamps	16	-	1,949	1,965	31	-	3,764	3,795
	Information & Technology Expenses	1,012	108	48,496	49,616	2,999	2,368	1,84,765	1,90,132
	Electricity & Water Charges	325	66	16,222	16,613	872	688	53,722	55,282
	Courtesies & Entertainment	315	(44)	13,530	13,801	1,157	913	71,258	73,328
	Others	(67)	(407)	(11,256)	(11,730)	951	751	58,563	60,265
14	Depreciation	548	120	27,462	28,130	1,447	1,143	89,140	91,730
15	Service Tax Expenses	863	544	50,388	51,795	1,254	990	77,257	79,501
	<b>TOTAL</b>	<b>41,080</b>	<b>6,702</b>	<b>20,15,336</b>	<b>20,63,118</b>	<b>1,14,976</b>	<b>90,759</b>	<b>70,85,356</b>	<b>72,91,091</b>

**PERIODIC DISCLOSURES**

**FORM NL-7 (A) - OPERATING EXPENSES SCHEDULE**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2017			YEAR ENDED 31ST MARCH 2017		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	4,133	231	4,364	21,583	978	22,561
2	Travel, conveyance and vehicle running expenses	346	19	365	1,684	76	1,760
3	Training expenses	24	1	25	38	2	40
4	Rents, rates & taxes	1,059	60	1,119	5,673	257	5,930
5	Repairs	365	21	386	1,869	85	1,954
6	Printing & stationery	218	11	229	980	44	1,024
7	Communication	348	19	367	1,441	66	1,507
8	Legal & professional charges	2,418	151	2,569	18,344	832	19,176
9	Auditors' fees, expenses etc						
	(a) as auditor	4	-	4	45	2	47
	(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	11	1	12	11	1	12
10	Advertisement and publicity	146	9	155	1,018	46	1,064
11	Marketing and Support Services	15,654	876	16,530	81,356	3,687	85,043
12	Interest & Bank Charges	320	17	337	1,436	65	1,501
13	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	12	5	17	1,969	89	2,058
	Electricity & Water Charges	94	6	100	857	39	896
	Courtesies & Entertainment	191	10	201	774	35	809
	Others	157	9	166	774	35	809
14	Depreciation	361	20	381	1,541	70	1,611
15	Service Tax Expenses	602	31	633	2,147	97	2,244
	<b>TOTAL</b>	<b>26,463</b>	<b>1,497</b>	<b>27,960</b>	<b>1,43,540</b>	<b>6,506</b>	<b>1,50,046</b>



OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2016			YEAR ENDED 31ST MARCH 2016		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	(38)	142	104	12,608	817	13,425
2	Travel, conveyance and vehicle running expenses	88	18	106	1,161	75	1,236
3	Training expenses	(14)	-	(14)	62	4	66
4	Rents, rates & taxes	144	49	193	3,646	236	3,882
5	Repairs	203	25	228	1,301	84	1,385
6	Printing & stationery	106	15	121	810	52	862
7	Communication	40	13	53	921	60	981
8	Legal & professional charges	1,799	234	2,033	12,114	785	12,899
9	Auditors' fees, expenses etc						
	(a) as auditor	(6)	-	(6)	28	2	30
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-
	(i) Taxation matters	5	-	5	5	-	5
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(c) in any other capacity	7	-	7	7	-	7
10	Advertisement and publicity	435	44	479	1,825	118	1,943
11	Marketing and Support Services	2,289	618	2,907	43,489	2,818	46,307
12	Interest & Bank Charges	84	15	99	824	54	878
13	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	79	29	108	2,224	144	2,368
	Electricity & Water Charges	56	10	66	646	42	688
	Courtesies & Entertainment	(52)	7	(45)	857	56	913
	Others	(394)	(13)	(407)	705	46	751
14	Depreciation	102	18	120	1,073	70	1,143
15	Service Tax Expenses	507	37	544	930	60	990
	<b>TOTAL</b>	<b>5,440</b>	<b>1,261</b>	<b>6,701</b>	<b>85,236</b>	<b>5,523</b>	<b>90,759</b>

**PERIODIC DISCLOSURES**

**FORM NL-7 (B) -OPERATING EXPENSES SCHEDULE**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In 000)

Particulars		QUARTER ENDED 31ST MARCH 2017											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	1,13,144	1,01,450	2,14,594	1,962	1	2,566	4,135	1,304	52,764	1,26,687	7,383	4,11,396
2	Travel, conveyance and vehicle running expenses	9,289	8,360	17,649	159	-	212	342	109	4,303	9,965	608	33,347
3	Training expenses	520	487	1,007	7	-	13	20	7	222	279	35	1,590
4	Rents, rates & taxes	29,201	26,148	55,349	510	-	660	1,065	334	13,653	33,207	1,904	1,06,682
5	Repairs	9,939	8,922	18,861	171	-	226	364	115	4,626	10,996	649	36,008
6	Printing & stationery	5,742	5,187	10,929	96	-	132	212	68	2,638	5,857	376	20,308
7	Communication	8,984	8,147	17,131	148	-	208	335	108	4,098	8,706	590	31,324
8	Legal & professional charges	74,787	65,683	1,40,470	1,422	(1)	1,634	2,637	792	36,247	1,04,023	4,820	2,92,044
9	Auditors' fees, expenses etc												
	(a) as auditor	152	132	284	4	-	2	6	2	76	254	9	637
	(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	232	219	451	3	-	6	9	3	97	94	16	679
10	Advertisement and publicity	4,364	3,852	8,216	81	-	96	155	48	2,098	5,807	282	16,783
11	Marketing and Support Services	4,27,971	3,83,836	8,11,807	7,410	1	9,710	15,649	4,939	1,99,488	4,77,791	27,930	15,54,725
12	Interest & Bank Charges	8,410	7,597	16,007	140	-	193	311	100	3,866	8,578	552	29,747
13	Others :												
	Policy Stamps	808	753	1,561	2	-	73	10	1	33	(317)	659	2,022
	Information & Technology Expenses	3,177	2,387	5,564	97	-	52	84	13	1,939	10,335	187	18,271
	Electricity & Water Charges	3,132	2,721	5,853	62	-	67	108	32	1,548	4,799	200	12,669
	Courtesies & Entertainment	4,882	4,430	9,312	79	-	113	182	59	2,223	4,683	321	16,972
	Others	4,234	3,807	8,041	73	-	97	155	49	1,963	4,574	277	15,229
14	Depreciation	9,365	8,480	17,845	155	-	216	348	111	4,285	9,265	615	32,840
15	Service Tax Expenses	14,992	13,683	28,675	238	-	351	565	185	6,753	13,240	989	50,996
	<b>TOTAL</b>	<b>7,33,325</b>	<b>6,56,281</b>	<b>13,89,606</b>	<b>12,819</b>	<b>1</b>	<b>16,627</b>	<b>26,692</b>	<b>8,379</b>	<b>3,42,920</b>	<b>8,38,822</b>	<b>48,403</b>	<b>26,84,269</b>

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	YEAR ENDED 31ST MARCH 2017											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	4,53,958	4,28,972	8,82,930	5,866	3	11,289	18,131	6,356	1,89,861	1,84,910	30,569	13,29,915
2	Travel, conveyance and vehicle running expenses	35,425	33,476	68,901	458	-	881	1,415	496	14,816	14,430	2,386	1,03,783
3	Training expenses	800	756	1,556	10	-	20	32	11	335	326	54	2,344
4	Rents, rates & taxes	1,19,319	1,12,752	2,32,071	1,542	1	2,967	4,766	1,670	49,904	48,602	8,035	3,49,558
5	Repairs	39,315	37,152	76,467	508	-	978	1,570	550	16,443	16,014	2,648	1,15,178
6	Printing & stationery	20,614	19,479	40,093	266	-	513	823	289	8,621	8,397	1,388	60,390
7	Communication	30,322	28,653	58,975	392	-	754	1,211	424	12,681	12,351	2,042	88,830
8	Legal & professional charges	3,85,827	3,64,592	7,50,419	4,985	2	9,595	15,410	5,402	1,61,367	1,57,159	25,981	11,30,320
9	Auditors' fees, expenses etc												
	(a) as auditor	960	908	1,868	13	-	23	39	14	401	392	64	2,814
	(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	232	219	451	3	-	6	9	3	97	94	16	679
10	Advertisement and publicity	21,399	20,222	41,621	276	-	532	855	300	8,950	8,717	1,441	62,692
11	Marketing and Support Services	17,11,157	16,16,978	33,28,135	22,109	9	42,553	68,345	23,958	7,15,667	6,97,004	1,15,229	50,13,009
12	Interest & Bank Charges	30,200	28,537	58,737	390	-	751	1,206	423	12,631	12,301	2,034	88,473
13	Others :												
	Policy Stamps	1,443	1,363	2,806	4	-	147	15	1	77	-	785	3,835
	Information & Technology Expenses	41,405	39,125	80,530	535	-	1,030	1,654	580	17,317	16,865	2,788	1,21,299
	Electricity & Water Charges	18,029	17,037	35,066	233	-	448	720	253	7,540	7,344	1,214	52,818
	Courtesies & Entertainment	16,276	15,380	31,656	210	-	405	650	228	6,807	6,630	1,096	47,682
	Others	16,285	15,389	31,674	211	-	405	650	228	6,811	6,633	1,097	47,709
14	Depreciation	32,414	30,630	63,044	419	-	806	1,295	453	13,557	13,203	2,183	94,960
15	Service Tax Expenses	45,157	42,672	87,829	584	-	1,123	1,804	632	18,887	18,394	3,041	1,32,294
	<b>TOTAL</b>	<b>30,20,537</b>	<b>28,54,292</b>	<b>58,74,829</b>	<b>39,014</b>	<b>15</b>	<b>75,226</b>	<b>1,20,600</b>	<b>42,271</b>	<b>12,62,770</b>	<b>12,29,766</b>	<b>2,04,091</b>	<b>88,48,582</b>

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

Particulars		QUARTER ENDED 31ST MARCH 2016											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	1,04,712	94,327	1,99,039	1,961	12	1,927	4,144	971	27,435	3,143	5,736	2,44,368
2	Travel, conveyance and vehicle running expenses	12,210	10,747	22,957	219	1	234	467	119	3,341	315	689	28,342
3	Training expenses	114	142	256	4	-	1	7	-	8	11	4	291
4	Rents, rates & taxes	34,580	30,729	65,309	631	4	652	1,341	332	9,298	951	1,928	80,446
5	Repairs	16,569	14,359	30,928	289	1	326	619	169	4,660	381	953	38,326
6	Printing & stationery	9,745	8,483	18,228	171	-	190	367	98	2,721	231	558	22,564
7	Communication	8,872	7,873	16,745	162	1	168	343	86	2,392	242	495	20,634
8	Legal & professional charges	1,51,860	1,31,773	2,83,633	2,654	13	2,983	5,683	1,539	42,623	3,523	8,722	3,51,373
9	Auditors' fees, expenses etc												
	(a) as auditor	60	72	132	2	-	1	3	-	6	5	1	150
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	170	140	310	3	-	3	6	2	52	2	11	389
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	255	210	465	4	-	5	9	3	78	4	16	584
10	Advertisement and publicity	27,432	23,507	50,939	468	2	550	1,007	286	7,866	575	1,599	63,292
11	Marketing and Support Services	4,28,645	3,79,516	8,08,161	7,776	41	8,136	16,533	4,148	1,16,040	11,506	24,007	9,96,348
12	Interest & Bank Charges	9,247	8,094	17,341	164	-	179	350	92	2,556	229	525	21,436
13	Others :												
	Policy Stamps	810	678	1,488	2	-	74	6	1	44	(60)	394	1,949
	Information & Technology Expenses	20,841	18,541	39,382	382	2	393	810	199	5,591	578	1,160	48,497
	Electricity & Water Charges	6,992	6,140	13,132	125	1	134	267	69	1,922	177	396	16,223
	Courtesies & Entertainment	5,763	5,325	11,088	113	1	101	237	49	1,435	201	305	13,530
	Others	(5,101)	(3,520)	(8,621)	(55)	-	(134)	(132)	(75)	(1,943)	69	(366)	(11,257)
14	Depreciation	11,842	10,380	22,222	211	1	228	450	117	3,265	297	671	27,462
15	Service Tax Expenses	21,951	18,378	40,329	358	2	456	778	240	6,539	372	1,314	50,388
	<b>TOTAL</b>	<b>8,67,569</b>	<b>7,65,894</b>	<b>16,33,463</b>	<b>15,644</b>	<b>82</b>	<b>16,607</b>	<b>33,295</b>	<b>8,445</b>	<b>2,35,929</b>	<b>22,752</b>	<b>49,118</b>	<b>20,15,335</b>

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	YEAR ENDED 31ST MARCH 2016											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	4,57,802	3,77,763	8,35,565	7,274	23	9,722	15,863	5,152	1,39,478	6,609	27,858	10,47,544
2	Travel, conveyance and vehicle running expenses	42,158	34,787	76,945	670	2	895	1,461	474	12,844	609	2,565	96,465
3	Training expenses	2,242	1,850	4,092	36	-	48	78	25	683	32	137	5,131
4	Rents, rates & taxes	1,32,374	1,09,231	2,41,605	2,103	7	2,811	4,587	1,490	40,330	1,911	8,055	3,02,899
5	Repairs	47,230	38,972	86,202	750	2	1,003	1,637	532	14,389	682	2,874	1,08,071
6	Printing & stationery	29,394	24,256	53,650	467	1	624	1,019	331	8,956	424	1,789	67,261
7	Communication	33,462	27,612	61,074	532	2	711	1,159	377	10,195	483	2,036	76,569
8	Legal & professional charges	4,39,867	3,62,965	8,02,832	6,988	22	9,341	15,242	4,950	1,34,014	6,350	26,767	10,06,506
9	Auditors' fees, expenses etc												
	(a) as auditor	1,019	842	1,861	16	-	22	35	11	310	14	62	2,331
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	170	140	310	3	-	3	6	2	52	2	11	389
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	255	210	465	4	-	5	9	3	78	4	16	584
10	Advertisement and publicity	66,246	54,664	1,20,910	1,052	3	1,407	2,295	746	20,183	956	4,031	1,51,583
11	Marketing and Support Services	15,79,025	13,02,961	28,81,986	25,087	78	33,532	54,715	17,771	4,81,080	22,797	96,084	36,13,130
12	Interest & Bank Charges	29,903	24,675	54,578	475	1	635	1,036	337	9,111	432	1,819	68,424
13	Others :												
	Policy Stamps	1,498	1,236	2,734	4	-	148	11	1	88	-	778	3,764
	Information & Technology Expenses	80,747	66,630	1,47,377	1,283	4	1,715	2,798	908	24,601	1,166	4,913	1,84,765
	Electricity & Water Charges	23,478	19,373	42,851	373	1	498	814	264	7,153	339	1,429	53,722
	Courtesies & Entertainment	31,141	25,697	56,838	495	2	661	1,079	350	9,488	450	1,895	71,258
	Others	25,593	21,119	46,712	407	1	544	887	288	7,797	370	1,557	58,563
14	Depreciation	38,956	32,146	71,102	619	2	827	1,350	438	11,869	563	2,370	89,140
15	Service Tax Expenses	33,763	27,860	61,623	536	2	717	1,170	380	10,287	488	2,054	77,257
	<b>TOTAL</b>	<b>30,96,323</b>	<b>25,54,989</b>	<b>56,51,312</b>	<b>49,174</b>	<b>153</b>	<b>65,869</b>	<b>1,07,251</b>	<b>34,830</b>	<b>9,42,986</b>	<b>44,681</b>	<b>1,89,100</b>	<b>70,85,356</b>

**PERIODIC DISCLOSURES+A1****FORM NL-8-SHARE CAPITAL SCHEDULE**

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2017	AS AT 31ST MARCH 2016
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	-	-
	<b>TOTAL</b>	<b>26,93,215</b>	<b>26,93,215</b>

## PERIODIC DISCLOSURES

### FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

#### PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 31ST MARCH 2017		AS AT 31ST MARCH 2016	
	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 31ST MARCH 2017	AS AT 31ST MARCH 2016
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	1,15,93,295	73,25,117
	<b>TOTAL</b>	<b>1,41,63,250</b>	<b>98,95,072</b>



## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2017	AS AT 31ST MARCH 2016
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**  
FORM NL-12-INVESTMENTS SHAREHOLDERS

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2017	AS AT 31ST MARCH 2016
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	42,47,393	9,64,108
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	5,435	5,205
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	15,49,474	3,23,153
	Non Convertible Debenture/ Bonds	5,11,370	1,80,901
	Other Securities	-	-
	Subsidiaries	1,052	328
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	60,97,681	9,35,575
5	Other than approved investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	75,709	29,613
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	2,63,022	32,177
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	3,36,898	1,34,152
	Non Convertible Debenture/ Bonds	3,16,171	49,265
	Others Securities	1,04,967	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,94,095	41,025
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>1,38,03,267</b>	<b>26,95,502</b>

Note: (Sch 12& 12A) Aggregate amount of company's investment other than listed equity securities and derivative instruments is ₹ 65,591,052 thousand (Previous year ₹ 41,031,395 thousand)

Market value of such investments as at 31.03.2017 is ₹ 65,342,357 thousand ( Previous year ₹ 42,450,416 thousand)

**PERIODIC DISCLOSURES**

FORM NL-12A-INVESTMENTS POLICYHOLDERS

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2017	AS AT 31ST MARCH 2016
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,59,43,532	1,37,40,104
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	20,400	74,183
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	58,16,294	46,05,457
	Non Convertible Debenture/ Bonds	19,19,542	25,78,133
	Other Securities	-	-
	Subsidiaries	3,948	4,672
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,28,88,994	1,33,33,454
5	Other than approved investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,84,190	4,22,032
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	9,87,312	4,58,575
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	12,64,622	19,11,889
	Non Convertible Debenture/ Bonds	11,86,818	7,02,108
	Other Securities	3,94,018	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	11,03,949	5,84,674
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>5,18,13,619</b>	<b>3,84,15,281</b>

## PERIODIC DISCLOSURES

### FORM NL-13-LOANS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2017	AS AT 31ST MARCH 2016
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	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
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	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**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 Year	Sales/ Adjustments during the Year	As at 31st March, 2017	Upto 31st March 2016	For the Year	On sales / adjustments	Upto 31st March, 2017	As At 31st March,2017	As At 31st March,2016
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	2,09,182	54,082	-	2,63,264	2,00,150	20,062	-	2,20,212	43,052	9,032
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	1,206	202	-	1,408	10,843	11,045
Furniture & Fittings	2,84,789	43,329	6,787	3,21,331	2,34,839	18,413	6,693	2,46,559	74,772	49,950
Information Technology Equipment	5,69,726	57,570	1,878	6,25,418	4,87,336	51,901	1,878	5,37,359	88,058	82,390
Vehicles	6,215	-	-	6,215	1,953	833	-	2,786	3,429	4,262
Office Equipment	87,999	6,970	440	94,529	73,846	6,468	440	79,874	14,655	14,153
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>12,08,011</b>	<b>1,61,951</b>	<b>9,105</b>	<b>13,60,857</b>	<b>9,99,330</b>	<b>97,879</b>	<b>9,011</b>	<b>10,88,198</b>	<b>2,72,658</b>	<b>2,08,681</b>
Capital Work In Progress	12,014	28,878	12,014	28,878	-	-	-	-	28,878	12,014
<b>Grand Total</b>	<b>12,20,025</b>	<b>1,90,829</b>	<b>21,119</b>	<b>13,89,735</b>	<b>9,99,330</b>	<b>97,879</b>	<b>9,011</b>	<b>10,88,198</b>	<b>3,01,536</b>	<b>2,20,695</b>
Previous Period Total	11,24,343	1,05,854	10,172	12,20,025	9,09,737	91,730	2,136	9,99,330	2,20,695	

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

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2017	AS AT 31ST MARCH 2016
1	Cash (including cheques, drafts and stamps)	35,235	13,276
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	4,80,000	69,19,851
	(bb) Others	-	2,80,000
	(b) Current Accounts	7,77,543	9,26,239
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>12,92,778</b>	<b>81,39,366</b>
	Balances with non-scheduled banks included in 2 above	-	-

Note: Balance with Banks in current accounts above, includes liquid flexi term deposit of ₹ 362,900 thousand (Previous year ₹ 614,980 thousand)

## PERIODIC DISCLOSURES

### FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2017	AS AT 31ST MARCH 2016
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	52,640	82,680
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	17,164	2,31,179
6	Deposit towards Rent	70,480	65,027
7	Service Tax Recoverable	6,354	-
8	Others	5,742	19,110
	<b>TOTAL (A)</b>	<b>1,52,380</b>	<b>3,97,996</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	24,23,691	19,44,851
2	Outstanding Premiums	13,03,427	12,10,534
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	6,32,800	21,33,264
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others	-	-
	<b>TOTAL (B)</b>	<b>43,59,918</b>	<b>52,88,649</b>
	<b>TOTAL (A+B)</b>	<b>45,12,298</b>	<b>56,86,645</b>

**PERIODIC DISCLOSURES****FORM NL-17-CURRENT LIABILITIES SCHEDULE**

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2017	AS AT 31ST MARCH 2016
1	Agents' Balances	1,67,249	1,19,143
2	Balances due to other insurance companies (including reinsurers)	44,69,078	6,78,598
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	3,10,096	3,96,688
5	Unallocated Premium	-	-
6	Sundry creditors	8,79,301	6,58,027
7	Due to subsidiaries/ holding company	18,858	49,249
8	Claims Outstanding *	3,35,59,216	2,50,60,923
9	Due to Officers/ Directors	-	-
10	Deposit Premium	3,94,918	2,24,223
11	Service Tax Payable	-	346
12	Employee Benefits	2,58,898	1,54,284
13	Unclaimed Amount of Policyholders	4,24,215	3,10,308
	<b>TOTAL</b>	<b>4,04,81,829</b>	<b>2,76,51,789</b>

\* Claims Outstanding Includes ₹ 3,341,879 thousand (Previous Year ₹ 3,969,467 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 31ST MARCH 2017	AS AT 31ST MARCH 2016
1	Reserve for Unexpired Risk	1,45,91,157	1,50,82,288
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
6	For Doubtful Debt	41,622	
	<b>TOTAL</b>	<b>1,46,32,779</b>	<b>1,50,87,173</b>

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

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2017	AS AT 31ST MARCH 2016
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**  
**FORM NL-20 RECEIPT AND PAYMENTS SCHEDULE**

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE FOR THE YEAR ENDED 31st MARCH, 2017

(₹ in '000's)

Particulars	Current Year	Previous Year
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	6,29,48,308	4,21,61,935
Other receipts	54,893	36,007
Payments to re-insurers, net of commission and claims	(84,75,579)	(9,35,040)
Payments to co-insurers, net of claims recovery	94,624	(2,01,612)
Payments of claims	(2,71,42,403)	(2,76,12,933)
Payments of commission and brokerage	(18,69,853)	(17,98,893)
Payments of other operating expenses	(94,24,697)	(72,62,922)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(22,476)	(26,677)
Income taxes paid (Net)	(17,95,707)	(9,27,761)
Service tax paid	(30,98,712)	(28,51,137)
Other payments	-	-
Cash flows before extraordinary items	1,12,68,397	5,80,968
Cash flows from extraordinary operations	-	-
<b>Net cash flows from operating activities</b>	<b>1,12,68,397</b>	<b>5,80,968</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(1,70,909)	(1,06,312)
Proceeds from sale of fixed assets	191	912
Purchases of investments	(25,84,85,033)	(7,73,45,152)
Loans disbursed	-	-
Sales of investments	23,62,96,943	6,50,05,746
Repayments received	-	-
Rents/Interests/ Dividends received	42,43,822	33,16,493
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	-	(9,128)
<b>Net cash flow from investing activities</b>	<b>(1,81,14,985)</b>	<b>(91,37,441)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash flow from financing activities</b>	<b>-</b>	<b>-</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
<b>Net increase in cash and cash equivalents:</b>	<b>(68,46,589)</b>	<b>(85,56,473)</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>81,39,366</b>	<b>1,66,95,839</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>12,92,778</b>	<b>81,39,366</b>

**PERIODIC DISCLOSURES**

**FORM NL-21 Statement of Liabilities**

(₹ In Lakhs)

Sl.No.	Particular	AS AT 31ST MARCH 2017				AS AT 31ST MARCH 2016			
		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	4,175.98	4,057.36	527.20	8,760.54	3,581.49	4,081.03	501.93	8,164.45
2	Marine								
a	Marine Cargo	1,774.58	4,054.68	939.31	6,768.56	1,443.85	3,344.27	901.06	5,689.18
b	Marine Hull	157.90	598.19	231.82	987.90	133.61	853.57	300.72	1,287.89
3	Miscellaneous								
a	Motor	1,14,854.31	96,311.60	1,77,913.07	3,89,078.98	1,21,931.14	74,377.35	1,44,668.90	3,40,977.39
b	Engineering	788.12	2,107.85	330.78	3,226.76	1,014.24	2,602.34	320.78	3,937.35
c	Aviation	0.05	9.41	-	9.46	0.50	97.39	-	97.89
d	Liabilities	670.68	488.50	389.49	1,548.67	995.52	894.98	377.67	2,268.18
e	Others	10,143.32	5,014.78	2,704.03	17,862.13	9,512.24	3,825.06	2,234.25	15,571.54
4	Health Insurance	13,202.40	9,792.99	3,544.00	26,539.39	12,008.91	4,872.43	4,386.44	21,267.78
5	Crop	144.25	26,577.09	-	26,721.34	201.38	1,969.09	-	2,170.47
6	<b>Total Liabilities</b>	<b>1,45,911.57</b>	<b>1,49,012.45</b>	<b>1,86,579.70</b>	<b>4,81,503.73</b>	<b>1,50,822.88</b>	<b>96,917.49</b>	<b>1,53,691.75</b>	<b>4,01,432.11</b>

PERIODIC DISCLOSURES

Geographical Distribution of Business

FORM NL-22

Insurer: IFICO Tokio General Insurance Co. Ltd Date: 1st Apr'16 to 31st Mar'17

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	103.15	588.71	3.23	9.85	-	3.57	22.65	63.99	1,077.15	3,861.48	1,097.86	3,883.49	0.60	5.26	52.66	67.33	38.07	193.23	1.13	2.52	-	-	80.05	311.60	2,476.56	8,991.03	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Assam	1.45	100.08	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.45	100.08	
Bihar	3.84	16.23	0.09	0.44	-	-	3.17	9.22	283.73	1,029.80	221.24	741.95	0.23	0.24	3.90	5.07	12.49	-	0.19	2.31	4.47	5.59	12.31	526.41	1,831.24		
Chhattisgarh	103.36	316.21	9.99	46.27	-	-	39.28	90.46	701.65	2,748.64	627.44	2,337.38	0.36	0.67	15.57	32.13	11.28	37.85	0.10	0.51	8,841.50	16,056.66	54.23	130.32	10,404.75	21,797.11	
Goa	15.30	139.65	1.32	8.83	36.81	156.01	1.42	21.94	494.10	1,886.96	521.78	1,984.68	0.93	7.43	3.19	9.28	14.91	49.59	0.55	2.44	-	-	23.53	62.84	1,113.84	4,329.65	
Gujarat	59.31	4,242.13	263.58	1,094.70	5.26	30.32	137.16	752.53	4,176.28	14,507.08	5,653.12	20,933.12	86.03	217.28	262.95	769.23	1,343.83	4,743.53	6.25	37.65	-	-	757.48	3,131.31	12,750.83	50,458.90	
Haryana	163.61	2,319.37	566.32	2,331.65	-	-	86.96	443.66	3,602.98	12,125.49	2,488.39	8,530.65	40.90	485.01	338.19	1,244.73	663.81	2,792.23	9.56	30.59	-	-	508.10	1,868.80	8,468.83	32,172.18	
Himachal Pradesh	14.75	104.19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.75	104.19
Jammu & Kashmir	9.62	21.76	0.01	0.22	-	0.27	0.27	299.83	1,837.45	182.89	1,188.20	0.80	0.80	0.21	1.11	0.63	3.72	0.01	0.01	-	-	2.44	8.37	496.70	3,061.92		
Jharkhand	5.82	516.86	0.76	10.88	-	-	17.60	76.68	393.07	1,999.01	432.87	1,713.75	0.96	1.39	0.73	5.27	13.79	30.70	(0.01)	0.63	-	-	6.60	42.68	872.18	4,397.85	
Karnataka	1,196.91	2,124.65	108.02	260.81	0.13	0.26	79.12	281.09	2,898.51	10,825.42	3,030.54	11,396.54	121.00	599.39	38.54	205.92	905.73	4,143.34	1.88	8.08	-	-	244.63	743.91	8,626.01	30,589.42	
Kerala	50.56	118.16	0.54	4.51	1.05	3.70	0.93	2.88	1,394.11	6,241.02	539.60	2,369.22	0.61	4.99	5.17	46.47	59.01	108.05	5.95	17.10	-	-	62.97	87.48	2,111.50	9,004.59	
Madhya Pradesh	250.00	633.50	23.64	115.80	-	-	18.08	68.22	2,258.94	7,910.22	2,533.03	9,302.25	0.53	5.30	62.25	185.30	238.36	995.90	7.72	34.45	2,857.36	2,955.61	287.01	745.53	6,536.92	22,552.07	
Maharashtra	469.62	870.52	258.47	1,451.54	92.69	360.19	372.31	1,524.52	4,673.04	19,550.38	4,963.34	19,997.41	239.29	2,993.85	213.67	819.77	2,898.65	9,556.46	8.59	56.61	77,113.62	1,03,031.30	1,469.58	6,273.00	92,972.88	1,68,485.55	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Nagaland	-	0.19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.19	
Orissa	360.75	1,876.42	7.45	27.16	0.15	14.52	89.00	319.76	787.75	2,825.97	1,212.06	4,105.28	4.60	8.32	8.27	312.80	1,847.80	4,951.69	0.83	4.04	-	-	37.86	139.04	4,356.53	14,585.00	
Punjab	282.57	505.48	17.43	34.74	-	-	16.40	149.78	1,805.73	6,506.16	1,640.19	6,420.84	9.34	40.10	15.87	167.50	73.39	238.30	1.57	8.28	-	-	30.33	358.11	3,892.83	14,429.28	
Rajasthan	161.72	744.57	2.89	20.40	-	-	34.85	136.64	1,309.86	5,678.47	1,695.91	8,410.65	1.68	9.98	30.28	80.28	59.47	186.27	0.21	1.81	2,759.53	2,759.53	81.08	336.25	6,137.50	18,364.85	
Sikkim	859.42	859.56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	859.42	859.56
Tamil Nadu	566.00	1,724.22	114.81	973.65	-	-	37.42	164.90	3,531.96	11,930.57	2,682.80	10,824.98	52.60	177.53	50.08	174.58	541.90	1,202.19	3.62	12.65	-	-	203.70	645.64	7,784.90	27,830.91	
Telangana	-	(0.50)	6.81	41.66	-	-	51.58	728.57	1,568.39	5,603.08	1,027.24	4,286.47	21.54	203.81	21.93	99.92	296.19	1,755.51	1.21	9.36	-	-	61.90	689.98	3,056.77	13,419.85	
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Uttar Pradesh	3,130.46	6,883.33	102.22	335.27	-	-	48.07	168.23	2,794.21	10,132.86	2,062.88	7,739.22	9.66	34.62	26.30	81.95	3,173.82	11,274.09	0.63	8.14	-	12.59	238.96	437.85	11,587.21	37,108.19	
Uttarakhand	25.53	322.54	1.08	8.18	-	-	3.48	7.55	349.30	1,458.67	343.60	1,596.42	0.22	2.02	10.06	31.48	33.25	67.95	0.24	0.42	-	-	18.74	62.49	785.50	3,557.72	
West Bengal	227.50	1,107.21	34.98	79.86	-	-	35.76	104.54	928.41	3,971.95	766.06	3,100.94	27.37	74.85	20.78	234.48	1,038.62	1,735.40	0.41	4.54	-	35.79	67.23	256.77	3,147.13	10,706.34	
Andaman & Nicobar	-	1.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.25	
Chandigarh	3.16	21.72	25.83	73.69	-	-	4.90	20.97	574.21	2,652.94	439.18	1,922.64	10.39	22.38	21.22	106.79	61.13	242.38	0.25	2.84	646.83	666.13	48.15	199.76	1,835.24	5,932.24	
Dadra & Nagar Haveli	0.53	92.30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.53	92.30
Daman & Diu	2.62	11.07	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.62	11.07
Delhi	110.34	1,408.15	1,105.45	5,381.02	-	1.73	743.31	1,973.69	4,711.40	16,044.05	2,920.89	10,701.45	199.28	980.24	159.90	551.26	2,663.26	7,374.43	32.34	210.92	-	-	2,070.16	4,392.67	14,716.32	49,019.60	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	1.04	4.23	0.01	0.73	-	0.37	2.52	487.15	1,455.42	287.36	1,058.18	1.14	1.46	0.75	2.36	2.16	7.76	0.02	0.40	-	-	21.24	42.21	801.24	2,575.29		
Total	8,178.94	27,674.80	2,654.96	12,311.49	136.69	570.31	1,844.98	7,112.61	41,901.77	1,52,783.10	37,370.28	1,44,547.70	830.06	5,876.93	1,359.31	5,233.83	15,973.13	51,303.06	83.05	454.20	92,221.16	1,25,622.07	6,381.56	22,978.96	2,08,338.38	5,56,468.44	

**PERIODIC DISCLOSURES****FORM NL-23 Reinsurance Risk Concentration**

Public Disclosures 4th quarter ending March, 2017

*(Rs in Lakhs)***Reinsurance Risk Concentration**

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total
			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	17	77,039	801	8,684	41%
3	No. of Reinsurers with rating A but less than AA	102	95,981	2,811	22,202	57%
4	No. of Reinsurers with rating BBB but less than A	23	2,919	441	271	2%
5	No. of Reinsurers with rating less than BBB					0%
6	No. of Indian Reinsurers other than GIC	13			2,451	1%
<b>Total</b>		<b>155</b>	<b>1,75,940</b>	<b>4,053</b>	<b>33,608</b>	<b>100%</b>

## PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer: **IFFCO Tokio General Insurance Company Ltd**

Date:

1st Apr'16 to 31st Mar'17

(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	<b>Fire</b>	297	254	291	259	200	1301	11,798.23
2	<b>Marine Cargo</b>	11679	5548	2278	1128	540	21173	7,601.05
3	<b>Marine Hull</b>	0	6	2	7	13	28	331.97
4	<b>Engineering</b>	261	169	271	285	134	1120	3,038.17
5	<b>Motor OD</b>	277808	102050	25576	10358	2621	418413	1,00,824.07
6	<b>Motor TP</b>	1126	1062	1679	3069	9533	16469	52,660.44
7	<b>Health</b>	64538	119268	133359	62651	2377	382193	50,363.62
8	<b>Overseas Travel</b>	63	172	22	5	66	328	180.64
9	<b>Personal Accident</b>	1002	1974	1610	816	1004	6406	3,883.55
10	<b>Liability</b>	9	4	10	28	41	92	7,739.84
11	<b>Crop</b>	80	181	41	9	33	344	12,547.17
12	<b>Miscellaneous</b>	3605	3457	1523	1000	477	10062	6,070.48

## PERIODIC DISCLOSURES

FORM NL-25 :

Quarterly claims data for Non-Life

Insurer:

IFFCO Tokio General Insurance Company Ltd

Date:

1st Apr'16 to 31st Mar'17

*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	1347	20816	24	1196	419929	19776	426195	464	6399	94	383	248	9753	906624
3	Claims Settled during the period	1301	21173	28	1120	418395	16469	382193	328	6406	92	344	181	9899	857929
4	Claims Repudiated during the period	0	0	0	1	678	0	0	2	10	2	0	0	8	701
5	Claims closed during the period	254	1020	18	253	14180	320	1	0	173	30	0	11	741	17001
6	Claims O/S at End of the period	1361	1770	64	1168	20536	37487	80669	219	1812	152	191	226	1532	147187
	Less than 3months	124	777	3	176	13829	3539	39443	89	819	18	75	76	719	59687
	3 months to 6 months	124	322	2	89	3341	3419	25184	79	472	20	13	57	214	33336
	6months to 1 year	140	310	7	87	2224	7066	14574	45	217	22	12	36	202	24942
	1year and above	973	361	52	816	1142	23463	1468	6	304	92	91	57	397	29222



**PERIODIC DISCLOSURES**

**FORM NL-26 - CLAIMS INFORMATION - KG Table I**

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency As At 31ST MARCH 2017

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	33,127.86	4,627.66	29,125.66	2,259.23	3,312.79	4,368.85	4,368.85
2	Marine Cargo	12,594.43	5,450.67	11,169.95	4,131.63	1,511.33	2,010.59	2,010.59
3	Marine Hull	574.62	247.05	885.86	208.63	57.46	132.88	132.88
4	Motor	2,97,435.32	2,22,979.43	2,32,605.54	1,94,103.29	44,615.30	58,230.99	58,230.99
5	Engineering	7,559.02	1,481.30	4,353.29	734.36	755.90	652.99	755.90
6	Aviation	63.51	0.58	(46.35)	(60.09)	6.35	(6.95)	6.35
7	Liabilities	2,368.71	1,605.15	426.75	233.50	355.31	96.02	355.31
8	Others	31,876.50	15,150.13	11,386.07	8,713.93	4,462.71	2,614.18	4,462.71
9	Health	52,452.05	47,948.46	54,626.71	49,652.82	9,589.69	14,895.85	14,895.85
10	Crop	1,25,522.07	46,698.12	68,432.74	28,485.58	12,552.21	10,264.91	12,552.21
	<b>Total</b>	<b>5,63,574.09</b>	<b>3,46,188.55</b>	<b>4,12,966.23</b>	<b>2,88,462.88</b>	<b>77,219.05</b>	<b>93,260.31</b>	<b>97,771.63</b>

**PERIODIC DISCLOSURES**

**FORM NL-27: Offices information for Non-Life**

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st January, 2017 - 31st March, 2017

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	85	
2	No. of branches approved during the Quarter	0	
3	No. of branches opened during the Quarter	Out of approvals of previous quarters	3
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	88	
7	No. of branches approved but not opened	0	
8	No. of rural branches	0	
9	No. of urban branches	88	

## PERIODIC DISCLOSURES

## FORM - 3B

## FORM - NL 28 STATEMENT OF ASSETS

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

STATEMENT AS ON : 31st March 2017

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

( Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	6,56,168.86
2	Loans	9	-
3	Fixed Assets	10	3,015.36
4	Current Assets		-
	a. Cash & Bank Balance	11	12,927.78
	b. Advances & Other Assets	12	45,122.98
5	Current Liabilities		-
	a. Current Liabilities	13	4,04,818.29
	b. Provisions	14	1,46,327.79
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	<b>Application of Funds as per balance Sheet (A)</b>		<b>12,68,381.06</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,015.36
3	Cash & Bank Balance (if any)	11	8,127.78
4	Advances & Other Assets (if any)	12	45,122.98
5	Current Liabilities	13	4,04,818.29
6	Provisions	14	1,46,327.79
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
	<b>Total (B)</b>		<b>6,07,412.20</b>
	<b>Investment Assets' as per FORM 3B</b>	<b>(A-B)</b>	<b>6,60,968.86</b>

Cont to next page...

Cont from prev page...

(Rs in Lakhs)

S.No.	'Investment' represented as	Reg %	SH		PH (c)	Book Value(SH+PH) d=(b+c)	% ACTUAL	FVC Amount (e)	Total (d+e)	MARKET VALUE
			Balance (a)	FRSM* (b)						
1	Government Securities	Not less than 20%		29769.08	111744.84	1,41,513.93	21.41%	0.00	141513.93	1,38,467.62
2	Government Securities or other approved securities (including (l) above )	Not less than 30%		43231.02	162277.22	2,05,508.24	31.09%	0.00	205508.24	2,05,463.33
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		82781.47	310738.60	3,93,520.07	59.54%	0.00	393520.07	3,95,567.31
	2. Approved Investments	Not exceeding 55%		16820.17	45120.38	61,940.55	9.37%	0.00	61940.55	62,491.12
	3. Other Investments(not exceeding 15%)			0.00	0.00	-	0.00%	0.00	0.00	
	<b>TOTAL INVESTMENT ASSETS</b>	<b>100%</b>	<b>0</b>	<b>142832.67</b>	<b>518136.19</b>	<b>6,60,968.86</b>	<b>100.00%</b>	<b>0.00</b>	<b>660968.86</b>	<b>663521.76</b>

❖ 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. L

Date:

31-Mar-2017

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.03.2017	as % of total for this class	As at 31.03.16	as % of total for this class	As at 31.03.2017	as % of total for this class	As at 31.03.16	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	4,37,180.09	99.26%	2,60,193.03	99.46%	4,34,684.76	99.28%	2,50,634.12	99.45%
AA or better	3,265.25	0.74%	3,214.60	0.54%	3,164.18	0.72%	3,163.74	0.55%
Rated below AA but above A	-	-	-	-	-	-	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	0.00%
Any other	-	-	-	-	-	-	-	0.00%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	1,79,403.25	31.56%	1,12,036.87	23.84%	1,81,041.44	32.03%	1,11,946.09	24.48%
more than 1 year and upto 3years	1,28,839.23	22.66%	61,924.18	17.97%	1,27,970.13	22.64%	61,375.75	18.34%
More than 3years and up to 7years	1,12,307.49	19.75%	1,24,064.72	28.43%	1,09,844.72	19.44%	1,21,714.82	28.47%
More than 7 years and up to 10 years	61,089.41	10.75%	1,03,520.19	14.64%	59,483.75	10.53%	1,01,168.41	14.56%
above 10 years	86,890.49	15.28%	92,580.68	15.13%	86,814.73	15.36%	86,049.09	14.15%
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,23,414.58	16.92%	1,04,040.75	27.80%	57,243.97	10.13%	1,03,251.39	27.13%
b. State Government	63,734.99	8.74%	49,772.40	12.93%	49,826.19	8.82%	48,307.19	13.53%
c. Corporate Securities	5,42,409.60	74.35%	2,28,113.72	59.26%	4,58,084.61	81.05%	2,18,693.79	59.33%

**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 31ST MARCH 2017	Period Ended on 31ST MARCH 2017	Quarter Ended on 31ST MARCH 2016	Period Ended on 31ST MARCH 2016
<b>1</b>	<b>Gross Direct Premium Growth Rate</b>	100.70%	50.72%	8.11%	10.85%
	Fire	-20.08%	4.06%	31.02%	14.44%
	Marine Total	-0.85%	10.35%	16.82%	2.45%
	Miscellaneous Total	117.46%	55.90%	5.78%	10.89%
	Marine Cargo	6.28%	12.36%	12.71%	8.55%
	Marine Hull	-57.07%	-20.39%	63.98%	-44.88%
	Motor OD	14.29%	14.96%	9.33%	7.43%
	Motor TP	22.21%	34.07%	17.51%	19.14%
	Motor Total	17.92%	23.52%	12.93%	12.38%
	Engineering	17.99%	11.58%	19.10%	5.23%
	Aviation	-7.27%	-16.18%	-1.15%	-42.24%
	Workmen Compensation	12.77%	6.83%	6.79%	25.34%
	Personal Accident	-9.42%	6.14%	49.43%	35.36%
	Public / Product Liability	5.73%	13.28%	12.22%	13.39%
	Health	40.66%	19.68%	-11.31%	22.18%
	Crop	1933.89%	1283.76%	42.28%	42.28%
	Other Miscellaneous	53.37%	8.70%	-19.64%	12.61%
<b>2</b>	<b>Gross Direct Premium to Net Worth Ratio</b>	NA	3.30	NA	2.93
<b>3</b>	<b>Growth rate of Net Worth</b>	NA	33.91%	NA	15.26%
<b>4</b>	<b>Net Retention Ratio</b>	53.54%	61.43%	74.97%	78.65%
	Fire	15.20%	13.97%	14.55%	15.07%
	Marine Total	41.30%	43.27%	6.59%	30.33%
	Miscellaneous Total	55.76%	64.93%	84.49%	86.32%
	Marine Cargo	41.04%	43.28%	5.60%	30.29%
	Marine Hull	46.77%	42.99%	14.98%	30.94%
	Motor OD	74.87%	75.04%	91.94%	94.56%
	Motor TP	74.60%	74.89%	94.77%	94.82%
	Motor Total	74.74%	74.97%	93.25%	94.68%
	Engineering	25.34%	19.60%	35.26%	29.10%
	Aviation	0.14%	0.92%	8.43%	8.23%
	Workmen Compensation	95.00%	95.00%	95.00%	95.00%
	Personal Accident	83.92%	86.71%	85.72%	87.60%
	Public / Product Liability	72.81%	67.76%	72.97%	67.20%
	Health	88.87%	91.41%	78.37%	88.46%
	Crop	35.13%	37.20%	20.00%	20.00%
	Other Miscellaneous	33.62%	32.72%	47.62%	35.26%
<b>5</b>	<b>Net Commission Ratio</b>	-12.11%	-5.38%	0.18%	1.67%
	Fire	-142.09%	-81.66%	-105.48%	-56.24%
	Marine Total	-8.71%	-7.48%	-109.09%	-18.51%
	Miscellaneous Total	-10.26%	-4.29%	2.65%	2.87%
	Marine Cargo	-9.54%	-7.96%	-145.64%	-20.07%
	Marine Hull	6.47%	3.21%	6.57%	5.54%
	Motor OD	2.37%	1.54%	5.44%	5.20%
	Motor TP	-4.92%	-5.49%	-0.11%	-0.18%
	Motor Total	-1.09%	-1.88%	2.83%	2.77%
	Engineering	-15.41%	-10.52%	-9.40%	-7.58%
	Aviation	-7000.00%	-771.76%	-57.49%	-73.80%
	Workmen Compensation	8.86%	8.90%	8.80%	8.83%
	Personal Accident	5.71%	5.41%	4.75%	5.34%
	Public / Product Liability	14.83%	13.95%	7.19%	13.59%
	Health	4.15%	4.90%	4.89%	5.20%
	Crop	-33.50%	-26.41%	-41.73%	-42.55%
	Other Miscellaneous	-25.21%	-10.50%	6.94%	2.55%

6	Expense of Management to Gross Direct Premium Ratio	15.37%	19.35%	23.45%	23.57%
7	Expense of Management to Net Written Premium Ratio	28.33%	31.10%	30.79%	29.40%
8	Net Incurred Claims to Net Earned Premium	78.86%	81.96%	82.95%	79.13%
9	Combined Ratio	91.08%	102.93%	109.22%	105.45%
10	Technical Reserves to Net Premium ratio	NA	1.39	NA	1.36
11	Underwriting balance ratio	8.28%	-2.64%	-11.83%	-6.89%
	FIRE	241.37%	111.04%	137.94%	77.01%
	MARINE	53.85%	8.01%	30.19%	-6.74%
	MISCELLANEOUS	4.85%	-4.14%	-15.78%	-8.28%
12	Operating Profit Ratio	18.61%	12.94%	1.65%	6.04%
13	Liquid Assets to liabilities ratio	NA	0.16	NA	0.31
14	Net earning ratio	13.49%	12.33%	2.97%	5.65%
15	Return on Net worth ratio	NA	25.32%	NA	13.27%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.60	NA	1.60
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
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	15.85	NA	6.20
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	15.85	NA	6.20
6	(iv) Book value per share (Rs)	NA	62.59	NA	46.74

**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: 31ST MARCH, 2017

(₹ In Lakhs)

SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 31ST MARCH 2017	PERIOD ENDED 31ST MARCH 2017	QUARTER ENDED 31ST MARCH 2016	PERIOD ENDED 31ST MARCH 2016
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	(821.78)	6,446.05	1,327.20	7,982.45
			Claims paid on direct basis	(180.74)	810.73	322.99	12,573.91
			Payment of Rent and other expenses	793.41	2,307.38	774.07	2,244.82
			Deposit of Insurance Premium	-	25.00	-	25.00
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	-	533.40	577.87	1,348.86
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	194.83	659.67	569.61	1,359.48
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Professional Fee	20.80	20.80	53.29	53.29
			Payment of Fee	(4.81)	10.00	(4.62)	10.05
			Claim/Reimbursement of Expenses	10.30	10.30	14.38	14.99
			Premium on Cession of Re-insurance Premium	664.89	3,369.27	790.12	3,822.61
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Commission Earned on Premium Ceded	161.49	799.58	194.92	913.07
			Losses Recovered from Re-insurer	1,354.10	5,918.78	1,033.78	1,964.81
			Claim/Reimbursement of Expenses	-	-	2.09	2.56
			Amount Payable/ (Receivable ) at Balance sheet date	N A	(759.82)	N A	3.50
			Premium on Cession of Re-insurance Premium	19.22	19.22	77.48	77.48
			Commission Earned on Premium Ceded	4.78	4.78	19.63	19.63
5	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Losses Recovered from Re-insurer	2.94	2.94	249.77	249.77
			Amount Payable/ (Receivable ) at Balance sheet date	(16.53)	(16.53)	4.25	4.25
			Payment of Professional fee	-	-	(10.10)	-
			Claim/Reimbursement of Expenses	-	-	-	-
6	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	-
			Premium on Cession of Re-insurance Premium	704.68	1,516.95	308.03	1,032.92
			Commission Earned on Premium Ceded	59.72	213.93	111.55	222.86
7	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Losses Recovered from Re-insurer	191.34	467.63	316.47	1,185.05
			Claim/Reimbursement of Expenses	(3.66)	0.77	(0.36)	-
			Payment of Fee	3.74	3.74	-	-
			Amount Payable/ (Receivable ) at Balance sheet date	N A	341.01	N A	(30.98)
			Premium on Cession of Re-insurance Premium	-	-	-	-
			Commission Earned on Premium Ceded	-	-	-	-
8	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Amount Payable/ (Receivable ) at Balance sheet date	N A	1.16	N A	1.16
			Premium on Cession of Re-insurance Premium	(23.79)	-	0.02	1.60
			Commission Earned on Premium Ceded	(5.93)	-	(0.00)	0.02
9	Tokio Marine Klin Regional Underwriting Ltd.	Associate of Promoters with more than 20% Voting rights	Losses Recovered from Re-insurer	(2.79)	-	-	-
			Amount Payable/ (Receivable ) at Balance sheet date	N A	-	N A	-
			Premium on Cession of Re-insurance Premium	78.31	117.78	-	-
			Commission Earned on Premium Ceded	17.48	23.46	-	-
10	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Losses Recovered from Re-insurer	-	-	-	-
			Amount Payable/ (Receivable ) at Balance sheet date	N A	63.00	-	-
			Payment of Fee	(0.52)	9.67	-	-
11	Tokio Marine & Nichido Risk Consulting Co. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	0.14	5.98	-	4.16



PERIODIC DISCLOSURES

FORM NL-31: Related Party Transactions

			Claim/Reimbursement of Expenses	0.48	0.55	-	-
13	Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Payment of Fee	1.45	1.45	-	-
			Claim/Reimbursement of Expenses	(1.39)	2.91	0.24	0.24
14	Tokio Marine Services Europe Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	(32.63)	0.16	3.50	10.99
			Claim/Reimbursement of Expenses	(17.56)	-	1.00	10.56
15	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	15.75	101.90	29.58	56.28
			Payment of Fees	5.17	30.47	11.57	24.93
16	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	0.71	5.55	(0.24)	3.05
			Claim/Reimbursement of Expenses	1.08	11.15	1.27	13.40
17	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	1.21	1.21	-	-
			Payment of Fee	5.13	5.13	-	-
18	TM Claim Service Europe Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	19.46	19.46	-	-
			Payment of Fee	35.34	35.34	-	-
19	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	3.59	3.59	-	-
20	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	0.86	0.86	-	-
			Claims paid on direct basis	0.15	0.15	-	-
21	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	1.74	4.49	0.90	0.90
			Payment of Fees	0.04	0.85	0.28	0.28
22	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	11.89	19.37	38.09	49.45
			Claims paid on direct basis	2.44	24.58	5.03	28.20
23	K. Srinivasa Gowda	Chairman	Honorarium Charges	6.00	6.00	6.00	6.00
			Payment of Rent on office Building	12.00	48.00	12.00	48.00
24	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	(6.32)	47.18	(3.19)	38.81
			Claims paid on direct basis	17.78	45.88	13.62	41.81
			Recovery of Expenses	10.63	89.50	14.09	62.39
			Payment of -Commission	138.92	558.36	194.34	634.10
			-Service Charges	1,768.75	7,241.12	1,842.90	6,451.60
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	188.58	N.A	492.49
25	IFFCO KISAN BAZAR & LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	12.67	16.47	16.47
26	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	16.84	5.27	5.27
			Claims paid on direct basis	0.24	0.24	-	-
27	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	(5.42)	1.99	2.78	2.78
			Claims paid on direct basis	2.21	5.02	0.73	0.73
28	INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	10.86	5.94	5.94
			Claims paid on direct basis	0.07	2.23	8.53	8.53
			Payment for CSR activity-IFFDC being implementation agency	67.67	182.73	100.86	100.86
29	IFFCO CHHATTISGARH POWER LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	4.40	7.86	7.86
			Claims paid on direct basis	0.19	1.17	3.51	3.51
30	YOGESH LOHIYA	Managing Director & Chief Executive Officer (Up to 14/02/2017)		43.33	147.00	25.00	110.32
	Warendra Sinha	Managing Director & Chief Executive Officer ( w.e.f 28/03/2017)		1.43	1.43	-	-
	H.O. Suri	Director-Marketing	Remuneration-Key Management Personnel	19.73	57.23	12.76	45.81
	ICHIRO MAEDA	Director-Operations		-	-	0.10	39.15
	Hiroshi Yasui	Director-Operations		14.14	53.40	12.52	41.49
	Sanjeev Chopra	Chief Financial Officer		10.85	41.69	7.11	37.71
	Amit Jain	Company Secretary		7.17	27.46	4.69	22.72



**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 31ST MARCH 2017

Available Solvency Margin and Solvency Ratio

(₹ In Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds		5,18,136.19
	Deduct:		
2	Liabilities		4,81,503.73
3	Other Liabilities		36,632.47
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		-
5	Available Assets in Shareholders' Funds		1,89,451.81
	Deduct:		
6	Other Liabilities		33,009.88
7	<b>Excess in Shareholders' Funds (5-6)</b>		1,56,441.93
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		1,56,441.93
9	Total Required Solvency Margin [RSM]		97,771.63
10	Solvency Ratio (Total ASM/Total RSM)		1.60

**PERIODIC DISCLOSURES**

**FORM NL-34: Board of Directors & Key Persons**

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st January, 2017 to 31st March, 2017

<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	Mrs. Mira Mehrishi	Independent Director	No change
8	Mr. Sudhakar Rao	Independent Director	No change
9	Mr. Ashwani Kumar	Independent Director	No change
10	Mr. Yogesh Lohiya	Managing Director & CEO	Cessation - w.e.f - 14.02.2017
11	Mr. Warendra Sinha	Managing Director & CEO	Appointment - w.e.f - 28.03.2017
12	Mr. H.O. Suri	Director (Marketing) & Chief Investment Officer	No change
13	Mr. Hiroshi Yasui	Director (Operations) & Chief Risk Officer	No change
14	Mr. Harbhajan Singh	Chief of Internal Audit	No change
15	Mr. Sanjeev Chopra	Chief Finance Officer	No change
16	Mr. Amit Jain	Company Secretary & Chief Compliance Officer	No change

1 Key Persons as defined in IRDAI (Registration of Indian Insurance Companies) (Seventh Amendment) Regulations, 2016

PERIODIC DISCLOSURES  
FORM NL-35-NON PERFORMING ASSETS-7A

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 31st March 2017

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									Amount	Board Approval Ref				

Nil

**Note:**

- A. Category of Investmet (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.



48	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	CORPORATE SECURITIES - INVESTMENT IN	ECIS	50.00	0.00	0.00	0.00	50.00	0.00	0.00	0.00	50.00	0.00	0.00	0.00
50	CORPORATE SECURITIES - DEBENTURES	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
51	CORPORATE SECURITIES - DERIVATIVE	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
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
53	INVESTMENT PROPERTIES - IMMOVABLE	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
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
55	LOANS - SECURED LOANS - MORTGAGE OF	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
56	LOANS - SECURED LOANS - MORTGAGE OF	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
57	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS	ECDB	12,157.78	305.14	2.51	1.64	25,207.50	2,639.42	10.47	6.85	1,24,219.90	11,126.93	8.96	5.86
58	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	2,494.32	11.36	0.46	0.30	2,313.18	12.30	0.53	0.35	602.24	12.15	2.02	1.32
59	DEPOSITS - REPO / REVERSE REPO - GOVT	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
60	DEPOSITS - REPO / REVERSE REPO - CORPORATE	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
61	DEPOSIT WITH PRIMARY DEALERS DULY	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
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
63	COMMERCIAL PAPERS	ECCP	4,841.80	55.89	1.15	0.75	4,846.37	57.88	1.19	0.78	539.70	2.61	0.48	0.32
64	APPLICATION MONEY	ECAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,714.29	56.54	1.52	1.00
65	PERPETUAL DEBT INSTRUMENTS OF TIER I & II	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
66	PERPETUAL DEBT INSTRUMENTS OF TIER I & II	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
67	EQUITY SHARES - COMPANIES INCORPORATED	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
68	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE	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
69	EQUITY SHARES (INCL. EQUITY RELATED	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
70	CORPORATE SECURITIES - DEBENTURES / BONDS/	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
71	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE	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
72	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO	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
73	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	11,033.77	182.23	1.65	1.08	9,475.30	668.15	7.05	4.61	6,150.68	475.21	7.73	5.05
74	MUTUAL FUNDS - (UNDER INSURERS PROMOTER	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
75	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP	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
76	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER	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
77	PASSIVELY MANAGED EQUITY ETF (PROMOTER	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
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
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
80	EQUITY SHARES (INCL CO-OP SOCIETIES)	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
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
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
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
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
85	VENTURE FUND / SEBI APPROVED ALTERNATE	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
86	SHORT TERM LOANS (UNSECURED DEPOSITS)	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
87	EQUITY SHARES (PSUS & UNLISTED)	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
88	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
89	EQUITY SHARES (INCL. EQUITY RELATED	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
90	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS /	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
91	DEBENTURES / BONDS/ CPS / LOANS ETC. -	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
92	MUTUAL FUNDS - (UNDER INSURERS PROMOTER	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
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
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
95	INVESTMENT PROPERTIES - IMMOVABLE	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
96	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER	OETF	499.65	29.43	5.89	5.89	424.38	68.71	16.19	16.19	721.91	13.39	1.86	1.86
97	PASSIVELY MANAGED EQUITY ETF (PROMOTER	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
<b>Total</b>			<b>6,42,352.62</b>	<b>14,996.19</b>	<b>2.33</b>	<b>1.75</b>	<b>5,83,720.67</b>	<b>0.70</b>	<b>12.04</b>	<b>8.83</b>	<b>4,72,101.35</b>	<b>41,943.31</b>	<b>8.88</b>	<b>6.07</b>

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

**PERIODIC DISCLOSURES**

**FORM NL-37-DOWN GRADING OF INVESTMENT-2**

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code:

Iffco Tokio General Insurance Company Ltd (106)

Statement as on:

31st March 2017

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 <sup>1</sup></u>								
	-	-	-	-	-	-	-	-	-
B.	<u>As on Date <sup>2</sup></u>								
	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 Investment (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 31st Mar'17

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	8,178.94	21250	10,233.59	18338	27,674.80	77220	26,594.98	62778
2	Cargo & Hull	2,791.05	6415	2,815.07	5669	12,882.19	24782	11,673.50	20973
3	Motor TP	37,370.28	393274	30,578.43	363299	1,44,547.70	1409907	1,07,815.83	1134400
4	Motor OD	41,301.77	1162451	36,136.12	1148280	1,52,783.10	4676652	1,32,898.48	4338341
5	Engineering	1,844.08	2992	1,562.96	2591	7,112.61	11240	6,374.48	8401
6	Workmen's Compensation	745.38	5525	660.99	5520	3,001.05	22419	2,809.20	20351
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	36.00	4	38.81	8	63.51	9	75.76	13
9	Personal Accident	1,359.31	54823	1,500.58	46021	5,233.83	165383	4,930.87	132175
10	Health	16,058.17	57088	11,416.81	61936	51,757.25	216510	43,247.65	203953
11	Others*	98,651.40	112930	8,863.90	168486	1,51,313.41	518347	32,713.16	835309

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 Sector Obligation**

Form Rural & Social Obligations (Quarterly Returns)

Insurer: IFFCO TOKIO General Insurance Company

Date:

As at 31st March, 2017

*(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	2,154	95.55	84,982.88
		Social			
2	Cargo & Hull	Rural	-		
		Social			
3	Motor TP	Rural	-	16,980.63	-
		Social			
4	Motor OD	Rural	7,00,719	7,699.51	8,60,935.99
		Social			
5	Engineering	Rural	86	14.63	3,123.70
		Social			
6	Workmen's Compensation	Rural	239	22.40	3,346.39
		Social			
7	Employer's Liability	Rural	227	4.27	1,338.27
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	7,523	1,934.54	95,93,458.68
		Social	24	57.63	2,30,487.28
10	Health	Rural	2,417	8,724.29	1,51,652.48
		Social	8	7,539.41	1,44,399.30
11	Others	Rural	35,305	1,27,396.19	16,27,271.12
		Social	4,011	1,19,034.91	9,81,167.52

## PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Company Ltd

Date:

1st Apr'16

31st Mar'17

(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	883906	33,672.56	816784	28,643.41	3280343	1,28,197.97	2989892	1,05,227.78
2	Corporate Agents-Banks	2695	98.45	1798	41.73	9001	260.73	9014	227.04
3	Corporate Agents -Others	117607	4,749.61	145858	5,167.57	464610	17,196.48	1097702	18,504.03
4	Brokers	354258	42,453.65	350616	36,701.08	1504917	1,80,265.94	1241472	1,49,940.32
5	Micro Agents	344	11.41	1510	21.67	765	25.94	3638	48.57
6	Direct Business	457942	1,27,350.70	503582	33,231.91	1862833	2,30,422.62	1414976	95,186.56
	Total (A)	1816752	2,08,336.38	1820148	1,03,807.37	7122469	5,56,369.67	6756694	3,69,134.31
1	Referral (B)	-	-	-	-0.11	-	-0.21	-	-0.41
	Grand Total (A+B)	1816752	2,08,336.38	1820148	1,03,807.26	7122469	5,56,369.46	6756694	3,69,133.90

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

### GRIEVANCE DISPOSAL

Insurer:

IFFCO-TOKIO GENERAL INSURANCE CO. Ltd

Date:

January'- March' 2017

#### GRIEVANCE DISPOSAL FOR THE PERIOD January to March'2017 DURING THE FINANCIAL YEAR 2016-17

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Proposal related	0	0	0	0	0	0
b)	Claim	14	301	146	90	78	1
c)	Policy Related	2	53	32	15	8	0
d)	Premium	0	1	1	0	0	0
e)	Refund	1	1	1	1	0	0
f)	Coverage	0	0	0	0	0	0
g)	Cover note related	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0
i)	others	0	28	16	7	5	0
	<b>Total Number of Complaints</b>	<b>17</b>	<b>384</b>	<b>196</b>	<b>113</b>	<b>91</b>	<b>1</b>

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	18,16,801	Q4 - 2016-17
5	Total no. of claims during current year	2,57,312	Q4- 2016-17
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.31	Q4 - 2016-17
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	12.71	Q4 - 2016-17

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	1	0	1
(b)	7-15 days	0	0	0
(c)	15-30 days	0	0	0
(d)	30-90 days	0	0	0
(e)	90 days and beyond	0	0	0
	<b>Total Number of Complaints</b>	<b>1</b>	<b>0</b>	<b>1</b>