

**Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April - 30th September, 2015**

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

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

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2015

(Rs. in 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2015	PERIOD ENDED 30TH SEPTEMBER 2015	QUARTER ENDED 30TH SEPTEMBER 2014	PERIOD ENDED 30TH SEPTEMBER 2014
1	Premiums earned (Net)	NL-4-Premium Schedule	1,08,794	2,21,807	1,03,668	2,11,394
2	Profit/ (Loss) on sale/redemption of Investments		281	492	237	459
3	Others: Exchange Gain / (Loss)		(2,724)	(2,724)	(281)	(281)
	Handling Charges		(983)	2,011	587	(169)
4	Interest, Dividend & Rent – Gross		18,030	37,342	19,626	37,474
	<b>TOTAL (A)</b>		<b>1,23,398</b>	<b>2,58,928</b>	<b>1,23,837</b>	<b>2,48,877</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	64,148	1,09,924	72,974	1,28,589
2	Commission	NL-6-Commission Schedule	(20,556)	(1,06,617)	(547)	(89,517)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	33,644	65,365	42,039	63,276
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>77,236</b>	<b>68,672</b>	<b>1,14,466</b>	<b>1,02,348</b>
	<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>46,162</b>	<b>1,90,256</b>	<b>9,371</b>	<b>1,46,529</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		46,162	1,90,256	9,371	1,46,529
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>46,162</b>	<b>1,90,256</b>	<b>9,371</b>	<b>1,46,529</b>

**PERIODIC DISCLOSURES**

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

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2015

(Rs. in 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2015	PERIOD ENDED 30TH SEPTEMBER 2015	QUARTER ENDED 30TH SEPTEMBER 2014	PERIOD ENDED 30TH SEPTEMBER 2014
1	Premiums earned (Net)	NL-4-Premium Schedule	1,22,038	1,54,020	1,22,361	2,21,614
2	Profit/ (Loss) on sale/redemption of Investments		302	513	265	515
3	Others: Exchange Gain / (Loss)		-	-	(2,153)	(2,153)
	Handling Charges		171	112	154	92
4	Interest, Dividend & Rent – Gross		19,633	38,895	21,972	42,054
	<b>TOTAL (A)</b>		<b>1,42,144</b>	<b>1,93,540</b>	<b>1,42,599</b>	<b>2,62,122</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	97,693	1,76,358	1,26,998	2,54,970
2	Commission	NL-6-Commission Schedule	(24,856)	(28,514)	(19,396)	(22,513)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	12,056	63,035	13,674	62,588
4	Premium Deficiency		6,253	6,253	-	-
	<b>TOTAL (B)</b>		<b>91,146</b>	<b>2,17,132</b>	<b>1,21,276</b>	<b>2,95,045</b>
	<b>Operating Profit/(Loss) from Marine Business C= (A - B)</b>		<b>50,998</b>	<b>(23,592)</b>	<b>21,323</b>	<b>(32,923)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		50,998	(23,592)	21,323	(32,923)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>50,998</b>	<b>(23,592)</b>	<b>21,323</b>	<b>(32,923)</b>

**PERIODIC DISCLOSURES**

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

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2015

(Rs. in 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2015	PERIOD ENDED 30TH SEPTEMBER 2015	QUARTER ENDED 30TH SEPTEMBER 2014	PERIOD ENDED 30TH SEPTEMBER 2014
1	Premiums earned (Net)	NL-4-Premium Schedule	68,54,804	1,32,22,701	52,46,682	1,01,57,872
2	Profit/ (Loss) on sale/redemption of Investments		12,118	20,885	8,731	16,839
3	Others: Transfer & Duplicate Fee		3,456	6,338	2,393	4,442
	Exchange Gain / (Loss)		5,691	5,789	(6,293)	(6,472)
	Handling Charges		(444)	646	(622)	(80)
4	Interest, Dividend & Rent – Gross		7,83,385	15,83,699	7,25,383	13,75,472
	<b>TOTAL (A)</b>		<b>76,59,010</b>	<b>1,48,40,058</b>	<b>59,76,274</b>	<b>1,15,48,073</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	51,91,096	1,01,32,433	40,87,441	77,76,221
2	Commission	NL-6-Commission Schedule	1,77,296	3,98,797	59,480	2,16,976
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	15,84,690	32,62,174	14,90,347	28,20,996
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>69,53,082</b>	<b>1,37,93,404</b>	<b>56,37,268</b>	<b>1,08,14,193</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>7,05,928</b>	<b>10,46,654</b>	<b>3,39,006</b>	<b>7,33,880</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		7,05,928	10,46,654	3,39,006	7,33,880
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>7,05,928</b>	<b>10,46,654</b>	<b>3,39,006</b>	<b>7,33,880</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 PERIOD ENDED 30TH SEPTEMBER 2015

(Rs. in 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2015	PERIOD ENDED 30TH SEPTEMBER 2015	QUARTER ENDED 30TH SEPTEMBER 2014	PERIOD ENDED 30TH SEPTEMBER 2014
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		46,162	1,90,256	9,371	1,46,529
	(b) Marine Insurance		50,998	(23,592)	21,323	(32,923)
	(c) Miscellaneous Insurance		7,05,928	10,46,654	3,39,006	7,33,880
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,63,565	3,32,579	1,37,526	2,77,945
	(b) Profit on sale of investments		2,535	4,386	1,651	3,402
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		14,696	19,327	6,812	18,429
	b) Profit on Sale of Fixed Assets		-	11	-	-
	<b>TOTAL (A)</b>		<b>9,83,884</b>	<b>15,69,621</b>	<b>5,15,689</b>	<b>11,47,262</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		2,997	4,729	1,611	2,936
	(b) Bad debts written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		-	-	13	13
	(d) Expenses on Corporate Social Responsibility (CSR)		-	-	-	-
	<b>TOTAL (B)</b>		<b>2,997</b>	<b>4,729</b>	<b>1,624</b>	<b>2,949</b>
	<b>Profit Before Tax</b>		<b>9,80,887</b>	<b>15,64,892</b>	<b>5,14,065</b>	<b>11,44,313</b>

	Provision for Taxation		3,05,500	4,99,839	1,56,690	3,57,990
	<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		-	56,54,234	-	35,94,110
	<b>Balance carried forward to Balance Sheet</b>			<b>67,19,287</b>		<b>43,80,433</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 30TH SEPTEMBER 2015

(Rs. in 000)

	Schedule	AS AT 30TH SEPTEMBER 2015	AS AT 30TH SEPTEMBER 2014
<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	92,89,242	69,50,388
FAIR VALUE CHANGE ACCOUNT		(2,770)	279
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>1,19,79,687</b>	<b>96,43,882</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule	3,35,51,801	2,61,20,229
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	2,18,270	2,16,042
DEFERRED TAX ASSET (NET)		2,08,200	95,660
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,34,56,222	1,42,88,765
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	57,16,076	54,56,370
<b>Sub-Total (A)</b>		<b>1,91,72,298</b>	<b>1,97,45,135</b>



	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	2,71,00,446	2,47,82,172
	PROVISIONS	NL-18-Provisions Schedule	1,40,70,436	1,17,51,012
	<b>Sub-Total (B)</b>		<b>4,11,70,882</b>	<b>3,65,33,184</b>
	NET CURRENT ASSETS (C) = (A - B)		<b>(2,19,98,584)</b>	<b>(1,67,88,049)</b>
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	<b>TOTAL</b>		<b>1,19,79,687</b>	<b>96,43,882</b>

CONTINGENT LIABILITIES

(Rs. in 000)

	Particulars		AS AT 30TH SEPTEMBER 2015	AS AT 30TH SEPTEMBER 2014
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		4,191	10,163
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	<b>TOTAL</b>		<b>4,191</b>	<b>10,163</b>

**PERIODIC DISCLOSURES**  
**FORM NL-4- PREMIUM SCHEDULE**

PREMIUM EARNED [NET]

(Rs. in 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2015				PERIOD ENDED 30TH SEPTEMBER 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	2,57,529	2,98,970	80,74,016	86,30,515	14,48,004	6,36,774	1,57,49,060	1,78,33,838
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(3,43,138)	93,268	2,07,549	(42,320)	2,68,442	2,89,350	5,20,272	10,78,064
<b>Gross Earned Premium</b>	<b>6,00,667</b>	<b>2,05,702</b>	<b>78,66,467</b>	<b>86,72,835</b>	<b>11,79,562</b>	<b>3,47,424</b>	<b>1,52,28,788</b>	<b>1,67,55,774</b>
Add: Premium on reinsurance accepted	1,47,928	(6,904)	71,842	2,12,866	3,05,356	25,886	99,919	4,31,161
Less : Premium on reinsurance ceded	2,58,697	2,31,194	11,99,652	16,89,543	14,81,025	3,99,972	22,61,987	41,42,984
<b>Net Premium</b>	<b>4,89,898</b>	<b>(32,396)</b>	<b>67,38,657</b>	<b>71,96,158</b>	<b>3,893</b>	<b>(26,662)</b>	<b>1,30,66,720</b>	<b>1,30,43,951</b>
Adjustment for change in reserve for unexpired risks	3,81,103	(1,54,434)	(1,16,147)	1,10,522	(2,17,914)	(1,80,682)	(1,55,981)	(5,54,577)
<b>Premium Earned (Net)</b>	<b>1,08,794</b>	<b>1,22,038</b>	<b>68,54,804</b>	<b>70,85,636</b>	<b>2,21,807</b>	<b>1,54,020</b>	<b>1,32,22,701</b>	<b>1,35,98,528</b>

Particulars	QUARTER ENDED 30TH SEPTEMBER 2014				PERIOD ENDED 30TH SEPTEMBER 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	2,31,108	2,90,621	73,75,016	78,96,745	13,85,595	6,60,413	1,40,54,898	1,61,00,906
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(2,79,505)	(10,282)	5,25,004	2,35,217	3,69,644	90,740	9,98,654	14,59,038
<b>Gross Earned Premium</b>	<b>5,10,613</b>	<b>3,00,903</b>	<b>68,50,012</b>	<b>76,61,528</b>	<b>10,15,951</b>	<b>5,69,673</b>	<b>1,30,56,244</b>	<b>1,46,41,868</b>
Add: Premium on reinsurance accepted	1,83,720	7,197	40,166	2,31,083	3,05,619	31,743	1,02,540	4,39,902
Less : Premium on reinsurance ceded	2,47,732	2,52,770	16,23,192	21,23,694	14,32,584	4,36,281	26,30,214	44,99,079
<b>Net Premium</b>	<b>4,46,601</b>	<b>55,330</b>	<b>52,66,986</b>	<b>57,68,917</b>	<b>(1,11,014)</b>	<b>1,65,135</b>	<b>1,05,28,570</b>	<b>1,05,82,691</b>
Adjustment for change in reserve for unexpired risks	3,42,933	(67,031)	20,304	2,96,206	(3,22,408)	(56,479)	3,70,698	(8,189)
<b>Premium Earned (Net)</b>	<b>1,03,668</b>	<b>1,22,361</b>	<b>52,46,682</b>	<b>54,72,711</b>	<b>2,11,394</b>	<b>2,21,614</b>	<b>1,01,57,872</b>	<b>1,05,90,880</b>

**PERIODIC DISCLOSURES**

**FORM NL-5 - CLAIMS SCHEDULE**

CLAIMS INCURRED [NET]

(Rs. in 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2015				PERIOD ENDED 30TH SEPTEMBER 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	1,42,956	2,01,260	53,71,574	57,15,790	7,46,945	9,03,888	1,02,40,063	1,18,90,896
Add Claims Outstanding at the end of the period	(9,051)	30,653	10,32,466	10,54,068	4,72,146	5,33,649	1,90,04,469	2,00,10,264
Less Claims Outstanding at the beginning of the year	-	-	-	-	4,94,016	5,37,506	1,62,58,452	1,72,89,974
	<b>1,33,905</b>	<b>2,31,913</b>	<b>64,04,040</b>	<b>67,69,858</b>	<b>7,25,075</b>	<b>9,00,031</b>	<b>1,29,86,080</b>	<b>1,46,11,186</b>
Add :Re-insurance accepted	20,175	87	21,233	41,495	61,943	87	46,024	1,08,054
Less :Re-insurance Ceded	89,932	1,34,307	12,34,177	14,58,416	6,77,094	7,23,760	28,99,671	43,00,525
<b>Total Claims Incurred</b>	<b>64,148</b>	<b>97,693</b>	<b>51,91,096</b>	<b>53,52,937</b>	<b>1,09,924</b>	<b>1,76,358</b>	<b>1,01,32,433</b>	<b>1,04,18,715</b>

Particulars	QUARTER ENDED 30TH SEPTEMBER 2014				PERIOD ENDED 30TH SEPTEMBER 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	2,38,621	3,79,660	36,74,575	42,92,856	5,21,679	5,46,015	63,94,457	74,62,151
Add Claims Outstanding at the end of the period	32,538	18,347	11,98,646	12,49,531	5,09,186	5,80,483	1,53,19,023	1,64,08,692
Less Claims Outstanding at the beginning of the year	-	-	-	-	4,57,735	5,02,771	1,23,94,772	1,33,55,278
	<b>2,71,159</b>	<b>3,98,007</b>	<b>48,73,221</b>	<b>55,42,387</b>	<b>5,73,130</b>	<b>6,23,727</b>	<b>93,18,708</b>	<b>1,05,15,565</b>
Add :Re-insurance accepted	4,306	1,242	59,369	64,917	4,306	2,788	1,18,664	1,25,758
Less :Re-insurance ceded	2,02,491	2,72,250	8,45,150	13,19,891	4,48,847	3,71,545	16,61,151	24,81,543
<b>Total Claims Incurred</b>	<b>72,974</b>	<b>1,26,999</b>	<b>40,87,440</b>	<b>42,87,413</b>	<b>1,28,589</b>	<b>2,54,970</b>	<b>77,76,221</b>	<b>81,59,780</b>

**PERIODIC DISCLOSURES**  
FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(Rs. in 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2015				PERIOD ENDED 30TH SEPTEMBER 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Commission paid</b>								
Direct	11,663	14,054	3,06,259	3,31,976	35,272	32,471	6,21,446	6,89,189
Add: Re-insurance Accepted	9,754	(52)	2,704	12,406	21,293	1,705	3,793	26,791
Less: Commission on Re-insurance Ceded	41,973	38,858	1,31,667	2,12,498	1,63,182	62,690	2,26,442	4,52,314
<b>Net Commission</b>	<b>(20,556)</b>	<b>(24,856)</b>	<b>1,77,296</b>	<b>1,31,884</b>	<b>(1,06,617)</b>	<b>(28,514)</b>	<b>3,98,797</b>	<b>2,63,666</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>								
Agents	5,977	5,307	1,21,122	1,32,406	15,522	11,711	2,44,954	2,72,187
Brokers	4,443	8,358	1,59,633	1,72,434	16,700	19,848	3,20,708	3,57,256
Corporate Agency	1,243	389	25,504	27,136	3,050	912	55,784	59,746
Others	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>11,663</b>	<b>14,054</b>	<b>3,06,259</b>	<b>3,31,976</b>	<b>35,272</b>	<b>32,471</b>	<b>6,21,446</b>	<b>6,89,189</b>

Particulars	QUARTER ENDED 30TH SEPTEMBER 2014				PERIOD ENDED 30TH SEPTEMBER 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Commission paid</b>								
Direct	11,063	14,261	2,64,207	2,89,531	38,701	34,706	5,53,425	6,26,832
Add: Re-insurance Accepted	14,247	1,278	2,597	18,122	22,879	2,253	2,797	27,929
Less: Commission on Re-insurance Ceded	25,857	34,935	2,07,324	2,68,116	1,51,097	59,472	3,39,246	5,49,815
<b>Net Commission</b>	<b>(547)</b>	<b>(19,396)</b>	<b>59,480</b>	<b>39,537</b>	<b>(89,517)</b>	<b>(22,513)</b>	<b>2,16,976</b>	<b>1,04,946</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>								
Agents	6,762	5,508	1,19,130	1,31,400	19,549	11,068	2,46,060	2,76,677
Brokers	3,520	8,280	1,24,530	1,36,330	16,906	22,837	2,65,243	3,04,986
Corporate Agency	781	473	20,547	21,801	2,246	801	42,122	45,169
Others	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>11,063</b>	<b>14,261</b>	<b>2,64,207</b>	<b>2,89,531</b>	<b>38,701</b>	<b>34,706</b>	<b>5,53,425</b>	<b>6,26,832</b>

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. in 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2015				PERIOD ENDED 30TH SEPTEMBER 2015			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	4,653	975	2,15,776	2,21,404	10,121	9,763	5,04,960	5,24,844
2	Travel, conveyance and vehicle running expenses	468	212	22,255	22,935	841	811	41,972	43,624
3	Training expenses	16	(35)	572	553	94	90	4,684	4,868
4	Rents, rates & taxes	1,595	699	75,644	77,938	2,900	2,796	1,44,636	1,50,332
5	Repairs	635	393	30,646	31,674	977	942	48,734	50,653
6	Printing & stationery	264	78	12,312	12,654	538	519	26,823	27,880
7	Communication	445	272	21,509	22,226	691	667	34,496	35,854
8	Legal & professional charges	3,804	775	1,76,302	1,80,881	8,309	8,015	4,14,541	4,30,865
9	Auditors' fees, expenses etc								
	(a) as auditor	29	28	1,443	1,500	29	28	1,443	1,500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	747	380	35,654	36,781	1,275	1,229	63,590	66,094
11	Marketing and Support Services	17,041	5,663	8,00,041	8,22,745	33,810	32,612	16,86,798	17,53,220
12	Interest & Bank Charges	365	195	17,490	18,050	611	590	30,499	31,700
13	Others :								
	Policy Stamps	15	-	1,815	1,830	15	-	1,815	1,830
	Information & Technology Expenses	1,505	1,047	73,207	75,759	2,136	2,061	1,06,573	1,10,770
	Electricity & Water Charges	364	247	17,660	18,271	525	507	26,203	27,235
	Courtesies & Entertainment	683	523	33,424	34,630	893	861	44,549	46,303
	Others	350	264	17,148	17,762	466	450	23,262	24,178
14	Depreciation	456	185	21,585	22,226	854	824	42,611	44,289
15	Service Tax Expenses	209	155	10,207	10,571	280	270	13,985	14,535
	<b>TOTAL</b>	<b>33,644</b>	<b>12,056</b>	<b>15,84,690</b>	<b>16,30,390</b>	<b>65,365</b>	<b>63,035</b>	<b>32,62,174</b>	<b>33,90,574</b>

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. in 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2014				PERIOD ENDED 30TH SEPTEMBER 2014			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	6,695	1,405	2,26,558	2,34,658	10,666	10,552	4,75,384	4,96,602
2	Travel, conveyance and vehicle running expenses	704	301	25,944	26,949	1,006	995	44,836	46,837
3	Training expenses	24	18	1,022	1,064	29	30	1,335	1,394
4	Rents, rates & taxes	2,119	672	74,861	77,652	3,204	3,170	1,42,818	1,49,192
5	Repairs	686	371	26,328	27,384	920	911	41,016	42,847
6	Printing & stationery	352	50	11,597	12,000	579	573	25,822	26,974
7	Communication	456	247	17,531	18,235	612	606	27,291	28,509
8	Legal & professional charges	4,825	113	1,50,883	1,55,822	8,372	8,282	3,73,102	3,89,756
9	Auditors' fees, expenses etc								
	(a) as auditor	32	32	1,436	1,500	32	32	1,436	1,500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	576	161	20,000	20,736	886	875	39,434	41,195
11	Marketing and Support Services	20,083	6,612	7,12,627	7,39,322	30,174	29,853	13,44,875	14,04,902
12	Interest & Bank Charges	468	192	17,154	17,815	675	668	30,093	31,436
13	Others :								
	Policy Stamps	14	-	1,404	1,418	14	-	1,404	1,418
	Information & Technology Expenses	1,791	1,267	72,822	75,879	2,173	2,148	96,787	1,01,108
	Electricity & Water Charges	399	208	15,233	15,841	542	537	24,177	25,256
	Courtesies & Entertainment	399	293	16,357	17,049	476	471	21,197	22,144
	Others	491	340	19,884	20,715	602	595	26,821	28,018
14	Depreciation	1,329	895	53,471	55,695	1,650	1,633	73,558	76,841
15	Service Tax Expenses	594	496	25,235	26,325	664	657	29,610	30,931
	<b>TOTAL</b>	<b>42,039</b>	<b>13,674</b>	<b>14,90,347</b>	<b>15,46,060</b>	<b>63,276</b>	<b>62,588</b>	<b>28,20,996</b>	<b>29,46,860</b>

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

(Rs. in 000)

	Particulars	AS AT 30TH SEPTEMBER 2015	AS AT 30TH SEPTEMBER 2014
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 30TH SEPTEMBER 2015		AS AT 30TH SEPTEMBER 2014	
	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**

(Rs. in 000)

	Particulars	AS AT 30TH SEPTEMBER 2015	AS AT 30TH SEPTEMBER 2014
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	67,19,287	43,80,433
	<b>TOTAL</b>	<b>92,89,242</b>	<b>69,50,388</b>

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

(Rs. in 000)

	Particulars	AS AT 30TH SEPTEMBER 2015	AS AT 30TH SEPTEMBER 2014
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**

FORM NL-12-INVESTMENT SCHEDULE

(Rs. in 000)

	Particulars	AS AT 30TH SEPTEMBER 2015	AS AT 30TH SEPTEMBER 2014
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,44,65,901	1,26,78,452
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	71,923	-
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	62,31,537	40,12,665
	Non Convertible Debenture/ Bonds	19,00,957	13,00,000
	Subsidiaries	5,000	5,000
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	87,99,498	64,21,942
5	Other than approved investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	80,010	4,26,906
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	6,70,390	5,40,279
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	5,50,446	4,50,000
	Non Convertible Debenture/ Bonds	1,00,000	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,76,139	2,84,985
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>3,35,51,801</b>	<b>2,61,20,229</b>

## PERIODIC DISCLOSURES

### FORM NL-13-LOANS SCHEDULE

(Rs. in 000)

	Particulars	AS AT 30TH SEPTEMBER 2015	AS AT 30TH SEPTEMBER 2014
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

(Rs. in 000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2015	Additions during the Period	Sales/ Adjustments during the Period	As at 30th September, 2015	Upto 31st March 2015	For the Period	On sales / adjustments	Upto 30th September, 2015	As At 30th September, 2015	As At 30th September, 2014
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	2,06,778	-	-	2,06,778	1,83,806	8,932	-	1,92,738	14,040	38,536
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	1,004	101	-	1,105	11,146	11,484
Furniture & Fittings	2,74,328	1,233	26	2,75,535	2,16,735	8,532	26	2,25,241	50,294	54,360
Information Technology Equipment	4,97,674	19,442	-	5,17,116	4,43,204	19,495	-	4,62,699	54,417	35,005
Vehicles	5,319	3,727	-	9,046	2,241	575	-	2,816	6,230	3,311
Office Equipment	83,845	1,509	-	85,354	62,747	6,654	-	69,401	15,953	27,955
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>11,18,044</b>	<b>25,911</b>	<b>26</b>	<b>11,43,929</b>	<b>9,09,737</b>	<b>44,289</b>	<b>26</b>	<b>9,54,000</b>	<b>1,89,929</b>	<b>2,08,500</b>
Capital Work In Progress	6,299	22,042	-	28,341	-	-	-	-	28,341	7,542
<b>Grand Total</b>	<b>11,24,343</b>	<b>47,953</b>	<b>26</b>	<b>11,72,270</b>	<b>9,09,737</b>	<b>44,289</b>	<b>26</b>	<b>9,54,000</b>	<b>2,18,270</b>	<b>2,16,042</b>
Previous Period Total	10,66,742	21,462	5,268	10,82,936	7,90,069	76,979	154	8,66,894	2,16,042	-

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

(Rs. in 000)

	Particulars	AS AT 30TH SEPTEMBER 2015	AS AT 30TH SEPTEMBER 2014
1	Cash (including cheques, drafts and stamps)	30,412	27,971
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,14,51,537	1,26,15,000
	(bb) Others	14,00,000	7,90,000
	(b) Current Accounts	5,74,273	8,55,794
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>1,34,56,222</b>	<b>1,42,88,765</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-

## PERIODIC DISCLOSURES

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

(Rs. in 000)

	Particulars	AS AT 30TH SEPTEMBER 2015	AS AT 30TH SEPTEMBER 2014
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	92,366	1,73,140
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	69,029	1,48,013
6	Deposit towards Rent	63,048	52,520
7	Service Tax Recoverable	-	-
8	Others	9,875	44,884
	<b>TOTAL (A)</b>	<b>2,34,318</b>	<b>4,18,557</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	17,32,745	18,64,948
2	Outstanding Premiums	14,47,371	14,21,701
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	21,79,490	16,69,890
6	Due from subsidiaries/ holding	1,22,152	81,274
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others	-	-
	<b>TOTAL (B)</b>	<b>54,81,758</b>	<b>50,37,813</b>
	<b>TOTAL (A+B)</b>	<b>57,16,076</b>	<b>54,56,370</b>

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

(Rs. in 000)

	Particulars	AS AT 30TH SEPTEMBER 2015	AS AT 30TH SEPTEMBER 2014
1	Agents' Balances	1,22,283	1,55,300
2	Balances due to other insurance companies	6,66,052	11,30,458
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	3,02,322	1,44,133
5	Unallocated Premium	-	-
6	Sundry creditors	8,27,158	6,97,277
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding *	2,44,27,762	2,20,13,432
9	Due to Officers/ Directors	-	-
10	Deposit Premium	1,48,513	1,22,766
11	Service Tax Payable	2,03,159	1,63,994
12	Employee Benefits	1,51,860	1,28,854
13	Unclaimed Amount of Policyholders	2,51,337	2,25,958
	<b>TOTAL</b>	<b>2,71,00,446</b>	<b>2,47,82,172</b>

\* Claims Outstanding Includes ` 4,417,498 thousand (Previous Period ` 5,604,738 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**

(Rs. in 000)

	Particulars	AS AT 30TH SEPTEMBER 2015	AS AT 30TH SEPTEMBER 2014
1	Reserve for Unexpired Risk	1,40,64,183	1,17,51,012
2	For Taxation (less advance tax paid and taxes deducted at source)	-	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Defficiency	6,253	-
	<b>TOTAL</b>	<b>1,40,70,436</b>	<b>1,17,51,012</b>

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

(Rs. in 000)

	Particulars	AS AT 30TH SEPTEMBER 2015	AS AT 30TH SEPTEMBER 2014
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

## PERIODIC DISCLOSURES

### FORM NL-21 Statement of Liabilities

(Rs. in 000)

Sl.No.	Particular	AS AT 30TH SEPTEMBER 2015				AS AT 30TH SEPTEMBER 2014			
		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	<b>Fire</b>	3,912.20	4,315.97	405.49	8,633.65	4,035.48	4,209.97	881.89	9,127.34
2	<b>Marine</b>								
a	Marine Cargo	2,743.22	3,133.14	910.51	6,786.87	2,765.27	3,164.45	1,316.91	7,246.64
b	Marine Hull	196.88	953.06	339.78	1,489.72	203.52	978.90	344.57	1,526.98
3	<b>Miscellaneous</b>								
a	Motor	1,05,278.94	78,525.96	1,35,401.07	3,19,205.97	90,237.67	78,290.68	1,09,361.39	2,77,889.74
b	Engineering	1,023.88	3,063.13	340.67	4,427.68	959.56	2,971.59	659.48	4,590.62
c	Aviation	0.64	130.88	-	131.52	13.32	221.39	-	234.71
d	Liabilities	1,065.72	856.50	356.85	2,279.07	908.92	674.96	731.41	2,315.29
e	Others	9,448.96	6,019.96	2,196.87	17,665.79	7,968.84	8,013.83	2,927.23	18,909.90
4	<b>Health Insurance</b>	16,971.38	4,409.45	2,918.34	24,299.18	10,417.55	3,209.91	2,175.76	15,803.23
5	<b>Total Liabilities</b>	<b>1,40,641.83</b>	<b>1,01,408.04</b>	<b>1,42,869.57</b>	<b>3,84,919.45</b>	<b>1,17,510.13</b>	<b>1,01,735.69</b>	<b>1,18,398.63</b>	<b>3,37,644.44</b>

**PERIODIC DISCLOSURES**

FORM NL-22

**Geographical Distribution of Business**

Insurer: **IFFCO Tokio** General In Date: **1st Apr'15 to 30th Sep'15**

**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	58.93	196.32	1.83	2.77	3.55	4.06	9.41	16.98	765.57	1,507.95	701.42	1,338.32	0.90	1.29	3.63	10.00	21.93	85.15	0.74	1.09	-	-	43.30	81.46	1,611.21	3,245.39	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Assam	(0.08)	8.41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.08)	8.41	
Bihar	54.05	89.32	0.07	0.10	-	-	(0.12)	1.51	194.06	412.75	119.26	231.78	-	-	0.25	0.96	2.39	2.89	-	-	0.42	0.42	0.92	2.36	371.30	742.10	
Chhattisgarh	128.29	228.67	2.65	4.75	-	-	7.35	26.50	520.40	1,068.73	357.43	700.64	-	0.08	1.64	7.05	10.98	16.79	0.02	0.10	-	-	21.59	40.88	1,050.35	2,094.18	
Goa	9.99	46.30	1.79	4.85	28.60	73.96	7.77	23.42	380.65	687.99	331.11	591.35	0.67	0.73	3.96	8.58	14.93	23.34	0.92	1.97	-	-	10.35	29.04	790.74	1,491.53	
Gujarat	265.93	2,144.51	162.08	383.70	0.31	5.79	148.15	261.56	2,983.00	6,068.30	3,479.65	6,943.29	43.32	107.58	173.46	339.49	958.17	1,945.48	6.88	21.43	-	-	677.65	1,558.33	8,898.60	19,779.45	
Haryana	287.34	1,441.77	580.52	1,252.09	-	-	66.12	175.95	2,020.22	3,672.31	1,293.46	2,195.57	54.00	148.65	376.23	749.03	459.13	1,595.42	3.91	8.83	-	-	314.29	595.85	5,455.22	11,835.47	
Himachal Pradesh	12.27	41.19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.27	41.19
Jammu & Kashmir	0.79	6.02	0.08	0.08	-	-	-	-	463.07	856.71	207.38	411.86	-	-	0.74	0.93	0.93	2.01	-	-	-	-	1.14	3.26	674.13	1,280.87	
Jharkhand	3.76	609.91	4.30	4.46	-	-	7.61	14.42	537.24	1,017.78	261.62	517.11	0.26	0.26	0.96	1.27	4.72	7.26	0.05	0.13	-	-	8.30	10.33	828.82	2,182.94	
Karnataka	87.47	714.45	42.85	66.80	-	0.12	63.49	130.20	2,467.15	4,645.76	2,146.56	3,891.24	101.11	211.53	45.70	111.23	1,117.88	1,624.87	1.29	3.87	-	-	130.20	292.75	6,203.70	11,692.81	
Kerala	23.95	44.59	0.20	1.02	-	-	0.93	0.93	1,012.68	1,933.10	310.98	570.33	0.08	3.33	3.10	4.89	22.20	43.08	2.99	3.79	-	-	7.95	15.89	1,385.06	2,620.94	
Madhya Pradesh	89.98	416.99	29.10	70.15	-	-	5.63	26.94	1,223.32	2,630.09	1,284.71	2,696.50	1.27	4.12	16.00	35.47	67.94	154.79	9.05	17.03	-	-	106.40	245.68	2,833.40	6,299.76	
Maharashtra	376.04	1,258.92	305.38	787.11	109.84	180.60	262.50	871.60	4,006.98	8,307.68	3,477.35	6,979.13	212.46	1,714.06	125.97	205.51	6,938.06	9,100.09	15.48	35.47	29.38	29.38	3,953.08	6,447.65	19,812.52	35,917.19	
Manipur	-	0.26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.26	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	(0.43)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.43)
Orissa	12.48	1,205.92	3.47	29.07	0.35	0.35	22.16	54.45	544.08	1,110.60	629.20	1,243.87	0.59	1.19	202.31	212.04	1,967.14	2,127.46	0.42	1.70	-	-	27.65	55.28	3,409.85	6,041.92	
Punjab	12.87	157.00	3.59	6.70	-	-	16.11	48.69	1,429.81	3,179.33	1,299.57	2,893.04	18.83	21.80	52.67	87.59	44.52	83.91	2.37	5.34	-	-	96.05	273.15	2,976.39	6,756.54	
Rajasthan	126.37	424.04	2.98	7.91	-	-	12.84	25.09	1,425.41	2,989.84	1,532.23	3,075.84	2.81	6.41	11.17	19.85	53.25	74.49	0.75	1.63	-	0.10	101.38	177.37	3,269.19	6,802.56	
Sikkim	13.86	24.27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.86	24.27
Tamil Nadu	373.13	885.13	232.85	501.24	-	-	32.11	44.90	2,294.89	4,525.13	2,050.60	4,073.18	39.62	68.40	41.94	73.97	165.13	382.21	3.55	7.11	-	-	144.16	286.43	5,377.98	10,847.71	
Telangana	-	0.01	17.23	21.66	-	-	290.67	574.13	892.36	1,843.83	691.47	1,307.80	20.81	43.95	33.16	63.02	1,546.82	2,102.47	2.24	4.48	-	-	279.83	559.13	3,774.59	6,520.48	
Tripura	0.01	0.53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.53
Uttar Pradesh	226.26	3,078.88	86.86	174.25	-	-	16.79	55.36	2,204.06	4,897.71	1,340.67	2,832.32	3.09	8.81	14.05	21.33	85.19	158.95	1.42	5.05	3,011.85	3,192.74	52.43	93.66	7,042.67	14,519.06	
Uttarakhand	64.73	231.34	1.82	3.09	-	0.06	3.73	4.24	285.17	592.33	249.92	508.07	0.32	0.35	5.24	26.13	9.87	17.47	0.08	0.20	-	-	9.35	25.22	630.23	1,408.50	
West Bengal	107.28	739.33	36.14	64.30	-	-	10.00	36.05	791.45	1,611.38	486.55	1,012.67	11.47	32.74	14.48	89.23	114.26	1,390.78	1.53	4.36	0.15	0.15	55.72	121.02	1,629.03	5,102.01	
Andaman & Nicobar Is.	0.25	0.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.25	0.25
Chandigarh	1.44	18.78	7.85	17.18	-	-	1.55	3.29	557.01	1,513.71	383.47	1,050.79	1.36	2.25	14.07	30.12	38.68	85.90	1.02	2.19	-	-	35.89	81.14	1,042.34	2,805.36	
Dadra & Nagar Haveli	2.59	17.68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.59	17.68
Daman & Diu	5.21	5.53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.21	5.53
Delhi	212.16	425.92	1,253.64	2,629.75	2.08	2.08	645.91	882.62	2,595.05	5,408.85	1,781.29	3,729.44	242.15	504.47	200.93	371.70	1,344.08	4,049.06	49.97	131.74	-	-	507.07	1,520.13	8,834.33	19,655.77	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	0.08	0.34	0.15	0.15	-	-	0.36	0.36	280.41	420.74	200.98	286.79	0.18	0.22	0.53	0.63	1.28	1.64	0.07	0.12	-	-	7.78	9.59	491.82	720.57	
<b>Total</b>	<b>2,557.41</b>	<b>14,462.17</b>	<b>2,777.43</b>	<b>6,033.18</b>	<b>144.73</b>	<b>267.02</b>	<b>1,631.07</b>	<b>3,279.20</b>	<b>29,874.04</b>	<b>60,902.60</b>	<b>24,616.88</b>	<b>49,082.92</b>	<b>755.30</b>	<b>2,882.23</b>	<b>#####</b>	<b>2,470.00</b>	<b>14,989.48</b>	<b>25,075.51</b>	<b>104.75</b>	<b>257.61</b>	<b>3,041.80</b>	<b>3,222.78</b>	<b>6,592.48</b>	<b>12,525.57</b>	<b>88,427.56</b>	<b>1,80,460.80</b>	

## PERIODIC DISCLOSURES

**FORM NL-23**

**Reinsurance Risk Concentration**

<b>Insurer:</b>	<b>IFFCO TOKIO GENERAL INSURANCE CO.LTD.</b>		<b>Date:</b>	<b>01/04/2015 TO 30/09/2015</b>	

Half year Public Disclosure 1.4.2015 To 30.9.2015

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers /
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	21	2,876	445	3,484	16.03%
3	No. of Reinsurers with rating A but less than AA	155	17,080	1,412	13,175	74.62%
4	No. of Reinsurers with rating BBB but less than A	38	1,433	219	280	4.55%
5	No. of Reinsurers with rating less than BBB		-	-	-	
6	No. of Indian Reinsurers other than GIC		-	-	2,036	4.80%
<b>Total</b>		<b>214</b>	<b>21,388</b>	<b>2,076</b>	<b>18,974</b>	<b>100%</b>

**PERIODIC DISCLOSURES**

FORM NL-24

Ageing of Claims

Insurer: IFFCO Tokio General Insurance Com Date:1st Apr'15 to 30th Sep'15*(Rs in Lakhs)***Ageing of Claims**

Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	48	105	40	82	215	490	8,088.62
2	Marine Cargo	6789	1786	647	323	144	9689	8,397.29
3	Marine Hull	1	2	0	8	6	17	641.27
4	Engineering	87	45	67	53	36	288	963.50
5	Motor OD	103655	37607	8059	3463	1420	154204	39,199.94
6	Motor TP	436	497	728	1087	4251	6999	19,913.31
7	Health	39645	46272	5957	1365	413	93652	18,539.42
8	Overseas Travel	32	24	4	2	0	62	137.21
9	Personal Accident	346	562	521	206	166	1801	891.20
10	Liability	1	4	5	2	11	23	30.46
11	Crop	302	78	34	10	7	431	18,955.41
12	Miscellaneous	1063	831	415	268	148	2725	3,737.76

## PERIODIC DISCLOSURES

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

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'15 to 30th Sep'15

*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	1266	1080	72	995	16169	32744	7184	359	1438	104	141	87	1503	63142
2	Claims reported during the period	599	10198	13	454	165492	8983	98646	204	2581	71	443	67	3264	291015
3	Claims Settled during the period	490	9689	17	288	154204	6999	93652	62	1801	23	431	77	2648	270381
4	Claims Repudiated during the period	0	0	0	0	122	0	0	0	0	0	0	0	0	122
5	Claims closed during the period	60	367	6	62	5648	166	3	1	53	9	0	4	176	6555
6	Claims O/S at End of the period	1405	1825	70	1168	29376	35646	12728	506	2382	154	174	85	2217	87736
	Less than 3months	212	859	2	166	21602	3710	9281	76	790	30	39	24	900	37691
	3 months to 6 months	186	525	6	119	4811	3733	1815	73	555	28	14	26	412	12303
	6months to 1 year	139	222	8	84	1859	4515	594	269	436	22	36	17	298	8499
	1year and above	868	219	54	799	1104	23688	1038	88	601	74	85	18	607	29243

**PERIODIC DISCLOSURES**

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

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency for the period ended on 30th September 2015

Required solvency margin based on net premium and net incurred claims

*(Rs. In Lakhs)*

Item No.	Description	PREMIUM		Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire	27,954.92	3,832.61	16,704.71	3,108.82	2,795.49	2,505.71	2,795.49
2	Marine Cargo	9,226.34	3,285.27	11,819.03	3,791.35	1,107.16	2,127.43	2,127.43
3	Marine Hull	515.96	196.88	1,262.20	379.77	51.60	189.33	189.33
4	Motor	2,25,546.04	2,13,746.57	1,61,476.14	1,46,460.89	42,749.31	43,938.27	43,938.27
5	Engineering	4,587.61	1,479.09	3,024.83	1,336.18	458.76	453.72	458.76
6	Aviation	53.14	3.19	337.92	106.80	5.31	50.69	50.69
7	Laibilities	4,417.46	2,098.86	2,182.92	167.49	662.62	491.16	662.62
8	Others	23,555.71	11,933.22	22,930.59	7,683.87	3,297.80	4,815.42	4,815.42
9	Health	39,012.15	33,548.74	35,933.61	31,665.17	6,709.75	9,499.55	9,499.55
	<b>Total</b>	<b>3,34,869.33</b>	<b>2,70,124.42</b>	<b>2,55,671.95</b>	<b>1,94,700.34</b>	<b>57,837.80</b>	<b>64,071.27</b>	<b>64,537.56</b>

Note : Based on IRDA circular No IRDA/F&A/CIR/FA/126/07/2013 dated 3rd July, 2013, premium considered for the computation of RSM1 do not include premiums in respect of expired policies



**PERIODIC DISCLOSURES**

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2015 - 30th September, 2015

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	83	
2	No. of branches approved during the Quarter	0	
3	No. of branches opened during the Quarter	Out of approvals of previous quarter	0
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	83	
7	No. of branches approved but not open	0	
8	No. of rural branches	0	
9	No. of urban branches	83	

PERIODIC DISCLOSURES

FORM - 3B

FORM - NL 28 STATEMENT OF ASSETS

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

STATEMENT AS ON : 30th September 2014

STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurer)  
( Business within India)

Rs. In Lacs

PERIODICITY OF SUBMISSION: QUARTERLY

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	3,35,518.00
2	Loans	9	-
3	Fixed Assets	10	2,183.00
4	Current Assets		-
	a. Cash & Bank Balance	11	1,34,562.00
	b. Advances & Other Assets	12	57,161.00
5	Current Liabilities		-
	a. Current Liabilities	13	2,71,004.00
	b. Provisions	14	1,40,704.00
	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>9,41,132.00</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,183.00
3	Cash & Bank Balance (if any)	11	6,047.00
4	Advances & Other Assets (if any)	12	57,161.00
5	Current Liabilities	13	2,71,004.00
6	Provisions	14	1,40,704.00
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		
	<b>Total (B)</b>		<b>4,77,099.00</b>
	<b>Investment Assets' as per FORM 3B</b>	<b>(A-B)</b>	<b>4,64,033.00</b>

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(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%		15065.00	81986.00	97,051.00	20.91%	0.00	97051.00	99,526.00
2	Government Securities or other approved securities (including (I) above )	Not less than 30%		22579.00	122880.00	1,45,459.00	31.35%	0.00	145459.00	1,49,823.00
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		10527.00	57292.00	67,819.00	14.62%	0.00	67819.00	70,496.00
	2. Approved Investments	Not exceeding 55%		38849.00	211426.00	2,50,275.00	53.93%	0.00	250275.00	2,57,872.00
	3. Other Investments(not exceeding 25%)			75.00	405.00	480.00	0.10%	0.00	480.00	480.00
	<b>TOTAL INVESTMENT ASSETS</b>	<b>100%</b>	<b>0</b>	<b>72030.00</b>	<b>392003.00</b>	<b>4,64,033.00</b>	<b>100.00%</b>	<b>0.00</b>	<b>464033.00</b>	<b>478671.00</b>

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

**Note:**

(\*) FRSM refers 'Funds representing solvency margin'

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

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

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

## PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

Iffco Tokio General Insurance Co. Ltd.

Date:

30-Sep-2015

(Rs in Lakhs)

### Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30.09.2015	as % of total for this class	As at 30.09.14	as % of total for this class	As at 30.09.2015	as % of total for this class	As at 30.09.14	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	3,40,637.14	99.40%	1,89,358.00	96.80%	3,26,044.88	99.39%	1,96,992.00	96.51%
AA or better	2,044.84	0.60%	6,254.00	3.20%	2,000.00	0.61%	6,000.00	3.49%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	1,35,368.28	28.30%	1,01,951.00	30.61%	1,35,281.31	29.17%	1,02,013.00	31.18%
more than 1 year and upto 3 years	77,860.40	16.28%	73,292.00	19.10%	77,238.16	16.66%	73,597.00	19.43%
More than 3 years and up to 7 years	1,27,098.54	26.57%	63,078.00	14.21%	1,23,518.46	26.64%	64,852.00	14.20%
More than 7 years and up to 10 years	69,368.99	14.50%	63,880.00	23.34%	65,370.18	14.10%	66,859.00	23.00%
above 10 years	68,684.87	14.36%	40,113.00	12.74%	62,324.94	13.44%	42,370.00	12.18%
<b>Breakdown by type of the issuer</b>								
a. Central Government	99,525.85	29.04%	75,116.00	37.62%	97,051.07	29.58%	79,507.00	37.72%
b. State Government	50,296.78	14.68%	34,306.00	18.07%	48,408.03	14.76%	35,743.00	17.82%
c. Corporate Securities	1,92,859.34	56.28%	86,190.00	44.31%	1,82,585.77	55.66%	87,742.00	44.46%
			-					

**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 30th September 2015	Period Ended On 30th September 2015	Quarter Ended 30th September 2014	Period Ended On 30th September 2014
1	<b>Gross Direct Premium Growth Rate</b>	9.29%	10.76%	14.78%	10.17%
	FIRE	11.43%	4.50%	-16.88%	-5.91%
	MARINE	2.87%	-3.58%	-5.55%	-1.81%
	MISCELLANEOUS	9.48%	12.05%	17.18%	12.72%
2	<b>Gross Direct Premium to Net Worth Ratio</b>	NA	1.49	NA	1.67
3	<b>Growth rate of Net Worth</b>	NA	24.22%	NA	26.29%
4	<b>Net Retention Ratio</b>	80.89%	77.32%	73.87%	72.80%
	FIRE	36.20%	15.53%	40.28%	15.29%
	MARINE	20.84%	39.64%	15.13%	36.97%
	MISCELLANEOUS	85.27%	85.73%	78.11%	81.42%
5	<b>Net Commission Ratio</b>	1.84%	1.87%	0.66%	0.87%
	FIRE	-14.01%	-39.15%	-0.33%	-34.61%
	MARINE	-40.83%	-10.85%	-43.06%	-8.80%
	MISCELLANEOUS	2.55%	2.94%	1.03%	1.88%
6	<b>Expense of Management to Gross Direct Premium Ratio</b>	22.74%	22.88%	23.24%	22.20%
7	<b>Expense of Management to Net Written Premium Ratio</b>	27.43%	28.89%	30.57%	29.68%
8	<b>Net Incurred Claims to Net Earned Premium</b>	75.55%	76.62%	78.34%	77.05%
9	<b>Combined Ratio</b>	100.18%	102.49%	104.75%	102.39%
10	<b>Technical Reserves to Net Premium ratio</b>	NA	2.73	NA	2.80

<b>11</b>	<b>Underwriting balance ratio</b>	-0.42%	-3.49%	-7.31%	-5.86%
	FIRE	29.01%	69.04%	-10.42%	51.58%
	MARINE	30.44%	-36.92%	0.89%	-33.13%
	MISCELLANEOUS	-1.43%	-4.32%	-7.44%	-6.46%
<b>12</b>	<b>Operating Profit Ratio</b>	11.35%	8.88%	6.87%	8.05%
<b>13</b>	<b>Liquid Assets to liabilities ratio</b>	NA	0.40	NA	0.47
<b>14</b>	<b>Net earning ratio</b>	9.44%	7.54%	5.95%	6.53%
<b>15</b>	<b>Return on Net worth ratio</b>	NA	8.89%	NA	8.15%
<b>16</b>	<b>Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio</b>	NA	1.65	NA	1.67
<b>17</b>	<b>NPA Ratio</b>				
	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	3.95	NA	2.92
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	3.95	NA	2.92
6	(iv) Book value per share (Rs)	NA	44.49	NA	35.81

**Note**

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

**PERIODIC DISCLOSURES**  
**FORM NL-31: Related Party Transactions**

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 30th September, 2015

(Rs. In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Quarter Ended 30th September 2015	Period Ended 30th September 2015	Quarter Ended 30th September 2014	Period Ended 30th September 2014
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	1,107.21	6,073.73	1,065.58	6,178.62
			Claims paid on direct basis	1,034.58	10,869.31	1,111.64	1,460.99
			Payment of Rent and other expenses	495.43	982.90	537.31	1,074.62
			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	323.07	683.56	62.56	459.00
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	357.83	763.48	11.92	991.32
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	-	14.67	18.74	42.64
			Claim/Reimbursement of Expenses	-	0.61	-	-
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	870.91	2,034.04	754.01	2,245.41
			Commission Earned on Premium Ceded	201.22	453.51	162.93	489.53
			Losses Recovered from Re-insurer	278.96	558.85	384.30	560.43
			Claim/Reimbursement of Expenses	-	-	-	-
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	1,493.80	N.A	1,567.35
5	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Professional fee	-	10.10	-	1.67
6	Tokio Marine Global Re Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	27.73	46.29
			Commission Earned on Premium Ceded	-	-	7.51	12.88
			Losses Recovered from Re-insurer	-	-	5.16	10.20
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	-	N.A	25.16
7	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	162.49	588.30	112.90	642.38
			Commission Earned on Premium Ceded	25.24	90.23	17.72	100.59
			Losses Recovered from Re-insurer	48.07	337.91	120.91	274.48
			Claim/Reimbursement of Expenses	-	0.36	-	-
			Payment of Fee	-	-	-	-
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	457.28	N.A	(25.46)
8	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	1.79	1.79
			Commission Earned on Premium Ceded	-	-	0.62	0.62
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	1.16	N.A	1.16

**PERIODIC DISCLOSURES**  
**FORM NL-31: Related Party Transactions**

9	Tokio Marine Kiln Regional Underwriting Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1.56	1.58	-	-
			Commission Earned on Premium Ceded	0.02	0.02	-	-
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	-	N.A	-
10	Tokio Marine & Nichido Risk Consulting Co. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	2.87
11	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	4.16	-	2.53
			Claim/Reimbursement of Expenses	-	-	-	-
12	Tokio Marine Services Europe Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	2.81	4.36	4.14	5.11
			Claim/Reimbursement of Expenses	5.51	7.43	18.83	20.27
13	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	14.15	17.10	(1.90)	2.79
			Payment of Fees	9.10	10.96	(0.05)	2.74
14	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	1.73	-	-
			Claim/Reimbursement of Expenses	-	3.83	-	-
15	TM Management Services Ltd.	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fees	-	-	-	4.71
16	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.98	10.20	-	-
			Claims paid on direct basis	10.13	12.38	-	-
17	K. Srinivasa Gowda	Chairman	Payment of Rent on office Building	12.00	24.00	12.00	24.00
18	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	-	42.00	-	35.00
			Claims paid on direct basis	10.04	12.55	3.45	9.02
			Recovery of Expenses	29.68	29.68	-	-
			Payment of -Commission	147.21	310.58	150.50	242.27
			-Service Charges	1,580.46	2,598.36	1,469.55	2,512.40
			Amount Payable/ (Receivable ) at Balance sheet date	N.A	(1,221.52)	N.A	(812.74)





**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 for the period Ended on 30th September 2015

Available Solvency Margin and Solvency Ratio

(Rs. In Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		3,92,003.70
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		3,84,919.45
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		7,084.25
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		1,57,637.48
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		50,850.09
7	<b>Excess in Shareholders' Funds (5-6)</b>		1,06,787.39
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		1,06,787.39
9	Total Required Solvency Margin [RSM]		64,537.56
10	Solvency Ratio (Total ASM/Total RSM)		1.65

**PERIODIC DISCLOSURES**

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2015 to 30th September, 2015

<i>BOD and Key Person information</i>			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Lee King Chi Arthur	Vice Chairman	No change
3	Mr. Balvinder Singh Nakai	Director	No change
4	Dr. U.S. Awasthi	Director	No change
5	Mr. Rakesh Kapur	Director	No change
6	Dr. P.S. Gahlaut	Director	No change
7	Mr. Yogesh Lohiya	Managing Director & CEO	No change
8	Mr. H.O. Suri	Director (Marketing)	No change
9	Mr. Hiroshi Yasui	Director (Operations)	No change
10	Mrs. Mira Mehrishi	Independent Director	No change
11	Mr. Ashwani Kumar	Independent Director	No change
12	Mr. Sudhakar Rao	Independent Director	No change
13	Mr. Khushwant Pahwa	Appointed Actuary	No change
14	Mr. Harbhajan Singh	Chief of Internal Audit	Appointment w.e.f 25.08.2015
15	Mr. V. Rajaraman	Chief of Internal Audit	Cessation w.e.f 25.08.2015
16	Mr. Sanjeev Chopra	Chief Finance Officer	No change

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

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30th Sep 2015

Name of the Fund \_\_\_\_\_

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

Nil

Note:

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

**PERIODIC DISCLOSURES**  
**FORM NL-36-YIELD ON INVESTMENTS 1**

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

Registration Number : 106

Statement as on : 30-09-2015

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

Rs. Lakhs

No	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year)				
			Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value*	Market Value				Book Value*	Market Value				Book Value*	Market Value			
1	CENTRAL GOVERNMENT BONDS	CGSB	95,970.66	97,387.38	1,952.62	2.03	1.34	94,729.20	96,145.01	3,854.40	4.07	2.69	82,905.54	80,125.68	3,399.55	4.10	2.71
2	SPECIAL DEPOSITS	CSPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSIT UNDER SECTION 7 OF	CDSS	1,150.13	1,155.39	24.12	2.10	1.38	1,150.75	1,157.40	48.23	4.19	2.77	1,155.79	1,104.17	48.22	4.17	2.75
4	TREASURY BILLS	CTRB	0.00	0.00	0.00	0.00	0.00	1,304.69	1,268.00	7.53	0.58	0.38	0.00	0.00	0.00	0.00	0.00
5	STATE GOVERNMENT BONDS	SGGB	45,254.78	46,607.52	988.02	2.18	1.44	44,848.16	46,193.17	1,959.30	4.37	2.88	38,716.32	38,051.24	1,693.46	4.37	2.89
6	STATE GOVERNMENT	SGGL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	OTHER APPROVED SECURITIES	SGOA	3,154.37	3,140.97	66.48	2.11	1.39	3,149.97	3,126.79	132.96	4.22	2.79	3,114.34	2,868.83	132.97	4.27	2.82
8	GUARANTEED EQUITY	SGGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	CENTRAL GOVERNMENT	CGSL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	LOANS TO STATE GOVERNMENT	HLSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	LOANS TO STATE GOVERNMENT	HLSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	TERM LOAN - HUDCO / NHB /	HTLH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	COMMERCIAL PAPERS - NHB /	HTLN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	BONDS / DEBENTURES ISSUED BY	HTHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	BONDS / DEBENTURES ISSUED BY	HTDN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	BONDS / DEBENTURES ISSUED BY	HTDA	56,777.98	57,497.61	1,291.47	2.27	1.50	50,621.51	51,339.24	2,308.51	4.56	3.01	34,672.97	34,399.19	1,612.64	4.65	3.07
17	BONDS / DEBENTURES ISSUED BY	HFDH	7,021.94	8,056.19	140.00	1.99	1.99	6,016.49	6,838.15	242.35	4.03	4.03	5,000.00	5,839.56	205.81	4.12	4.12
18	BONDS / DEBENTURES ISSUED BY	HFDN	1,025.65	1,410.50	22.38	2.18	2.18	1,025.65	1,407.52	44.51	4.34	4.34	1,025.65	1,049.62	44.84	4.35	4.35
19	BONDS / DEBENTURES ISSUED BY	HFDA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	HOUSING - SECURITISED ASSETS	HMBS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	DEBENTURES / BONDS / CPS /	HODS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	DEBENTURES / BONDS / CPS /	HDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	HOUSING - SECURITISED ASSETS	HOMB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	DEBENTURES / BONDS / CPS /	HOPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	INFRASTRUCTURE - OTHER	ISAS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	INFRASTRUCTURE - PSU - EQUITY	ITPE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	INFRASTRUCTURE -	IDDF	980.91	994.40	21.91	2.23	2.23	980.76	992.42	34.77	3.54	3.54	0.00	0.00	0.00	0.00	0.00
28	INFRASTRUCTURE - CORPORATE	ITCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	INFRASTRUCTURE - PSU -	IPTD	62,071.34	63,583.89	1,428.51	2.30	1.52	59,294.91	60,768.78	2,692.22	4.54	3.00	39,661.31	39,270.86	1,786.78	4.51	2.97
30	INFRASTRUCTURE - EQUITY AND	IEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	INFRASTRUCTURE - PSU - CPS	IPCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	INFRASTRUCTURE - OTHER	ICTD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	INFRASTRUCTURE - SECURITISED	IESA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	INFRASTRUCTURE - DEBENTURES	IDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	INFRASTRUCTURE - OTHER	ICCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	INFRASTRUCTURE - TERM LOANS	ILWC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	INFRASTRUCTURE - PSU -	IPFD	28,621.68	34,165.93	572.94	2.00	2.00	24,257.77	29,647.77	983.66	4.06	4.06	19,845.93	22,088.94	826.78	4.17	4.17
38	INFRASTRUCTURE - OTHER	ICFD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	INFRASTRUCTURE - EQUITY	IOEQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	INFRASTRUCTURE - DEBENTURES	IODS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	INFRASTRUCTURE - SECURITISED	IOSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	INFRASTRUCTURE - EQUITY	IOPE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	INFRASTRUCTURE - DEBENTURES	IODP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	PSU - EQUITY SHARES - QUOTED	EAEQ	202.98	202.98	0.00	0.00	0.00	186.83	186.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	CORPORATE SECURITIES - EQUITY	EACE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	CORPORATE SECURITIES - BONDS	EPBT	13,696.42	14,106.32	333.08	2.43	1.61	13,350.11	13,772.94	646.28	4.84	3.20	12,103.83	12,150.56	586.08	4.84	3.20
47	CORPORATE SECURITIES - BONDS	EPBF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	CORPORATE SECURITIES -	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	0.00	0.00	0.00
49	CORPORATE SECURITIES -	ECIS	50.00	50.00	0.00	0.00	0.00	50.00	50.00	0.00	0.00	0.00	50.00	50.00	0.00	0.00	0.00

50	CORPORATE SECURITIES -	ECOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	CORPORATE SECURITIES -	ECDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	MUNICIPAL BONDS	EMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	INVESTMENT PROPERTIES -	EINP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
54	LOANS - POLICY LOANS	ELPL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	LOANS - SECURED LOANS -	ELMI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	LOANS - SECURED LOANS -	ELMO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	DEPOSITS - DEPOSIT WITH	ECDB	1,36,067.05	1,36,067.05	3,066.72	2.25	1.49	1,47,880.25	1,47,880.25	6,775.46	4.58	3.02	1,41,312.57	1,41,312.57	6,905.21	4.89	3.23
58	DEPOSITS - CDS WITH	EDCD	842.78	840.57	4.88	0.58	0.38	603.33	600.15	11.99	1.99	1.31	0.00	0.00	0.00	0.00	0.00
59	DEPOSITS - REPO / REVERSE	ECMR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	DEPOSITS - REPO / REVERSE	ECCR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	DEPOSIT WITH PRIMARY DEALERS	EDPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	CCIL - CBLO	ECBO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
63	COMMERCIAL PAPERS	ECCP	499.76	499.41	1.02	0.20	0.13	499.76	499.41	1.02	0.20	0.13	0.00	0.00	0.00	0.00	0.00
64	APPLICATION MONEY	ECAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
65	PERPETUAL DEBT INSTRUMENTS	EUPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
66	EQUITY SHARES - COMPANIES	EFES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
67	PERPETUAL DEBT INSTRUMENTS	EPPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
68	EQUITY SHARES (INCL. EQUITY	EEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
69	PERPETUAL NON-CUM. P.SHARES	EUPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
70	PERPETUAL NON-CUM. P.SHARES	EPPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
71	CORPORATE SECURITIES -	EDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	FOREIGN DEBT SECURITIES	EFDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73	MUTUAL FUNDS - GILT / G SEC /	EGMF	6,119.03	6,119.03	120.34	1.97	1.30	5,642.27	5,642.27	230.74	4.09	2.70	5,016.99	5,016.99	212.15	4.23	2.79
74	MUTUAL FUNDS - (UNDER	EMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
75	NET CURRENT ASSETS (ONLY IN	ENCA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
76	PASSIVELY MANAGED EQUITY ETF	EETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
77	PASSIVELY MANAGED EQUITY ETF	EETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
78	BONDS - PSU - TAXABLE	OBPT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
79	BONDS - PSU - TAX FREE	OBPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
80	EQUITY SHARES (INCL CO-OP	OESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81	DEBENTURES	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
82	MUNICIPAL BONDS	OMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
83	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
84	PREFERENCE SHARES	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	VENTURE FUND / SEBI APPROVED	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	SHORT TERM LOANS (UNSECURED	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	EQUITY SHARES (PSUS &	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00
89	EQUITY SHARES (INCL. EQUITY	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	DEBENTURES / BONDS/ CPS /	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	MUTUAL FUNDS - DEBT / INCOME /	OMGS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	MUTUAL FUNDS - (UNDER	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	DERIVATIVE INSTRUMENTS	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	SECURITISED ASSETS	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95	INVESTMENT PROPERTIES -	OPIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	PASSIVELY MANAGED EQUITY ETF	OETF	476.31	476.31	0.00	0.00	0.00	476.31	476.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
97	PASSIVELY MANAGED EQUITY ETF	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>			<b>4,59,983.77</b>	<b>4,72,361.45</b>	<b>10,034.48</b>	<b>2.18</b>	<b>1.50</b>	<b>4,56,068.74</b>	<b>4,67,992.43</b>	<b>19,973.92</b>	<b>4.38</b>	<b>2.99</b>	<b>3,84,581.25</b>	<b>3,83,328.19</b>	<b>17,454.30</b>	<b>4.54</b>	<b>3.09</b>

**Note :** Category of Investment(COI) shall be as per Guidelines  
**1. To be calculated based on Monthly or lesser frequency'Weighted Average' of Investments**  
**2. Yield netted for Tax**  
**3. FORM-1 shall be prepared in respect of each fund**

**PERIODIC DISCLOSURES**

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

Statement as on:

30th September 2015

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	

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## PERIODIC DISCLOSURES

FORM NL-38

Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company L Date: 1st Apr'15 30th Sep'15

*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	2,557.41	16085	2,331.60	14747	14,462.17	30827	13,885.22	28429
2	Cargo & Hull	2,922.16	5140	2,799.73	4517	6,300.20	10402	6,767.65	8806
3	Motor TP	24,616.88	250938	21,072.71	87988	49,082.92	488410	40,155.92	122532
4	Motor OD	29,874.04	999102	28,582.39	959267	60,902.60	2002943	57,180.49	1917582
5	Engineering	1,631.07	1784	1,601.21	1652	3,279.20	3904	3,436.91	3248
6	Workmen's Compensation	641.59	5282	588.81	4603	1,374.29	10335	1,123.04	8329
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	8.31	2	28.72	3	32.30	5	60.45	10
9	Personal Accident	1,342.19	33965	931.55	29432	2,470.00	58329	1,901.13	68424
10	Health	15,094.23	52415	7,912.08	39641	25,333.12	98663	17,229.41	75569
11	Others*	9,739.68	212950	14,460.00	104703	17,223.99	496980	20,888.93	216768

Note:

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



## PERIODIC DISCLOSURES

### FORM NL-39 Rural & Social Obligation

Insurer: IFFCO TOKIO General Insurance Company

Date:

April- Sep' 2015

(Rs in Lakhs)

#### Rural & Social Obligations (Quarterly Returns)

#### Rural & Social Obligations (Quarterly Returns)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	1,220	53.26	52,247.46
		Social		-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	6,127.30	-
		Social	-	-	-
4	Motor OD	Rural	1,93,603	3,949.96	3,77,737.15
		Social	-	-	-
5	Engineering	Rural	20	3.84	1,653.39
		Social	-	-	-
6	Workmen's Compensation	Rural	86	5.49	398.29
		Social	-	-	-
7	Employer's Liability	Rural	122	3.33	583.80
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	4,370	873.81	25,82,919.68
		Social	12	29.77	1,19,078.60
10	Health	Rural	986	2,897.66	54,525.30
		Social	1	2,709.85	50,909.40
11	Others	Rural	14,611	4,109.30	2,22,250.19
		Social	371	1,527.06	18,001.91

## PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer:

IFFCO Tokio General Insurance Company Ltd

Date:

1st Apr'15

30th Sep'15

(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	694692	24,258.16	611730	22,545.24	1393611	49,725.46	1233013	45,285.52
2	Corporate Agents-Banks	2311	59.61	2558	59.14	4672	122.69	6709	159.06
3	Corporate Agents -Others	302044	4,227.95	199815	4,117.80	684442	9,261.02	396304	8,075.83
4	Brokers	275535	37,840.44	200825	30,776.23	538470	76,929.01	401441	64,581.93
5	Micro Agents	799	9.59	1560	18.43	1006	11.73	2778	33.55
6	Direct Business	302282	22,031.94	230065	22,791.96	578597	44,411.08	409452	44,493.27
	Total (A)	1577663	88,427.70	1246553	80,308.80	3200798	1,80,460.98	2449697	1,62,629.16
1	Referral (B)	-	-0.14	-	-	-	-0.18	-	-
	Grand Total (A+B)	1577663	88,427.56	1246553	80,308.80	3200798	1,80,460.80	2449697	1,62,629.16

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: July-Sep'2015

#### GRIEVANCE DISPOSAL FOR THE PERIOD July to Sep, 2015 DURING THE FINANCIAL YEAR 2015-16

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
	b) Claim	19	266	176	53	35	21
	c) Policy Related	11	108	74	34	9	2
	d) Premium	1	5	5	1	0	0
	e) Refund	2	9	6	3	2	0
	f) Coverage	1	0	1	0	0	0
	g) Cover note related	2	0	1	1	0	0
	h) Product	0	0	0	0	0	0
	i) others	0	38	20	11	7	0
	<b>Total Number of Complaints</b>	<b>36</b>	<b>426</b>	<b>283</b>	<b>103</b>	<b>53</b>	<b>23</b>

2	Total No. of policies during previous year	55,46,003	2014-15
3	Total No. of Claims during previous year	4,84,869	2014-15
4	Total no. of policies during current year	15,77,691	Q2 - 2015-16
5	Total no. of claims during current year	1,53,603	Q2- 2015-16
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	1.01	Q2 - 2015-16
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	17.32	Q2 - 2015-16

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	13	0	13
(b)	7-15 days	5	0	5
(c)	15-30 days	2	0	2
(d)	30-90 days	3	0	3
(e)	90 days and beyond	0	0	0
	<b>Total Number of Complaints</b>	<b>23</b>	<b>0</b>	<b>23</b>