

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April - 30th September, 2017

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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 2017

(Rs. In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2017	PERIOD ENDED 30TH SEPTEMBER 2017	QUARTER ENDED 30TH SEPTEMBER 2016	PERIOD ENDED 30TH SEPTEMBER 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	116,894	253,518	114,182	196,458
2	Profit/ (Loss) on sale/redemption of Investments		2,512	2,788	23,935	25,164
3	Others: Exchange Gain / (Loss)		(1,993)	(1,993)	(1,935)	(1,935)
	Handling Charges		127	(668)	(2,230)	(3,324)
4	Interest, Dividend & Rent – Gross		16,426	32,867	18,794	37,703
	TOTAL (A)		133,966	286,512	152,746	254,066
1	Claims Incurred (Net)	NL-5-Claims Schedule	129,277	194,236	81,999	155,921
2	Commission	NL-6-Commission Schedule	(28,289)	(137,690)	(12,328)	(124,050)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	57,085	94,249	46,050	76,064
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		158,073	150,795	115,721	107,935
	Operating Profit/(Loss) from Fire Business C= (A - B)		(24,107)	135,717	37,025	146,131
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(24,107)	135,717	37,025	146,131
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(24,107)	135,717	37,025	146,131

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2017

(In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2017	PERIOD ENDED 30TH SEPTEMBER 2017	QUARTER ENDED 30TH SEPTEMBER 2016	PERIOD ENDED 30TH SEPTEMBER 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	134,694	253,270	122,110	232,430
2	Profit/ (Loss) on sale/redemption of Investments		2,326	2,587	21,449	22,532
3	Others: Exchange Gain / (Loss)		-	-	-	(64)
	Handling Charges		(10)	(10)	(106)	(328)
4	Interest, Dividend & Rent – Gross		14,946	30,499	17,096	33,760
	TOTAL (A)		151,956	286,346	160,549	288,330
1	Claims Incurred (Net)	NL-5-Claims Schedule	109,428	161,315	71,937	200,834
2	Commission	NL-6-Commission Schedule	(24,984)	(26,768)	(23,418)	(28,865)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	41,184	92,002	45,680	92,923
4	Premium Deficiency		-	-	(4,885)	(4,885)
	TOTAL (B)		125,628	226,549	89,314	260,007
	Operating Profit/(Loss) from Marine Business C= (A - B)		26,328	59,797	71,235	28,323
	APPROPRIATIONS					
	Transfer to Shareholders' Account		26,328	59,797	71,235	28,323
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		26,328	59,797	71,235	28,323

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2017

(In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2017	PERIOD ENDED 30TH SEPTEMBER 2017	QUARTER ENDED 30TH SEPTEMBER 2016	PERIOD ENDED 30TH SEPTEMBER 2016
1	Premiums earned (Net)	NL-4-Premium Schedule	7,410,463	14,678,698	7,549,737	14,934,386
2	Profit/ (Loss) on sale/redemption of Investments		129,676	144,147	1,053,912	1,108,763
3	Others: Transfer & Duplicate Fee		3,075	6,160	3,343	6,702
	Exchange Gain / (Loss)		633	447	14	21
	Handling Charges		239	500	(225)	41
4	Interest, Dividend & Rent – Gross		837,666	1,699,239	817,388	1,661,237
	TOTAL (A)		8,381,752	16,529,191	9,424,169	17,711,150
1	Claims Incurred (Net)	NL-5-Claims Schedule	5,707,402	11,268,831	6,367,884	12,340,930
2	Commission	NL-6-Commission Schedule	107,280	138,641	(41,312)	(109,156)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,928,773	4,159,209	1,989,209	3,965,513
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		7,743,455	15,566,681	8,315,781	16,197,287
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		638,297	962,510	1,108,388	1,513,863
	APPROPRIATIONS					
	Transfer to Shareholders' Account		638,297	962,510	1,108,388	1,513,863
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		638,297	962,510	1,108,388	1,513,863

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 2017

(Rs. In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2017	PERIOD ENDED 30TH SEPTEMBER 2017	QUARTER ENDED 30TH SEPTEMBER 2016	PERIOD ENDED 30TH SEPTEMBER 2016
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(24,107)	135,717	37,025	146,131
	(b) Marine Insurance		26,327	59,797	71,235	28,323
	(c) Miscellaneous Insurance		638,297	962,510	1,108,388	1,513,863
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		342,325	670,391	263,218	470,390
	(b) Profit on sale of investments		51,360	56,870	300,487	313,953
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		3,340	4,153	38,587	42,222
	b) Profit on Sale of Fixed Assets		17	18	49	60
	TOTAL (A)		1,037,559	1,889,456	1,818,989	2,514,942
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		-	-	244	2,458
	(b) Bad debts written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		-	-	-	-
	(d) Expenses on Corporate Social Responsibility (CSR)		131	431	-	9,236
	TOTAL (B)		131	431	244	11,694
	Profit Before Tax		1,037,428	1,889,025	1,818,745	2,503,248

	Less: Provision for Taxation					
	Current Tax		264,400	541,300	526,010	708,300
	Deferred Tax		1,500	(10,100)	(27,745)	3,755
	Wealth Tax		-	-	-	-
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		-	-	-	-
	Deferred Tax		-	-	-	-
	Wealth Tax		-	-	-	-
	Profit After Tax		771,528	1,357,825	1,320,480	1,791,193
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year			11,593,295		7,325,117
	Balance carried forward to Balance Sheet			12,951,120		9,116,310

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 2017

(Rs. In 000)

	Schedule	AS AT 30TH SEPTEMBER 2017	AS AT 30TH SEPTEMBER 2016
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,693,215	2,693,215
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	15,521,075	11,686,265
FAIR VALUE CHANGE ACCOUNT			
- Shareholders		(1,278)	(927)
- Policyholders		(4,016)	(3,636)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		18,208,996	14,374,917
APPLICATION OF FUNDS			
INVESTMENTS			
Investments - Shareholders	NL-12-Investment Schedule	16,628,524	11,663,484
Investments - Policyholders	NL-12(A)-Investment Schedule	52,282,322	45,767,002
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	312,546	266,707
DEFERRED TAX ASSET (NET)		255,800	159,545
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,111,909	2,355,151
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	5,175,683	5,418,274
Sub-Total (A)		6,287,592	7,773,425

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	42,286,646	37,044,996
	PROVISIONS	NL-18-Provisions Schedule	15,271,142	14,210,250
	Sub-Total (B)		57,557,788	51,255,246
	NET CURRENT ASSETS (C) = (A - B)		(51,270,196)	(43,481,821)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	TOTAL		18,208,996	14,374,917

CONTINGENT LIABILITIES

(` In 000)

	Particulars		AS AT 30TH SEPTEMBER 2017	AS AT 30TH SEPTEMBER 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		748,474	280,281
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	TOTAL		748,474	280,281

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs. In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2017				PERIOD ENDED 30TH SEPTEMBER 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	537,937	442,344	9,175,800	10,156,081	1,791,643	827,382	19,698,877	22,317,902
	537,937	442,344	9,175,800	10,156,081	1,791,643	827,382	19,698,877	22,317,902
Add: Premium on reinsurance accepted	194,503	5,593	24,748	224,844	330,418	15,280	45,005	390,703
Less : Premium on reinsurance ceded	523,754	296,816	2,133,735	2,954,305	1,778,769	507,479	4,598,507	6,884,755
Net Premium	208,686	151,121	7,066,813	7,426,620	343,292	335,183	15,145,375	15,823,850
Adjustment for change in reserve for unexpired risks	91,792	16,427	(343,649)	(235,430)	89,774	81,913	466,677	638,364
Premium Earned (Net)	116,894	134,694	7,410,462	7,662,050	253,518	253,270	14,678,698	15,185,486

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 30TH SEPTEMBER 2016				PERIOD ENDED 30TH SEPTEMBER 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	377,023	437,378	9,128,780	9,943,181	1,607,694	792,060	18,825,053	21,224,807
	377,023	437,378	9,128,780	9,943,181	1,607,694	792,060	18,825,053	21,224,807
Add: Premium on reinsurance accepted	156,069	7,687	17,441	181,197	280,040	10,474	100,675	391,189
Less : Premium on reinsurance ceded	374,932	289,989	2,390,940	3,055,861	1,621,151	476,798	5,031,221	7,129,170
Net Premium	158,160	155,076	6,755,281	7,068,517	266,583	325,736	13,894,507	14,486,826
Adjustment for change in reserve for unexpired risks	43,978	32,966	(794,456)	(717,512)	70,125	93,307	(1,039,880)	(876,448)
Premium Earned (Net)	114,182	122,110	7,549,737	7,786,029	196,458	232,429	14,934,387	15,363,274

PERIODIC DISCLOSURES

FORM NL-4 (A) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs. In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2017			PERIOD ENDED 30TH SEPTEMBER 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	426,885	15,459	442,344	798,502	28,880	827,382
	426,885	15,459	442,344	798,502	28,880	827,382
Add: Premium on reinsurance accepted	5,593	-	5,593	15,280	-	15,280
Less : Premium on reinsurance ceded	284,991	11,825	296,816	486,316	21,163	507,479
Net Premium	147,487	3,634	151,121	327,466	7,717	335,183
Adjustment for change in reserve for unexpired risks	18,846	(2,419)	16,427	77,817	4,096	81,913
Premium Earned (Net)	128,641	6,053	134,694	249,649	3,621	253,270

PREMIUM EARNED [NET]

Particulars	QUARTER ENDED 30TH SEPTEMBER 2016			PERIOD ENDED 30TH SEPTEMBER 2016		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	424,525	12,853	437,378	763,530	28,530	792,060
	424,525	12,853	437,378	763,530	28,530	792,060
Add: Premium on reinsurance accepted	7,257	430	7,687	10,044	430	10,474
Less : Premium on reinsurance ceded	282,755	7,234	289,989	460,374	16,424	476,798
Net Premium	149,027	6,049	155,076	313,200	12,536	325,736
Adjustment for change in reserve for unexpired risks	29,930	3,037	32,967	87,537	5,770	93,307
Premium Earned (Net)	119,097	3,012	122,110	225,663	6,766	232,430

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

PREMIUM EARNED [NET]

(Rs. In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 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	3,181,512	2,991,816	6,173,328	377,542	767	62,954	143,678	53,921	1,313,815	589,222	460,574	9,175,801
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
	3,181,512	2,991,816	6,173,328	377,542	767	62,954	143,678	53,921	1,313,815	589,222	460,574	9,175,801
Add: Premium on reinsurance accepted	-	-	-	21,674	-	-	-	564	1	-	2,510	24,749
Less : Premium on reinsurance ceded	481,528	461,691	943,219	345,364	723	3,238	17,703	14,723	68,780	465,268	274,718	2,133,736
Net Premium	2,699,984	2,530,125	5,230,109	53,852	44	59,716	125,975	39,762	1,245,036	123,954	188,366	7,066,814
Adjustment for change in reserve for unexpired risks	(267,399)	(274,030)	(541,429)	17,758	37	(7,967)	6,949	292	180,900	24,433	(24,621)	(343,648)
Premium Earned (Net)	2,967,383	2,804,155	5,771,538	36,094	7	67,683	119,026	39,470	1,064,136	99,521	212,987	7,410,462

PREMIUM EARNED [NET]

(` In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 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	6,915,981	6,757,068	13,673,049	541,462	1,001	138,945	301,759	128,167	2,500,934	1,272,157	1,141,403	19,698,877
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
	6,915,981	6,757,068	13,673,049	541,462	1,001	138,945	301,759	128,167	2,500,934	1,272,157	1,141,403	19,698,877
Add: Premium on reinsurance accepted	-	-	-	34,258	-	-	-	5,045	1,876	-	3,826	45,005
Less : Premium on reinsurance ceded	1,061,635	1,042,597	2,104,232	478,176	958	7,145	37,590	42,936	220,621	986,038	720,811	4,598,507
Net Premium	5,854,346	5,714,471	11,568,817	97,544	43	131,800	264,169	90,276	2,282,189	286,119	424,418	15,145,375
Adjustment for change in reserve for unexpired risks	(11,743)	157,051	145,308	26,775	35	(6,187)	28,870	10,787	245,712	10,960	4,417	466,677
Premium Earned (Net)	5,866,089	5,557,420	11,423,509	70,769	8	137,987	235,299	79,489	2,036,477	275,159	420,001	14,678,698

PREMIUM EARNED [NET]

(` In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 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	3,368,898	3,383,581	6,752,479	188,076	671	66,460	139,584	63,054	1,239,000	7,954	671,502	9,128,780
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
	3,368,898	3,383,581	6,752,479	188,076	671	66,460	139,584	63,054	1,239,000	7,954	671,502	9,128,780
Add: Premium on reinsurance accepted	-	-	-	13,269	-	-	(0)	2,718	0	-	1,453	17,441
Less : Premium on reinsurance ceded	800,658	831,070	1,631,728	174,893	669	3,323	17,653	16,883	66,125	398	479,269	2,390,941
Net Premium	2,568,240	2,552,511	5,120,751	26,453	2	63,136	121,930	48,889	1,172,876	7,557	193,686	6,755,280
Adjustment for change in reserve for unexpired risks	(561,173)	(200,273)	(761,446)	(19,627)	(26)	(5,491)	5,363	10,437	(36,552)	3,196	9,690	(794,456)
Premium Earned (Net)	3,129,412	2,752,784	5,882,197	46,080	27	68,628	116,567	38,453	1,209,428	4,360	183,996	7,549,736

PREMIUM EARNED [NET]

(` In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 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	6,996,875	7,017,151	14,014,026	364,136	2,266	146,903	273,512	127,729	2,552,541	11,868	1,332,072	18,825,053
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-
	6,996,875	7,017,151	14,014,026	364,136	2,266	146,903	273,512	127,729	2,552,541	11,868	1,332,072	18,825,053
Add: Premium on reinsurance accepted	-	-	-	21,967	-	-	4,725	3,630	67,904	-	2,448	100,675
Less : Premium on reinsurance ceded	1,731,375	1,751,471	3,482,846	300,044	2,213	7,345	34,713	38,714	223,473	3,529	938,345	5,031,222
Net Premium	5,265,500	5,265,680	10,531,180	86,060	53	139,557	243,523	92,645	2,396,973	8,340	396,175	13,894,506
Adjustment for change in reserve for unexpired risks	(978,060)	(91,377)	(1,069,437)	(8,865)	(3)	2,744	16,029	19,856	(10,133)	(16,907)	26,836	(1,039,880)
Premium Earned (Net)	6,243,559	5,357,057	11,600,617	94,925	55	136,814	227,494	72,790	2,407,106	25,246	369,339	14,934,386

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs. In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2017				PERIOD ENDED 30TH SEPTEMBER 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	567,568	345,205	5,153,915	6,066,688	941,774	480,152	14,587,806	16,009,732
Add Claims Outstanding at the end of the year	74,273	26,502	1,434,748	1,535,523	540,627	598,196	30,587,629	31,726,452
Less Claims Outstanding at the beginning of the year	(1)	-	1	-	458,455	582,400	29,176,482	30,217,337
	641,842	371,707	6,588,662	7,602,211	1,023,946	495,948	15,998,953	17,518,847
Add :Re-insurance accepted	39,009	976	735	40,720	39,588	995	1,261	41,844
Less :Re-insurance Ceded	551,573	263,255	881,996	1,696,824	869,298	335,628	4,731,383	5,936,309
Total Claims Incurred	129,278	109,428	5,707,401	5,946,107	194,236	161,315	11,268,831	11,624,382

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2016				PERIOD ENDED 30TH SEPTEMBER 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	269,188	158,751	5,858,973	6,286,912	410,791	302,482	10,039,495	10,752,768
Add Claims Outstanding at the end of the year	(28,794)	470	1,765,504	1,737,180	516,365	612,718	24,120,405	25,249,488
Less Claims Outstanding at the beginning of the year	(1)	(1)	-	(2)	458,295	539,961	20,093,200	21,091,456
	240,395	159,222	7,624,477	8,024,094	468,861	375,239	14,066,700	14,910,800
Add :Re-insurance accepted	13,294	8,834	44,924	67,052	31,344	10,101	179,244	220,689
Less :Re-insurance ceded	171,690	96,119	1,301,517	1,569,326	344,284	184,506	1,905,014	2,433,804
Total Claims Incurred	81,999	71,937	6,367,884	6,521,820	155,921	200,834	12,340,930	12,697,685

PERIODIC DISCLOSURES

FORM NL-5 (A) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs. In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2017			PERIOD ENDED 30TH SEP 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	238,865	106,340	345,205	373,587	106,565	480,152
Add Claims Outstanding at the end of the year	28,115	(1,614)	26,501	533,237	64,959	598,196
Less Claims Outstanding at the beginning of the year	-	-	-	499,399	83,001	582,400
	266,980	104,726	371,706	407,425	88,523	495,948
Add :Re-insurance accepted	976	-	976	995	-	995
Less :Re-insurance Ceded	163,326	99,928	263,254	235,606	100,022	335,628
Total Claims Incurred	104,630	4,798	109,428	172,814	(11,499)	161,315

CLAIMS INCURRED [NET]

(` In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2016			PERIOD ENDED 30TH SEP 2016		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	156,367	2,384	158,751	299,041	3,441	302,482
Add Claims Outstanding at the end of the year	36,098	(35,628)	470	515,048	97,670	612,718
Less Claims Outstanding at the beginning of the year	0	0	1	424,533	115,428	539,962
	192,465	(33,244)	159,221	389,556	(14,317)	375,239
Add :Re-insurance accepted	8,836	-	8,836	10,102	-	10,102
Less :Re-insurance ceded	95,999	120	96,119	183,565	941	184,506
Total Claims Incurred	105,301	(33,364)	71,937	216,092	(15,258)	200,834

PERIODIC DISCLOSURES
FORM NL-5 (B) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs. In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2017											
	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	2,237,894	1,430,569	3,668,463	39,403	-	24,327	91,846	1,437	1,042,727	151,719	133,993	5,153,915
Add Claims Outstanding at the end of the year	150,807	1,432,492	1,583,299	17,417	10,744	5,643	12,357	374	(148,545)	(117,809)	71,268	1,434,748
Less Claims Outstanding at the beginning of the year	-	1	1	-	-	-	-	-	-	-	-	1
	2,388,701	2,863,060	5,251,761	56,820	10,744	29,970	104,203	1,811	894,182	33,910	205,261	6,588,662
Add :Re-insurance accepted	-	-	-	735	-	-	-	-	-	-	-	735
Less :Re-insurance Ceded	483,929	250,113	734,042	24,393	-	1,441	10,031	99	92,973	(34,037)	53,054	881,996
Total Claims Incurred	1,904,772	2,612,947	4,517,719	33,162	10,744	28,529	94,172	1,712	801,209	67,947	152,207	5,707,401

CLAIMS INCURRED [NET]

(` In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 2017											
	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	4,360,671	2,245,842	6,606,513	113,885	(6,481)	42,702	162,360	1,921	2,123,879	5,262,241	280,786	14,587,806
Add Claims Outstanding at the end of the year	2,676,114	25,203,221	27,879,335	294,149	12,287	122,173	329,760	107,963	927,888	412,469	501,605	30,587,629
Less Claims Outstanding at the beginning of the year	2,212,587	21,868,002	24,080,589	243,864	941	104,453	215,140	87,799	1,333,699	2,657,709	452,288	29,176,482
	4,824,198	5,581,061	10,405,259	164,170	4,865	60,422	276,980	22,085	1,718,068	3,017,001	330,103	15,998,953
Add :Re-insurance accepted	-	-	-	735	526	-	-	-	-	-	-	1,261
Less :Re-insurance ceded	957,419	412,733	1,370,152	87,946	(6,222)	2,362	17,232	183	189,258	2,949,016	121,456	4,731,383
Total Claims Incurred	3,866,779	5,168,328	9,035,107	76,959	11,613	58,060	259,748	21,902	1,528,810	67,985	208,647	11,268,831

CLAIMS INCURRED [NET]

(' In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 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	2,592,006	1,163,140	3,755,146	70,825	-	18,012	68,740	31,252	1,105,023	621,181	188,795	5,858,974
Add Claims Outstanding at the end of the year	30,644	1,347,566	1,378,210	651	200	3,390	48,424	(19,697)	367,936	(64,251)	50,641	1,765,504
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	1	-	-	1
	2,622,650	2,510,706	5,133,356	71,476	200	21,402	117,164	11,555	1,472,958	556,930	239,436	7,624,477
Add :Re-insurance accepted	-	36,334	36,334	2,856	-	-	2,453	-	1,495	-	1,786	44,924
Less :Re-insurance ceded	273,018	244,689	517,707	47,079	-	1,036	6,981	3,090	116,171	496,945	112,508	1,301,517
Total Claims Incurred	2,349,632	2,302,351	4,651,983	27,253	200	20,366	112,636	8,465	1,358,282	59,985	128,714	6,367,884

CLAIMS INCURRED [NET]

(' In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 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	4,571,979	2,000,105	6,572,084	140,080	-	36,286	117,566	45,374	2,138,605	682,983	306,517	10,039,495
Add Claims Outstanding at the end of the year	2,017,056	19,282,821	21,299,877	299,642	10,513	111,143	241,399	104,183	1,452,261	128,866	472,521	24,120,405
Less Claims Outstanding at the beginning of the year	1,390,689	16,544,470	17,935,159	292,311	9,739	94,429	151,260	99,914	925,887	196,909	387,592	20,093,200
	5,198,346	4,738,456	9,936,802	147,411	774	53,000	207,705	49,643	2,664,979	614,940	391,446	14,066,700
Add :Re-insurance accepted	-	169,193	169,193	2,857	501	-	2,453	-	1,495	-	2,745	179,244
Less :Re-insurance ceded	373,476	457,146	830,622	90,203	-	1,957	22,539	16,404	227,917	546,386	168,986	1,905,014
Total Claims Incurred	4,824,870	4,450,503	9,275,373	60,065	1,275	51,043	187,619	33,239	2,438,557	68,554	225,205	12,340,930

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

COMMISSION (Rs. In 000)								
Particulars	QUARTER ENDED 30TH SEPTEMBER 2017				PERIOD ENDED 30TH SEPTEMBER 2017			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	26,554	21,320	389,724	437,598	62,392	45,126	830,061	937,579
Add: Re-insurance Accepted	14,864	111	3,149	18,124	19,597	533	4,207	24,337
Less: Commission on Re-insurance Ceded	69,708	46,414	285,594	401,716	219,679	72,427	695,627	987,733
Net Commission	(28,290)	(24,983)	107,279	54,006	(137,690)	(26,768)	138,641	(25,817)
Break-up of the expenses (Gross) incurred to procure business:								
Agents	9,148	9,929	172,921	191,998	18,027	17,062	352,495	387,584
Brokers	14,749	10,982	199,831	225,562	39,561	27,326	442,885	509,772
Corporate Agency	2,657	409	16,972	20,038	4,804	738	34,681	40,223
Others	-	-	-	-	-	-	-	-
TOTAL (B)	26,554	21,320	389,724	437,598	62,392	45,126	830,061	937,579

COMMISSION (` In 000)								
Particulars	QUARTER ENDED 30TH SEPTEMBER 2016				PERIOD ENDED 30TH SEPTEMBER 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	19,868	17,391	338,769	376,028	47,633	38,764	704,842	791,239
Add: Re-insurance Accepted	15,123	353	2,429	17,905	17,035	606	10,048	27,689
Less: Commission on Re-insurance Ceded	47,319	41,162	382,510	470,991	188,718	68,235	824,046	1,080,999
Net Commission	(12,328)	(23,418)	(41,312)	(77,058)	(124,050)	(28,865)	(109,156)	(262,071)
Break-up of the expenses (Gross) incurred to procure business:								
Agents	10,141	8,856	135,662	154,659	22,524	16,099	277,644	316,267
Brokers	8,186	8,170	186,468	202,824	22,068	21,959	392,673	436,700
Corporate Agency	1,541	365	16,639	18,545	3,041	706	34,525	38,272
Others	-	-	-	-	-	-	-	-
TOTAL (B)	19,868	17,391	338,769	376,028	47,633	38,764	704,842	791,239

PERIODIC DISCLOSURES

FORM NL-6 (A) - COMMISSION SCHEDULE

COMMISSION

(Rs. In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2017			PERIOD ENDED 30TH SEPTEMBER 2017		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	20,333	986	21,319	42,878	2,248	45,126
Add: Re-insurance Accepted	111	-	111	533	-	533
Less: Commission on Re-insurance Ceded	45,410	1,004	46,414	70,240	2,187	72,427
Net Commission	(24,966)	(18)	(24,984)	(26,829)	61	(26,768)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	9,322	607	9,929	15,734	1,328	17,062
Brokers	10,637	345	10,982	26,533	793	27,326
Corporate Agency	375	34	409	611	127	738
Others	-	-	-	-	-	-
TOTAL (B)	20,334	986	21,320	42,878	2,248	45,126

COMMISSION

(` In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2016			PERIOD ENDED 30TH SEPTEMBER 2016		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	16,198	1,193	17,391	36,341	2,423	38,764
Add: Re-insurance Accepted	342	11	353	595	11	606
Less: Commission on Re-insurance Ceded	40,510	652	41,162	65,698	2,537	68,235
Net Commission	(23,970)	552	(23,418)	(28,762)	(103)	(28,865)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	8,006	850	8,856	14,491	1,608	16,099
Brokers	7,853	317	8,170	21,175	784	21,959
Corporate Agency	339	26	365	675	31	706
Others	-	-	-	-	-	-
TOTAL (B)	16,198	1,193	17,391	36,341	2,423	38,764

PERIODIC DISCLOSURES

FORM NL-6 (B) -COMMISSION SCHEDULE

COMMISSION (Rs. In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	241,936	10,302	252,238	9,196	5	6,830	8,724	5,283	66,732	-	40,717	389,725
Add: Re-insurance Accepted	-	-	-	2,498	-	-	-	128	(1)	-	524	3,149
Less: Commission on Re-insurance Ceded	103,427	81,241	184,668	23,656	6	472	2,356	1,958	7,577	39,018	25,883	285,594
Net Commission	138,509	(70,939)	67,570	(11,962)	(1)	6,358	6,368	3,453	59,154	(39,018)	15,358	107,280
Break-up of the expenses (Gross) incurred to procure business:												
Agents	105,623	8,612	114,235	3,654	-	4,198	3,996	593	35,221	-	11,023	172,920
Brokers	130,133	703	130,836	5,320	5	2,412	3,681	4,638	27,207	-	25,733	199,832
Corporate Agency	6,180	988	7,168	222	-	220	1,047	52	4,303	-	3,960	16,972
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	241,936	10,303	252,239	9,196	5	6,830	8,724	5,283	66,731	-	40,716	389,724

COMMISSION (In 000)

Particulars	PERIOD ENDED 30TH SEP 2017											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	529,797	28,496	558,293	21,778	5	14,954	17,849	12,058	130,556	-	74,568	830,061
Add: Re-insurance Accepted	-	-	-	2,656	-	-	-	753	151	-	647	4,207
Less: Commission on Re-insurance Ceded	226,336	184,520	410,856	35,773	(22)	1,042	5,012	5,791	23,450	112,335	101,390	695,627
Net Commission	303,461	(156,024)	147,437	(11,339)	27	13,912	12,837	7,020	107,257	(112,335)	(26,175)	138,641
Break-up of the expenses (Gross) incurred to procure business:												
Agents	206,649	25,279	231,928	8,012	-	8,864	8,276	1,415	71,719	-	22,281	352,495
Brokers	310,121	1,136	311,257	13,312	5	5,658	7,679	10,546	50,926	-	43,502	442,885
Corporate Agency	13,027	2,081	15,108	454	-	432	1,894	97	7,911	-	8,785	34,681
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	529,797	28,496	558,293	21,778	5	14,954	17,849	12,058	130,556	-	74,568	830,061

COMMISSION (In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2016											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	196,684	4,434	201,118	10,598	-	6,314	8,775	8,454	67,278	-	36,231	338,768
Add: Re-insurance Accepted	-	-	-	1,676	-	-	0	446	(0)	-	307	2,429
Less: Commission on Re-insurance Ceded	155,861	134,423	290,285	16,112	19	499	2,232	1,695	7,252	60	64,357	382,509
Net Commission	40,822	(129,989)	(89,166)	(3,838)	(19)	5,815	6,544	7,204	60,027	(60)	(27,819)	(41,313)
Break-up of the expenses (Gross) incurred to procure business:												
Agents	72,359	4,057	76,416	4,163	-	2,725	3,575	1,247	35,993	-	11,545	135,663
Brokers	116,638	255	116,893	6,264	-	3,232	4,480	7,142	26,973	-	21,483	186,467
Corporate Agency	7,687	123	7,810	171	-	358	722	64	4,312	-	3,203	16,639
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	196,684	4,434	201,118	10,598	-	6,315	8,776	8,453	67,278	-	36,231	338,769

COMMISSION (In 000)

Particulars	PERIOD ENDED 30TH SEP 2016											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	405,442	9,389	414,831	21,769	-	13,768	17,644	15,969	141,176	-	79,685	704,842
Add: Re-insurance Accepted	-	-	-	1,766	-	-	47	528	7,243	-	464	10,048
Less: Commission on Re-insurance Ceded	340,384	306,774	647,159	27,095	97	1,102	4,440	4,328	23,592	562	115,672	824,045
Net Commission	65,057	(297,385)	(232,327)	(3,560)	(97)	12,666	13,252	12,168	124,828	(562)	(35,523)	(109,156)
Break-up of the expenses (Gross) incurred to procure business:												
Agents	151,640	8,459	160,099	8,367	-	6,983	6,922	2,893	68,901	-	23,480	277,644
Brokers	236,989	691	237,680	12,976	-	5,964	9,436	12,945	63,794	-	49,878	392,673
Corporate Agency	16,813	240	17,053	426	-	821	1,287	131	8,481	-	6,327	34,525
Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	405,442	9,389	414,831	21,769	-	13,768	17,644	15,969	141,176	-	79,685	704,842

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2017				PERIOD ENDED 30TH SEPTEMBER 2017			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	9,988	6,741	318,228	334,957	17,690	17,273	780,473	815,436
2	Travel, conveyance and vehicle running expenses	664	449	21,200	22,313	1,170	1,141	51,588	53,899
3	Training expenses	40	24	1,138	1,202	81	80	3,593	3,754
4	Rents, rates & taxes	2,227	1,567	73,566	77,360	3,782	3,693	166,870	174,345
5	Repairs	733	532	24,853	26,118	1,203	1,175	53,086	55,464
6	Printing & stationery	357	232	11,014	11,603	658	643	29,055	30,356
7	Communication	471	331	15,547	16,349	800	781	35,282	36,863
8	Legal & professional charges	7,337	5,144	241,581	254,062	12,502	12,206	551,553	576,261
9	Auditors' fees, expenses etc								
	(a) as auditor	31	31	1,388	1,450	31	31	1,388	1,450
	(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 (Tax Audit Fees)	8	7	335	350	8	7	335	350
10	Advertisement and publicity	245	117	5,848	6,210	555	541	24,470	25,566
11	Marketing and Support Services	31,146	23,420	1,089,884	1,144,450	49,023	47,866	2,162,824	2,259,713
12	Interest & Bank Charges	484	294	14,079	14,857	943	921	41,614	43,478
13	Others :								
	Policy Stamps	22	-	2,047	2,069	22	-	2,047	2,069
	Information & Technology Expenses	1,543	1,088	51,073	53,704	2,614	2,552	115,322	120,488
	Electricity & Water Charges	314	208	9,844	10,366	566	552	24,960	26,078
	Courtesies & Entertainment	197	146	6,807	7,150	316	308	13,920	14,544
	Others	(60)	(132)	(5,648)	(5,840)	129	126	5,691	5,946
14	Depreciation	735	561	26,042	27,338	1,137	1,111	50,161	52,409
15	Service Tax Expenses	602	425	19,947	20,974	1,019	995	44,977	46,991
	TOTAL	57,084	41,185	1,928,773	2,027,042	94,249	92,002	4,159,209	4,345,460

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(` In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2016				PERIOD ENDED 30TH SEPTEMBER 2016			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	5,922	5,505	241,185	252,612	10,837	13,241	564,803	588,881
2	Travel, conveyance and vehicle running expenses	575	583	25,307	26,465	914	1,116	47,604	49,634
3	Training expenses	7	6	278	291	9	10	441	460
4	Rents, rates & taxes	1,832	1,830	79,580	83,242	2,991	3,655	155,913	162,559
5	Repairs	745	801	34,561	36,107	1,054	1,287	54,918	57,259
6	Printing & stationery	310	302	13,160	13,772	528	645	27,520	28,693
7	Communication	547	577	24,931	26,055	812	994	42,385	44,191
8	Legal & professional charges	6,283	6,343	275,457	288,083	10,075	12,311	525,124	547,510
9	Auditors' fees, expenses etc								
	(a) as auditor	22	27	1,151	1,200	22	27	1,151	1,200
	(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 (Tax Audit Fees)	5	7	288	300	5	7	288	300
10	Advertisement and publicity	158	77	3,732	3,967	486	594	25,344	26,424
11	Marketing and Support Services	26,638	26,547	1,154,447	1,207,632	43,685	53,379	2,276,912	2,373,976
12	Interest & Bank Charges	493	505	21,911	22,909	762	929	39,650	41,341
13	Others :								
	Policy Stamps	15	-	1,814	1,829	15	-	1,814	1,829
	Information & Technology Expenses	582	535	23,441	24,558	1,085	1,326	56,559	58,970
	Electricity & Water Charges	363	375	16,252	16,990	558	682	29,079	30,319
	Courtesies & Entertainment	220	229	9,931	10,380	328	400	17,065	17,793
	Others	260	278	11,992	12,530	377	462	19,688	20,527
14	Depreciation	495	502	21,804	22,801	787	961	40,998	42,746
15	Service Tax Expenses	578	651	27,987	29,216	734	897	38,257	39,888
	TOTAL	46,050	45,680	1,989,209	2,080,939	76,064	92,923	3,965,513	4,134,500

PERIODIC DISCLOSURES

FORM NL-7 (A) - OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs.In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2017			PERIOD ENDED 30TH SEPTEMBER 2017		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	6,577	164	6,741	16,875	398	17,273
2	Travel, conveyance and vehicle running expenses	438	11	449	1,115	26	1,141
3	Training expenses	23	1	24	78	2	80
4	Rents, rates & taxes	1,529	38	1,567	3,608	85	3,693
5	Repairs	519	13	532	1,148	27	1,175
6	Printing & stationery	226	6	232	628	15	643
7	Communication	323	8	331	763	18	781
8	Legal & professional charges	5,019	125	5,144	11,925	281	12,206
9	Auditors' fees, expenses etc						
	(a) as auditor	30	1	31	30	1	31
	(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 (Tax Audit Fees)	7	-	7	7	-	7
10	Advertisement and publicity	114	3	117	529	12	541
11	Marketing and Support Services	22,860	560	23,420	46,764	1,102	47,866
12	Interest & Bank Charges	287	7	294	900	21	921
13	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	1,062	26	1,088	2,493	59	2,552
	Electricity & Water Charges	203	4	207	540	12	552
	Courtesies & Entertainment	143	3	146	301	7	308
	Others	(129)	(3)	(132)	123	3	126
14	Depreciation	548	14	562	1,085	26	1,111
15	Service Tax Expenses	414	10	424	972	23	995
	TOTAL	40,193	991	41,184	89,884	2,118	92,002

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(` In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2016			PERIOD ENDED 30TH SEPTEMBER 2016		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	5,289	216	5,505	12,731	510	13,241
2	Travel, conveyance and vehicle running expenses	560	23	583	1,073	43	1,116
3	Training expenses	6	-	6	10	-	10
4	Rents, rates & taxes	1,759	72	1,831	3,514	141	3,655
5	Repairs	770	30	800	1,238	49	1,287
6	Printing & stationery	290	12	302	620	25	645
7	Communication	555	22	577	956	38	994
8	Legal & professional charges	6,096	247	6,343	11,837	474	12,311
9	Auditors' fees, expenses etc						
	(a) as auditor	26	1	27	26	1	27
	(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 (Tax Audit Fees)	7	-	7	7	-	7
10	Advertisement and publicity	74	3	77	571	23	594
11	Marketing and Support Services	25,513	1,034	26,547	51,325	2,054	53,379
12	Interest & Bank Charges	485	20	505	893	36	929
13	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	513	21	534	1,275	51	1,326
	Electricity & Water Charges	361	14	375	656	26	682
	Courtesies & Entertainment	221	8	229	385	15	400
	Others	267	11	278	444	18	462
14	Depreciation	482	20	502	924	37	961
15	Service Tax Expenses	626	26	652	862	35	897
	TOTAL	43,900	1,780	45,680	89,347	3,576	92,923

PERIODIC DISCLOSURES

FORM NL-7 (B) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 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	121,199	112,275	233,474	2,527	2	2,667	5,706	1,762	58,261	5,465	8,364	318,228
2	Travel, conveyance and vehicle running expenses	8,076	7,486	15,562	168	-	178	380	117	3,873	365	558	21,201
3	Training expenses	430	388	818	10	-	9	21	6	226	19	29	1,138
4	Rents, rates & taxes	28,071	26,183	54,254	570	-	619	1,315	412	13,166	1,279	1,950	73,565
5	Repairs	9,496	8,901	18,397	189	-	210	443	139	4,374	436	663	24,851
6	Printing & stationery	4,187	3,852	8,039	89	-	92	199	60	2,062	187	287	11,015
7	Communication	5,932	5,533	11,465	120	-	131	278	87	2,783	271	412	15,547
8	Legal & professional charges	92,167	85,922	178,089	1,876	2	2,034	4,318	1,350	43,316	4,198	6,399	241,582
9	Auditors' fees, expenses etc												
	(a) as auditor	536	524	1,060	9	-	12	24	9	209	26	39	1,388
	(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 (Tax Audit Fees)	130	126	256	2	-	3	6	2	51	6	9	335
10	Advertisement and publicity	2,187	1,893	4,080	57	-	47	108	30	1,296	88	142	5,848
11	Marketing and Support Services	417,084	393,128	810,212	8,127	6	9,248	19,370	6,183	188,158	19,321	29,258	1,089,883
12	Interest & Bank Charges	5,334	4,847	10,181	119	-	116	255	76	2,736	233	362	14,078
13	Others :												
	Policy Stamps	732	715	1,447	2	-	74	10	-	34	-	480	2,047
	Information & Technology Expenses	19,490	18,187	37,677	396	1	431	912	285	9,128	888	1,355	51,073
	Electricity & Water Charges	3,746	3,460	7,206	79	-	82	176	54	1,820	169	257	9,843
	Courtesies & Entertainment	2,604	2,448	5,052	51	-	58	121	38	1,185	120	182	6,807
	Others	(2,227)	(2,322)	(4,549)	(24)	-	(51)	(95)	(37)	(599)	(120)	(172)	(5,647)
14	Depreciation	9,971	9,419	19,390	193	-	221	462	148	4,463	464	701	26,042
15	Service Tax Expenses	7,613	7,104	14,717	155	-	168	357	111	3,564	348	529	19,949
	TOTAL	736,758	690,069	1,426,827	14,715	11	16,349	34,366	10,832	340,106	33,763	51,804	1,928,773

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(` In 000)

	Particulars	PERIOD ENDED 30TH SEP 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	301,687	294,479	596,166	5,027	2	6,792	13,613	4,652	117,606	14,744	21,871	780,473
2	Travel, conveyance and vehicle running expenses	19,941	19,464	39,405	332	-	449	900	307	7,774	975	1,446	51,588
3	Training expenses	1,389	1,356	2,745	23	-	31	63	21	541	68	101	3,593
4	Rents, rates & taxes	64,503	62,961	127,464	1,075	-	1,452	2,911	995	25,145	3,152	4,676	166,870
5	Repairs	20,520	20,030	40,550	342	-	462	926	316	7,999	1,003	1,488	53,086
6	Printing & stationery	11,231	10,963	22,194	187	-	253	507	173	4,378	549	814	29,055
7	Communication	13,638	13,312	26,950	227	-	307	615	210	5,317	667	989	35,282
8	Legal & professional charges	213,199	208,105	421,304	3,552	2	4,800	9,620	3,288	83,111	10,420	15,456	551,553
9	Auditors' fees, expenses etc												
	(a) as auditor	536	524	1,060	9	-	12	24	9	209	26	39	1,388
	(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 (Tax Audit Fees)	130	126	256	2	-	3	6	2	51	6	9	335
10	Advertisement and publicity	9,458	9,233	18,691	158	-	213	427	146	3,687	462	686	24,470
11	Marketing and Support Services	836,025	816,051	1,652,076	13,930	6	18,822	37,724	12,892	325,906	40,859	60,609	2,162,824
12	Interest & Bank Charges	16,086	15,701	31,787	268	-	362	726	248	6,271	786	1,166	41,614
13	Others :												
	Policy Stamps	732	715	1,447	2	-	74	10	-	34	-	480	2,047
	Information & Technology Expenses	44,577	43,512	88,089	743	1	1,004	2,011	687	17,377	2,178	3,232	115,322
	Electricity & Water Charges	9,648	9,418	19,066	161	-	217	435	149	3,761	472	699	24,960
	Courtesies & Entertainment	5,381	5,252	10,633	89	-	121	243	83	2,098	263	390	13,920
	Others	2,200	2,147	4,347	37	-	50	99	34	857	108	159	5,691
14	Depreciation	19,389	18,926	38,315	323	-	436	875	299	7,559	948	1,406	50,161
15	Service Tax Expenses	17,386	16,970	34,356	290	-	391	785	268	6,777	850	1,260	44,977
	TOTAL	1,607,656	1,569,245	3,176,901	26,777	11	36,251	72,520	24,779	626,458	78,536	116,976	4,159,209

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(` In 000)

Particulars		QUARTER ENDED 30TH SEPTEMBER 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	91,773	91,060	182,833	796	-	2,209	4,387	1,783	41,948	303	6,925	241,184
2	Travel, conveyance and vehicle running expenses	9,617	9,567	19,184	109	-	239	454	180	4,389	27	724	25,306
3	Training expenses	105	105	210	2	-	2	5	2	48	-	8	277
4	Rents, rates & taxes	30,246	30,078	60,324	328	-	749	1,433	572	13,809	86	2,280	79,581
5	Repairs	13,121	13,075	26,196	170	-	334	616	241	5,984	31	989	34,561
6	Printing & stationery	5,004	4,972	9,976	51	-	122	237	96	2,286	15	377	13,160
7	Communication	9,468	9,430	18,898	116	-	239	446	176	4,319	23	714	24,931
8	Legal & professional charges	104,677	104,126	208,803	1,168	-	2,601	4,952	1,971	47,782	288	7,892	275,457
9	Auditors' fees, expenses etc												
	(a) as auditor	436	436	872	7	-	12	20	8	198	1	33	1,151
	(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 (Tax Audit Fees)	109	109	218	2	-	3	5	2	50	-	8	288
10	Advertisement and publicity	1,439	1,392	2,831	(23)	-	24	76	37	666	13	110	3,734
11	Marketing and Support Services	438,788	436,316	875,104	4,731	-	10,855	20,789	8,302	200,336	1,244	33,085	1,154,446
12	Interest & Bank Charges	8,324	8,286	16,610	98	-	208	393	155	3,798	22	627	21,911
13	Others :												
	Policy Stamps	623	623	1,246	2	-	74	5	-	44	-	443	1,814
	Information & Technology Expenses	8,922	8,848	17,770	73	1	213	427	174	4,079	30	674	23,441
	Electricity & Water Charges	6,174	6,146	12,320	73	-	155	292	115	2,818	16	464	16,253
	Courtesies & Entertainment	3,772	3,756	7,528	46	-	95	177	70	1,721	9	285	9,931
	Others	4,553	4,536	9,089	58	-	116	214	84	2,077	11	343	11,992
14	Depreciation	8,285	8,242	16,527	93	-	207	392	155	3,782	23	624	21,803
15	Service Tax Expenses	10,617	10,596	21,213	151	-	274	496	192	4,838	22	801	27,987
	TOTAL	756,053	751,699	1,507,752	8,051	1	18,731	35,816	14,315	344,972	2,164	57,406	1,989,208

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(` In 000)

	Particulars	PERIOD ENDED 30TH SEP 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	214,039	214,047	428,086	3,498	2	5,673	9,899	3,766	97,436	339	16,104	564,803
2	Travel, conveyance and vehicle running expenses	18,041	18,041	36,082	295	-	478	834	317	8,212	29	1,357	47,604
3	Training expenses	167	167	334	3	-	4	8	3	76	-	13	441
4	Rents, rates & taxes	59,085	59,087	118,172	965	1	1,566	2,733	1,040	26,897	94	4,445	155,913
5	Repairs	20,812	20,812	41,624	340	-	552	963	366	9,474	33	1,566	54,918
6	Printing & stationery	10,429	10,429	20,858	171	-	276	482	184	4,748	17	784	27,520
7	Communication	16,062	16,063	32,125	262	-	426	743	283	7,312	25	1,209	42,385
8	Legal & professional charges	199,003	199,009	398,012	3,253	2	5,274	9,204	3,501	90,590	315	14,973	525,124
9	Auditors' fees, expenses etc			-									
	(a) as auditor	436	436	872	7	-	12	20	8	198	1	33	1,151
	(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 (Tax Audit Fees)	109	109	218	2	-	3	5	2	50	-	8	288
10	Advertisement and publicity	9,604	9,605	19,209	157	-	255	444	169	4,372	15	723	25,344
11	Marketing and Support Services	862,865	862,894	1,725,759	14,103	9	22,870	39,906	15,182	392,795	1,367	64,921	2,276,912
12	Interest & Bank Charges	15,026	15,027	30,053	246	-	398	695	264	6,840	24	1,130	39,650
13	Others :			-									
	Policy Stamps	623	623	1,246	2	-	74	5	-	44	-	443	1,814
	Information & Technology Expenses	21,434	21,434	42,868	350	1	568	991	377	9,757	34	1,613	56,559
	Electricity & Water Charges	11,020	11,021	22,041	180	-	292	510	194	5,017	17	828	29,079
	Courtesies & Entertainment	6,467	6,467	12,934	106	-	171	299	114	2,944	10	487	17,065
	Others	7,461	7,461	14,922	122	-	198	345	131	3,397	12	561	19,688
14	Depreciation	15,537	15,537	31,074	253	-	412	719	273	7,073	25	1,169	40,998
15	Service Tax Expenses	14,497	14,499	28,996	237	-	384	671	255	6,599	23	1,092	38,257
	TOTAL	1,502,717	1,502,768	3,005,485	24,552	15	39,886	69,476	26,429	683,831	2,380	113,459	3,965,513

PERIODIC DISCLOSURES+A1

FORM NL-8-SHARE CAPITAL SCHEDULE

(Rs. In 000)

	Particulars	AS AT 30TH SEPTEMBER 2017	AS AT 30TH SEPTEMBER 2016
1	Authorised Capital 400000000 Equity Shares of ` 10 each (Previous Year 400000000 Equity Shares of ` 10 each)	4,000,000	4,000,000
2	Issued Capital 269321500 Equity Shares of ` 10 each (Previous Year 269321500 Equity Shares of ` 10 each)	2,693,215	2,693,215
3	Subscribed Capital 269321500 Equity Shares of ` 10 each (Previous Year 269321500 Equity Shares of ` 10 each)	2,693,215	2,693,215
4	Called up Capital 269321500 Equity Shares of ` 10 each (Previous Year 269321500 Equity Shares of ` 10 each)	2,693,215	2,693,215
	Less: Calls unpaid		
	Add: Equity Shares forfeited (amount originally paid up)	-	-
	Less: Par Value of Equity Shares bought back	-	-
	Less: Preliminary Expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	2,693,215	2,693,215

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 30TH SEPTEMBER 2017		AS AT 30TH SEPTEMBER 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	137,353,965	51	199,297,910	74
· Foreign	131,967,535	49	70,023,590	26
Others	-	-	-	-
TOTAL	269,321,500	100	269,321,500	100

PERIODIC DISCLOSURES

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Rs.In 000)

	Particulars	AS AT 30TH SEPTEMBER 2017	AS AT 30TH SEPTEMBER 2016
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,568,789	2,568,789
4	General Reserves	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	12,951,120	9,116,310
	TOTAL	15,521,075	11,686,265

PERIODIC DISCLOSURES**FORM NL-11-BORROWINGS SCHEDULE****(Rs. In 000)**

	Particulars	AS AT 30TH SEPTEMBER 2017	AS AT 30TH SEPTEMBER 2016
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-12

INVESTMENTS SHAREHOLDERS

(Rs. In 000)

	Particulars	AS AT 30TH SEPTEMBER 2017	AS AT 30TH SEPTEMBER 2016
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,386,472	3,480,824
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	5,484	6,569
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	2,039,745	1,058,843
	Non Convertible Debenture/ Bonds	1,536,654	409,504
	Other Securities	-	-
	Subsidiaries	1,207	1,015
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,915,209	5,132,876
5	Other than approved investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	40,815	144,319
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	96,598	301,074
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	241,893	584,929
	Non Convertible Debenture/ Bonds	217,477	335,170
	Others Securities	-	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	146,970	208,361
5	Other than Approved Investments	-	-
	TOTAL	16,628,524	11,663,484

PERIODIC DISCLOSURES

FORM NL-12A

INVESTMENTS POLICYHOLDERS

(Rs. In 000)

	Particulars	AS AT 30TH SEPTEMBER 2017	AS AT 30TH SEPTEMBER 2016
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	16,935,795	13,658,601
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	17,241	25,776
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	6,413,235	4,154,853
	Non Convertible Debenture/ Bonds	4,831,448	1,606,874
	Other Securities	-	-
	Subsidiaries	3,793	3,985
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	21,742,348	20,141,180
5	Other than approved investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	128,330	566,301
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	303,716	1,181,403
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	760,544	2,295,238
	Non Convertible Debenture/ Bonds	683,777	1,315,191
	Other Securities	-	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	462,095	817,600
5	Other than Approved Investments	-	-
	TOTAL	52,282,322	45,767,002

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(Rs. In 000)

	Particulars	AS AT 30TH SEPTEMBER 2017	AS AT 30TH SEPTEMBER 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	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs. In 000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2017	Additions during the Period	Sales/ Adjustments during the Period	As at 30th September, 2017	Upto 31st March 2017	For the Period	On sales / adjustments	Upto 30th September, 2017	As At 30th September,2017	As At 30th September, 2016
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	263,264	-	-	263,264	220,212	9,651	-	229,863	33,401	14,540
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	1,408	101	-	1,509	10,742	10,943
Furniture & Fittings	321,331	4,690	10	326,011	246,558	8,946	10	255,495	70,516	51,705
Information Technology Equipment	625,418	18,961	503	643,876	537,359	29,971	503	566,828	77,048	98,558
Vehicles	6,215	-	-	6,215	2,786	418	-	3,204	3,011	3,845
Office Equipment	94,529	2,627	264	96,892	79,874	3,320	264	82,930	13,961	13,053
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	1,360,856	26,278	777	1,386,358	1,088,197	52,407	777	1,139,829	246,528	230,493
Capital Work In Progress	28,877	37,140	-	66,018	-	-	-	-	66,018	36,214
Grand Total	1,389,733	63,418	777	1,452,376	1,088,197	52,407	777	1,139,829	312,546	266,707
Previous Period Total	1,220,024	100,837	17,133	1,303,728	999,329	42,746	5,053	1,037,021	266,707	

PERIODIC DISCLOSURES**FORM NL-15-CASH AND BANK BALANCE SCHEDULE****(Rs. In 000)**

	Particulars	AS AT 30TH SEPTEMBER 2017	AS AT 30TH SEPTEMBER 2016
1	Cash (including cheques, drafts and stamps)	26,792	27,281
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	200,000	1,400,000
	(bb) Others	-	-
	(b) Current Accounts	885,117	927,870
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,111,909	2,355,151
	Balances with non-scheduled banks included in 2 above	-	-

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Rs. In 000)

	Particulars	AS AT 30TH SEPTEMBER 2017	AS AT 30TH SEPTEMBER 2016
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	47,252	103,630
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	100,364	-
6	Deposit towards Rent	76,224	67,425
7	Service Tax Recoverable	473	-
8	Others	8,947	21,261
	TOTAL (A)	233,260	192,316
	OTHER ASSETS		
1	Income accrued on investments	2,299,967	2,044,874
2	Outstanding Premiums	1,324,602	1,239,386
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	1,171,611	1,862,127
6	Due from subsidiaries/ holding	146,243	79,571
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others	-	-
	TOTAL (B)	4,942,423	5,225,958
	TOTAL (A+B)	5,175,683	5,418,274

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

	Particulars	AS AT 30TH SEPTEMBER 2017	AS AT 30TH SEPTEMBER 2016
1	Agents' Balances	321,827	155,169
2	Balances due to other insurance companies (including reinsurers)	2,602,693	2,984,191
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	195,158	420,247
5	Unallocated Premium	1,295,186	1,888,418
6	Sundry creditors	1,880,008	1,820,427
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding *	34,853,786	28,916,023
9	Due to Officers/ Directors	-	-
10	Deposit Premium	309,366	193,576
11	Service Tax Payable	-	224,069
12	Goods & Service Tax Payable	247,886	-
13	Employee Benefits	289,077	183,823
14	Unclaimed Amount of Policyholders	291,659	259,053
	TOTAL	42,286,646	37,044,996

* Claims Outstanding Includes ` 3,127,334 thousand (Previous Year ` 3,665,535 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 2017	AS AT 30TH SEPTEMBER 2016
1	Reserve for Unexpired Risk	15,229,521	14,205,840
2	For Taxation (less advance tax paid and taxes deducted at source)	-	4,410
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Deficiency	-	-
6	For Doubtful Debt	41,621	-
	TOTAL	15,271,142	14,210,250

PERIODIC DISCLOSURES**FORM NL-19 MISC EXPENDITURE SCHEDULE****(Rs. In 000)**

	Particulars	AS AT 30TH SEPTEMBER 2017	AS AT 30TH SEPTEMBER 2016
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

(Rs.In Lakhs)

Sl.No.	Particular	AS AT 30TH SEPTEMBER 2017				AS AT 30TH SEPTEMBER 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	5,073.72	4,710.31	695.96	10,479.99	4,282.75	4,593.60	570.05	9,446.39
2	Marine								
a	Marine Cargo	2,552.75	4,306.89	1,025.48	7,885.12	2,319.21	4,161.05	989.43	7,469.69
b	Marine Hull	198.85	579.33	70.26	848.44	191.31	635.47	341.24	1,168.01
3	Miscellaneous								
a	Motor	116,307.39	113,142.27	196,924.43	426,374.09	111,236.77	91,539.10	158,125.02	360,900.89
b	Engineering	1,055.87	2,480.80	460.69	3,997.36	925.59	2,645.28	351.14	3,922.01
c	Aviation	0.40	122.87	-	123.27	0.47	105.13	-	105.60
d	Liabilities	778.55	467.14	612.48	1,858.17	751.56	586.33	455.51	1,793.40
e	Others	10,414.32	6,467.42	3,067.96	19,949.70	10,411	5,840.19	2,410.45	18,661.48
4	Health Insurance	15,659.51	5,773.51	3,505.38	24,938.40	11,907.58	9,480.90	5,041.71	26,430.19
5	Crop	253.85	3,701.61	423.07	4,378.54	32.31	1,288.66	-	1,320.97
6	Total Liabilities	152,295.21	141,752.15	206,785.71	500,833.07	142,058.40	120,875.70	168,284.53	431,218.63

PERIODIC DISCLOSURES

Geographical Distribution of Business

FORM NL-22

Insurer: **IFFCO Tokio General Insurance Company Ltd** Date: **1st Apr'17 to 30th Sep'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	For the qtr
Andhra Pradesh	91.46	290.88	-	-	1.01	9.31	-	-	21.49	45.55	1,197.11	2,166.13	943.92	1,811.57	2.52	6.43	40.62	113.23	1.50	3.23	-	-	109.74	212.08	2,410.79	4,709.65	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	17.09	17.13	0.68	2.65	-	-	-	-	1.47	2.10	260.63	442.26	252.32	429.21	0.37	1.28	12.25	18.00	0.08	0.08	-	-	4.94	6.74	549.82	919.44	
Bihar	2.55	2.55	0.02	0.19	-	-	-	-	2.21	4.23	218.90	483.49	188.87	414.18	-	0.79	6.01	3.30	5.91	0.11	0.13	0.49	4.00	18.21	421.24	935.39	
Chhattisgarh	84.20	100.49	4.86	10.26	-	-	-	-	15.94	44.04	594.97	1,395.39	511.07	1,182.02	0.14	68.82	82.89	9.76	22.85	0.13	0.24	1,626.37	4,775.84	33.09	77.03	2,948.19	7,691.18
Goa	21.93	28.01	1.35	5.10	23.07	58.79	4.63	13.77	-	-	531.39	960.39	507.90	999.13	0.05	0.36	6.37	11.49	19.11	0.59	1.51	-	17.63	34.21	1,124.37	2,126.75	
Gujarat	561.70	1,589.51	177.98	483.31	23.28	26.68	135.52	361.07	3,046.42	6,649.65	4,097.78	9,490.44	25.56	69.01	257.50	496.53	1,190.59	2,824.67	9.73	23.53	3,862.83	3,862.83	678.77	1,693.40	14,067.65	27,570.64	
Haryana	397.82	1,403.77	506.25	1,098.99	-	-	56.51	195.62	2,379.85	5,524.59	1,933.46	4,378.89	264.35	363.34	39.33	170.44	610.59	1,692.48	8.24	24.20	-	-	750.18	1,248.53	6,946.58	16,100.86	
Himachal Pradesh	104.09	121.55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	2.46	2.40	0.05	0.06	-	-	0.16	0.46	198.11	435.71	167.80	373.55	-	-	0.15	0.30	1.67	2.91	-	0.02	-	-	0.87	2.76	371.26	818.17	
Jharkhand	120.79	125.13	1.34	5.63	-	-	14.58	50.94	285.90	656.91	358.93	798.22	0.12	0.23	0.40	1.47	6.72	12.49	0.14	1.55	-	-	9.57	23.68	798.47	1,676.25	
Karnataka	209.96	281.55	42.52	110.50	-	-	0.13	74.52	116.61	2,784.33	5,407.62	3,520.94	6,683.95	154.91	276.36	70.41	137.88	2,074.66	3,090.63	1.30	4.13	-	-	146.48	337.64	9,080.04	16,446.99
Kerala	42.77	73.13	0.84	0.99	3.18	3.86	0.22	3.77	1,452.02	2,839.97	465.96	970.01	0.57	1.03	5.22	14.18	20.71	37.32	3.25	9.49	-	-	8.45	22.68	2,003.18	3,976.41	
Madhya Pradesh	99.87	337.46	32.17	70.90	-	-	21.90	51.46	1,781.58	3,952.45	2,197.50	5,140.72	0.72	8.57	22.40	42.92	186.38	342.91	7.76	14.61	415.58	1,417.47	163.18	402.47	4,929.04	11,781.94	
Maharashtra	739.54	1,517.83	357.58	959.67	100.78	179.44	248.02	648.13	3,676.63	7,912.66	3,759.81	8,256.34	320.17	700.56	190.20	479.94	3,236.34	5,346.07	10.09	27.12	-	-	1,415.20	4,783.01	14,054.37	29,785.95	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	39.81	1,680.26	5.51	25.85	0.24	15.87	30.11	100.52	692.66	1,432.95	1,070.66	2,186.54	0.26	1.54	19.82	26.89	805.63	2,649.98	0.37	2.95	-	-	39.94	67.93	2,705.22	8,190.28	
Punjab	23.19	131.84	12.09	24.87	-	-	57.04	134.65	1,057.77	2,607.01	780.33	2,312.49	30.88	47.46	20.72	88.99	52.34	113.84	1.94	5.17	-	-	70.44	298.09	2,106.73	5,764.21	
Rajasthan	316.93	374.41	10.26	21.47	-	-	28.40	64.44	1,210.33	2,504.44	1,628.61	3,648.98	21.24	44.89	19.20	44.89	58.25	99.95	0.24	0.98	1.34	3,555.92	103.99	206.15	3,989.79	10,544.02	
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	656.39	695.63	210.25	276.06	3.75	3.75	30.36	95.65	3,135.70	6,607.44	2,438.44	5,351.06	137.77	202.28	55.40	108.45	337.90	725.73	3.27	7.18	-	-	210.31	465.33	7,219.53	14,538.57	
Telangana	-	-	22.30	30.73	-	-	42.72	88.27	1,520.08	2,970.29	972.85	2,001.62	15.40	61.81	47.13	126.54	599.33	1,200.33	1.76	3.19	-	-	49.23	119.20	3,270.79	6,601.99	
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	1,232.09	4,123.31	73.16	151.19	-	-	36.69	88.08	1,946.29	4,247.41	1,557.39	3,696.63	8.21	11.99	36.94	49.28	125.31	252.69	1.67	4.45	-	-	130.01	279.47	5,147.76	12,904.50	
Uttarakhand	164.58	293.42	2.60	4.66	-	-	0.90	1.84	234.37	513.91	290.13	647.06	0.79	1.78	4.31	8.23	19.06	43.05	0.33	0.73	-	-	22.68	44.96	739.73	1,559.67	
West Bengal	226.85	4,493.48	18.86	47.85	-	-	10.96	38.36	541.15	1,252.46	485.57	1,136.41	9.58	27.67	22.95	94.38	715.56	884.00	1.22	3.77	5.41	5.41	43.10	110.33	2,082.59	8,094.12	
Andaman & Nicobar	0.13	0.13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.13	0.13
Chandigarh	(1.80)	(1.43)	25.48	62.12	-	-	2.19	8.37	509.03	1,115.68	407.81	928.43	1.47	10.39	33.09	84.49	89.46	129.71	0.41	1.14	1.13	149.69	45.87	120.16	1,114.13	2,608.74	
Dadra & Nagar Haveli	44.41	44.41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44.41	44.41
Daman & Diu	6.89	6.92	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.89	6.92
Delhi	155.34	166.36	2,771.59	4,591.95	-	-	2,899.04	3,215.88	2,897.83	6,955.55	2,150.68	5,243.87	269.38	567.91	417.19	794.37	2,350.06	4,664.15	12.81	65.89	-	-	493.27	1,157.45	14,418.09	27,423.38	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	2.43	2.43	0.32	1.03	-	-	2.34	3.29	397.78	861.13	231.05	490.98	0.66	0.66	0.23	0.76	1.51	2.95	0.18	0.20	-	-	7.05	21.15	643.55	1,384.57	
Total	5,365.46	17,902.55	4,279.05	7,995.23	154.30	288.51	3,737.90	5,377.10	32,550.82	69,895.51	30,919.76	68,572.28	1,264.61	2,382.94	1,337.71	2,918.53	12,560.57	24,294.19	67.11	204.68	5,913.15	12,742.50	4,557.99	11,752.67	102,708.45	224,326.66	

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.	Date:	01/04/2017 TO 30/09/2017		

FY-2017-18

Q2 Public Disclosure

(Rs in Lakhs)

Reinsurance Risk Concentration

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					0%
2	No. of Reinsurers with rating AA but less than AAA	4	1,276	0.45	44	2%
3	No. of Reinsurers with rating A but less than AA	130	52,640	2,198	9,421	93%
4	No. of Reinsurers with rating BBB but less than A	19	1,393	228	37	2%
5	No. of Reinsurers with rating less than BBB		-	-	-	0%
6	No. of Indian Reinsurers other than GIC	13	-	-	1,609	2%
Total		166	55,310	2,427	11,111	100%

NB:-The above list includes the Cessions to Indian branches of Foreign Reinsurers under Category "No of Reinsurers with rating A but less than AA"

PERIODIC DISCLOSURES**FORM NL-24****Ageing of Claims**Insurer: **IFFCO Tokio General Insurance Com** Date:**1st Apr'17 to 30th Sep'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	Fire	71	118	59	69	98	415	9,772.97
2	Marine Cargo	4818	2387	979	529	311	9024	3,745.82
3	Marine Hull	1	0	1	2	1	5	1,065.65
4	Engineering	42	217	113	66	46	484	1,138.85
5	Motor OD	106080	58411	9693	3405	1403	178992	42,603.18
6	Motor TP	235	362	678	1056	4177	6508	22,321.69
7	Health	44831	83160	33048	11930	6599	179568	21,160.72
8	Overseas Travel	33	18	102	126	19	298	80.90
9	Personal Accident	373	805	834	386	401	2799	1,623.61
10	Liability	3	1	4	9	26	43	56.37
11	Crop	459	279	127	3	5	873	52,697.41
12	Miscellaneous	2940	1609	617	311	237	5714	3,138.18

PERIODIC DISCLOSURES

FORM NL-25

Quarterly claims data for Non-Life

Insurer: IFFCO Tokio General Insurance Company Ltd

Date: 1st Apr'17 to 30th Sep'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	1361	1770	64	1168	20536	37487	80669	219	1812	152	191	226	1532	147187
2	Claims reported during the period	686	9459	9	743	211588	9840	146381	174	2953	57	1592	114	6674	390270
3	Claims Settled during the period	415	9024	5	484	178992	6508	179568	298	2799	43	872	111	5604	384723
4	Claims Repudiated during the period	0	0	0	0	205	0	16399	3	1	0	0	0	2	16610
5	Claims closed during the period	115	1328	4	125	11944	0	0	73	850	36	115	45	1328	15963
6	Claims O/S at End of the period	1667	2513	68	1437	55126	41572	48731	100	2306	169	985	246	2880	157800
	Less than 3months	274	1383	5	252	39462	3983	7168	24	1014	22	422	44	1514	55567
	3 months to 6 months	190	491	3	205	9816	4326	1247	72	514	29	450	47	584	17974
	6months to 1 year	199	279	4	134	3907	6480	29163	2	504	32	15	95	331	41145
	1year and above	1004	360	56	846	1941	26783	11153	2	274	86	98	60	451	43114

PERIODIC DISCLOSURES

FORM NL-26

CLAIMS INFORMATION - KG Table I

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency As At 30TH SEPTEMBER 2017

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	35,471.12	5,394.74	24,952.48	2,497.92	3,547.11	3,742.87	3,742.87
2	Marine Cargo	12,996.51	5,593.34	10,888.71	3,698.85	1,559.58	1,959.97	1,959.97
3	Marine Hull	573.81	198.85	885.86	208.63	57.38	132.88	132.88
4	Motor	294,025.55	233,355.80	244,732.87	191,700.63	46,671.16	57,510.19	57,510.19
5	Engineering	9,455.19	1,596.14	4,602.82	856.13	945.52	690.42	945.52
6	Aviation	50.86	0.49	(46.35)	43.28	5.09	12.99	12.99
7	Liabilities	2,387.23	1,581.46	520.52	120.13	358.08	117.12	358.08
8	Others	30,139.24	15,561.44	12,344.08	9,339.82	4,219.49	2,801.95	4,219.49
9	Health	51,275.70	46,800.63	44,530.96	40,555.35	9,360.13	12,166.61	12,166.61
10	Crop	138,124.96	49,475.91	69,260.86	28,479.89	13,812.50	10,389.13	13,812.50
	Total	574,500.18	359,558.79	412,672.80	277,500.63	80,536.04	89,524.11	94,861.09

PERIODIC DISCLOSURES
FORM NL-27: Offices information for Non-Life

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2017 - 30th September, 2017

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	88	
2	No. of branches approved during the Quarter	0	
3	No. of branches opened during the Quarter	Out of approvals of previous quarters	4
4		Out of approvals of this quarter	0
5	No. of branches closed during the Quarter	1	
6	No of branches at the end of the Quarter	91	
7	No. of branches approved but not open	3	
8	No. of rural branches	0	
9	No. of urban branches	91	

PERIODIC DISCLOSURES

FORM - 3B

FORM - NL 28 STATEMENT OF ASSETS

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

STATEMENT AS ON : 30th Sep 2017

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

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	689,108.46
2	Loans	9	-
3	Fixed Assets	10	3,125.46
4	Current Assets		-
	a. Cash & Bank Balance	11	11,119.09
	b. Advances & Other Assets	12	51,756.83
5	Current Liabilities		-
	a. Current Liabilities	13	422,866.46
	b. Provisions	14	152,711.42
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per balance Sheet (A)		1,330,687.73
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,125.46
3	Cash & Bank Balance (if any)	11	9,119.09
4	Advances & Other Assets (if any)	12	51,756.83
5	Current Liabilities	13	422,866.46
6	Provisions	14	152,711.42
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		639,579.27
	Investment Assets' as per FORM 3B	(A-B)	691,108.46

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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%		35536.94	111732.94	147,269.88	21.31%	0.00	147269.88	144,799.16
2	Government Securities or other approved securities (including (I) above)	Not less than 30%		54272.88	170641.25	224,914.12	32.54%	0.00	224914.12	225,359.23
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		93438.17	293782.21	387,220.38	56.03%	0.00	387220.38	394,244.89
	2. Approved Investments	Not exceeding 55%		20501.50	58171.21	78,672.71	11.38%	0.00	78672.71	79,389.14
	3. Other Investments(not exceeding 25%)			72.69	228.55	301.24	0.04%	0.00	301.24	301.24
	TOTAL INVESTMENT ASSETS	100%	0	168285.24	522823.22	691,108.46	100.00%	0.00	691108.46	699294.51

✘ 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)

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: Iffco Tokio General Insurance Co. Ltd.

Date: 30-Sep-2017

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30.09.2017	as % of total for this class	As at 30.09.16	as % of total for this class	As at 30.09.2017	as % of total for this class	As at 30.09.16	as % of total for this class
Break down by credit rating								
AAA rated	431,160.24	92.20%	390,391.17	98.92%	423,551.92	92.09%	383,547.11	98.93%
AA or better	36,494.65	7.80%	4,263.76	1.08%	36,361.74	7.91%	4,165.52	1.07%
Rated below AA but above A	-	-	-	-	-	-	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	0.00%
Any other	-	-	-	-	-	-	-	0.00%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	28,997.43	4.17%	79,959.87	13.86%	28,819.01	4.20%	79,537.77	14.06%
more than 1 year and upto 3years	110,134.24	15.85%	47,790.68	8.28%	109,078.32	15.88%	46,997.26	8.30%
More than 3years and up to 7years	137,995.07	19.86%	137,006.59	23.75%	134,731.88	19.62%	133,106.00	23.52%
More than 7 years and up to 10 years	241,613.54	34.76%	171,228.23	29.68%	239,879.58	34.93%	167,763.94	29.65%
above 10 years	176,273.84	25.36%	140,933.96	24.43%	174,319.00	25.38%	138,486.82	24.47%
Breakdown by type of the issuer								
a. Central Government	144,799.16	20.89%	124,455.87	23.07%	147,269.88	21.50%	123,781.37	23.39%
b. State Government	80,560.08	11.62%	57,808.53	10.71%	77,644.24	11.34%	54,397.79	10.28%
c. Corporate Securities	467,654.89	67.48%	357,298.29	66.22%	459,913.66	67.16%	351,031.83	66.33%

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 30TH SEPTEMBER 2017	Period Ended on 30TH SEPTEMBER 2017	Quarter Ended on 30TH SEPTEMBER 2016	Period Ended on 30TH SEPTEMBER 2016
1	Gross Direct Premium Growth Rate	2.14%	5.15%	NA	19.01%
	Fire	42.68%	11.44%	NA	11.03%
	Marine Total	1.14%	4.46%	NA	24.39%
	Miscellaneous Total	0.52%	4.64%	NA	19.53%
	Marine Cargo	0.56%	4.58%	NA	25.03%
	Marine Hull	20.28%	1.23%	NA	9.38%
	Motor OD	-5.56%	-1.16%	NA	17.44%
	Motor TP	-11.58%	-3.71%	NA	46.27%
	Motor Total	-8.58%	-2.43%	NA	30.30%
	Engineering	100.74%	48.70%	NA	11.03%
	Aviation	14.32%	-55.82%	NA	-29.85%
	Workmen Compensation	-5.27%	-5.42%	NA	8.59%
	Personal Accident	2.93%	10.33%	NA	17.45%
	Public / Product Liability	-14.48%	0.34%	NA	21.52%
	Health	6.04%	-2.02%	NA	-0.79%
	Crop	7307.72%	10619.07%	NA	-96.32%
	Other Miscellaneous	-31.41%	-14.31%	NA	2.95%
2	Gross Direct Premium to Net Worth Ratio	NA	1.23	NA	1.48
3	Growth rate of Net Worth	NA	26.67%	NA	19.99%
4	Net Retention Ratio	71.54%	69.68%	69.82%	67.02%
	Fire	28.49%	16.18%	29.67%	14.12%
	Marine Total	33.74%	39.78%	34.84%	40.59%
	Miscellaneous Total	76.81%	76.71%	73.86%	73.42%
	Marine Cargo	34.10%	40.24%	34.51%	40.49%
	Marine Hull	23.51%	26.72%	45.54%	43.29%
	Motor OD	84.86%	84.65%	76.23%	75.26%
	Motor TP	84.57%	84.57%	75.44%	75.04%
	Motor Total	84.72%	84.61%	75.84%	75.15%
	Engineering	13.49%	16.94%	13.14%	22.29%
	Aviation	5.74%	4.34%	0.24%	2.32%
	Workmen Compensation	94.86%	94.86%	95.00%	95.00%
	Personal Accident	87.68%	87.54%	87.35%	87.52%
	Public / Product Liability	72.98%	67.77%	74.33%	70.53%
	Health	94.76%	91.19%	94.66%	91.47%
	Crop	21.04%	22.49%	95.00%	70.27%
	Other Miscellaneous	40.68%	37.06%	28.78%	29.69%
5	Net Commission Ratio	0.73%	-0.16%	-1.09%	-1.81%
	Fire	-13.56%	-40.11%	-7.79%	-46.53%
	Marine Total	-16.53%	-7.99%	-15.10%	-8.86%
	Miscellaneous Total	1.52%	0.92%	-0.61%	-0.79%
	Marine Cargo	-16.93%	-8.19%	-16.08%	-9.18%
	Marine Hull	-0.50%	0.79%	9.12%	-0.82%
	Motor OD	5.13%	5.18%	1.59%	1.24%
	Motor TP	-2.80%	-2.73%	-5.09%	-5.65%
	Motor Total	1.29%	1.27%	-1.74%	-2.21%
	Engineering	-22.21%	-11.62%	-14.51%	-4.14%
	Aviation	-2.27%	62.54%	-1155.74%	-183.47%
	Workmen Compensation	10.65%	10.56%	9.21%	9.08%
	Personal Accident	5.05%	4.86%	5.37%	5.44%
	Public / Product Liability	8.68%	7.78%	14.74%	13.13%
	Health	4.75%	4.70%	5.12%	5.21%
	Crop	-31.48%	-39.26%	-0.79%	-6.74%
	Other Miscellaneous	8.15%	-6.17%	-14.36%	-8.97%

6	Expense of Management to Gross Direct Premium Ratio	24.27%	23.67%	24.71%	23.21%
7	Expense of Management to Net Written Premium Ratio	33.19%	33.39%	34.76%	34.00%
8	Net Incurred Claims to Net Earned Premium	77.60%	76.55%	83.76%	82.65%
9	Combined Ratio	105.63%	103.85%	112.11%	109.38%
10	Technical Reserves to Net Premium ratio	NA	3.17	NA	2.98
11	Underwriting balance ratio	-4.77%	-5.00%	-9.50%	-7.86%
	FIRE	-35.23%	40.52%	-1.35%	45.06%
	MARINE	6.73%	10.55%	22.86%	-13.97%
	MISCELLANEOUS	-4.49%	-6.05%	-10.15%	-8.46%
12	Operating Profit Ratio	8.33%	7.60%	15.58%	10.95%
13	Liquid Assets to liabilities ratio	NA	0.08	NA	0.23
14	Net earning ratio	10.39%	8.58%	18.68%	12.36%
15	Return on Net worth ratio	NA	7.45%	NA	12.46%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.79	NA	1.64
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	NA	269,321,500	NA	269,321,500
2	(b) Percentage of shareholding (Indian / Foreign)	NA	54/49	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	5.04	NA	6.65
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	5.04	NA	6.65
6	(iv) Book value per share (Rs)	NA	67.63	NA	53.99

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, 2017

(Rs.In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 30TH SEPTEMBER 2017	PERIOD ENDED 30TH SEPTEMBER 2017	QUARTER ENDED 30TH SEPTEMBER 2016	PERIOD ENDED 30TH SEPTEMBER 2016
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	93.93	4,994.13	1,350.73	6,008.43
			Claims paid on direct basis	293.43	471.65	218.21	617.52
			Payment of Rent and other expenses	215.82	842.75	512.96	993.90
			Deposit of Insurance Premium	-	25.00	-	25.00
			Payment of Dividend	-	-	-	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	-	168.85	187.90	510.22
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	64.34	838.77	266.58	444.23
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Professional Fee	-	-	-	-
			Payment of Fee	-	9.97	0.35	14.05
			Claim/Reimbursement of Expenses	0.81	0.81	-	-
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	668.29	1,349.96	916.63	2,031.51
			Commission Earned on Premium Ceded	189.92	332.30	231.48	458.12
			Losses Recovered from Re-insurer	3,814.11	5,804.76	1,880.03	2,664.76
			Claim/Reimbursement of Expenses	-	1.24	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(1,895.48)	N.A	656.44
5	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1.96	2.94	-	-
			Commission Earned on Premium Ceded	0.12	0.16	-	-
			Losses Recovered from Re-insurer	2.69	2.72	-	-
			Amount Payable/ (Receivable) at Balance sheet date	(3.41)	(20.79)	-	-
			Premium on Cession of Re-insurance Premium	314.20	945.13	263.49	803.84
6	Tokio Marine Insurance Sinagapore Ltd.	Associate of Promoters with more than 20% Voting rights	Commission Earned on Premium Ceded	43.49	134.68	37.03	116.53
			Losses Recovered from Re-insurer	131.42	281.69	71.89	167.54
			Claim/Reimbursement of Expenses	-	-	4.43	4.43
			Payment of Fee	-	-	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	161.09	N.A	176.36
7	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	-	-
			Commission Earned on Premium Ceded	-	-	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1.16	N.A	1.16
8	Tokio Marine Klin Regional Underwriting Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	14.59	24.11
			Commission Earned on Premium Ceded	-	-	3.70	6.01
			Losses Recovered from Re-insurer	-	-	0.84	1.56
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	N.A	14.72
9	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	75.03	125.63	-	34.72
			Commission Earned on Premium Ceded	13.53	23.28	3.68	4.67
			Losses Recovered from Re-insurer	-	-	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	150.66	26.69	30.06
10	Tokio Marine & Nichido Risk Consulting Co. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	4.92
11	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	-	-	2.64
			Claim/Reimbursement of Expenses	-	-	-	0.07
12	Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	-
			Claim/Reimbursement of Expenses	-	-	2.87	3.33

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

13	Tokio Marine Services Europe Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	-	20.75	22.13
			Claim/Reimbursement of Expenses	-	-	9.17	12.99
14	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	65.30	65.30	9.72	55.36
			Payment of Fees	14.07	14.07	5.46	19.23
15	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	1.25	1.75	2.82	4.18
			Claim/Reimbursement of Expenses	20.01	22.72	5.35	7.10
16	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fee	-	3.82	-	-
17	TM Claim Service Europe Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	59.34	99.13	-	-
			Payment of Fee	13.60	21.47	-	-
18	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	0.20	8.84	-	-
			Payment of Fee	0.03	17.37	-	-
19	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	-	2.49	-	-
			Claims paid on direct basis	-	0.16	-	-
20	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	-	0.46
			Payment of Fees	-	-	-	0.27
21	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	5.67	0.19	6.39
			Claims paid on direct basis	8.04	14.78	8.04	17.29
22	K. Srinivasa Gowda	Chairman	Honorarium Charges	1.50	3.00	-	-
			Payment of Rent on office Building	13.80	33.60	12.00	24.00
23	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	2.50	63.00	1.50	53.50
			Claims paid on direct basis	8.97	12.74	3.27	11.10
			Recovery of Expenses	45.69	45.69	31.31	49.84
			Payment of -Commission	140.75	267.00	138.68	278.32
			-Service Charges	1,413.38	3,342.30	1,803.54	3,593.29
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1,462.43	N.A	(795.71)
24	IFFCO KISAN BAZAR & LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	-	-	0.75
25	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	2.40	5.24	1.51	1.53
			Claims paid on direct basis	0.76	0.82	-	-
26	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	-	4.36	4.39
			Claims paid on direct basis	-	-	-	-
27	INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	13.77	1.51	10.61
			Claims paid on direct basis	-	0.30	0.64	1.71
			Payment for CSR activity-IFFDC being implementation agency	-	-	-	92.37
28	IFFCO CHHATTISGARH POWER LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	3.45	0.37	4.56
			Claims paid on direct basis	0.07	0.24	0.33	0.68
29	YOGESH LOHIYA	Managing Director & Chief Executive Officer (Up to 14/02/2017)		-	-	36.21	73.82
	Warendra Sinha	Managing Director & Chief Executive Officer (w.e.f 28/03/2017)		33.22	76.45	-	-
	H.O. Suri	Director-Marketing	Remuneration-Key Management Personnel	23.10	36.67	15.72	25.63
	Hiroshi Yasui	Director-Operations		14.94	29.87	12.79	25.57
	Sanjeev Chopra	Chief Financial Officer		19.00	30.19	14.37	21.61
	Amit Jain	Company Secretary		13.09	20.53	8.85	13.65

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

Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.	Date:	30.09.2017
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Products Information

List below the products and/or add-ons introduced during the period

S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval	Applicability of Para 19
1st July, 2017 to 30th September, 2017								
1	Restructured Weather Based Crop Insurance Scheme (RWBCIS) Micro	IFFCO-TOKIO/RWBCIS/01/2017	Approval letter dated 9th August, 17	Miscellaneous	Class rated Product	09.05.2017	09.08.2017	Yes

PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII

FORM NL-33 - SOLVENCY MARGIN - KGII

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

Solvency As At 30TH SEPTEMBER 2017

Available Solvency Margin and Solvency Ratio

(Rs. In Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds		522,823.22
	Deduct:		
2	Liabilities		500,833.07
3	Other Liabilities		21,990.15
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds		222,548.10
	Deduct:		
6	Other Liabilities		52,754.66
7	Excess in Shareholders' Funds (5-6)		169,793.43
8	Total Available Solvency Margin [ASM] (4+7)		169,793.43
9	Total Required Solvency Margin [RSM]		94,861.09
10	Solvency Ratio (Total ASM/Total RSM)		1.79

PERIODIC DISCLOSURES
FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2017 to 30th September, 2017

BOD and Key Person information			
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 & Director	Resignation from Directorship w.e.f - 30.09.2017
3	Mr. Akira Harashima	Vice Chairman	Appointment w.e.f - 07.07.2017, Designated as Vice Chairman w.e.f 26.09.2017
4	Mr. Chisato Kojima	Director	Appointment w.e.f - 07.07.2017
5	Mr. Shinjiro Hamada	Director	Appointment w.e.f - 07.07.2017
6	Mr. Balvinder Singh Nakai	Director	No change
7	Dr. U.S. Awasthi	Director	No change
8	Mr. Rakesh Kapur	Director	No change
9	Dr. P.S. Gahlaut	Director	No change
10	Mrs. Mira Mehrishi	Independent Director	No change
11	Mr. Sudhakar Rao	Independent Director	No change
12	Mr. Ashwani Kumar	Independent Director	No change
13	Mr. Warendra Sinha	Managing Director & CEO	No change
14	Mr. H.O. Suri	Director (Marketing) & Chief Investment Officer	No change
15	Mr. Hiroshi Yasui	Director (Operations) & Chief Risk Officer	No change
16	Mr. Harbhajan Singh	Chief of Internal Audit	No change
17	Mr. Sanjeev Chopra	Chief Finance Officer	No change
18	Mr. Vaibhav Tyagi	Appointed Actuary	No change
19	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: 30th Sep 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		Classification	Provision (%)	Provision (Rs)	
			%	Has there									Amount	Board				

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.
FORM NL-36-YIELD ON INVESTMENTS 1

Name of the Insurer : IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Registration Number : 106

Statement as on : 30-09-2017
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	143,141.34	141,355.04	2,564.94	1.79	1.17	141,833.90	139,473.53	4,881.34	3.44	2.25	111,811.63	113,316.95	9,794.91	8.76	5.73
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	CDS	845.97	898.49	17.52	2.07	1.35	846.19	893.39	35.04	4.14	2.71	848.01	868.49	35.04	4.13	2.70
4	TREASURY BILLS	CTRB	2,498.56	2,497.13	2.87	0.11	0.08	2,498.56	2,497.13	2.87	3.00	1.96	4,498.61	4,497.80	3.92	0.09	0.06
5	STATE GOVERNMENT BONDS	SGGB	67,598.69	70,807.99	1,324.39	1.96	1.28	64,566.35	67,625.69	2,539.96	3.94	2.57	47,791.53	49,975.83	2,568.64	5.37	3.51
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	3,225.21	3,377.14	66.48	2.06	1.35	3,220.81	3,356.31	132.96	4.13	2.70	3,185.39	3,238.26	132.96	4.17	2.73
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	HLSE	0.00	0.00	0.00	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	82,004.63	82,839.08	1,814.98	2.21	1.45	81,498.95	82,055.94	3,413.94	4.19	2.74	67,762.46	68,212.43	3,609.03	5.33	3.48
17	BONDS / DEBENTURES ISSUED BY	HFHD	9,807.69	10,378.50	149.28	1.52	1.52	9,112.24	9,619.58	284.21	3.13	3.13	7,992.05	9,675.99	928.59	11.62	11.62
18	BONDS / DEBENTURES ISSUED BY	HFDN	1,208.11	1,314.02	18.48	1.53	1.53	1,210.07	1,271.98	36.76	3.04	3.04	1,015.79	1,408.23	240.08	23.63	23.63
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 -	IDDF	5,988.41	6,317.94	131.32	2.19	2.19	5,988.21	6,298.83	261.22	4.36	2.85	5,753.98	5,788.94	250.39	4.35	4.35
27	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
28	INFRASTRUCTURE - PSU -	IPTD	202,924.58	203,454.03	4,742.78	2.34	1.53	208,832.40	208,767.30	8,548.55	4.09	2.68	112,603.22	114,200.10	7,607.45	6.76	4.42
29	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
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 - 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
33	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
34	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
35	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
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	95,185.65	98,571.13	1,834.74	1.93	1.93	94,788.44	97,467.31	3,176.03	3.35	3.35	86,996.54	93,921.91	7,412.31	8.52	8.52
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	IOPD	0.00	0.00	0.00	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	59.97	59.97	0.00	0.00	0.00	63.21	63.21	0.31	10.04	6.56	299.87	299.87	0.00	0.00	0.00
45	CORPORATE SECURITIES - EQUITY	EACE	171.44	171.44	0.00	0.00	0.00	176.85	176.85	1.43	0.73	0.48	451.44	451.44	0.00	0.00	0.00
46	CORPORATE SECURITIES - BONDS	EPBT	62,429.82	63,074.98	1,253.94	2.01	1.31	49,081.59	49,665.53	2,015.83	4.11	2.69	36,752.53	37,044.59	1,687.67	4.59	3.00
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	2,000.00	2,000.00	39.84	1.99	1.30	3,361.75	3,361.75	159.39	4.75	3.11	37,744.47	37,744.47	2,001.60	5.30	3.47
58	DEPOSITS - CDS WITH	EDCD	0.00	0.00	0.00	0.00	0.00	2,485.87	2,471.33	28.68	3.03	1.98	499.84	499.34	0.49	0.10	0.06
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	2,893.15	2,891.09	9.31	0.32	0.21	3,745.54	3,740.22	42.55	3.25	2.12	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	1,001.37	999.59	12.91	1.29	0.84	1,001.37	999.59	12.91	4.06	2.66	0.00	0.00	0.00	0.00	0.00
66	PERPETUAL DEBT INSTRUMENTS	EPPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
67	EQUITY SHARES - COMPANIES	EFES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
68	PERPETUAL NON-CUM. P.SHARES	EUPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
69	EQUITY SHARES (INCL. EQUITY	EEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
70	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
71	PERPETUAL NON-CUM. P.SHARES	EPSS	0.00	0.00	0.00	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	15,902.41	15,902.41	175.17	1.10	0.72	13,278.35	13,278.35	335.13	3.25	2.13	9,865.64	9,865.64	365.77	3.71	2.42
74	MUTUAL FUNDS - (UNDER	EMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
75	NET CURRENT ASSETS (ONLY IN	ENCA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
76	PASSIVELY MANAGED EQUITY ETF	EETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
77	PASSIVELY MANAGED EQUITY ETF	EETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
78	BONDS - PSU - TAXABLE	OBPT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
79	BONDS - PSU - TAX FREE	OBPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
80	EQUITY SHARES (INCL CO-OP	OESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81	DEBENTURES	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
82	MUNICIPAL BONDS	OMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
83	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
84	PREFERENCE SHARES	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	VENTURE FUND / SEBI APPROVED	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	EQUITY SHARES (PSUS &	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	SHORT TERM LOANS (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
88	EQUITY SHARES (INCL. EQUITY	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	TERM LOANS (WITHOUT CHARGE)	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	MUTUAL FUNDS - DEBT / INCOME /	OMGS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	DEBENTURES / BONDS/ CPS /	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	MUTUAL FUNDS - (UNDER	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	DERIVATIVE INSTRUMENTS	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	SECURITISED ASSETS	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95	INVESTMENT PROPERTIES -	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	PASSIVELY MANAGED EQUITY ETF	OETF	115.15	115.15	0.00	0.00	0.00	115.15	115.15	0.00	0.00	0.00	316.10	316.10	39.28	12.43	12.43
97	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total			699,052.14	707,075.11	14,158.95	2.03	1.43	687,755.80	693,248.95	25,909.09	3.82	2.69	536,239.10	551,376.38	36,678.12	6.84	5.05

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:

30th Sep 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</u> ¹								
	-	-	-	-	-	-	-	-	-
B.	<u>As on Date</u> ²								
	10.09% MRF BS 27-05-2019	EPBT	1000	5/27/2011	CRISIL	LAAA	AA+	10/30/2013	
	8.65% SAIL BS 30-12-2019	EPBT	1000	3/31/2011	CARE	CAREAAA	CAREAA+	3/17/2016	

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 L Date: 1st Apr'17 30th Sep'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	5,365.48	21793	3,786.85	19994	17,902.54	42949	16,093.57	39242
2	Cargo & Hull	4,433.35	6192	3,542.57	6353	8,283.73	13503	7,089.39	12578
3	Motor TP	4,672.13	248106	35,134.65	360428	42,324.65	639024	71,470.35	699493
4	Motor OD	58,798.44	1030447	34,696.30	1105459	96,143.13	2253747	70,976.07	2267033
5	Engineering	3,737.90	2773	1,719.60	2744	5,377.10	5839	3,480.20	5550
6	Workmen's Compensation	610.00	5009	756.61	5797	1,369.90	11313	1,576.06	11887
7	Employer's Liability	1,264.61	1067	-	0	2,382.93	2181	-	0
8	Aviation	7.66	4	6.71	2	10.01	4	22.66	5
9	Personal Accident	1,337.71	46867	1,469.34	38476	2,918.53	98619	2,808.62	70148
10	Health	12,627.68	50870	12,417.47	57971	24,498.87	103731	25,552.88	112591
11	Others*	9,853.48	107738	7,258.23	132532	23,115.26	225214	14,534.90	297884

Note:

1. Premium stands for amount of premium

2. The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

*any other segment contributing more than 5% of the total premium needs to be shown separately

3. Premium is Gross Direct Premium

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligation

Form Rural & Social Obligations (Quarterly Returns)

Insurer: **IFFCO TOKIO General Insurance Co** Date:

Apr 2017- Sept 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	7,802	628.44	1,262,168.08
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	9,605.60	-
		Social	-	-	-
4	Motor OD	Rural	410,087	2,655.73	237,493.69
		Social	-	-	-
5	Engineering	Rural	559	120.97	52,784.15
		Social	-	-	-
6	Workmen's Compensation	Rural	1,403	133.64	31,413.38
		Social	-	-	-
7	Employer's Liability	Rural	213	5.70	1,931.11
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	19,648	1,001.04	2,599,963.21
		Social	12	25.27	101,040.90
10	Health	Rural	13,345	6,632.86	56,027.53
		Social	-	4,764.20	-
11	Others	Rural	31,491	14,177.99	900,387.60
		Social	5,581	9,406.09	113,767.57

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Company Ltd

Date: 1st Apr17 to 30th Sep, 2017

(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	676192	27,849.57	793550	30,670.90	1536090	61,579.07	1586710	63,582.94
2	Corporate Agents-Banks	11242	336.10	1752	35.18	22817	657.27	4073	99.78
3	Corporate Agents -Others	95587	3,318.88	118367	3,971.59	195746	6,750.76	235564	8,280.97
4	Brokers	305466	42,595.32	361406	41,814.39	725400	90,109.57	749249	90,356.00
5	Micro Agents	309	8.14	176	7.52	1148	24.06	284	11.19
6	Direct Business	432070	28,600.44	454505	24,288.77	914923	65,205.97	940531	51,273.76
	Total (A)	1520866	102,708.44	1729756	100,788.36	3396124	224,326.70	3516411	213,604.64
1	Referral (B)	-	-	-	-0.03	-	-0.05	-	-0.04
	Grand Total (A+B)	1520866	102,708.44	1729756	100,788.33	3396124	224,326.66	3516411	213,604.60

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- September' 2017

GRIEVANCE DISPOSAL FOR THE PERIOD July' to September'2017 DURING THE FINANCIAL YEAR 2017-18

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
	a) Proposal related	0	1	1	0	0	0
	b) Claim	33	320	195	90	55	13
	c) Policy Related	3	21	17	3	0	4
	d) Premium	0	3	0	3	0	0
	e) Refund	1	4	2	2	1	0
	f) Coverage	0	0	0	0	0	0
	g) Cover note related	0	1	1	0	0	0
	h) Product	0	0	0	0	0	0
	i) others	2	14	11	3	1	1
	Total Number of Complaints	39	364	227	101	57	18

2	Total No. of policies during previous year	7,123,775	2016-17
3	Total No. of Claims during previous year	906,625	2016-17
4	Total no. of policies during current year	3,396,215	Q1 - 2017-18
5	Total no. of claims during current year	390,270	Q1- 2017-18
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.06	Q1 - 2017-18
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	8.20	Q1 - 2017-18

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	5	0	5
(b)	7-15 days	2	0	2
(c)	15-30 days	5	0	5
(d)	30-90 days	6	0	6
(e)	90 days and beyond	0	0	0
	Total Number of Complaints	18	0	18