

**FORM NL-1-B-RA**  
**IFFCO - TOKIO General Insurance Company Limited**  
Registration No. 106 dated 4.12.2000

**FIRE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2009**

(Rs. In '000)

Sl. No.	Particulars	Schedule	Current Year	Previous Year
(1)	(2)	(3)	(4)	(5)
1	Premiums earned (Net)	<b>NL-4 Premium Schedule</b>	604,890	636,415
2	Profit / Loss on sale / redemption of Investments		2,325	1,655
3	Others : Handling Charges		421	536
	Exchange Gain / (Loss)		(927)	(1,898)
4	Interest, Dividend & Rent-Gross		60,851	44,717
	<b>TOTAL (A)</b>		<b>667,560</b>	<b>681,425</b>
1	Claims Incurred (Net)	<b>NL-5 Claim Schedule</b>	441,410	422,588
2	Commission	<b>NL-6 Commission Schedule</b>	(165,421)	(274,212)
3	Operating expenses related to Insurance Business	<b>NL-7 Operating Expenses Schedule</b>	340,150	383,181
	<b>TOTAL (B)</b>		<b>616,139</b>	<b>531,557</b>
	<b>Operating Profit / (Loss) from Fire Business C=(A-B)</b>		<b>51,421</b>	<b>149,868</b>
	<b>APPROPRIATIONS</b>			
	Transfer to Shareholders' Account		51,421	149,868
	Transfer to Catastrophe Reserve			
	Transfer to Other Reserves (to be specified)			
	<b>TOTAL ( C )</b>		<b>51,421</b>	<b>149,868</b>

**FORM NL-1-B-RA**  
**IFFCO - TOKIO General Insurance Company Limited**  
Registration No. 106 dated 4.12.2000

**MARINE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2009**

(Rs in 000)

Sl. No.	Particulars	Schedule	Current Year	Previous Year
(1)	(2)	(3)	(4)	(5)
1	Premiums earned (Net)	<b>NL-4 Premium Schedule</b>	445,977	420,685
2	Profit / Loss on sale / redemption of Investments		2,310	1,908
3	Others: Handling Charges		(69)	318
	Exchange Gain / (Loss)		(1,166)	19
4	Interest, Dividend & Rent-Gross		60,454	51,561
	<b>TOTAL (A)</b>		<b>507,506</b>	<b>474,491</b>
1	Claims Incurred (Net)	<b>NL-5 Claim Schedule</b>	444,842	430,130
2	Commission	<b>NL-6 Commission Schedule</b>	(46,898)	15,234
3	Operating expenses related to Insurance Business	<b>NL-7 Operating Expenses Schedule</b>	197,965	118,278
4	Premium Deficiency			(10,000)
	<b>TOTAL (B)</b>		<b>595,909</b>	<b>553,642</b>
	<b>Operating Profit / (Loss) from Marine Business (A-B)</b>		<b>(88,403)</b>	<b>(79,151)</b>
	<b>APPROPRIATIONS</b>			
	Transfer to Shareholders' Account		(88,403)	(79,151)
	Transfer to Catastrophe Reserve			
	Transfer to Other Reserves (to be specified)			
	<b>TOTAL (C)</b>		<b>(88,403)</b>	<b>(79,151)</b>

**FORM NL-1-B-RA**  
**IFFCO - TOKIO General Insurance Company Limited**  
Registration No. 106 dated 4.12.2000

**MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2009**

(Rs in '000)

Sl. No.	Particulars	Schedule	Current Year	Previous Year
(1)	(2)	(3)	(4)	(5)
1	Premiums earned (Net)	<b>NL-4 Premium Schedule</b>	7,278,434	5,339,560
2	Profit / Loss on sale / redemption of Investments		26,902	14,834
3	Others: Handling Charges		(1,323)	(1,245)
	Exchange Gain / (Loss)		1,959	(228)
	Transfer & Duplicate Fee		662	694
4	Interest, Dividend & Rent-Gross		704,093	400,900
	<b>TOTAL (A)</b>		<b>8,010,727</b>	5,754,515
1	Claims Incurred (Net)	<b>NL-5 Claim Schedule</b>	6,063,989	4,194,715
2	Commission	<b>NL-6 Commisiion Schedule</b>	180,063	219,459
3	Operating expenses related to Insurance Business	<b>NL-7 Operating Expenses Schedule</b>	1,858,057	1,509,151
	<b>TOTAL (B)</b>		<b>8,102,109</b>	<b>5,923,325</b>
	<b>Operating Profit / (Loss) from Miscellaneous Business (A-B)</b>		<b>(91,382)</b>	<b>(168,810)</b>
	<b>APPROPRIATIONS</b>			
	Transfer to Shareholders' Account		(91,382)	(168,810)
	Transfer to Catastrophe Reserve			
	Transfer to Other Reserves (to be specified)			
	<b>TOTAL (C)</b>		<b>(91,382)</b>	<b>(168,810)</b>

**FORM NL-2-B-PL**  
**IFFCO-TOKIO General Insurance Company Limited**  
**Registration No. 106 dated 4.12.2000**

<b><u>PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2009</u></b>			
<b>PARTICULARS</b>	<b>Schedule</b>	<b>(Rs in '000)</b>	
		<b>Current Year</b>	<b>Previous Year</b>
<b>OPERATING PROFIT / (LOSS)</b>			
(a) Fire Insurance		51,421	149,868
(b) Marine Insurance		(88,403)	(79,151)
(c) Miscellaneous Insurance		(91,382)	(168,810)
		<b>(128,364)</b>	<b>(98,093)</b>
<b>INCOME FROM INVESTMENTS</b>			
(a) Interest, Dividend & Rent-Gross		189,895	212,023
(b) Profit on sale of Investments		7,256	7,845
Less : Loss on Sale of Investments			-
		<b>197,151</b>	<b>219,868</b>
<b>OTHERS</b>			
Miscellaneous Income		4,247	5,115
<b>TOTAL (A)</b>		<b>73,034</b>	<b>126,890</b>
<b>PROVISIONS (Other than taxation)</b>			
(a) For diminution in the value of investments			
(b) For doubtful debts			

(c) Others (to be specified)			
<b>OTHER EXPENSES</b>			
(a) Expenses other than those related to Insurance business		3,738	4,661
(b) Bad Debts written off			-
(c) Loss on Sale/Scrap of Fixed Assets		102	3,638
<b>TOTAL (B)</b>		<b>3,840</b>	<b>8,299</b>
<b>Profit Before Tax</b>		<b>69,194</b>	<b>118,591</b>
Less : Provision for Taxation			
Current Tax		7,692	108,500
Deferred Tax		21,000	(69,700)
Fringe Benefit Tax		12,100	10,500
Credit for MAT Entitlement		(7,692)	
Less : Short / Excess provision for tax for earlier years			
Current Tax		5,067	(2,337)
Deferred Tax		6,000	
<b>Profit After Tax</b>		<b>25,027</b>	<b>71,628</b>
Balance of Profit brought forward from Last Year		<b>537,874</b>	<b>466,246</b>
<b>Balance available for appropriation</b>		<b>562,901</b>	<b>537,874</b>
<b>APPROPRIATIONS</b>			-
(a) Interim dividends paid during the year			-
(b) Proposed Final Dividend		-	-
(c) Dividend distribution tax		-	-
(d) Transfer to any Reserves or Other Accounts			-
<b>Balance carried forward to Balance sheet</b>		<b>562,901</b>	<b>537,874</b>
<b>Basic &amp; Diluted Earnings per Share</b>			
(Equity Shares of Face Value of Rs 10 each)		<b>0.11</b>	<b>0.33</b>

FORM NL-3-B-BS

IFFCO-TOKIO General Insurance Company Limited  
Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31st March 2009

(Rs in '000)

SI. No.	PARTICULARS	SCHEDULE	As At 31st March, 2009		As at 31st March, 2008
(1)	(2)	(3)		(4)	(5)
	<b>SOURCES OF FUNDS</b>				
	SHARE CAPITAL	NL-8 Share Capital Schedule		2,470,000	2,200,000
	RESERVES AND SURPLUS	NL-10 Reserves and Surplus Schedule		2,106,067	839,040
	FAIR VALUE CHANGE ACCOUNT			-	-
	BORROWINGS	NL-11 Borrowings Schedule		-	-
	<b>TOTAL</b>			<b>4,576,067</b>	<b>3,039,040</b>
	<b>APPLICATION OF FUNDS</b>				
	INVESTMENTS	NL-12 Investment Schedule		7,030,491	5,429,694
	LOANS	NL-13 Loan Schedule		-	-
	FIXED ASSETS	NL-14 Fixed Assets Schedule		132,605	145,757
	CURRENT ASSETS :				
	Cash and Bank Balances	NL-15 Cash & Bank Schedule	3,854,388		3,767,627

	Advances and Other Assets	<b>NL-16 Advances and other Assets Schedule</b>	4,876,386		2,336,358
	<b>Sub-Total (A)</b>		8,730,774		6,103,985
	CURRENT LIABILITIES	<b>NL-17 Current Liabilities Schedule</b>	6,897,587		4,774,645
	PROVISIONS	<b>NL-18 Provisions Schedule</b>	4,478,916		3,951,451
	<b>Sub-Total (B)</b>		11,376,503		8,726,096
	NET CURRENT ASSETS (C) = (A-B)			(2,645,729)	(2,622,111)
	DEFERRED TAX ASSET (NET)			58,700	85,700
	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	<b>NL-19 Miscellaneous Expenditure Schedule</b>		-	-
	Debit Balance in Profit and Loss Account				-
	<b>TOTAL</b>			<b>4,576,067</b>	<b>3,039,040</b>

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**CONTINGENT LIABILITIES**

<b>SI. No.</b>	<b>PARTICULARS</b>	<b>As At 31st March, 2009</b>	<b>As at 31st March, 2008</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
1	Partly paid up investments		
2	Claims, other than against policies, not acknowledged as debts by the company	6,786	-
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		
6	Reinsurance obligations to the extent not provided for in the accounts		
7	Others		
	<b>Total</b>	<b>6,786</b>	<b>-</b>



**IFFCO-TOKIO General Insurance Company Limited**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**  
**FORM NL-4-PREMIUM SCHEDULE**

PREMIUM EARNED (NET)	(Rs in '000)							
	CURRENT YEAR				PREVIOUS YEAR			
	FIRE	* MARINE	MISCELLANE OUS	Total	FIRE	MARINE	MISCELLANE OUS	Total
Particulars								
Premium from direct business written	1,952,768	1,136,964	10,650,850	13,740,582	2,151,697	664,317	8,465,496	11,281,510
Add : Premium on reinsurance accepted	137,297	24,305	1,253,035	1,414,637	196,271	30,213	850,349	1,076,833
	<b>2,090,065</b>	<b>1,161,269</b>	<b>11,903,885</b>	<b>15,155,219</b>	<b>2,347,968</b>	<b>694,530</b>	<b>9,315,845</b>	<b>12,358,343</b>
Less : Premium on reinsurance ceded	1,582,980	729,238	3,986,235	6,298,453	1,622,894	277,546	3,080,409	4,980,849
Net Premium	<b>507,085</b>	<b>432,031</b>	<b>7,917,650</b>	<b>8,856,766</b>	<b>725,074</b>	<b>416,984</b>	<b>6,235,436</b>	<b>7,377,494</b>
Adjustments for changes in Reserve for Unexpired Risks	(97,805)	(13,946)	639,216	527,465	88,659	(3,701)	895,876	980,834
Unearned Premium Reserve					0	0	0	0
Unexpired Risk Reserve					-	-	-	-
<b>Total Premium Earned (Net)</b>	<b>604,890</b>	<b>445,977</b>	<b>7,278,434</b>	<b>8,329,301</b>	<b>636,415</b>	<b>420,685</b>	<b>5,339,560</b>	<b>6,396,660</b>
<b>Premium Income from business effected :</b>								
In India	604,890	445,977	7,278,434		636,415	420,685	5,339,560	
Outside India								
<b>Total Premium Earned (Net)</b>	<b>604,890</b>	<b>445,977</b>	<b>7,278,434</b>		<b>636,415</b>	<b>420,685</b>	<b>5,339,560</b>	

\* For analysis of the segment of Marine business, refer FORM NL-4A

\*\* For analysis of the segment of Miscellaneous business, refer FORM NL-4B

**FORM NL-5-CLAIMS SCHEDULE**

CLAIMS INCURRED (NET)	(Rs in '000)							
	CURRENT YEAR				PREVIOUS YEAR			
	FIRE	* MARINE	MISCELLANE OUS	Total	FIRE	MARINE	MISCELLANE OUS	Total
Particulars								
<b>Claims Paid</b>								
Direct	2,009,324	863,215	5,423,436	8,295,975	1,224,603	786,056	3,784,547	5,795,206
Add: Reinsurance accepted	7,327	19,935	74,469	101,731	226	23,345	2,700	26,271
Less: Reinsurance ceded	1,582,359	476,427	1,392,459	3,451,245	896,790	404,721	969,550	2,271,061
Net Claims Paid	434,292	406,723	4,105,446	4,946,461	328,039	404,680	2,817,697	3,550,416
Add: Claims Outstanding at the end of the year	237,159	291,950	4,825,938	5,355,047	230,041	253,831	2,867,395	3,351,267
Less: Claims Outstanding at the beginning of the year	230,041	253,831	2,867,395	3,351,267	135,492	228,381	1,490,377	1,854,250
<b>Total Claims Incurred</b>	<b>441,410</b>	<b>444,842</b>	<b>6,063,989</b>	<b>6,950,241</b>	<b>422,588</b>	<b>430,130</b>	<b>4,194,715</b>	<b>5,047,433</b>

\* For analysis of the segment of Marine business, refer FORM NL- 5A.

\*\* For analysis of the segment of Miscellaneous business, refer FORM NL- 5B

**IFFCO-TOKIO General Insurance Company Limited**

**FORM NL-6-COMMISSION SCHEDULE**

COMMISSION								(Rs in '000)
	CURRENT YEAR				PREVIOUS YEAR			
	FIRE	MARINE	* MISCELLANEOUS	Total	FIRE	MARINE	MISCELLANEOUS	Total
Commission Paid								
Direct	111,130	85,871	714,465	911,466	132,655	59,816	661,419	853,890
<b>Total (A)</b>	<b>111,130</b>	<b>85,871</b>	<b>714,465</b>	<b>911,466</b>	<b>132,655</b>	<b>59,816</b>	<b>661,419</b>	<b>853,890</b>
Add : Re-insurance Accepted	25,380	5,363	162,894	193,637	25,361	6,450	107,868	139,679
Less : Commission on Re-insurance ceded	301,931	138,132	697,296	1,137,359	432,228	51,032	549,828	1,033,088
<b>Net Commission</b>	<b>(165,421)</b>	<b>(46,898)</b>	<b>180,063</b>	<b>(32,256)</b>	<b>(274,212)</b>	<b>15,234</b>	<b>219,459</b>	<b>(39,519)</b>
<b>Breakup of the expenses incurred to procure business:</b>								
Agents	38,988	28,296	378,649	445,933	38,421	26,335	372,759	437,515
Brokers	51,334	54,419	218,582	324,335	83,920	29,602	188,366	301,888
Corporate Agency	16,854	3,155	107,321	127,330	6,992	3,872	91,405	102,269
Referral	3,954	1	9,913	13,868	3,322	7	8,889	12218
Others	-	-	-	-	-	-	-	0
<b>TOTAL (B)</b>	<b>111,130</b>	<b>85,871</b>	<b>714,465</b>	<b>911,466</b>	<b>132,655</b>	<b>59,816</b>	<b>661,419</b>	<b>853,890</b>

\* For analysis of the segment of Marine business, refer FORM NL-6A.

\*\* For analysis of the segment of Miscellaneous business, refer FORM NL-6B

**IFFCO-TOKIO General Insurance Company Limited**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**  
**FORM NL-7 OPERATING EXPENSES SCHEDULE**

OPERATING EXPENSES RELATING TO INSURANCE BUSINESS									(Rs in '000)
Particulars	CURRENT YEAR				PREVIOUS YEAR				
	FIRE	*MARINE	**	Total	FIRE	MARINE	MISCELLANE	Total	
			OUS				OUS		
1 Employees remuneration and welfare benefits	61,975	36,084	338,025	436,084	77,029	23,782	303,059	403,870	
2 Travel, Conveyance and vehicle running expenses	14,276	8,312	77,866	100,454	16,657	5,143	65,536	87,336	
3 Training expenses	2,508	1,460	13,678	17,646	3,715	1,147	14,615	19,477	
4 Rent, rates and taxes	17,964	10,459	97,979	126,402	18,043	5,571	70,988	94,602	
5 Repairs	7,574	4,410	41,313	53,297	9,072	2,801	35,694	47,567	
6 Printing and Stationery	7,997	4,656	43,622	56,275	10,124	3,126	39,832	53,082	
7 Communication	8,263	4,811	45,071	58,145	9,535	2,944	37,515	49,994	
8 Legal and professional charges	156,566	91,158	853,949	1,101,673	157,002	48,473	617,700	823,175	
9 Auditor's fees, expenses etc.				-					
(a) As Auditor	256	149	1,395	1,800	343	106	1,351	1,800	
(b) As advisor or in any other capacity in respect of				-					
(i) Taxation matters	-	-	-	-	-	-	-	-	
(ii) Insurance matters	-	-	-	-	-	-	-	-	
(iii) Management services	-	-	-	-	-	-	-	-	
(c) in any other capacity	-	-	-	-	-	-	-	-	
10 Advertisement and publicity	18,320	10,667	99,920	128,907	22,483	6,941	88,455	117,879	
11 Interest and Bank charges	3,137	1,826	17,107	22,070	2,906	897	11,432	15,235	
Others:									
12 Policy Stamps	139	-	3,558	3,697	84	0	1918	2,002	
13 Information & Technology Expenses	7,591	4,420	41,405	53,416	9,902	3,057	38,959	51,918	
14 Electricity & Water Charges	4,106	2,391	22,394	28,891	4,271	1,319	16,805	22,395	
15 Courtesies & Entertainment	2,154	1,254	11,747	15,155	3,075	949	12,098	16,122	
16 Others	16,249	9,460	88,622	114,331	24,629	7,603	96,889	129,121	
17 Depreciation	11,075	6,448	60,406	77,929	14,311	4,419	56,305	75,035	
<b>TOTAL</b>	<b>340,150</b>	<b>197,965</b>	<b>1,858,057</b>	<b>2,396,172</b>	<b>383,181</b>	<b>118,278</b>	<b>1,509,151</b>	<b>2,010,610</b>	

\* For analysis of the segment of Marine business, refer FORM NL-7A.

\*\* For analysis of the segment of Miscellaneous business, refer FORM NL-7B

**IFFCO-TOKIO General Insurance Company Limited**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**  
**FORM NL-4A**

<b>PREMIUM EARNED (NET)</b>						(Rs in '000)
Particulars	CURRENT YEAR			PREVIOUS YEAR		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	817,099	319,865	1,136,964	563,707	100,610	664,317
Add : Premium on reinsurance accepted	7,800	16,505	24,305	5,076	25,137	30,213
	<b>824,899</b>	<b>336,370</b>	<b>1,161,269</b>	<b>568,783</b>	<b>125,747</b>	<b>694,530</b>
Less : Premium on reinsurance ceded	427,156	302,082	729,238	207,006	70,541	277,546
Net Premium	<b>397,743</b>	<b>34,288</b>	<b>432,031</b>	<b>361,777</b>	<b>55,207</b>	<b>416,984</b>
Adjustments for changes in Reserve for Unexpired Ris	6,973	(20,919)	(13,946)	(23,733)	20,032	(3,701)
Unearned Premium Reserve				-	-	-
Unexpired Risk Reserve				-	-	-
<b>Total Premium Earned (Net)</b>	<b>390,770</b>	<b>55,207</b>	<b>445,977</b>	<b>385,510</b>	<b>35,175</b>	<b>420,685</b>

**FORM NL- 5A.**

<b>CLAIMS INCURRED (NET)</b>						(Rs in '000)
Particulars	CURRENT YEAR			PREVIOUS YEAR		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims Paid						
Direct	835,686	27,529	863,215	762,889	23,166	786,056
Add: Reinsurance accepted	4,287	15,648	19,935	1,981	21,365	23,345
Less: Reinsurance ceded	455,804	20,623	476,427	384,590	20,132	404,721
Net Claims Paid	384,169	22,554	406,723	380,280	24,400	404,680
Add: Claims Outstanding at the end of the year	264,055	27,895	291,950	235,618	18,213	253,831
Less: Claims Outstanding at the beginning of the year	235,618	18,213	253,831	199,553	28,827	228,381
<b>Total Claims Incurred</b>	<b>412,606</b>	<b>32,236</b>	<b>444,842</b>	<b>416,345</b>	<b>13,785</b>	<b>430,130</b>

**IFFCO-TOKIO General Insurance Company Limited**  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

**FORM NL-6A**

<b>COMMISSION</b>						(Rs in '000)
Particulars	CURRENT YEAR			PREVIOUS YEAR		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission Paid						
Direct	63,493	22,378	85,871	54,577	5,239	59,816
<b>TOTAL (A)</b>	<b>63,493</b>	<b>22,378</b>	<b>85,871</b>	<b>54,577</b>	<b>5,239</b>	<b>59,816</b>
Add : Re-insurance Accepted	1,650	3,713	5,363	1,190	5,260	6,450
Less : Commission on Re-insurance ceded	73,841	64,291	138,132	42,066	8,966	51,032
<b>Net Commission</b>	<b>(8,698)</b>	<b>(38,200)</b>	<b>(46,898)</b>	<b>13,701</b>	<b>1,533</b>	<b>15,234</b>
<b>Previous Year</b>						
<b>Breakup of the expenses (Gross) incurred to procure business</b>						
<b>Agents</b>	27,808	488	28,296	23,624	2,711	26,335
<b>Brokers</b>	33,771	20,648	54,419	27,916	1,686	29,602
<b>Corporate Agency</b>	1,913	1,242	3,155	3,030	842	3,872
<b>Referral</b>	1		1	7	-	7
<b>Others</b>						-
<b>TOTAL (B)</b>	<b>63,493</b>	<b>22,378</b>	<b>85,871</b>	<b>54,577</b>	<b>5,239</b>	<b>59,816</b>

**IFFCO-TOKIO General Insurance Company Limited**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-7A**

<b>OPERATING EXPENSES RELATING TO INSURANCE BUSINESS</b>						(Rs in '000)
Particulars	CURRENT YEAR			PREVIOUS YEAR		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Employees remuneration and welfare benefits	25,932	10,152	36,084	20,180	3,602	23,782
Travel, Conveyance and vehicle running expenses	5,974	2,338	8,312	4,364	779	5,143
Training expenses	1,049	411	1,460	973	174	1,147
Rent, rates and taxes	7,517	2,942	10,459	4,727	844	5,571
Repairs	3,169	1,241	4,410	2,377	424	2,801
Printing and Stationery	3,346	1,310	4,656	2,652	473	3,126
Communication	3,458	1,353	4,811	2,498	446	2,944
Legal and professional charges	65,512	25,646	91,158	41,132	7,341	48,473
Auditor's fees, expenses etc.	-	-	-	-	-	-
(a) As Auditor	107	42	149	90	16	106
(b) As advisor or in any other capacity in respect of	-	-	-	-	-	-
Taxation matters	-	-	-	-	-	-
Insurance matters	-	-	-	-	-	-
Management Services	-	-	-	-	-	-
© In any other capacity	-	-	-	-	-	-
Advertisement and publicity	7,666	3,001	10,667	5,890	1,051	6,941
Interest and Bank charges	1,312	514	1,826	761	136	897
Others:	-	-	-	-	-	-
Policy Stamps	-	-	-	-	-	-
Information & Technology Expenses	3,177	1,243	4,420	2,594	463	3,057
Electricity & Water Charges	1,718	673	2,391	1,119	200	1,319
Courtesies & Entertainment	901	353	1,254	806	144	949
Others	6,799	2,661	9,460	6,452	1,152	7,603
Depreciation	4,634	1,814	6,448	3,749	669	4,419
	<b>142,271</b>	<b>55,694</b>	<b>197,965</b>	<b>100,365</b>	<b>17,913</b>	<b>118,278</b>

**IFFCO-TOKIO General Insurance Company Limited**

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-4B**

(Rs. In '000)

**PREMIUM EARNED (NET)**

Particulars	Current Year								
	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/ Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	6,832,380	782,830	97,030	97,356	245,783	61,741	1,409,881	1,123,849	10,650,850
Add : Premium on reinsurance accepted	1,143,204	32,605	64,486	2,159	2,482	-	-	8,099	1,253,035
	<b>7,975,584</b>	<b>815,435</b>	<b>161,516</b>	<b>99,515</b>	<b>248,265</b>	<b>61,741</b>	<b>1,409,881</b>	<b>1,131,948</b>	<b>11,903,885</b>
Less : Premium on reinsurance ceded	2,149,218	552,618	101,920	19,364	102,287	29,234	294,641	736,953	3,986,235
Net Premium	<b>5,826,366</b>	<b>262,817</b>	<b>59,596</b>	<b>80,151</b>	<b>145,978</b>	<b>32,507</b>	<b>1,115,240</b>	<b>394,995</b>	<b>7,917,650</b>
Adjustments for changes in Reserve for Unexpired Ris	588,145	(10,793)	19,935	(767)	(156)	2,850	9,747	30,255	639,216
<b>Total Premium Earned (Net)</b>	<b>5,238,221</b>	<b>273,610</b>	<b>39,661</b>	<b>80,918</b>	<b>146,134</b>	<b>29,657</b>	<b>1,105,493</b>	<b>364,740</b>	<b>7,278,434</b>

(Rs. In '000)

**PREMIUM EARNED (NET)**

Particulars	Previous Year								
	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/ Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	4,991,890	883,176	57,927	84,171	203,772	50,349	1,140,244	1,053,967	8,465,496
Add : Premium on reinsurance accepted	830,541	8,034	5,535	1,060	534	1,856	-	2,789	850,349
	<b>5,822,431</b>	<b>891,210</b>	<b>63,462</b>	<b>85,231</b>	<b>204,306</b>	<b>52,205</b>	<b>1,140,244</b>	<b>1,056,756</b>	<b>9,315,845</b>
Less : Premium on reinsurance ceded	1,443,789	605,085	53,072	12,662	66,534	25,602	185,849	687,815	3,080,409
Net Premium	<b>4,378,642</b>	<b>286,125</b>	<b>10,389</b>	<b>72,568</b>	<b>137,772</b>	<b>26,604</b>	<b>954,394</b>	<b>368,941</b>	<b>6,235,436</b>
Adjustments for changes in Reserve for Unexpired Ris	584,169	3,465	315	5,721	14,681	3,909	232,071	51,547	895,876
<b>Total Premium Earned (Net)</b>	<b>3,794,474</b>	<b>282,660</b>	<b>10,075</b>	<b>66,848</b>	<b>123,091</b>	<b>22,695</b>	<b>722,323</b>	<b>317,394</b>	<b>5,339,560</b>

## FORM NL- 5B

## CLAIMS INCURRED (NET)

(Rs. In '000)

Particulars	Current Year								
	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/ Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Claims Paid									
Direct	2,915,020	277,890	631	24,066	169,811	1,376	1,571,425	463,217	5,423,436
Add: Reinsurance accepted	62,458	84	10,384	-	1,082	-	-	461	74,469
Less: Reinsurance ceded	580,552	164,325	113	4,068	49,792	293	288,464	304,852	1,392,459
Net Claims Paid	2,396,926	113,649	10,902	19,998	121,101	1,083	1,282,961	158,826	4,105,446
Add: Claims Outstanding at the end of the year	3,909,648	215,498	26,319	27,009	75,630	35,311	360,372	176,151	4,825,938
Less: Claims Outstanding at the beginning of the year	2,276,997	124,783	-	19,239	68,978	23,471	292,115	61,813	2,867,395
<b>Total Claims Incurred</b>	<b>4,029,577</b>	<b>204,364</b>	<b>37,221</b>	<b>27,768</b>	<b>127,753</b>	<b>12,923</b>	<b>1,351,218</b>	<b>273,164</b>	<b>6,063,989</b>

## CLAIMS INCURRED (NET)

(Rs. In '000)

Particulars	Previous Year								
	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/ Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Claims Paid									
Direct	2,108,635	273,046	-	23,020	155,072	683	890,388	333,703	3,784,547
Add: Reinsurance accepted	-	222	2,478	-	-	-	-	-	2,700
Less: Reinsurance ceded	397,974	191,693	-	4,374	43,391	140	171,699	160,279	969,550
Net Claims Paid	1,710,661	81,575	2,478	18,646	111,681	543	718,689	173,424	2,817,697
Add: Claims Outstanding at the end of the year	2,276,997	124,783	-	19,239	68,978	23,471	292,115	61,813	2,867,395
Less: Claims Outstanding at the beginning of the year	1,090,067	102,378	-	8,444	46,417	7,855	135,756	99,460	1,490,377
<b>Total Claims Incurred</b>	<b>2,897,591</b>	<b>103,980</b>	<b>2,478</b>	<b>29,440</b>	<b>134,241</b>	<b>16,159</b>	<b>875,048</b>	<b>135,777</b>	<b>4,194,715</b>



## FORM NL-6B

## COMMISSION

(Rs. In '000)

Particulars	Current Year								
	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/ Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Commission Paid									
Direct	398,250	47,523	2,416	9,413	16,742	5,445	131,627	103,049	714,465
<b>Total (A)</b>	<b>398,250</b>	<b>47,523</b>	<b>2,416</b>	<b>9,413</b>	<b>16,742</b>	<b>5,445</b>	<b>131,627</b>	<b>103,049</b>	<b>714,465</b>
Add : Re-insurance Accepted	142,129	4,806	12,318	451	1,009	-	-	2,181	162,894
Less : Commission on Re-insurance ceded	337,206	158,719	2,660	4,374	20,547	3,941	64,108	105,741	697,296
<b>Net Commission</b>	<b>203,173</b>	<b>(106,390)</b>	<b>12,074</b>	<b>5,490</b>	<b>(2,796)</b>	<b>1,504</b>	<b>67,519</b>	<b>(511)</b>	<b>180,063</b>
<b>Breakup of the expenses (Gross) incurred to procure business</b>									
Agents	254,817	22,659	1,091	6,494	7183	2834	41766	41805	378,649
Brokers	73,498	23,351	1,325	2,615	7806	2128	67911	39,948	218,582
Corporate Agency	67,404	1,462	-	260	1519	442	21684	14550	107,321
Referral	2,531	51	-	44	234	41	266	6746	9,913
Others	-	-	-	-	0	0	0	0	-
<b>TOTAL (B)</b>	<b>398,250</b>	<b>47,523</b>	<b>2,416</b>	<b>9,413</b>	<b>16,742</b>	<b>5,445</b>	<b>131,627</b>	<b>103,049</b>	<b>714,465</b>

## COMMISSION

(Rs. In '000)

Particulars	Previous Year								
	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/ Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Commission Paid									
Direct	321,281	54,114	739	7,737	13,999	4,093	142,085	117,370	661,419
<b>Total (A)</b>	<b>321,281</b>	<b>54,114</b>	<b>739</b>	<b>7,737</b>	<b>13,999</b>	<b>4,093</b>	<b>142,085</b>	<b>117,370</b>	<b>661,419</b>
Add : Re-insurance Accepted	103,817	1,129	1,077	213	528	593	-	511	107,868
Less : Commission on Re-insurance ceded	210,665	171,377	2,002	3,166	13,856	2,718	44,904	101,139	549,828
<b>Net Commission</b>	<b>214,433</b>	<b>(116,134)</b>	<b>(186)</b>	<b>4,784</b>	<b>671</b>	<b>1,968</b>	<b>97,181</b>	<b>16,742</b>	<b>219,459</b>
<b>Breakup of the expenses (Gross) incurred to procure business</b>									
Agents	245,479	18,102	180	5,238	6,310	3,680	36,524	57,247	372,759
Brokers	45,705	34,166	560	2,419	6,121	133	54,430	44,831	188,366
Corporate Agency	27,680	1,723	(1)	58	1,214	275	50,743	9,713	91,405
Referral	2,417	123	-	22	354	5	388	5,579	8,889
Others	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>321,281</b>	<b>54,114</b>	<b>739</b>	<b>7,737</b>	<b>13,999</b>	<b>4,093</b>	<b>142,085</b>	<b>117,370</b>	<b>661,419</b>

**IFFCO-TOKIO General Insurance Company Limited**

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

**FORM NL-7B**

**OPERATING EXPENSES RELATING TO INSURANCE BUSINESS**

(Rs. In '000)

Particulars	Current Year								
	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/ Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Employees remuneration and welfare benefits	216,839	24,845	3,079	3,090	7,800	1,959	44,745	35,668	338,025
Travel, Conveyance and vehicle running expenses	49,949	5,723	709	712	1,797	451	10,308	8,217	77,866
Training expenses	8,774	1,005	125	125	316	79	1,811	1,443	13,678
Rent, rates and taxes	62,852	7,201	893	896	2,261	568	12,970	10,338	97,979
Repairs	26,502	3,036	376	378	953	239	5,469	4,360	41,313
Printing and Stationery	27,982	3,206	397	399	1,007	253	5,774	4,604	43,622
Communication	28,912	3,313	411	412	1,040	261	5,966	4,756	45,071
Legal and professional charges	547,798	62,765	7,780	7,806	19,706	4,950	113,040	90,104	853,949
<u>Auditor's fees, expenses etc.</u>	-	-	-	-	-	-	-	-	-
(a) As Auditor	895	105	13	13	32	8	184	145	1,395
(b) As advisor or in any other capacity in respect of	-	-	-	-	-	-	-	-	-
Taxation matters	-	-	-	-	-	-	-	-	-
© In any other capacity	-	-	-	-	-	-	-	-	-
Advertisement and publicity	64,099	7,344	910	913	2,306	579	13,227	10,542	99,920
Interest and Bank charges	10,974	1,257	156	156	395	99	2,264	1,806	17,107
Others:									
Policy Stamps	2,282	262	32	33	82	21	471	375	3,558
Information & Technology Expenses	26,561	3,043	377	378	956	240	5,481	4,369	41,405
Electricity & Water Charges	14,365	1,646	204	205	517	130	2,964	2,363	22,394
Courtesies & Entertainment	7,536	863	107	107	271	68	1,555	1,240	11,747
Others	56,850	6,514	807	810	2,045	514	11,731	9,351	88,622
Depreciation	38,750	4,440	550	552	1,394	350	7,996	6,374	60,406
<b>TOTAL</b>	<b>1,191,920</b>	<b>136,568</b>	<b>16,926</b>	<b>16,985</b>	<b>42,878</b>	<b>10,769</b>	<b>245,956</b>	<b>196,055</b>	<b>1,858,057</b>

OPERATING EXPENSES RELATING TO INSURANCE BUSINESS

(Rs. In '000)

Particulars	Previous Year								
	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/ Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Employees remuneration and welfare benefits	178,706	31,617	2,074	3,013	7,295	1,802	40,820	37,731	303,059
Travel, Conveyance and vehicle running expenses	38,645	6,837	448	652	1,578	390	8,827	8,159	65,536
Training expenses	8,618	1,525	100	145	352	87	1,969	1,820	14,615
Rent, rates and taxes	41,860	7,406	486	706	1,709	422	9,562	8,838	70,988
Repairs	21,048	3,724	244	355	859	212	4,808	4,444	35,694
Printing and Stationery	23,488	4,156	273	396	959	237	5,365	4,959	39,832
Communication	22,122	3,914	257	373	903	223	5,053	4,671	37,515
Legal and professional charges	364,242	64,443	4,227	6,142	14,869	3,674	83,200	76,905	617,700
<u>Auditor's fees, expenses etc.</u>									
(a) As Auditor	796	141	9	13	33	8	182	168	1,351
(b) As advisor or in any other capacity in respect of									
Taxation matters	-	-	-	-	-	-	-	-	-
Insurance matters	-	-	-	-	-	-	-	-	-
Management Services	-	-	-	-	-	-	-	-	-
© In any other capacity	-	-	-	-	-	-	-	-	-
Advertisement and publicity	52,160	9,228	605	879	2,129	526	11,914	11,013	88,455
Interest and Bank charges	6,741	1,193	78	114	275	68	1,540	1,423	11,432
Others:	-	-	-	-	-	-	-	-	-
Policy Stamps	1,131	200	13	19	46	-	258	250	1,918
Information & Technology Expenses	22,973	4,065	267	387	938	232	5,248	4,851	38,959
Electricity & Water Charges	9,910	1,753	115	167	405	100	2,264	2,092	16,805
Courtesies & Entertainment	7,134	1,262	83	120	291	72	1,630	1,506	12,098
Others	57,133	10,108	663	963	2,332	576	13,050	12,063	96,889
Depreciation	33,202	5,874	385	560	1,355	335	7,584	7,010	56,305
<b>TOTAL</b>	<b>889,909</b>	<b>157,446</b>	<b>10,327</b>	<b>15,004</b>	<b>36,328</b>	<b>8,964</b>	<b>203,274</b>	<b>187,903</b>	<b>1,509,151</b>

## IFFCO-TOKIO General Insurance Company Limited

### SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

#### FORM NL-8-SHARE CAPITAL SCHEDULE

#### SHARE CAPITAL

SI No.	Particulars	As At 31st MARCH, 2009	As at 31st March, 2008
(1)	(2)	(3)	(4)
1	Authorised Capital 400000000 (Previous Year 250000000) Equity Shares of Rs 10 each	4,000,000	2,500,000
2	Issued Capital 247000000 (Previous Year 220000000) Equity Shares of Rs 10 each	2,470,000	2,200,000
3	Subscribed Capital 247000000 (Previous Year 220000000) Equity Shares of Rs 10 each	2,470,000	2,200,000
4	Called up Capital 247000000 (Previous Year 220000000) Equity Shares of Rs 10 each 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	2,470,000 - - - - -	2,200,000 - - - - -
	<b>TOTAL</b>	<b>2,470,000</b>	<b>2,200,000</b>

**IFFCO-TOKIO General Insurance Company Limited**

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

**SHARE CAPITAL  
PATTERN OF SHAREHOLDING**

(As certified by the Management)

	<b>As At 31st March, 2009</b>		<b>As at 31st March, 2008</b>	
	<b>Number of Shares</b>	<b>% of Holding</b>	<b>Number of Shares</b>	<b>% of Holding</b>
<b>Promoters</b>				
Indian	182780000	74	162800000	74
Foreign	64220000	26	57200000	26
Others	-	-	-	-
<b>TOTAL</b>	<b>247000000</b>	<b>100</b>	<b>220000000</b>	<b>100</b>

**IFFCO-TOKIO General Insurance Company Limited**

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**  
**FORM NL-10-RESERVES AND SURPLUS SCHEDULE**

**RESERVES AND SURPLUS**

(Rs in '000)

<b>SI No.</b>	<b>Particulars</b>	<b>As At 31st March, 2009</b>	<b>As at 31st March, 2008</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	300,000	300,000
	Additions during the year	1,242,000	-
	Closing Balance	1,542,000	300,000
4	General Reserve		
	Less: Debit balance in Profit and Loss Account		
	Less: Amount utilized for Buy Back		
5	Catastrophe Reserve	1,166	1,166
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss account	562,901	537,874
	<b>TOTAL</b>	<b>2,106,067</b>	<b>839,040</b>

IFFCO-TOKIO General Insurance Company Limited

FORM NL-11-BORROWINGS SCHEDULE

<b>BORROWINGS</b>		<b>(Rs in '000)</b>	
<b>SI No.</b>	<b>Particulars</b>	<b>As At 31st March, 2009</b>	<b>As at 31st March, 2008</b>
<b><u>(1)</u></b>	<b><u>(2)</u></b>	<b><u>(3)</u></b>	<b><u>(4)</u></b>
1	Debentures/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

**IFFCO-TOKIO General Insurance Company Limited**

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

**FORM NL-12-INVESTMENTS SCHEDULE  
INVESTMENTS**

(Rs in '000)

SI No.	Particulars	As At 31st March, 2009	As at 31st March, 2008
(1)	(2)	(3)	(4)
	<b>INVESTMENTS</b>		
	<b>LONG TERM INVESTMENTS</b>		
1	Govt Securities and Govt guaranteed Bonds incl Treasury Bills (Refer Note 1)	3,766,174	3,204,900
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa)Equity	-	-
	(bb)Preference	-	-
	(b) Mutual Funds	-	-
	(c ) Derivative Instruments	-	-
	(d) Debenturs/Bonds (Housing)	964,473	704,497
	(e) Other Securities		
	(aa) Non Convertible Debentures	300,000	-
	(f) Subsidiaries	5,000	5,000
	(g) Investment Properties - Real Estate		
4	Investment in Infrastructure and Social Sector	1,629,182	1,299,140
5	Other than approved investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	-	85,833
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa)Equity	-	-
	(bb)Preference	-	-
	(b) Mutual Funds	-	-
	(c ) Derivative Instruments	-	-
	(d) Debenturs/Bonds (Housing)	295,662	120,324
	(e) Other Securities		
	(f) Subsidiaries		
	(g) Investment Properties - Real Estate		
4	Investment in Infrastructure and Social Sector	70,000	10,000
5	Other than approved investments	-	-
	<b>TOTAL</b>	<b>7,030,491</b>	<b>5,429,694</b>

1. Government securities include deposits held under Section 7 of Insurance Act 1938 having book value of Rs 108,939 thousand and market value of Rs 114,164 thousand on date of deposit of securities(Previous year book value Rs 109,495 and market value as on date of deposit Rs.108,916 thousand)

2. Aggregate amount of company's investment other than listed equity securities and derivative instruments is Rs 7,025,491 thousand (Previous year Rs 542,694 thousand) Market value of such investments as at 31.03.2009 is Rs. 7,169,593 thousand ( Previous year Rs 5,263,704 thousand)



**IFFCO-TOKIO General Insurance Company Limited**

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

**(Rs in '000)**

<b>SI No.</b>	<b>Particulars</b>	<b>As At 31st March, 2009</b>	<b>As at 31st March, 2008</b>
<b><u>(1)</u></b>	<b><u>(2)</u></b>	<b><u>(3)</u></b>	<b><u>(4)</u></b>
1	Security wise Classification		
	Secured		
	(a) On mortgage of property		
	(aa) In India		
	(bb) Outside india		
	(b) On shares, Bonds, Govt Securities, etc.		
	(c) others		
	Unsecured		
	Total		
2	Borrowerwise Classification		-
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings		
	(e) Others		
	Total		
3	Performancewise 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	Maturitywise Classification		
	(a) Short Term		
	(b) Long Term		
	<b>TOTAL</b>	-	-

**IFFCO-TOKIO General Insurance Company Limited**

**FORM NL-14-FIXED ASSETS SCHEDULE**

**FIXED ASSETS**

(Rs in '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1st April, 2008	Additions during the year	Sales/ Adjustments during the year	As at 31st March, 2009	Up to 1st April, 2008	For the year	On sales / adjustments	Upto 31st March, 2009	As at 31st March, 2009	As at 31st March, 2008
Goodwill	-	-		-	-	-		-	-	-
Intangibles:										
Computer Software	87,863	-		87,863	79,819	5,749		85,568	2,295	8,044
Land - Freehold	-	-		-	-	-		-	-	-
Leasehold Property	-	-		-	-	-		-	-	-
Buildings	-	-		-	-	-		-	-	-
Furniture & Fittings	149,658	17,985		167,643	104,096	27,532		131,628	36,015	45,562
Information Technology Equipment	232,462	43,714	2,686	273,490	170,742	42,472	2,686	210,528	62,962	61,720
Vehicles	3,004	-	-	3,004	743	285		1,028	1,976	2,261
Office Equipment	34,311	4,073	326	38,058	7,326	1,891	101	9,116	28,942	26,985
Others	-	-		-	-	-		-	-	-
<b>TOTAL</b>	<b>507,298</b>	<b>65,772</b>	<b>3,012</b>	<b>570,058</b>	<b>362,726</b>	<b>77,929</b>	<b>2,787</b>	<b>437,868</b>	<b>132,190</b>	<b>144,572</b>
Work in Progress	1,185	415	1,185	415					415	1,185
<b>Grand Total</b>	<b>508,483</b>	<b>66,187</b>	<b>4,197</b>	<b>570,473</b>	<b>362,726</b>	<b>77,929</b>	<b>2,787</b>	<b>437,868</b>	<b>132,605</b>	<b>145,757</b>
Previous Year	453,279	61,021	5,817	508,483	289,028	75,035	1,338	362,726	145,757	164,251

**IFFCO-TOKIO General Insurance Company Limited**

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-15-CASH AND BANK BALANCES SCHEDULE  
CASH AND BANK BALANCES**

(Rs in '000)

<b>SI No</b>	<b>Particulars</b>	<b>As At 31st March, 2009</b>	<b>As at 31st March, 2008</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
1	Cash (including cheques, drafts and stamps)	84,325	6,666
2	<u>Bank Balances</u>		
	(a) Deposit Accounts		
	(aa) Short term (due within 12 months)	3,549,650	3,426,700
	(bb) Others	-	-
	(b) Current Accounts	220,413	334,261
	(c ) Others	-	-
3	Money at call & short notice		
	With Banks	-	-
	With Other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>3,854,388</b>	<b>3,767,627</b>
	Balances with non -scheduled banks included in 2 and 3 above	-	

**IFFCO-TOKIO General Insurance Company Limited**

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

**ADVANCES AND OTHER ASSETS**

**(Rs in '000)**

<b>SI No.</b>	<b>Particulars</b>	<b>As At 31st March, 2009</b>	<b>As at 31st March, 2008</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
	<b>ADVANCES</b>		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	18,314	16,633
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	25,895	20,908
6	MAT Credit Entitlement	7,692	
7	Deposit towards Rent	50,460	36,942
8	Service Tax Recoverable	172,488	6,354
9	Others	74,582	79,821
	<b>TOTAL (A)</b>	<b>349,431</b>	<b>160,658</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on Investments / FDRs	365,016	262,154
2	Outstanding Premiums	152,196	10,721
3	Agents' balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	3,980,638	1,880,724
6	Due from Subsidiaries/holding	29,105	22,101
7	Deposit with Reserve Bank of India{Pursuant to section 7 of Insurance Act, 1938}	-	-
8	Others		
	<b>TOTAL (B)</b>	<b>4,526,955</b>	<b>2,175,700</b>
	<b>TOTAL (A+B)</b>	<b>4,876,386</b>	<b>2,336,358</b>

**IFFCO-TOKIO General Insurance Company Limited**

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

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

**CURRENT LIABILITIES**

(Rs in '000)

SI No.	Particulars	As At 31st March, 2009	As at 31st March, 2008
<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>
1	Agents Balances	102,564	80,666
2	Balances due to other insurance companies (including reinsurers)	332,725	482,413
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance	520,637	386,775
5	Unallocated Premium		
6	Sundry Creditors	205,376	216,908
7	Due to subsidiaries/holding company	-	-
8	Claims outstanding	5,355,047	3,351,267
9	Due to Officers / Directors	-	-
10	Deposit Premium	327,446	214,162
11	Employee Benefits	53,792	42,454
	<b>TOTAL</b>	<b>6,897,587</b>	<b>4,774,645</b>

**IFFCO-TOKIO General Insurance Company Limited**

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM NL-18-PROVISIONS SCHEDULE**

**PROVISIONS**

(Rs in '000)

<b>SI No.</b>	<b>Particulars</b>	<b>As At 31st March, 2009</b>	<b>As at 31st March, 2008</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
1	Reserve for Unexpired Risk	4,478,916	3,951,451
2	For taxation (less advance tax paid and taxes deducted at source)		
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
	<b>TOTAL</b>	<b>4,478,916</b>	<b>3,951,451</b>

**IFFCO-TOKIO General Insurance Company Limited**

**FORM NL-19-MISCELLANEOUS EXPENDITURE SCHEDULE**

**MISCELLANEOUS EXPENDITURE**

**(Rs in '000)**

**(To the extent not written off or adjusted)**

<b>SI No.</b>	<b>Particulars</b>	<b>As At 31st March, 2009</b>	<b>As at 31st March, 2008</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
1	Discount allowed in issue of shares/debentures		
2	Others		-
	<b>TOTAL</b>	-	-

**IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED**

Registration No. 106 dated 4.12.2000

**FORM NL-20-RECEIPTS AND PAYMENTS SCHEDULE**

**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2009**

Rs in '000

	Current Year		Previous Year	
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>				
Premium received from policyholders, including advance receipts	16,076,469		13,224,057	
Other receipts	4,247		5,115	
Payments to the re-insurers, net of commissions and claims	(3,188,490)		(1,534,771)	
Payments to co-insurers, net of claims recovery	131,272		(307,918)	
Payments of claims	(9,167,190)		(6,159,192)	
Payments of commission and brokerage	(1,000,359)		(909,237)	
Payments of other operating expenses	(2,531,891)		(2,624,773)	
Preliminary and pre-operative expenses	-		-	
Deposits, advances and staff loans	(15,283)		(73,048)	
Income taxes paid (Net)	(29,846)		(134,810)	
Service tax paid	(986,277)		(347,117)	
Other payments	-		-	
Cash Flows before extraordinary items	(707,348)		1,138,306	
Cash Flow from extraordinary operations	-		-	
<b>Net Cash Flow from operating activities</b>		<b>(707,348)</b>		<b>1,138,306</b>
<b>CASH FLOW FROMS INVESTING ACTIVITIES:</b>				
Purchase of fixed assets	(65,888)		(61,221)	
Proceeds from sale of fixed assets	1,308		841	
Purchases of investments	(2,066,696)		(767,156)	
Loans disbursed	-		-	
Sales of investments	451,444		60,000	
Repayments received	-		-	
Rents/Interests/Dividends received	965,679		708,916	
Investments in money market instruments and in liquid mutual funds (Net)	-		-	
Expenses related to investments	(3,738)		(4,661)	



<b>Net Cash Flow from investing activities</b>		<b>(717,891)</b>		<b>(63,281)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>				
Proceeds from issuance of share capital	1,512,000		-	
Proceeds from borrowing	-		-	
Repayments of borrowing	-		-	
Interest/dividends paid	-		(102,956)	
<b>Net Cash Flow from financing activities</b>		<b>1,512,000</b>		<b>(102,956)</b>
<b>Effect of foreign exchange rates on cash and cash equivalents, net</b>		<b>-</b>		<b>-</b>
<b>Net Increase /(Decrease) in Cash &amp; Cash equivalents</b>		<b>86,761</b>		<b>972,069</b>
<b>Cash equivalents at beginning of Year</b>		<b>3,767,627</b>		<b>2,795,559</b>
<b>Cash equivalents at end of Year</b>		<b>3,854,388</b>		<b>3,767,627</b>

**IFFCO TOKIO General Insurance Company Limited**  
**Registration Number :106 Date of Registration: 4.12.2000**

**FORM NL-21 STATEMENT OF LIABILITIES**

Item No.	Description	AS AT 31st MARCH, 2009			Rupees in Lacs	AS AT 31st MARCH, 2008			Rupees in Lacs
		Reserve for Unexpired Risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserve for Unexpired Risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	<b>Fire</b>	2,824.91	1,885.25	486.34	5,196.51	3,802.96	2,121.11	179.30	6,103.37
2	<b>Marine</b>			-				-	
	Sub Class :								
	Marine Cargo	1,988.72	2,018.23	622.32	4,629.27	1,918.98	1,776.68	579.50	4,275.16
	Marine Hull	342.88	115.21	163.74	621.83	552.07	104.43	77.70	734.20
3	<b>Miscellaneous</b>								
	Sub Class :								
	Motor	29,368.83	34,447.69	4,648.79	68,465.31	23,487.92	19,014.57	3,755.40	46,257.89
	Engineering	1,099.23	1,960.73	194.25	3,254.21	1,206.62	1,137.73	110.10	2,454.45
	Aviation	226.37	263.20	-	489.57	27.02	-	-	27.02
	Liabilities	290.01	412.75	143.27	846.03	244.18	43.21	103.90	391.29
	Others	3,710.13	1,626.35	958.64	6,295.12	3,434.15	755.99	831.90	5,022.04
4	<b>Health Insurance</b>	4,938.09	1,323.31	2,280.41	8,541.81	4,840.61	1,420.05	1,501.10	7,761.76
5	<b>Total Liabilities</b>	44,789.17	44,052.72	9,497.77	98,339.66	39,514.51	26,373.77	7,138.90	73,027.18

**PERIODIC DISCLOSURES**

FORM NL-22

Geographical Distribution of Business

Insurer:

IFFCO TOKIO General Insurance Co. Ltd.

Date:

31st March, 2009

**GROSS DIRECT PREMIUM UNDERWRITTEN**

(Rs in Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Liability insurance	Personal Accident	Medical Insurance	Overseas medical Insurance	All Other Miscellaneous	Grand Total
ANDHRA PRADESH	435.75	104.38	3.72	959.23	2,746.31	1,258.43	15.67	59.86	3,267.95	99.96	759.35	9,710.62
CHHATTISGARH	16.93	0.28	-	3.13	771.14	368.48	0.45	9.73	0.75	0.15	201.54	1,372.59
GOA	34.66	7.12	97.18	13.62	417.00	170.30	4.43	10.75	14.77	0.62	20.54	791.00
GUJARAT	1,088.87	509.54	(0.62)	380.06	4,892.09	3,030.66	115.94	335.52	1,170.30	31.70	1,062.99	12,617.04
HARYANA	3,528.88	415.14	468.41	158.37	5,733.06	1,068.34	177.49	934.53	357.04	10.30	982.33	13,833.89
KARNATAKA	483.49	247.46	-	95.13	2,092.29	1,088.59	573.23	129.03	338.06	6.15	194.62	5,248.08
KERALA	134.73	3.04	-	32.86	297.60	172.67	1.81	9.88	30.99	1.06	219.25	903.89
MADHYA PRADESH	256.23	239.27	-	139.25	2,127.11	990.44	9.45	24.67	113.53	5.06	517.22	4,422.23
MAHARASHTRA	8,471.21	2,442.38	2,620.08	3,426.40	8,264.31	4,408.80	1,060.01	537.68	5,643.05	96.80	4,107.57	41,078.30
ORISSA	46.78	37.00	0.28	144.12	886.59	403.58	0.06	12.40	16.01	1.71	52.07	1,600.62
PUNJAB	91.11	14.79	-	14.93	497.20	250.01	0.91	20.78	18.80	1.32	149.03	1,058.88
RAJASTHAN	75.78	23.65	-	39.49	1,900.09	1,164.67	3.75	8.21	22.17	1.45	285.67	3,524.93
TAMIL NADU	1,269.07	840.48	3.17	406.60	4,108.64	2,036.62	64.07	36.14	151.95	4.51	302.50	9,223.74
UTTAR PRADESH	730.83	318.71	-	356.05	3,244.65	1,193.45	14.31	59.81	115.27	8.34	544.96	6,586.37
CHANDIGARH	113.87	42.21	-	4.65	1,416.80	705.51	2.53	39.64	13.42	2.07	285.89	2,626.58
DELHI	1,924.48	2,734.00	-	1,247.36	6,364.02	2,306.81	288.95	204.12	2,047.16	45.92	1,586.25	18,749.07
WEST BENGAL	825.01	191.53	6.43	407.04	1,580.38	367.16	52.04	25.06	453.82	6.64	142.90	4,058.00
<b>Grand Total</b>	<b>19,527.68</b>	<b>8,170.99</b>	<b>3,198.65</b>	<b>7,828.30</b>	<b>47,339.28</b>	<b>20,984.51</b>	<b>2,385.09</b>	<b>2,457.83</b>	<b>13,775.05</b>	<b>323.75</b>	<b>11,414.67</b>	<b>137,405.82</b>

**PERIODIC DISCLOSURES**

**FORM NL-23: Reinsurance Risk Concentration**

Insurer: **IFFCO TOKIO GENERAL INSURANCE CO.LTD.**

Date: **01/04/2008 TO 31/03/2009**

*(Rs in Lakhs)*

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	1		-	2	-
2	No. of Reinsurers with rating AA but less than AAA	31	3,896	988	6,041	17.48
3	No. of Reinsurers with rating A but less than AA	44	40,424	1,261	6,921	77.79
4	No. of Reinsurers with rating BBB but less than A	11	475	262	557	2.07
5	No. of Reinsurers with rating less than BBB					-
6	No. of Indian Reinsurers other than GIC	11			1,657	2.65
	<b>Total</b>	<b>98</b>	<b>44,796</b>	<b>2,511</b>	<b>15,179</b>	<b>100.00</b>

**PERIODIC DISCLOSURES**

**FORM NL-24: Ageing of Claims**

Insurer: **IFFCO TOKIO GENERAL INSURANCE CO. LTD.**

Date: **01/04/2008 to 31/03/2009**

*(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	10	224	345	580	525	1684	20,166.29
2	Marine Cargo	6	1559	3352	2988	1255	9160	8,399.73
3	Marine Hull	1	2	3	9	43	58	431.78
4	Engineering	2	281	417	387	418	1505	2,778.90
5	Motor OD	4785	102056	19612	7860	2885	137198	22,274.70
6	Motor TP	5	167	111	448	3472	4203	6,875.50
7	Health	427	11398	7839	2573	1440	23677	15,495.29
8	Overseas Travel	3	93	104	94	255	549	218.96
9	Personal Accident	1	2	5	12	25	45	1,708.94
10	Liability	3	1414	2302	1315	702	5736	36.25
11	Crop	0	0	0	0	0	0	-
12	Miscellaneous	30	1057	1352	897	346	3682	4,965.10

**PERIODIC DISCLOSURES**

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

Insurer: **IFFCO TOKIO General Insurance Co. Ltd**

Date: **01/04/2008 to 31/03/2009**

*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	446	1046	24	492	9692	9744	1701	102	481	53	0		657	24438
2	Claims reported during the period	1847	9990	60	1743	148084	8921	23780	483	5693	84	0	12	4134	204831
3	Claims Settled during the period	1540	8403	48	1372	134082	4012	15682	340	4929	21	0	5	3302	173736
4	Claims Repudiated during the period														0
5	Claims closed during the period	144	757	10	133	3119	191	7995	209	808	24	0	3	372	13765
6	Claims O/S at End of the period	590	1729	29	713	20373	14795	1763	33	632	93	0	6	1157	41913
	Less than 3months	88	165	2	183	11219	56	896	6	193	10	0	1	369	13188
	3 months to 6 months	82	432	1	149	4253	526	506	5	176	6	0	3	299	6438
	6months to 1 year	189	743	12	213	2965	2210	177	9	197	26	0	1	278	7020
	1year and above	231	389	14	168	1935	12004	184	13	66	51	0	1	211	15267

**IFFCO-TOKIO General Insurance Company Limited**  
**Registration Number : 106, Date of Registration: 04.12.2000**

**Form NL-26-CLAIMS INFORMATION -KG TABLE I**

**Solvency For the Year ended 31st March 2009**  
**REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIM (IN RS. LAKHS)**

Item No	Description (Class of business)	Factors	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM-1	RSM-2	RSM
1	Fire	0.50	20,900.65	5,070.85	20,482.43	4,414.10	2,090.07	3,072.36	3,072.36
	<b>Marine</b>								
2	Marine Cargo	0.60	8,248.99	3,977.43	10,070.34	4,126.06	989.88	1,812.66	1,812.66
3	Marine Hull	0.50	3,363.70	342.88	617.78	322.35	336.37	96.70	336.37
	<b>Miscellaneous</b>								
4	Motor	0.75	68,323.80	58,263.66	39,782.55	40,295.77	11,652.73	12,088.73	12,088.73
5	Engineering	0.50	8,154.35	2,628.17	10,128.41	2,043.64	815.44	1,519.26	1,519.26
6	Aviation	0.50	1,615.16	595.96	465.04	372.21	161.52	111.66	161.52
7	Liabilities	0.75	2,423.18	660.85	428.43	307.35	363.48	96.40	363.48
8	Others	0.70	12,991.51	5,875.46	9,313.41	4,108.73	1,818.81	1,955.82	1,955.82
9	Health Insurance	0.75	14,098.81	11,152.40	16,373.56	13,512.18	2,230.48	4,053.65	4,053.65
	<b>Total</b>		<b>140,120.16</b>	<b>88,567.66</b>	<b>107,661.93</b>	<b>69,502.41</b>	<b>20,458.77</b>	<b>24,807.25</b>	<b>25,363.85</b>

**PERIODIC DISCLOSURES****FORM NL-27 Offices information for Non-Life**Insurer: **IFFCO TOKIO General Insurance Co. Ltd.**Date: **2008-09**

<b>Sl. No.</b>	<b>Office Information</b>	<b>Number</b>	
1	No. of offices at the beginning of the year	34	
2	No. of branches approved during the year	22	
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	22
5	No. of branches closed during the year	0	
6	No of branches at the end of the year	56	
7	No. of branches approved but not opened	0	
8	No. of rural branches	0	
9	No. of urban branches	56	



**COMPANY NAME & CODE: IFFCO-TOKIO GENERAL INSURANCE CO LTD & 106**  
**FORM - NL 28 - STATEMENT OF ASSETS - 3B**  
**STATEMENT AS ON : 31st March 2009**  
**STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurer)**  
**( Business within India)**

( Rs in Lakhs)

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	105,801
2	Loans	9	-
3	Fixed Assets	10	1,326
4	Current Assets		
	a. Cash & Bank Balance	11	3,047
	b. Advances & Other Assets	12	48,764
5	Current Liabilities		
	a. Current Liabilities	13	68,976
	b. Provisions	14	44,789
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	<b>Application of Funds as per balance Sheet (A)</b>		<b>45,174</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	1,326
3	Cash & Bank Balance (if any)	11	3,047
4	Advances & Other Assets (if any)	12	48,764
5	Current Liabilities		
6	Provisions	13	68,976
7	Misc. Exp not written off	14	44,789
8	Debit Balance of P&L A/c	15	-
	<b>Total (B)</b>		<b>(60,628)</b>
	<b>Investment Assets' as per FORM 3B</b>	<b>(A-B)</b>	<b>105,801</b>

'Investment' represented as	Reg %	SH		PH	Book Value(SH+PH) d=(b+c)	% ACTUAL	FVC Amount (e)	Total (d+e)	MARKET VALUE
		Balance (a)	FRSM* (b)						
Government Securities	than 20%	1184	6579	29899	36,478	35.60%		36,478	38,948
Government Securities or other approved securities (including (l) above )	Not less than 30%	1184	6579	29899	36,478	35.60%		36,478	38,948
Investment subject to Exposure Norms									
1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%	930	5169	23494	28,663	27.97%		28,663	29,613
2. Approved Investments	Not exceeding 55%	1212	6733	30602	37,335	36.43%		37,335	38,682
3. Other Investments(not exceeding 25%)						-	0.00%		-
<b>TOTAL INVESTMENT ASSETS</b>	<b>100%</b>	<b>3326</b>	<b>18482</b>	<b>83994</b>	<b>102476</b>	<b>100%</b>		<b>102476</b>	<b>107242</b>

### CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed

### **Note:**

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

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

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

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

**PERIODIC DISCLOSURES**  
**FORM NL-30: Analytical Ratios**

**Insurer:** IFFCO TOKIO General Insurance Co. Ltd. **Date:** 2008-09

Sl.No.	Particular	For the Year 2008-09	For the Year 2007-08
1	Gross Premium Growth Rate		
	FIRE	-9%	-26%
	MARINE	71%	-48%
	MISCELLANEOUS	26%	17%
2	Gross Premium to shareholders' fund ratio	300%	371%
3	Growth rate of shareholders' fund	51%	2%
4	Net Retention Ratio		
	FIRE	26%	34%
	MARINE	38%	63%
	MISCELLANEOUS	74%	74%
5	Net Commission Ratio		
	FIRE	-33%	-38%
	MARINE	-11%	4%
	MISCELLANEOUS	2%	4%
6	Expense of Management to Gross Direct Premium Ratio	24%	25%
7	Combined Ratio	84%	77%
8	Technical Reserves to net premium ratio	111%	99%
9	Underwriting balance ratio	-11%	-8%
10	Operating Profit Ratio	0.79%	2%
11	Liquid Assets to liabilities ratio	44%	55%
12	Net earning ratio	0.28%	1%
13	return on net worth ratio	0.55%	2%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.77%	1.51%
15	NPA Ratio		
	Gross NPA Ratio	0	0
	Net NPA Ratio	0	0

<b>Equity Holding Pattern for Non-Life Insurers</b>		<i>(Rs in Lakhs)</i>	
1	(a) No. of shares	247000000	220000000
2	(b) Percentage of shareholding (Indian / Foreign)	74/26	74/26
3	(c) %of Government holding (in case of public sector insurance companies)	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.11	0.33
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.11	0.33
6	(iv) Book value per share (Rs)	18.53	13.81

Note :- The figure of Net Perimum has been computed as per Schedule 1 of Audited Accounts.

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

**Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED**  
(Rs in Lakhs)

**Date: 31.3.2009**

SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*	
				Current Year	Previous Year
1	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Premium collected from direct business	5,273	4,265
2	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Claims paid on direct basis	3,281	1,742
3	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Payment of Rent and other expenses	234	215
4	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Payment of Dividend	-	639
5	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Deposits for insurance Premium	25	25
6	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Dividend	-	229
7	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Premium on cessions to re-insurers	730	599

## PERIODIC DISCLOSURES

### FORM NL-31: Related Party Transactions

8	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Commission earned on premium cessions	158	132
9	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Losses recovered from Reinsures	1,024	551
10	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Balance payable / (receivable) at the Balance Sheet Date	(371)	(296)
11	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Premium on cessions to re-insurers	989	1,206
12	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Commission earned on premium cessions	243	389
13	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Losses recovered from Reinsures	1,280	775
14	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Balance payable / (receivable) at the Balance Sheet Date	(574)	(79)
15	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Premium collected from direct business	16	6
16	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Claims paid on direct basis	9	3
17	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Recovery of Expenses	98	171

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

18	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Payment of Commission	524	369
19	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Payment of Service charges	2,534	1,941
20	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Investment in Equity	50	50
21	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Balance payable / (receivable) at the Balance Sheet Date	(291)	(221)

\*including the premium flow through Associates/ Group companies as an agent

**PERIODIC DISCLOSURES**

**FORM NL-32 Products Information**

**Insurer: IFFCO TOKIO GENERAL INSURANCE CO.LTD.**

**Date: 2008-09**

**Products Information**

Sl. 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
1	Weather Insurance Micro	N/M	ITGI/Weather-(Micro)/08-09	Miscellaneous		23-Jun-08	19-Aug-08	Internal Tarrif rated
2	Comprehensive Accidental Hospitalization	N/M	ITGI/29/COMP.ACC.HOSP/08	Miscellaneous		26-Jun-08	8-Sep-08	Internal Tarrif rated
3	Jan Surksha Bima (Micro Policy)	N/M	ITGI/F&U/MICRO	Miscellaneous		1-Aug-08	8-Sep-08	Internal Tarrif rated
4	Jan Kalyan Bima (Micro Policy)	N/M	ITGI/F&U/MICRO	Miscellaneous		1-Aug-08	8-Sep-08	Internal Tarrif rated
5	Jan Suvidha Bima (Micro Policy)	N/M	ITGI/F&U/MICRO	Miscellaneous		1-Aug-08	8-Sep-08	Internal Tarrif rated
6	Jas swasthya Bima (Micro Policy)	N/M	ITGI/F&U/MICRO	Miscellaneous		1-Aug-08	8-Sep-08	Internal Tarrif rated
7	Mahila surksha Bima (Micro Policy)	N/M	N/M	Miscellaneous		1-Aug-08	8-Sep-08	Internal Tarrif rated
8	Pash Dhan Bima ( Micro Insurance Policy)	N/M	IRDA/ITGI/MICRO(5)/PASHU DHAN/34/08-09	Miscellaneous		19-Nov-08	5-Mar-09	Internal Tarrif rated
9	Swasthya Kavach (Family Health Policy)	N/M	IRDA/F&U/ITGI/Swasthya Kavach	Miscellaneous		3-Dec-08	18-May-09	Internal Tarrif rated
10	Janta Personal Accident ( Revised)	N/M	IRDA/NL/F&U/ITGI/JPA/Rev/1133 /09-10	Miscellaneous		4-Mar-09	16-Dec-09	Internal Tarrif rated
11	Tax saver medishield health insurance	N/M	N/M	Miscellaneous		29-Jan-09	approval pending	Internal Tarrif rated



**Form NL-33-SOLVENCY MARGIN -KG II**  
**TABLE II**

Name of Insurer : IFFCO-TOKIO General Insurance Company Limited      Registration Number : 106

Date of Registration: 04.12.2000

Solvency for the Year Ending on 31-March-2009  
Available Solvency Margin and Solvency Ratio

<b>Item</b>	<b>Description</b>	<b>Notes No</b>	<b>Amount</b>
(1)	(2)	(3)	(Rs Lacs)
1	Available Assets in Policyholders Funds :		106,820.48
	Deduct :		
2	Liabilities		98,339.66
3	Other Liabilities		8,480.83
4	<b>Excess of Policyholders Funds (1-2-3)</b>		(0.01)
5	Available Assets in Shareholders Funds :		55,885.92
	Deduct :		
6	Other Liabilities		11,078.89
7	<b>Excess of Shareholders Funds (5-6)</b>		44,807.03
8	Total ASM (4)+(7)		44,807.02
9	<b>Total RSM</b>		25,363.85
10	<b>Solvency Ratio (Total ASM / Total RSM)</b>		<b>1.77</b>

**PERIODIC DISCLOSURES****FORM NL-34: Board of Directors & Key Persons**Insurer: **IFFCO TOKIO General Insurance Co. Ltd.**Date: **1st April, 2008 to 31st March, 2009****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. Hiroshi Endo	Vice Chairman	No change
3	Mr. Surinder Kumar Jakhar	Director	No change
4	Mr. Chandra Pal Singh	Director	upto 29th September, 2008
5	Dr. B.S.Vishwanathan	Director	No change
6	Dr. U.S. Awasthi	Director	No change
7	Mr. Rakesh Kapur	Director	No change
9	Mr. S. Narayanan	Managing Director & CEO	No change
10	Mr. N.K. Kedia	Director (Marketing)	No change
11	Mr. Masahiro Ogawa	Director (Strategy)	Upto 27th June, 2008
12	Mr. Y.Fukuda	Director (Operations)	No change
13A	Mr. A.P. Peethambaran	Appointed Actuary	Upto 26th August, 2008
13B	Mr. K.K. Wadhwa	Appointed Actuary	w.e.f. 26th August, 2008
14	Mr. H.O. Suri	Chief Investment Officer	w.e.f. 20th March, 2009
15	Mr. Sanjeev Chopra	Chief Finance Officer	w.e.f. 20th March, 2010
16	Mr. V.K. Khosla	Chief of Internal Audit	No change

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

**FORM NL-35-NON PERFORMING ASSETS-7A**

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

**Statement as on: 31st March 2009**

**Details of Investment Portfolio**

**Periodicity of Submission : Quarterly**

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

Nil

**CERTIFICATION**

*Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.*

**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.

FORM NL-36-YIELD ON INVESTMENTS 1  
COMPANY NAME & CODE: IFFCO-TOKIO GENERAL INSURANCE CO LTD & 106  
STATEMENT AS ON : 31st March 2009  
STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT  
PERIODICITY OF SUBMISSION: QUARTERLY

NO.	Category of Investment	Category Code	Current Quarter				Year to Date			
			Investment	Income	Gross	Net Yield	Investmen	Income on	Gross	Net Yield
<b>A</b>	<b>GOVERNMENT SECURITIES</b>									
A01	Central Government Bonds	CGSB	36,572	574	6.28%	4.15%	36,572	2805	7.86%	5.19%
A02	Special Deposits	CSPD								
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,089	22	8.12%	5.36%	1,089	86	7.92%	5.23%
A04	Treasury Bills	CTRB	-	-	0.00%	0.00%	-	43	8.70%	5.74%
	<b>TOTAL(1)</b>		<b>37,662</b>	<b>596</b>			<b>37,662</b>	<b>2,935</b>		
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>									
B01	Central Government Guaranteed Loans / Bonds	CGSL								
B02	State Government Bonds	SGGB								
B03	State Government Guaranteed Loans	SGGL								
B04	Other Approved Securities(excluding Infrastructure Investments)	SGOA								
B05	Guaranteed Equity	SGGE								
	<b>TOTAL(2)</b>		<b>0</b>	<b>0</b>			<b>0</b>	<b>0</b>		
	<b>TOTAL(1+2)</b>		<b>37,662</b>	<b>596</b>			<b>37,662</b>	<b>2,935</b>		
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>									
C01	Loans to State Government for Housing	HLSH	-	-			-	-		
C02	Loans to State Government for Fire Fighting Equipment	HLSF	-	-			-	-		

C03	Term Loan-HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-			-	-		
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN								
C05	Housing - Securitised Assets	HMBS								
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-	-			-	-		
	<b>TAXABLE BONDS</b>									
C07	Bonds/Debentures issued by HUDCO	HTHD	304	7	9.14%	6.03%	304	35	9.45%	6.24%
C08	Bonds/Debentures issued by NHB / Institutions accredited by NHB	HTDN	350	17	9.54%	6.30%	350	95	8.78%	5.80%
C09	Bonds/Debentures issued by Authority constituted under any Housing/Building Scheme approved by Central/State/any authority or Body constituted by Central/State Act	HTDA	11947	250	9.13%	6.03%	11947	749	8.89%	5.87%
	<b>TAXFREE BONDS OF</b>									
C10	Bonds/Debentures issued by HUDCO	HFHD	-				-			
C11	Bonds/Debentures issued by NHB / Institutions accredited by NHB	HFDN	-				-			
C12	Bonds/Debentures issued by Authority constituted under any Housing/Building Scheme approved by Central/State/any authority or Body constituted by Central/State Act	HFDA	-				-			
	<b>TOTAL ( 3a )</b>		<b>12,601</b>	<b>274</b>			<b>12,601</b>	<b>879</b>		





E19	Deposit with Primary Dealers duly recognised by Reserve bank of India	EDPD								
E20	CCIL - CBLO	ECBO								
E21	Commercial Papers	ECCP								
E22	Application Money	ECAM								
E23	Perpetual Debt Instruments of Tier I & II capital issued by PSU Banks	EUPD								
E24	Perpetual Debt Instruments of Tier I & II capital issued by Non - PSU Banks	EPPD								
E25	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II capital issued by PSU Banks	EUPS								
E26	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II capital issued by Non-PSU Banks	EPPS								
E27	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS								
E28	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0	108	10.99%	7.25%	0	388	10.46%	6.90%
E29	Mutual Funds - (under Insurer's Promoter Group)	EMPG								
E30	Net Current Assets (Only in respect of ULIP Business)	ENCA								
	<b>TOTAL ( 3c )</b>		<b>38,547</b>	<b>1,141</b>			<b>38,547</b>	<b>4,007</b>		
<b>F</b>	<b>OTHER INVESTMENTS</b>									
F01	Bonds - PSU - Taxable	OBPT								
F02	Bonds - PSU - Tax Free	OBPF								
F03	Equity Shares (incl. Co-op Societies)	OESH								
F04	Equity Shares (PSUs & Unlisted)	OEPU								



F05	Equity Shares (incl.Equity Related Instruments) - Promoter Group	OEPG							
F06	Debentures	OLDB							
F07	Debentures / Bonds / CPs / Loans etc. - (Promoter Group)	ODPG							
F08	Commercial Papers	OACP							
F09	Preference Shares	OPSH							
F10	Venture Fund	OVNF							
F11	Short term Loans (Unsecured Deposits)	OSLU							
F12	Term loans (without Charges)	OTLW							
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS							
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG							
F15	Derivative Instruments	OCDI							
F16	Securitized Assets	OPSA							
F17	Investment Properties - Immovable	OIPI							
	<b>TOTAL ( 3d )</b>		<b>0</b>	<b>0</b>		<b>0</b>	<b>0</b>		
	<b>TOTAL ( 3a )+(3b)+(3c)+(3d)</b>		<b>68,140</b>	<b>1,751</b>		<b>68,140</b>	<b>6,181</b>		
	<b>GRAND TOTAL(1+2+3)</b>		<b>105,801</b>	<b>2,348</b>		<b>105,801</b>	<b>9,116</b>		

### **CERTIFICATION**

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed

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

- 1. To be calculated based on Monthly or lesser frequency'Weighted Average' of Investments**
- 2. Yield netted for Tax**
- 3. FORM-1 shall be prepared in respect of each fund**

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

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

Statement as on: 31st March 2009

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> <sup>1</sup>								
B.	<u>As on Date</u> <sup>2</sup>								

**Nil****CERTIFICATION**

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

**PERIODIC DISCLOSURES****FORM NL-38: Quarterly Business Returns across line of Business**Insurer: **IFFCO TOKIO General Insurance Co. Ltd.**Date: **2008-09***(Rs in Lakhs)*

<b>Quarterly Business Returns across line of Business</b>			
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Financial Year</b>	
		<b>Premium</b>	<b>No. of Policies</b>
1	Fire	20,409.26	87979
2	Cargo & Hull	11,612.68	12902
3	Motor TP	20,984.51	57080
4	Motor OD	47,339.28	2664013
5	Engineering	8,065.52	6145
6	Workmen's Compensation	995.15	7821
7	Employer's Liability	2,423.18	2309
8	Aviation	1,615.16	341
9	Personal Accident	2,482.65	35692
10	Health	14,098.81	77376
11	Others*	9,513.71	155476

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

**PERIODIC DISCLOSURES**

**Form NL-39 Rural & Social Obligations (Yearly Returns)**

Insurer: **IFFCO TOKIO General Insurance Company Ltd.**

Date: **2008-09**

*(Rs in Lakhs)*

<b>Rural &amp; Social Obligations (Yearly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	Fire	Rural	9,697	240.48	801,624.93
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	349,909	2,792.21	428,730.14
		Social	-	0	-
4	Motor OD	Rural	-	5,245.22	-
		Social	-	-	-
5	Engineering	Rural	185	38.43	4,309.57
		Social	-	-	-
6	Workmen's Compensation	Rural	119	5.30	595.00
		Social	-	-	-
7	Employer's Liability	Rural	112	3.55	1,024.45
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	3,057	981.33	3,646,404.79
		Social	24	53.38	213,510.38
10	Health	Rural	828	34.82	2,930.00
		Social	-	-	-
11	Others	Rural	74,544	987.25	342,997.69
		Social	-	-	-

**PERIODIC DISCLOSURES****FORM NL-40: Business Acquisition through different channels**Insurer: **IFFCO TOKIO General Insurance Co. Ltd.**Date: **2008-09***(Rs in Lakhs)*

Sl.No.	Business Acquisition through different channels		
		No. of Policies	Premium
1	Individual agents	2,182,220	73,171.95
2	Corporate Agents-Banks		
3	Corporate Agents -Others	344,167	20,290.75
4	Brokers	389,761	33,569.38
5	Micro Agents	93,563	1,072.36
6	Direct Business	4,534	9,673.90
	Total (A)	3,014,245	137,778.34
1	Referral (B)	92,889	1,761.58
	Grand Total (A+B)	3,107,134	139,539.92

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

**PERIODIC DISCLOSURES**

**FORM NL-41: GREIVANCE DISPOSAL**

**Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.**

**Date: 2008-09**

**GRIEVANCE DISPOSAL**

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved	Complaints Pending
<b>1</b>	<b>Complaints made by customers</b>				
a)	Sales Related				
b)	Policy Administration Related	26	499	488	37
c)	Insurance Policy Coverage related				
d)	Claims related	46	355	338	63
e)	others	32	229	214	47
d)	<b>Total Number</b>	<b>104</b>	<b>1083</b>	<b>1040</b>	<b>147</b>

<b>3</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>	<b>Complaints made by intermediaries</b>	<b>Total</b>
a)	Less than 15 days			
b)	Greater than 15 days			
	<b>Total Number</b>			

\* Opening balance should tally with the closing balance of the previous financial year.