

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2014-31st March, 2015

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

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

PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2015**

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2015	YEAR ENDED 31ST MARCH 2015	QUARTER ENDED 31ST MARCH 2014	YEAR ENDED 31ST MARCH 2014
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	95,706	392,025	47,294	372,286
2	Profit/ (Loss) on sale/redemption of Investments		255	1,012	168	914
3	Others		(4,274)	(4,739)	(1,461)	(4,744)
4	Interest, Dividend & Rent – Gross		18,483	78,744	17,975	71,436
	TOTAL (A)		110,170	467,042	63,976	439,892
1	Claims Incurred (Net)	NL-5-Claims Schedule	(10,720)	215,463	114,248	278,035
2	Commission	NL-6-Commission Schedule	(77,161)	(151,304)	(66,290)	(157,675)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	17,801	89,793	21,465	91,777
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		(70,080)	153,952	69,423	212,137
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		180,250	313,090	(5,447)	227,755
	APPROPRIATIONS					
	Transfer to Shareholders' Account		180,250	313,090	(5,447)	227,755
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		180,250	313,090	(5,447)	227,755

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2015**

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2015	YEAR ENDED 31ST MARCH 2015	QUARTER ENDED 31ST MARCH 2014	YEAR ENDED 31ST MARCH 2014
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	159,415	490,949	159,183	429,158
2	Profit/ (Loss) on sale/redemption of Investments		234	1,035	199	1,062
3	Others		251	536	48	369
4	Interest, Dividend & Rent – Gross		16,791	80,544	21,168	82,965
	TOTAL (A)		176,691	573,064	180,598	513,554
1	Claims Incurred (Net)	NL-5-Claims Schedule	62,907	377,774	133,186	401,318
2	Commission	NL-6-Commission Schedule	(22,450)	(49,040)	(20,606)	(56,060)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	3,461	98,653	9,673	95,779
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		43,918	427,387	122,253	441,037
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		132,773	145,677	58,345	72,517
	APPROPRIATIONS					
	Transfer to Shareholders' Account		132,773	145,677	58,345	72,517
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		132,773	145,677	58,345	72,517

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT** FOR THE YEAR ENDED 31ST MARCH 2015

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2015	YEAR ENDED 31ST MARCH 2015	QUARTER ENDED 31ST MARCH 2014	YEAR ENDED 31ST MARCH 2014
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	6,057,677	21,791,503	4,616,136	18,729,594
2	Profit/ (Loss) on sale/redemption of Investments		10,061	37,470	6,609	31,237
3	Others		2,701	2,893	1,591	7,688
4	Interest, Dividend & Rent – Gross		734,028	2,914,776	676,532	2,440,608
	TOTAL (A)		6,804,467	24,746,642	5,300,868	21,209,127
1	Claims Incurred (Net)	NL-5-Claims Schedule	4,333,018	16,222,026	3,354,104	14,137,982
2	Commission	NL-6-Commission Schedule	125,696	571,019	(134,109)	(108,601)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,575,407	5,994,882	1,235,071	4,832,785
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		6,034,121	22,787,927	4,455,066	18,862,166
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		770,346	1,958,715	845,802	2,346,961
	APPROPRIATIONS					
	Transfer to Shareholders' Account		770,346	1,958,715	845,802	2,346,961
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		770,346	1,958,715	845,802	2,346,961

PERIODIC DISCLOSURES

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2015

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2015	YEAR ENDED 31ST MARCH 2015	QUARTER ENDED 31ST MARCH 2014	YEAR ENDED 31ST MARCH 2014
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		180,250	313,090	(5,447)	227,755
	(b) Marine Insurance		132,773	145,677	58,345	72,517
	(c) Miscellaneous Insurance		770,346	1,958,715	845,802	2,346,961
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		152,822	572,940	142,717	565,405
	(b) Profit on sale of investments		2,086	7,366	1,335	7,236
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		11,680	33,066	16,285	34,156
	b) Profit on Sale of Fixed Assets		67	67	-	-
	TOTAL (A)		1,250,024	3,030,921	1,059,037	3,254,030
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) For doubtful Advances		226	226	(21,169)	-

5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		1,961	7,433	2,565	7,497
	(b) Bad debts written off		-	-	21,169	21,169
	(c) Loss on Sale of Fixed Assets		(27)	-	200	357
	(d) Expenses on Corporate Social		2,278	2,278	-	-
	TOTAL (B)		4,438	9,937	2,765	29,023
	Profit Before Tax		1,245,586	3,020,984	1,056,272	3,225,007
	Provision for Taxation		404,171	960,860	352,555	1,064,157
	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		-	3,594,110	-	1,433,260
	Balance carried forward to Balance Sheet			5,654,234		3,594,110

PERIODIC DISCLOSURES

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31ST MARCH 2015

	Schedule	AS AT 31ST MARCH 2015	AS AT 31ST MARCH 2014
		(Rs.'000)	(Rs.'000)
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	8,224,189	6,164,065
FAIR VALUE CHANGE ACCOUNT		(1,011)	-
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		10,916,393	8,857,280
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	27,848,029	21,935,572
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	214,606	276,673
DEFERRED TAX ASSET (NET)		253,200	80,500
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	16,695,839	14,599,437
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	4,866,017	4,615,562
Sub-Total (A)		21,561,856	19,214,999

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	25,362,582	22,350,301
	PROVISIONS	NL-18-Provisions Schedule	13,598,716	10,300,163
	Sub-Total (B)		38,961,298	32,650,464
	NET CURRENT ASSETS (C) = (A - B)		(17,399,442)	(13,435,465)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	TOTAL		10,916,393	8,857,280

CONTINGENT LIABILITIES

	Particulars		AS AT 31ST MARCH 2015	AS AT 31ST MARCH 2014
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		3,393	10,163
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	TOTAL		3,393	10,163

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs.'000)

Particulars	QUARTER ENDED 31ST MARCH 2015				YEAR ENDED 31ST MARCH 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	781,089	240,973	8,579,665	9,601,727	2,324,003	1,139,421	29,836,254	33,299,678
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	197,908	(139,544)	1,106,527	1,164,891	229,758	(117,182)	2,576,262	2,688,838
Gross Earned Premium	583,181	380,517	7,473,138	8,436,836	2,094,245	1,256,603	27,259,992	30,610,840
Add: Premium on reinsurance accepted	59,836	4,820	63,559	128,215	461,635	39,550	185,915	687,100
Less : Premium on reinsurance ceded	757,941	220,175	1,528,787	2,506,903	2,409,232	765,297	4,897,239	8,071,768
Net Premium	(114,924)	165,162	6,007,910	6,058,148	146,648	530,856	22,548,668	23,226,172
Adjustment for change in reserve for unexpired risks	(210,630)	5,747	(49,767)	(254,650)	(245,377)	39,907	757,165	551,695
Premium Earned (Net)	95,706	159,415	6,057,677	6,312,798	392,025	490,949	21,791,503	22,674,477

Particulars	QUARTER ENDED 31ST MARCH 2014				YEAR ENDED 31ST MARCH 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	502,375	260,479	7,294,946	8,057,800	2,134,274	1,174,105	26,000,850	29,309,229
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	20,076	(93,475)	1,098,114	1,024,715	221,804	4,378	1,435,349	1,661,531
Gross Earned Premium	482,299	353,954	6,196,832	7,033,085	1,912,470	1,169,727	24,565,501	27,647,698
Add: Premium on reinsurance accepted	106,172	10,828	(33,426)	83,574	365,574	28,449	215,713	609,736
Less : Premium on reinsurance ceded	516,824	225,910	2,018,786	2,761,520	2,129,840	816,275	6,735,905	9,682,020
Net Premium	71,647	138,872	4,144,620	4,355,139	148,204	381,901	18,045,309	18,575,414
Adjustment for change in reserve for unexpired risks	24,353	(20,311)	(471,515)	(467,473)	(224,082)	(47,257)	(684,285)	(955,624)
Premium Earned (Net)	47,294	159,183	4,616,135	4,822,612	372,286	429,158	18,729,594	19,531,038

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs.'000)

Particulars	QUARTER ENDED 31ST MARCH 2015				YEAR ENDED 31ST MARCH 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	163,921	221,166	5,428,868	5,813,955	825,810	945,330	15,753,335	17,524,475
Add Claims Outstanding at the end of the year	(56,198)	(32,159)	(10,800)	(99,157)	494,016	537,506	16,258,452	17,289,974
Less Claims Outstanding at the beginning of the year	-	-	-	-	457,735	502,770	12,394,773	13,355,278
	107,723	189,007	5,418,068	5,714,798	862,091	980,066	19,617,014	21,459,171
Add :Re-insurance accepted	45,279	5,246	80,331	130,856	68,569	8,034	251,602	328,205
Less :Re-insurance Ceded	163,722	131,347	1,165,381	1,460,450	715,197	610,326	3,646,590	4,972,113
Total Claims Incurred	(10,720)	62,906	4,333,018	4,385,204	215,463	377,774	16,222,026	16,815,263

Particulars	QUARTER ENDED 31ST MARCH 2014				YEAR ENDED 31ST MARCH 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	301,453	223,660	4,507,556	5,032,669	1,415,184	807,901	13,680,461	15,903,546
Add Claims Outstanding at the end of the year	62,250	(27,156)	187,449	222,543	457,735	502,770	12,394,773	13,355,278
Less Claims Outstanding at the beginning of the year	-	-	-	-	408,703	474,314	7,948,972	8,831,989
	363,703	196,504	4,695,005	5,255,212	1,464,216	836,357	18,126,262	20,426,835
Add :Re-insurance accepted	4,082	2,620	132,101	138,803	16,321	20,340	392,803	429,464
Less :Re-insurance ceded	253,537	65,938	1,473,003	1,792,478	1,202,502	455,379	4,381,083	6,038,964
Total Claims Incurred	114,248	133,186	3,354,103	3,601,537	278,035	401,318	14,137,982	14,817,335

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(Rs.'000)

Particulars	QUARTER ENDED 31ST MARCH 2015				YEAR ENDED 31ST MARCH 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	13,705	12,108	315,416	341,229	64,973	59,987	1,161,839	1,286,799
Add: Re-insurance Accepted	6,848	(86)	2,322	9,084	38,994	3,160	5,660	47,814
Less: Commission on Re-insurance Ceded	97,714	34,472	192,042	324,228	255,271	112,187	596,480	963,938
Net Commission	(77,161)	(22,450)	125,696	26,085	(151,304)	(49,040)	571,019	370,675
Break-up of the expenses (Gross) incurred to procure business:								
Agents	7,821	6,181	147,293	161,295	32,815	22,805	536,395	592,015
Brokers	4,782	5,601	133,624	144,007	27,912	35,620	524,904	588,436
Corporate Agency	1,102	326	34,499	35,927	4,246	1,562	100,540	106,348
Others	-	-	-	-	-	-	-	-
TOTAL (B)	13,705	12,108	315,416	341,229	64,973	59,987	1,161,839	1,286,799

Particulars	QUARTER ENDED 31ST MARCH 2014				YEAR ENDED 31ST MARCH 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	9,518	12,251	245,856	267,625	61,203	57,755	1,044,523	1,163,481
Add: Re-insurance Accepted	13,754	2,178	2,098	18,030	25,836	3,672	4,694	34,202
Less: Commission on Re-insurance Ceded	89,562	35,035	382,063	506,660	244,714	117,487	1,157,818	1,520,019
Net Commission	(66,290)	(20,606)	(134,109)	(221,005)	(157,675)	(56,060)	(108,601)	(322,336)
Break-up of the expenses (Gross) incurred to procure business:								
Agents	3,166	5,740	116,863	125,769	30,211	23,699	522,102	576,012
Brokers	5,350	6,219	96,495	108,064	24,546	32,731	429,366	486,643
Corporate Agency	1,002	292	32,498	33,792	6,446	1,325	93,055	100,826
Others	-	-	-	-	-	-	-	-
TOTAL (B)	9,518	12,251	245,856	267,625	61,203	57,755	1,044,523	1,163,481

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs.'000)

	Particulars	QUARTER ENDED 31ST MARCH 2015				YEAR ENDED 31ST MARCH 2015			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	3,028	742	264,212	267,982	14,597	16,042	974,329	1,004,968
2	Travel, conveyance and vehicle running expenses	3,708	3,827	253,454	260,989	4,819	5,296	321,650	331,765
3	Training expenses	7	(2)	621	626	46	50	3,039	3,135
4	Rents, rates & taxes	889	203	77,953	79,045	4,353	4,784	290,568	299,705
5	Repairs	381	184	31,121	31,686	1,434	1,577	95,754	98,765
6	Printing & stationery	181	34	16,010	16,225	917	1,007	61,178	63,102
7	Communication	267	132	21,778	22,177	996	1,096	66,509	68,601
8	Legal & professional charges	7,173	5,514	535,587	548,274	17,766	19,523	1,185,796	1,223,085
9	Auditors' fees, expenses etc					-			
	(a) as auditor	8	1	741	750	43	48	2,909	3,000
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	6	6	388	400	6	6	388	400
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	691	483	52,762	53,936	1,927	2,118	128,629	132,674
11	Marketing and Support Services	391	(7,215)	209,636	202,812	34,587	38,010	2,308,609	2,381,206
12	Interest & Bank Charges	285	161	22,742	23,188	970	1,066	64,761	66,797
13	Others :					-			
	Policy Stamps	14	-	1,670	1,684	28	-	3,074	3,102
	Information & Technology Expenses	334	(153)	34,890	35,071	2,668	2,933	178,131	183,732
	Electricity & Water Charges	164	55	14,016	14,235	730	803	48,737	50,270
	Courtesies & Entertainment	144	38	12,458	12,640	679	746	45,330	46,755
	Others	105	(31)	10,609	10,683	764	841	51,060	52,665
14	Depreciation	36	(365)	12,120	11,791	1,845	2,028	123,180	127,053
15	Service Tax Expenses	(11)	(153)	2,639	2,475	618	679	41,251	42,548
	TOTAL	17,801	3,461	1,575,407	1,596,669	89,793	98,653	5,994,882	6,183,328

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	QUARTER ENDED 31ST MARCH 2014				YEAR ENDED 31ST MARCH 2014			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	3,426	1,263	199,395	204,084	16,214	16,927	853,651	886,792
2	Travel, conveyance and vehicle running expenses	3,961	3,914	210,323	218,198	5,176	5,403	272,506	283,085
3	Training expenses	18	(4)	1,158	1,172	146	153	7,711	8,010
4	Rents, rates & taxes	1,234	552	71,023	72,809	5,304	5,537	279,251	290,092
5	Repairs	561	392	31,140	32,093	1,631	1,703	85,886	89,220
6	Printing & stationery	308	199	17,236	17,743	983	1,026	51,763	53,772
7	Communication	294	148	16,741	17,183	1,170	1,221	61,573	63,964
8	Legal & professional charges	7,984	6,317	436,939	451,240	19,135	19,976	1,007,434	1,046,545
9	Auditors' fees, expenses etc								
	(a) as auditor	22	14	1,089	1,125	57	57	2,886	3,000
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	6	5	289	300	6	5	289	300
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,140	1,046	61,246	63,432	1,940	2,026	102,179	106,145
11	Marketing and Support Services	909	(4,333)	91,313	87,889	30,109	31,434	1,585,247	1,646,790
12	Interest & Bank Charges	229	97	13,244	13,570	1,016	1,061	53,509	55,586
13	Others :								
	Policy Stamps	16	-	1,269	1,285	33	-	2,511	2,544
	Information & Technology Expenses	1,618	1,351	87,925	90,894	3,484	3,637	183,410	190,531
	Electricity & Water Charges	242	145	13,657	14,044	844	882	44,443	46,169
	Courtesies & Entertainment	152	101	8,497	8,750	478	500	25,182	26,160
	Others	(203)	(449)	(8,730)	(9,382)	1,110	1,159	58,433	60,702
14	Depreciation	543	347	30,509	31,399	1,769	1,849	93,227	96,845
15	Service Tax Expenses	(995)	(1,432)	(49,192)	(51,619)	1,172	1,223	61,694	64,089
	TOTAL	21,465	9,673	1,235,071	1,266,209	91,777	95,779	4,832,785	5,020,341

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

	Particulars	AS AT 31ST MARCH 2015	AS AT 31ST MARCH 2014
		(Rs.'000).	(Rs.'000).
1	Authorised Capital 400000000 Equity Shares of Rs 10 each (Previous Year 400000000 Equity Shares of Rs 10 each)	4,000,000	4,000,000
2	Issued Capital 269321500 Equity Shares of Rs 10 each (Previous Year 269321500 Equity Shares of Rs 10 each)	2,693,215	2,693,215
3	Subscribed Capital 269321500 Equity Shares of Rs 10 each (Previous Year 269321500 Equity Shares of Rs 10 each)	2,693,215	2,693,215
4	Called up Capital 269321500 Equity Shares of Rs 10 each (Previous Year 269321500 Equity Shares of Rs 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 31ST MARCH 2015		AS AT 31ST MARCH 2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	199,297,910	74	199,297,910	74
· Foreign	70,023,590	26	70,023,590	26
Others	-	-	-	-
TOTAL	269,321,500	100	269,321,500	100

PERIODIC DISCLOSURES

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

	Particulars	AS AT 31ST MARCH 2015	AS AT 31ST MARCH 2014
		(Rs.'000).	(Rs.'000).
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	5,654,234	3,594,110
	TOTAL	8,224,189	6,164,065

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

	Particulars	AS AT 31ST MARCH 2015	AS AT 31ST MARCH 2014
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE

	Particulars	AS AT 31ST MARCH 2015	AS AT 31ST MARCH 2014
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	13,154,565	11,410,644
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	16,800	-
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	4,513,424	3,563,952
	Other Securities	1,300,000	900,000
	Subsidiaries	5,000	5,000
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,966,953	5,231,931
5	Other than approved investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	655,974	101,662
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	500,313	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	400,000	300,000
	Other Securities	-	100,000
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	335,000	322,383
5	Other than Approved Investments	-	-
	TOTAL	27,848,029	21,935,572

Note: Aggregate amount of company's investment other than listed equity securities and derivative instruments is Rs 27,831,229 thousand (Previous year Rs 21,935,572 thousand)

Market value of such investments as at 31.03.2015 is Rs 28,667,512 thousand (Previous year Rs 21,711,251 thousand)

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

Particulars		AS AT 31ST MARCH 2015	AS AT 31ST MARCH 2014
		(Rs.'000).	(Rs.'000).
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.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2014	Additions during the Year	Sales/ Adjustments during the Year	As at 31st March, 2015	Upto 31st March 2014	For the Year	On sales / adjustments	Upto 31st March, 2015	As At 31st March, 2015	As At 31st March, 2014
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	202,814	3,964	-	206,778	154,644	29,163	-	183,806	22,972	48,170
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	803	202	-	1,004	11,247	11,448
Furniture & Fittings	263,179	16,411	5,262	274,328	203,021	18,976	5,262	216,735	57,593	60,158
Information Technology Equipment	460,305	38,783	1,414	497,674	405,637	38,938	1,371	443,204	54,470	54,669
Vehicles	5,319	-	-	5,319	1,430	811	-	2,241	3,078	3,889
Office Equipment	79,793	4,993	941	83,845	24,536	38,963	752	62,747	21,098	55,257
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	1,061,510	64,151	7,617	1,118,044	790,071	127,053	7,385	909,737	208,307	271,440
Capital Work In Progress	5,233	6,299	5,233	6,299	-	-	-	-	6,299	5,233
Grand Total	1,066,743	70,450	12,850	1,124,343	790,071	127,053	7,385	909,737	214,606	276,673
Previous Year Total	1,000,366	108,660	42,284	1,066,743	726,088	96,845	32,864	790,071	276,673	

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Particulars		AS AT 31ST MARCH 2015	AS AT 31ST MARCH 2014
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	52,252	13,935
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	13,650,000	11,615,000
	(bb) Others	2,190,000	2,210,000
	(b) Current Accounts	803,587	760,502
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	16,695,839	14,599,437
	Balances with non-scheduled banks included in 2 and 3 above	-	-

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

	Particulars	AS AT 31ST MARCH 2015 (Rs.'000).	AS AT 31ST MARCH 2014 (Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	143,103	350,648
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	9,293
6	MAT Credit Entitlement	-	-
7	Deposit towards Rent	54,121	52,274
8	Service Tax Recoverable	-	52,433
9	Others	13,313	40,565
	TOTAL (A)	210,537	505,213
	OTHER ASSETS		
1	Income accrued on investments	1,972,321	1,860,538
2	Outstanding Premiums	1,299,518	983,607
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	1,383,641	1,266,204
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
	[Pursuant to section 7 of Insurance Act, 1938]		
8	Others	-	-
	TOTAL (B)	4,655,480	4,110,349
	TOTAL (A+B)	4,866,017	4,615,562

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

	Particulars	AS AT 31ST MARCH 2015	AS AT 31ST MARCH 2014
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	162,624	128,541
2	Balances due to other insurance companies	1,044,031	1,598,123
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	875,664	219,896
5	Unallocated Premium	-	-
6	Sundry creditors	456,571	401,050
7	Due to subsidiaries/ holding company	59,222	63,675
8	Claims Outstanding *	22,194,039	19,462,688
9	Due to Officers/ Directors	-	-
10	Deposit Premium	156,563	163,314
11	Service Tax Payable	40,156	-
12	Employee Benefits	144,340	115,547
13	Unclaimed Amount of Policyholders	229,372	197,467
	TOTAL	25,362,582	22,350,301

* Claims Outstanding Includes Rs 4,904,065 thousand (Previous Year Rs 6,107,410 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****PROVISIONS**

	Particulars	AS AT 31ST MARCH 2015	AS AT 31ST MARCH 2014
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	13,540,696	10,300,163
2	For taxation (less advance tax paid and taxes deducted at source)	58,020	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others	-	-
6	Reserve for Premium Deficiency	-	-
	TOTAL	13,598,716	10,300,163

PERIODIC DISCLOSURES**FORM NL-19 MISC EXPENDITURE SCHEDULE****MISCELLANEOUS EXPENDITURE****(To the extent not written off or adjusted)**

	Particulars	AS AT 31ST MARCH 2015	AS AT 31ST MARCH 2014
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES
FORM NL-20 RECEIPT AND PAYMENTS SCHEDULE

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE FOR THE YEAR ENDED 31st MARCH, 2015

(Rs in '000's)

Particulars	Current Year	Previous Year
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	38,356,045	33,202,419
Other receipts	33,066	34,156
Receipt from the re-insurers, net of commissions and claims	(4,516,274)	(4,521,124)
Payments to co-insurers, net of claims recovery	(398,376)	(618,617)
Payments of claims	(18,047,932)	(16,717,674)
Payments of commission and brokerage	(1,425,831)	(1,307,024)
Payments of other operating expenses	(6,254,031)	(5,525,932)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	20,726	127,069
Income taxes paid (Net)	(1,066,246)	(907,219)
Service tax paid	(2,116,297)	(1,523,739)
Other payments	-	-
Cash flows before extraordinary items	4,584,851	2,242,315
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	4,584,851	2,242,315
Cash flows from investing activities:		
Purchase of fixed assets	(60,246)	(99,743)
Proceeds from sale of fixed assets	298	758
Purchases of investments	(49,634,728)	(40,813,411)
Loans disbursed	-	-
Sales of investments	43,747,883	38,678,765
Repayments received	-	-
Rents/Interests/ Dividends received	3,465,777	2,453,748
Investments in money market instruments and in liquid mutual funds (Net)*	-	-
Expenses related to investments	(7,433)	(7,497)
Net cash flow from investing activities	(2,488,448)	212,620
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	2,096,403	2,454,935
Cash and cash equivalents at the beginning of the year	14,599,437	12,144,502
Cash and cash equivalents at the end of the year	16,695,839	14,599,437

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

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

Date: **31st March 2015**

(Rs in Lakhs)

Statement of Liabilities									
As At 31st March 2015						As At 31st March 2014			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	3,406.92	4,318.46	621.70	8,347.08	3,563.11	3,792.66	784.69	8,140.46
2	Marine								
a	Marine Cargo	1,662.03	2,947.56	1,067.20	5,676.79	2,448.94	2,872.40	1,153.42	6,474.75
b	Marine Hull	191.40	1,010.25	350.06	1,551.70	177.24	686.58	315.31	1,179.13
3	Miscellaneous								
a	Motor	108,654.40	69,263.02	121,879.13	299,796.56	79,318.02	68,564.59	98,580.56	246,463.16
b	Engineering	919.45	2,919.92	363.41	4,202.77	853.59	2,868.13	511.82	4,233.54
c	Aviation	6.85	146.57	-	153.42	16.12	507.34	-	523.47
d	Liabilities	910.11	555.03	457.73	1,922.87	696.34	628.16	551.69	1,876.19
e	Others	8,103.17	7,780.73	2,033.01	17,916.91	7,286.85	5,660.94	2,524.57	15,472.36
4	Health Insurance	11,552.64	3,517.98	2,708.63	17,779.25	8,641.41	2,940.08	1,683.96	13,265.45
5	Total Liabilities	135,406.96	92,459.52	129,480.87	357,347.35	103,001.63	88,520.87	106,106.01	297,628.51

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer: IFFCO Tokio General Insurance Company Ltd Date: Apr'14 to 31st Mar'15

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

(Rs in Lakhs) *GDP figures (Excluding pool)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total		
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	
Andhra Pradesh	45.61	411.94	1.88	3.82	1.57	4.23	9.86	24.93	828.42	2,924.57	746.43	2,800.31	-	1.19	2.17	14.95	28.39	89.98	1.60	3.54	-	-	60.70	226.01	1,727.23	6,305.48	
Arunachal Pradesh	0.05	0.05	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.05	0.05
Assam	3.04	65.07	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.04	65.07
Bihar	4.57	304.29	0.01	0.04	-	-	0.08	2.02	240.12	782.41	119.85	357.76	-	0.02	0.66	3.17	0.67	4.31	-	-	-	637.84	1.31	3.31	367.27	2,095.16	
Chhattisgarh	12.15	56.67	0.47	2.78	-	-	11.08	39.86	604.61	2,472.37	382.08	1,430.64	0.42	0.42	2.08	5.16	7.57	31.88	0.05	0.38	-	-	17.02	70.20	1,037.53	4,110.36	
Goa	12.22	62.52	2.25	9.69	38.82	162.99	3.00	27.43	341.29	1,333.55	285.47	1,057.47	1.03	2.92	9.91	27.48	11.71	38.42	0.60	1.81	-	-	10.64	44.59	716.95	2,768.87	
Gujarat	3,021.64	5,724.32	198.40	786.88	0.54	3.23	56.78	254.62	3,455.44	11,702.17	4,112.97	13,780.36	29.73	139.87	163.96	523.34	758.57	2,592.92	5.66	28.69	-	-	551.44	2,157.98	12,355.14	37,694.39	
Haryana	250.20	1,558.16	335.40	2,269.84	-	1.45	42.18	603.78	1,482.50	5,822.57	691.44	2,589.24	16.42	182.68	298.65	1,168.39	943.28	2,655.10	2.46	13.79	-	-	260.76	1,075.55	4,323.30	17,940.54	
Himachal Pradesh	22.51	86.84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22.51	86.84
Jammu & Kashmir	1.21	3.99	-	-	-	-	-	-	284.78	1,529.92	137.94	607.58	-	-	0.19	1.40	0.16	4.27	0.00	0.00	-	-	0.85	2.08	424.93	2,149.25	
Jharkhand	39.08	64.92	0.13	1.57	-	-	12.21	37.27	488.58	2,086.13	246.53	894.30	-	0.17	0.44	2.15	6.66	11.42	0.01	0.13	219.44	544.46	3.31	13.90	1,016.39	3,656.32	
Karnataka	100.72	965.04	101.17	169.38	0.13	0.13	90.23	260.12	2,412.59	8,793.64	1,769.79	6,454.92	100.43	487.51	83.05	185.65	2,644.81	3,644.33	4.03	7.45	156.89	1,257.28	148.32	475.98	7,612.16	22,701.74	
Kerala	14.77	125.74	0.64	2.70	-	-	0.15	0.77	962.67	4,135.61	245.57	977.73	0.52	1.36	2.34	11.35	26.50	78.31	0.42	1.24	-	-	4.82	127.75	1,258.41	5,462.57	
Madhya Pradesh	86.14	395.59	44.70	190.37	-	-	31.67	144.66	1,354.10	5,402.89	1,358.45	4,859.98	7.27	31.12	46.88	94.57	101.09	1,006.01	5.58	18.06	1,302.04	1,304.46	186.52	446.04	4,524.43	13,893.75	
Maharashtra	503.02	2,697.37	193.30	1,333.24	152.27	1,111.04	285.78	1,632.05	4,441.10	16,605.09	3,931.78	13,615.25	149.80	1,880.28	144.03	808.06	2,521.77	8,011.26	9.77	55.25	154.14	155.59	1,654.04	8,509.56	14,140.81	56,214.04	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	0.11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.11
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	(0.37)	119.79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.37)	119.79
Orissa	22.41	1,205.38	3.14	17.89	-	0.22	16.51	72.49	603.11	2,300.22	701.44	2,356.46	12.58	11.15	7.37	34.07	683.58	3,978.84	0.07	1.76	-	-	23.36	82.04	2,073.56	10,060.52	
Punjab	20.05	203.55	7.01	20.74	-	-	8.49	39.64	2,035.06	6,941.50	1,724.44	5,193.41	0.70	14.55	8.97	110.17	48.69	166.07	2.42	7.58	-	-	35.44	331.87	3,891.26	13,029.06	
Rajasthan	43.21	498.12	3.35	14.55	-	-	13.35	49.34	1,735.61	6,183.75	1,738.39	6,575.50	3.00	14.50	12.43	36.37	30.95	95.01	0.48	2.30	2,714.18	6,510.97	51.47	263.61	6,346.43	20,244.03	
Sikkim	0.02	0.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.02
Tamil Nadu	363.45	1,208.92	177.64	900.12	-	-	29.81	107.20	2,467.58	9,620.04	2,110.47	7,409.28	51.03	141.82	30.96	102.04	1,279.32	1,743.01	2.13	9.22	-	-	135.07	537.07	6,647.43	21,778.72	
Telangana	-	-	2.08	20.40	-	-	39.93	548.74	1,043.84	3,454.46	563.29	1,970.05	46.86	138.87	17.95	79.76	274.37	2,230.45	1.29	6.08	-	-	36.85	428.80	2,026.46	8,877.62	
Tripura	-	0.87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.87
Uttar Pradesh	3,041.10	6,138.55	45.89	249.09	-	-	27.83	124.48	2,730.42	9,768.99	1,552.00	5,358.45	11.20	22.24	4.24	25.08	99.10	282.27	1.45	8.77	894.26	3,213.13	1,150.59	1,276.84	9,558.08	26,467.89	
Uttarakhand	7.74	193.36	2.02	5.72	-	-	1.94	6.26	317.78	1,156.34	276.74	942.38	0.06	0.29	16.91	39.44	17.57	34.09	0.00	0.14	-	-	10.66	56.67	851.41	2,434.70	
West Bengal	149.20	758.52	13.15	47.13	-	-	35.02	120.53	880.83	3,370.53	551.15	1,894.80	15.65	66.24	17.49	88.40	244.38	541.72	1.15	6.57	-	1.28	55.48	196.92	1,963.49	7,092.65	
Andaman & Nicobar	-	0.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.25
Chandigarh	(0.33)	18.59	3.55	33.18	-	-	3.12	14.02	1,289.47	4,925.23	799.28	2,919.51	1.15	2.64	11.05	88.30	25.32	98.82	0.64	1.99	-	967.54	47.65	160.42	2,180.89	9,230.23	
Dadra & Nagar Haveli	0.99	18.67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.99	18.67
Daman & Diu	2.22	9.07	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.22	9.07
Delhi	40.16	364.86	1,080.21	4,015.29	-	16.50	593.26	1,947.57	3,052.69	12,393.94	1,976.20	6,646.44	272.73	805.21	122.48	393.55	3,055.58	7,693.14	22.41	189.40	-	-	925.40	4,044.51	11,141.13	38,510.42	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	4.11	7.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.11	7.50
Total	7,810.89	23,248.65	2,216.38	10,094.41	193.34	1,299.80	1,312.28	6,057.79	33,052.56	123,705.93	26,021.70	90,491.84	720.59	3,945.05	1,004.20	3,642.84	12,810.65	35,031.64	62.21	364.15	5,440.94	14,592.56	5,371.51	20,531.60	96,017.26	333,006.24	

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

Public Disclosures 4th quarter ending March, 2015

(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	0	-	-	-	0%
2	No. of Reinsurers with rating AA but less than AAA	17	10,133	820	15,927	33%
3	No. of Reinsurers with rating A but less than AA	106	33,221	2,400	14,245	61%
4	No. of Reinsurers with rating BBB but less than A	24	2,545	381	43	4%
5	No. of Reinsurers with rating less than BBB	0	-	-	-	0%
6	No. of Indian Reinsurers other than GIC	11	-	-	2,389	3%
Total		158	45,898	3,601	32,604	100%

PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer: IFFCO Tokio General Insurance Com Date:

Apr'14 to 31st Mar'15

(Rs in Lakhs)

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	229	119	160	161	158	827	8,981.94
2	Marine Cargo	11488	3505	1664	743	465	17865	7,398.60
3	Marine Hull	7	4	12	5	23	51	2,155.50
4	Engineering	232	130	198	180	299	1039	1,656.29
5	Motor OD	234425	82476	22313	10397	3501	353112	67,322.52
6	Motor TP	1401	1187	1835	3319	10869	18611	45,560.48
7	Health	28538	41763	11072	3930	933	86236	26,454.28
8	Overseas Travel	88	34	15	23	57	217	208.02
9	Personal Accident	896	1240	974	960	871	4941	2,306.69
10	Liability	1	3	6	7	28	45	247.70
11	Crop	106	29	42	11	22	210	2,949.59
12	Miscellaneous	2230	1614	980	746	389	5959	8,536.19

PERIODIC DISCLOSURES

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

Insurer: IFFCO Tokio General Insurance Company Ltd Date: Apr'14 to 31st Mar'15

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1163	878	80	1144	16151	33623	2436	149	1589	93	111	53	1214	58684
2	Claims reported during the period	905	17289	34	853	349021	16116	89582	418	4442	48	235	168	5759	484870
3	Claims Settled during the period	827	17865	51	1039	353112	18611	86236	217	4941	45	210	147	5812	489113
4	Claims Repudiated during the period	0	0	0	0	898	0	0	4	0	0	0	0	0	902
5	Claims closed during the period	142	723	16	221	13815	543	3	1	177	18	0	7	475	16141
6	Claims O/S at End of the period	1266	1080	72	995	16169	32744	7184	359	1438	104	141	87	1503	63142
	Less than 3months	92	586	5	102	11313	2820	4960	81	465	13	16	15	548	21016
	3 months to 6 months	121	182	5	53	2314	2468	831	191	269	8	33	32	208	6715
	6months to 1 year	126	146	7	81	1578	5100	775	8	362	14	5	26	206	8434
	1year and above	927	166	55	759	964	22356	618	79	342	69	87	14	541	26977

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency As At 31st March 2015

Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)

Item No.	Description	PREMIUM		Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire	16,765.72	3,140.25	16,641.05	3,677.04	1,676.57	2,496.16	2,496.16
2	Marine Cargo	4,980.70	1,600.00	11,767.79	3,905.17	597.68	2,118.20	2,118.20
3	Marine Hull	1,032.98	191.40	2,446.81	706.82	103.30	367.02	367.02
4	Motor	211,943.05	201,102.10	145,603.29	128,386.74	40,220.42	38,516.02	40,220.42
5	Engineering	4,775.51	1,328.83	3,697.26	1,334.12	477.55	554.59	554.59
6	Aviation	69.79	5.24	584.80	490.45	6.98	147.13	147.13
7	Laibilities	3,653.95	1,802.56	4,963.82	231.13	548.09	1,116.86	1,116.86
8	Others	21,505.05	9,773.17	21,675.15	7,160.36	3,010.71	4,551.78	4,551.78
9	Health	27,747.20	22,795.31	29,975.69	26,021.21	4,559.06	7,806.36	7,806.36
	Total	292,473.96	241,738.85	237,355.65	171,913.03	51,200.37	57,674.13	59,378.53

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

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st January, 2015 - 31st March, 2015

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	79	
2	No. of branches approved during the Quarter	0	
3	No. of branches opened during the Quarter	Out of approvals of previous quarter	0
4		Out of approvals of this quarter	0
5	No. of branches closed during the Quarter	0	
6	No of branches at the end of the Quarter	79	
7	No. of branches approved but not open	0	
8	No. of rural branches	0	
9	No. of urban branches	79	

PERIODIC DISCLOSURES
FORM - 3B

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

STATEMENT AS ON : 31st March 2015

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

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs. in Lacs)

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	278,481.00
2	Loans	9	-
3	Fixed Assets	10	2,146.00
4	Current Assets		-
	a. Cash & Bank Balance	11	166,958.00
	b. Advances & Other Assets	12	48,660.00
5	Current Liabilities		-
	a. Current Liabilities	13	253,626.00
	b. Provisions	14	135,987.00
	c. Misc. Exp not written off	15	
	d. Debit Balance of P&L A/c		
	Application of Funds as per balance Sheet (A)		885,858.00
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,146.00
3	Cash & Bank Balance (if any)	11	8,559.00
4	Advances & Other Assets (if any)	12	48,660.00
5	Current Liabilities	13	253,626.00
6	Provisions	14	135,987.00
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		
	Total (B)		448,978.00
	Investment Assets' as per FORM 3B (A-B)		436,880.00

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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%		14562.00	76225.00	90,787.00	20.78%	0.00	90787.00	91,365.00
2	Government Securities or other approved securities (including (I) above)	Not less than 30%		22152.00	115953.00	138,105.00	31.61%	0.00	138105.00	139,507.00
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		19593.00	102560.00	122,153.00	27.96%	0.00	122153.00	128,796.00
	2. Approved Investments			28332.00	148300.00	176,632.00	40.43%	-10.00	176622.00	177,036.00
	3. Other Investments(not exceeding 25%)	Not exceeding 55%		0.00	0.00	-	0.00%	0.00	0.00	-
	TOTAL INVESTMENT ASSETS	100%	0	70077.00	366813.00	436,890.00	100.00%	-10.00	436880.00	445339.00

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

Note:

(*) FRSM refers 'Funds representing solvency margin'

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

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

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: Iffco Tokio General Insurance Co. Ltd.

Date: 31-Mar-2015

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 31.03.2015	as % of total for this class	As at 31.03.14	as % of total for this class	As at 31.03.2015	as % of total for this class	As at 31.03.14	as % of total for this class
Break down by credit rating								
AAA rated	273,852.38	97.22%	208,302.16	95.96%	266,259.16	97.44%	211,305.72	96.35%
AA or better	7,819.61	2.78%	8,760.38	4.04%	7,000.00	2.56%	8,000.00	3.65%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	155,352.56	34.90%	124,422.29	35.01%	155,409.74	35.59%	124,440.44	34.80%
more than 1 year and upto 3years	70,811.13	15.91%	45,579.07	12.83%	70,427.93	16.13%	45,827.47	12.82%
More than 3years and up to 7years	96,731.83	21.73%	68,227.20	19.20%	95,164.64	21.79%	69,714.44	19.49%
More than 7 years and up to 10 years	62,768.74	14.10%	57,307.13	16.13%	61,190.92	14.01%	58,688.44	16.41%
above 10 years	59,410.86	13.35%	59,826.82	16.84%	54,465.93	12.47%	58,934.92	16.48%
Breakdown by type of the issuer								
a. Central Government	91,319.91	32.42%	75,754.47	34.90%	90,786.97	33.22%	79,366.09	36.19%
b. State Government	48,141.19	17.09%	34,538.51	15.91%	47,318.42	17.32%	35,756.97	16.30%
c. Corporate Securities	142,210.88	50.49%	106,769.53	49.19%	135,153.78	49.46%	104,182.66	47.51%

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 31st March 2015	Year Ended 31st March 2015	Quarter Ended 31st March 2014	Year Ended 31st March 2014
1	Gross Direct Premium Growth Rate	19.16%	13.61%	16.37%	14.26%
	FIRE	55.48%	8.89%	72.58%	23.25%
	MARINE	-7.49%	-2.95%	7.99%	15.40%
	MISCELLANEOUS	17.61%	14.75%	14.13%	13.54%
2	Gross Direct Premium to Net Worth Ratio	NA	3.05	NA	3.31
3	Growth rate of Net Worth	NA	23.25%	NA	32.27%
4	Net Retention Ratio	74.24%	76.25%	66.08%	67.64%
	FIRE	9.87%	13.51%	15.07%	14.80%
	MARINE	10.42%	35.09%	16.73%	32.12%
	MISCELLANEOUS	82.31%	83.69%	72.20%	74.31%
5	Net Commission Ratio	0.36%	1.43%	-4.11%	-1.59%
	FIRE	-92.98%	-40.20%	-72.27%	-42.61%
	MARINE	-87.63%	-11.85%	-45.39%	-14.51%
	MISCELLANEOUS	1.77%	2.27%	-2.56%	-0.56%
6	Expense of Management to Gross Direct Premium Ratio	20.18%	22.43%	19.04%	21.10%
7	Expense of Management to Net Written Premium Ratio	26.83%	28.83%	28.51%	30.56%
8	Net Incurred Claims to Net Earned Premium	69.47%	74.16%	74.68%	75.87%
9	Combined Ratio	91.93%	99.45%	94.11%	99.08%
10	Technical Reserves to Net Premium ratio	NA	1.38	NA	1.47

11	Underwriting balance ratio	4.83%	-3.06%	3.65%	0.08%
	FIRE	173.22%	60.73%	-46.79%	43.02%
	MARINE	72.45%	12.95%	23.20%	-2.77%
	MISCELLANEOUS	0.39%	-4.57%	3.49%	-0.71%
12	Operating Profit Ratio	17.18%	10.67%	18.63%	13.54%
13	Liquid Assets to liabilities ratio	NA	0.52	NA	0.51
14	Net earning ratio	11.65%	7.95%	13.08%	10.68%
15	Return on Net worth ratio	NA	18.87%	NA	24.40%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.65	NA	1.67
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	74/26	NA	74/26
3	(c) %of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA	7.65	NA	8.02
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	7.65	NA	8.02
6	(iv) Book value per share (Rs)	NA	40.54	NA	32.89

Note

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

PERIODIC DISCLOSURES

FORM NL-31:

Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 31st March, 2015

(Rs in 'Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Quarter Ended 31st March 2015	Year Ended 31st March 2015	Quarter Ended 31st March 2014	Year Ended 31st March 2014
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	(148.15)	6,546.51	430.82	6,718.08
			Claims paid on direct basis	115.63	2,076.64	1,272.45	2,678.90
			Payment of Rent and other expenses	617.78	2,233.67	607.39	2,205.45
			Deposit of Insurance Premium	-	25.00	-	25.00
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	N.A	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	315.23	836.74	(39.39)	443.02
			Deposit of Insurance Premium	-	1.00	-	1.00
			Payment of Rent and other expenses	-	-	-	5.37
			Claims paid on direct basis	27.28	1,139.17	48.46	268.92
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	1.77	72.52	4.00	21.49
			Claim/Reimbursement of Expenses	11.36	11.36	7.43	7.43
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,152.77	3,932.46	909.89	3,829.97
			Commission Earned on Premium Ceded	241.06	856.71	212.98	802.15
			Losses Recovered from Re-insurer	593.13	1,587.23	585.33	2,044.10
			Claim/Reimbursement of Expenses	0.02	1.69	1.10	2.36
5	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Professional fee	(1.67)	-	2.08	7.86
			Claim/Reimbursement of Expenses	-	-	3.17	3.17
			Payment of Fee	-	-	1.84	1.84
6	Tokio Marine Global Re Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	90.60	550.70
			Commission Earned on Premium Ceded	-	-	34.87	103.59
			Losses Recovered from Re-insurer	-	-	83.22	488.91
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	N.A	22.63
7	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	282.96	1,116.17	-	-
			Commission Earned on Premium Ceded	44.84	182.74	-	-
			Losses Recovered from Re-insurer	127.81	481.50	-	-
			Claim/Reimbursement of Expenses	0.36	0.36	-	-
			Payment of Fee	0.16	0.55	-	-
8	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	0.00	1.79	-	-
			Commission Earned on Premium Ceded	(0.00)	0.62	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1.16	N.A	-

PERIODIC DISCLOSURES

FORM NL-31:

Related Party Transactions

9	Tokio Marine Kiln Regional Underwriting Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	10.98	10.98	-	-
			Commission Earned on Premium Ceded	0.82	0.82	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	N.A	-
10	Tokio Marine & Nichido Risk Consulting Co. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	(0.00)	2.87	-	-
11	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	1.32	4.25	0.40	2.23
			Claim/Reimbursement of Expenses	(0.00)	0.59	0.21	0.21
12	Tokio Marine Newa Insurance Co Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	-	0.66	0.66
			Claim/Reimbursement of Expenses	-	-	0.60	0.60
13	Tokio Marine Services Europe Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	6.52	15.72	7.10	19.04
			Claim/Reimbursement of Expenses	2.79	93.43	4.04	20.80
14	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	26.65	84.00	17.59	47.04
			Payment of Fees	4.87	26.19	5.67	14.66
15	Tokio Marine Management Austalasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	12.69	12.69	0.06	0.06
			Claim/Reimbursement of Expenses	22.94	22.94	-	-
16	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	1.51	1.51
			Payment of Fees	-	-	2.59	2.59
17	TM Management Services Ltd.	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	0.10	0.10
			Payment of Fees	0.89	5.77	4.22	5.71
18	Tokio Marine cpmpania de seguros S. A. de C.V.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	-	-	-
19	Tokio Marine Insurance (Thailand) Public Co.Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fees	0.00	4.41	0.76	1.69
20	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	2,163.00	2,163.00	-	-
			Claims paid on direct basis	1,134.00	1,134.00	-	-
21	K. Srinivasa Gowda	Chairman	Payment of Rent on office Building	12.00	48.00	14.00	44.80
22	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	(3.90)	31.10	3.00	35.35
			Claims paid on direct basis	11.26	25.72	4.50	21.00
			Recovery of Expenses	69.84	69.84	57.13	57.13
			Payment of -Commission	248.91	636.19	285.04	671.12
			-Service Charges	1,411.95	5,496.10	2,023.85	5,748.85
			Amount Payable/ (Receivable) at Balance sheet date	N.A	592.22	N.A	636.75

PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

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

Solvency As At 31st March 2015

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds:		369,963.34
	Deduct:		
2	Liabilities		357,347.35
3	Other Liabilities		12,615.99
4	Excess in Policyholders' Funds (1-2-3)		0.00
5	Available Assets in Shareholders' Funds		144,637.57
	Deduct:		
6	Other Liabilities		46,367.73
7	Excess in Shareholders' Funds (5-6)		98,269.85
8	Total Available Solvency Margin [ASM] (4+7)		98,269.85
9	Total Required Solvency Margin [RSM]		59,378.53
10	Solvency Ratio (Total ASM/Total RSM)		1.65

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st January, 2015 to 31st March, 2015

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	No change
3	Mr. Balvinder Singh Nakai	Director	No change
4	Dr. U.S. Awasthi	Director	No change
5	Mr. Rakesh Kapur	Director	No change
6	Dr. P.S. Gahlaut	Director	No change
7	Mr. S.K. Kanwar	Director	No change
8	Mr. Bahushrut Lugani	Director	No change
9	Mr. Yogesh Lohiya	Managing Director & CEO	No change
10	Mr. H.O. Suri	Director (Marketing)	No change
11	Mr. Ichiro Maeda	Director (Operations)	No change
12	Mrs. Mira Mehrishi	Director	No change
13	Mr. Khushwant Pahwa	Appointed Actuary	No change
14	Mr. V. Rajaraman	Chief of Internal Audit	No change
15	Mr. Sanjeev Chopra	Chief Finance Officer	No change

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

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 31st March 2015

Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

Nil

Note:

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

PERIODIC DISCLOSURES

FORM NL-36-YIELD ON INVESTMENTS 1

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

Registration Number : 106

Statement as on : 31-03-2015

Statement of Investment and Income on Investment

Name of Fund : GENERAL INSURANCE

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	86,440.92	88,224.38	1,768.01	2.05	1.35	84,064.04	88,224.38	6,889.43	8.20	5.41	76,113.46	74,660.29	6,144.02	8.07	5.33
2	SPECIAL DEPOSITS	CSPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSIT UNDER SECTION 7 OF	CDSS	1,152.65	1,148.54	24.10	2.09	1.38	1,154.54	1,148.54	96.41	8.35	5.51	1,159.56	1,094.18	96.43	8.32	5.49
4	TREASURY BILLS	CTRB	1,852.98	1,946.99	37.31	2.01	1.33	1,590.93	1,946.99	45.48	2.86	1.89	0.00	0.00	0.00	0.00	0.00
5	STATE GOVERNMENT BONDS	SGGB	44,001.29	45,073.43	962.57	2.19	1.44	41,126.12	45,073.43	3,601.00	8.76	5.78	32,655.21	31,689.98	2,838.93	8.69	5.74
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	3,136.56	3,067.76	66.58	2.12	1.40	3,123.17	3,067.76	266.13	8.52	5.62	3,087.74	2,848.53	265.94	8.61	5.69
8	GUARANTEED EQUITY	SGGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	CENTRAL GOVERNMENT	CGSL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	LOANS TO STATE GOVERNMENT	HLSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	LOANS TO STATE GOVERNMENT	HLSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	TERM LOAN - HUDCO / NHB /	HTLH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	COMMERCIAL PAPERS - NHB /	HTLN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	BONDS / DEBENTURES ISSUED BY	HTHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00	0.00	72.79	3.64	2.40
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	40,658.72	43,744.51	929.23	2.29	1.51	37,275.15	43,744.51	3,464.28	9.29	6.13	31,785.58	32,248.74	2,992.79	9.42	6.22
17	BONDS / DEBENTURES ISSUED BY	HFDH	5,000.00	5,777.28	101.22	2.02	2.02	5,000.00	5,777.28	410.50	8.21	8.21	2,967.12	5,772.99	401.86	13.54	13.54
18	BONDS / DEBENTURES ISSUED BY	HFDN	1,025.65	1,372.75	21.95	2.14	2.14	1,025.65	1,372.75	89.02	8.68	8.68	1,025.65	1,033.96	3.02	0.29	0.29
19	BONDS / DEBENTURES ISSUED BY	HFDA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	HOUSING - SECURITISED ASSETS	HMBS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	DEBENTURES / BONDS / CPS /	HODS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	DEBENTURES / BONDS / CPS /	HDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	HOUSING - SECURITISED ASSETS	HOMB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	DEBENTURES / BONDS / CPS /	HOPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	INFRASTRUCTURE - OTHER	ISAS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	INFRASTRUCTURE - PSU - EQUITY	ITPE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	INFRASTRUCTURE -	IDDF	0.00	0.00	0.00	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 - CORPORATE	ITCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	INFRASTRUCTURE - PSU -	IPTD	51,384.71	54,247.38	1,142.84	2.22	1.47	44,521.32	54,247.38	4,011.21	9.01	5.95	37,359.90	35,079.38	3,281.99	8.78	5.80
30	INFRASTRUCTURE - EQUITY AND	IEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	INFRASTRUCTURE - PSU - CPS	IPCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	INFRASTRUCTURE - OTHER	ICTD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	INFRASTRUCTURE - SECURITISED	IESA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	INFRASTRUCTURE - 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	19,845.91	23,653.49	406.45	2.05	2.05	19,845.92	23,653.49	1,648.81	8.31	8.31	8,977.80	263,089.39	739.87	8.24	8.24
38	INFRASTRUCTURE - OTHER	ICFD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	INFRASTRUCTURE - EQUITY	IOEQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	INFRASTRUCTURE - DEBENTURES	IODS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	INFRASTRUCTURE - SECURITISED	IOSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	INFRASTRUCTURE - EQUITY	IOPE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	INFRASTRUCTURE - DEBENTURES	IODP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	PSU - EQUITY SHARES - QUOTED	EAEQ	149.26	168.00	7.03	0.00	0.00	129.71	168.00	7.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	CORPORATE SECURITIES -	EACE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	CORPORATE SECURITIES -	EPBT	13,000.00	13,415.48	291.22	2.24	1.48	12,550.68	13,415.48	1,213.99	9.67	6.38	10,458.43	9,979.23	995.04	9.51	6.28
47	CORPORATE SECURITIES -	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 -	ECJS	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	150,686.67	158,400.00	3,404.64	2.26	1.49	144,073.97	158,400.00	13,828.34	9.60	6.34	140,231.78	138,250.00	13,543.05	9.66	6.37

58	DEPOSITS - CDS WITH	EDCD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
59	DEPOSITS - REPO / REVERSE	ECMR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	DEPOSITS - REPO / REVERSE	ECCR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	DEPOSIT WITH PRIMARY DEALERS	EDPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	CCIL - CBLO	ECBO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
63	COMMERCIAL PAPERS	ECCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
64	APPLICATION MONEY	ECAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.24	0.00	0.00	0.00	0.00	0.00	62.67	0.00
65	PERPETUAL DEBT INSTRUMENTS	EUPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
66	PERPETUAL DEBT INSTRUMENTS	EPPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
67	EQUITY SHARES - COMPANIES	EFES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
68	PERPETUAL NON-CUM. P.SHARES	EUPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
69	EQUITY SHARES (INCL. EQUITY	EEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
70	PERPETUAL NON-CUM. P.SHARES	EPPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
71	CORPORATE SECURITIES -	EDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	FOREIGN DEBT SECURITIES	EFDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73	MUTUAL FUNDS - GILT / G SEC /	EGMF	5,916.29	5,003.14	126.35	2.14	1.41	5,531.22	5,003.14	468.83	8.48	5.60	3,691.41	0.00	325.45	8.82	5.82
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	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
77	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
78	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
79	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
80	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
81	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
82	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
83	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
84	SHORT TERM LOANS	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	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
86	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
87	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
88	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	1,999.64	0.00	79.05	3.95	2.61
89	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
90	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
91	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
92	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
93	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
	Total		424,301.60	445,293.13	9,282.47	2.19	1.49	401,062.44	445,293.13	36,041.71	8.98	6.11	353,563.28	595,796.67	31,842.91	9.01	6.06

Date : 15-04-2015

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

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

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Statement as on:

31st March 2015

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</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	
	8.10% HUDCO DB 05-03-2022	HFHD	2000	4/4/2012	CRISIL	AAA	AA+	3/5/2012	

Date: _____

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'14 31st Mar'15

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

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	7,810.89	13861	5,018.30	17212	23,248.65	56078	21,337.38	67426
2	Cargo & Hull	2,409.72	4897	2,604.79	3644	11,394.21	18443	11,741.14	12830
3	Motor TP	26,021.70	248169	19,625.39	29339	90,491.84	531975	71,918.29	88642
4	Motor OD	33,052.56	1000021	28,017.55	935310	123,705.63	4032659	104,254.47	3700177
5	Engineering	1,312.28	2201	2,607.68	1677	6,057.79	7325	9,346.74	6347
6	Workmen's Compensation	618.97	4547	399.83	2875	2,241.20	16617	1,599.80	11005
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	39.27	8	107.18	14	131.18	18	360.11	32
9	Personal Accident	1,004.20	26074	730.14	25302	3,642.84	120469	3,075.03	127064
10	Health	12,872.86	46209	10,174.28	57196	35,395.79	162491	28,535.53	145312
11	Others*	10,874.81	260179	11,287.41	70508	36,697.12	599679	40,918.67	296670

Note:

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

PERIODIC DISCLOSURES

FORM NL-39 Rural & Social Obligation

Insurer: IFFCO TOKIO General Insurance Company	Date:	January'2015 - March '2015
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(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	3,134	143.29	324,145.99
		Social			
2	Cargo & Hull	Rural	-	-	0.00
		Social			
3	Motor TP	Rural	-	10,856.70	0.00
		Social			
4	Motor OD	Rural	392,625	7,887.14	722,093.47
		Social			
5	Engineering	Rural	46	6.83	1,117.32
		Social			
6	Workmen's Compensation	Rural	213	23.43	4,229.91
		Social			
7	Employer's Liability	Rural	260	5.47	1,338.21
		Social			
8	Aviation	Rural	-	-	0.00
		Social			
9	Personal Accident	Rural	9,558	1,268.81	4,781,986.79
		Social	2,850	60.37	2,896,888.17
10	Health	Rural	2,954	7,209.91	986,773.77
		Social	29	5,856.52	977,747.40
11	Others	Rural	35,939	17,243.28	854,547.47
		Social	15,371	7,314.29	138,917.29

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Co

Date: 1st Apr'14

31st Mar'15

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	730947	25,838.15	634102	23,802.40	2697716	96,541.47	2191848	78,939.83
2	Corporate Agents-Banks	2172	48.51	8312	124.62	12518	275.14	21946	456.36
3	Corporate Agents -Others	372025	5,538.89	174219	5,394.28	1001674	18,114.77	541286	13,824.63
4	Brokers	232227	31,672.52	159613	22,864.99	879638	127,574.81	647128	94,306.07
5	Micro Agents	132	2.80	2920	31.34	4078	51.24	10162	101.42
6	Direct Business	268663	32,916.43	163911	28,354.93	950130	90,449.17	1043135	105,458.84
	Total (A)	1606166	96,017.29	1143077	80,572.56	5545754	333,006.60	4455505	293,087.16
1	Referral (B)	-	-0.03	-	-	-	-0.03	-	-
	Grand Total (A+B)	1606166	96,017.26	1143077	80,572.56	5545754	333,006.57	4455505	293,087.16

Note:

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

PERIODIC DISCLOSURES

FORM NL-41

GREIVANCE DISPOSAL

Insurer:

IFFCO-TOKIO GENERAL INSURANCE CO. Ltd

Date:

Jan-March'2015

GRIEVANCE DISPOSAL FOR THE PERIOD Januray - March, 2015 DURING THE FINANCIAL YEAR 2014-15

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal related	0	1	0	1	0	0
b)	Claim	51	74	70	25	29	1
c)	Policy Related	23	58	55	20	6	0
d)	Premium	2	6	5	1	2	0
e)	Refund	1	6	5	1	0	1
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	5	20	13	3	9	0
	Total Number of Complaints	82	166	149	51	46	2

2	Total No. of policies during previous year	4,455,505	2013-14
3	Total No. of Claims during previous year	377,973	2013-14
4	Total no. of policies during current year	1,606,209	Q4 - 2014-15
5	Total no. of claims during current year	117,031	Q4 - 2014-15
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.57	Q4 - 2014-15
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	6.32	Q4 - 2014-15

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	0	0	0
(b)	7-15 days	1	0	1
(c)	15-30 days	0	0	0
(d)	30-90 days	1	0	1
(e)	90 days and beyond	0	0	0
	Total Number of Complaints	2	0	2