

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2020 - 30th June, 2020		
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**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

**FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2020**

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2020	PERIOD ENDED 30TH JUNE 2020	QUARTER ENDED 30TH JUNE 2019	PERIOD ENDED 30TH JUNE 2019
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	2,13,491	2,13,491	1,24,991	1,24,991
2	Profit/ (Loss) on sale/redemption of Investments		967	967	391	391
3	Others: Exchange Gain / (Loss)		-	-	-	-
	Handling Charges		540	540	368	368
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		26,015	26,015	24,203	24,203
	<b>TOTAL (A)</b>		<b>2,41,013</b>	<b>2,41,013</b>	<b>1,49,953</b>	<b>1,49,953</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	2,07,172	2,07,172	87,903	87,903
2	Commission	<b>NL-6-Commission Schedule</b>	(1,49,972)	(1,49,972)	(1,71,515)	(1,71,515)
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	47,301	47,301	18,482	18,482
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,04,501</b>	<b>1,04,501</b>	<b>(65,130)</b>	<b>(65,130)</b>
	<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>1,36,512</b>	<b>1,36,512</b>	<b>2,15,083</b>	<b>2,15,083</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		1,36,512	1,36,512	2,15,083	2,15,083
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>1,36,512</b>	<b>1,36,512</b>	<b>2,15,083</b>	<b>2,15,083</b>

**PERIODIC DISCLOSURES**

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

**MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2020**

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2020	PERIOD ENDED 30TH JUNE 2020	QUARTER ENDED 30TH JUNE 2019	PERIOD ENDED 30TH JUNE 2019
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	1,70,799	1,70,799	1,61,631	1,61,631
2	Profit/ (Loss) on sale/redemption of Investments		588	588	253	253
3	Others: Exchange Gain / (Loss)		(10)	(10)	-	-
	Handling Charges		(2)	(2)	48	48
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		15,819	15,819	15,660	15,660
	<b>TOTAL (A)</b>		<b>1,87,194</b>	<b>1,87,194</b>	<b>1,77,592</b>	<b>1,77,592</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	76,528	76,528	90,100	90,100
2	Commission	<b>NL-6-Commission Schedule</b>	11,790	11,790	(1,149)	(1,149)
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	32,706	32,706	27,214	27,214
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,21,024</b>	<b>1,21,024</b>	<b>1,16,165</b>	<b>1,16,165</b>
	<b>Operating Profit/(Loss) from Marine Business C= (A - B)</b>		<b>66,170</b>	<b>66,170</b>	<b>61,427</b>	<b>61,427</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		66,170	66,170	61,427	61,427
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>66,170</b>	<b>66,170</b>	<b>61,427</b>	<b>61,427</b>

**PERIODIC DISCLOSURES**

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

**MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2020**

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2020	PERIOD ENDED 30TH JUNE 2020	QUARTER ENDED 30TH JUNE 2019	PERIOD ENDED 30TH JUNE 2019
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	1,00,56,036	1,00,56,036	1,00,32,503	1,00,32,503
2	Profit/ (Loss) on sale/redemption of Investments		48,373	48,373	18,989	18,989
3	Others: Transfer & Duplicate Fee		291	291	956	956
	Exchange Gain / (Loss)		(75)	(75)	(7)	(7)
	Handling Charges		526	526	148	148
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		13,01,475	13,01,475	11,73,995	11,73,995
	<b>TOTAL (A)</b>		<b>1,14,06,626</b>	<b>1,14,06,626</b>	<b>1,12,26,584</b>	<b>1,12,26,584</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	79,00,677	79,00,677	91,88,113	91,88,113
2	Commission	<b>NL-6-Commission Schedule</b>	6,56,480	6,56,480	10,15,496	10,15,496
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	15,49,097	15,49,097	14,76,337	14,76,337
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,01,06,254</b>	<b>1,01,06,254</b>	<b>1,16,79,946</b>	<b>1,16,79,946</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>13,00,372</b>	<b>13,00,372</b>	<b>(4,53,362)</b>	<b>(4,53,362)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		13,00,372	13,00,372	(4,53,362)	(4,53,362)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>13,00,372</b>	<b>13,00,372</b>	<b>(4,53,362)</b>	<b>(4,53,362)</b>

**PERIODIC DISCLOSURES**

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

**PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2020**

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2020	PERIOD ENDED 30TH JUNE 2020	QUARTER ENDED 30TH JUNE 2019	PERIOD ENDED 30TH JUNE 2019
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		1,36,512	1,36,512	2,15,083	2,15,083
	(b) Marine Insurance		66,170	66,170	61,427	61,427
	(c) Miscellaneous Insurance		13,00,372	13,00,372	(4,53,362)	(4,53,362)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,41,640	4,41,640	4,07,310	4,07,310
	(b) Profit on sale of investments		16,415	16,415	6,588	6,588
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		14,491	14,491	6,037	6,037
	b) Profit on Sale of Fixed Assets		-	-	9	9
	<b>TOTAL (A)</b>		<b>19,75,600</b>	<b>19,75,600</b>	<b>2,43,092</b>	<b>2,43,092</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(i) Employees Remuneration Excess transferred from Policyholders' funds		-	-	-	-
	(ii) Expenses on Corporate Social Responsibility (CSR)		13,027	13,027	-	-
	(iii) Fines & penalties		-	-	-	-
	(b) Bad debts / Advances written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		-	-	-	-
	(d) Contribution to Policyholders' funds towards Excess EoM		-	-	-	-
	<b>TOTAL (B)</b>		<b>13,027</b>	<b>13,027</b>	<b>-</b>	<b>-</b>
	<b>Profit Before Tax</b>		<b>19,62,573</b>	<b>19,62,573</b>	<b>2,43,092</b>	<b>2,43,092</b>

	Less: Provision for Taxation					
	Current Tax		4,28,900	4,28,900	66,000	66,000
	Deferred Tax		(12,900)	(12,900)	3,600	3,600
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		-	-	-	-
	Deferred Tax		-	-	-	-
	<b>Profit After Tax</b>		<b>15,46,573</b>	<b>15,46,573</b>	<b>1,73,492</b>	<b>1,73,492</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		-	-	-	-
	Balance of profit/ loss brought forward from last year			1,73,19,374		1,52,72,404
	<b>Balance carried forward to Balance Sheet</b>			<b>1,88,65,947</b>		<b>1,54,45,896</b>

**PERIODIC DISCLOSURES**

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

**BALANCE SHEET AS AT 30TH JUNE 2020**

(₹ In 000)

	Schedule	AS AT 30TH JUNE 2020	AS AT 30TH JUNE 2019
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	27,42,183	27,42,183
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2,33,86,934	1,99,66,883
FAIR VALUE CHANGE ACCOUNT			
- Shareholders		(3,741)	(1,474)
- Policyholders		(13,521)	(5,207)
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>2,61,11,855</b>	<b>2,27,02,385</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Investments - Shareholders	NL-12-Investment Schedule	2,26,95,203	1,99,43,952
Investments - Policyholders	NL-12(A)-Investment Schedule	8,20,24,884	7,04,54,647
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	7,06,566	6,21,005
DEFERRED TAX ASSET (NET)		4,46,700	3,81,000
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	19,71,562	5,76,724
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,46,99,664	1,53,68,485
<b>Sub-Total (A)</b>		<b>2,66,71,226</b>	<b>1,59,45,209</b>

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	8,49,93,876	6,11,98,360
	PROVISIONS	NL-18-Provisions Schedule	2,14,38,848	2,34,45,068
	<b>Sub-Total (B)</b>		<b>10,64,32,724</b>	<b>8,46,43,428</b>
	NET CURRENT ASSETS (C) = (A - B)		<b>(7,97,61,498)</b>	<b>(6,86,98,219)</b>
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	<b>TOTAL</b>		<b>2,61,11,855</b>	<b>2,27,02,385</b>

#### CONTINGENT LIABILITIES

(₹ In 000)

	Particulars		AS AT 30TH JUNE 2020	AS AT 30TH JUNE 2019
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debt by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		17,97,066	20,84,301
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	<b>TOTAL</b>		<b>17,97,066</b>	<b>20,84,301</b>



**PERIODIC DISCLOSURES**

**FORM NL-4- PREMIUM SCHEDULE**

**PREMIUM EARNED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2020				PERIOD ENDED 30TH JUNE 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	32,82,216	4,19,861	1,36,42,695	1,73,44,772	32,82,216	4,19,861	1,36,42,695	1,73,44,772
	<b>32,82,216</b>	<b>4,19,861</b>	<b>1,36,42,695</b>	<b>1,73,44,772</b>	<b>32,82,216</b>	<b>4,19,861</b>	<b>1,36,42,695</b>	<b>1,73,44,772</b>
Add: Premium on reinsurance accepted	3,97,729	850	10,540	4,09,119	3,97,729	850	10,540	4,09,119
Less : Premium on reinsurance ceded	33,78,175	2,12,052	37,70,352	73,60,579	33,78,175	2,12,052	37,70,352	73,60,579
<b>Net Premium</b>	<b>3,01,770</b>	<b>2,08,659</b>	<b>98,82,883</b>	<b>1,03,93,312</b>	<b>3,01,770</b>	<b>2,08,659</b>	<b>98,82,883</b>	<b>1,03,93,312</b>
Adjustment for change in reserve for unexpired risks	88,279	37,860	(1,73,153)	(47,014)	88,279	37,860	(1,73,153)	(47,014)
<b>Premium Earned (Net)</b>	<b>2,13,491</b>	<b>1,70,799</b>	<b>1,00,56,036</b>	<b>1,04,40,326</b>	<b>2,13,491</b>	<b>1,70,799</b>	<b>1,00,56,036</b>	<b>1,04,40,326</b>

**PREMIUM EARNED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019				PERIOD ENDED 30TH JUNE 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	21,03,996	4,84,912	1,63,17,340	1,89,06,248	21,03,996	4,84,912	1,63,17,340	1,89,06,248
	<b>21,03,996</b>	<b>4,84,912</b>	<b>1,63,17,340</b>	<b>1,89,06,248</b>	<b>21,03,996</b>	<b>4,84,912</b>	<b>1,63,17,340</b>	<b>1,89,06,248</b>
Add: Premium on reinsurance accepted	3,01,126	5,066	15,321	3,21,513	3,01,126	5,066	15,321	3,21,513
Less : Premium on reinsurance ceded	22,42,648	2,50,738	33,54,112	58,47,498	22,42,648	2,50,738	33,54,112	58,47,498
<b>Net Premium</b>	<b>1,62,474</b>	<b>2,39,240</b>	<b>1,29,78,549</b>	<b>1,33,80,263</b>	<b>1,62,474</b>	<b>2,39,240</b>	<b>1,29,78,549</b>	<b>1,33,80,263</b>
Adjustment for change in reserve for unexpired risks	37,483	77,609	29,46,046	30,61,138	37,483	77,609	29,46,046	30,61,138
<b>Premium Earned (Net)</b>	<b>1,24,991</b>	<b>1,61,631</b>	<b>1,00,32,503</b>	<b>1,03,19,125</b>	<b>1,24,991</b>	<b>1,61,631</b>	<b>1,00,32,503</b>	<b>1,03,19,125</b>

## PERIODIC DISCLOSURES

### FORM NL-4 (A) - PREMIUM SCHEDULE

#### PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2020			PERIOD ENDED 30TH JUNE 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	3,88,747	31,114	4,19,861	3,88,747	31,114	4,19,861
	<b>3,88,747</b>	<b>31,114</b>	<b>4,19,861</b>	<b>3,88,747</b>	<b>31,114</b>	<b>4,19,861</b>
Add: Premium on reinsurance accepted	850	-	850	850	-	850
Less : Premium on reinsurance ceded	1,87,495	24,557	2,12,052	1,87,495	24,557	2,12,052
<b>Net Premium</b>	<b>2,02,102</b>	<b>6,557</b>	<b>2,08,659</b>	<b>2,02,102</b>	<b>6,557</b>	<b>2,08,659</b>
Adjustment for change in reserve for unexpired risks	36,396	1,464	37,860	36,396	1,464	37,860
<b>Premium Earned (Net)</b>	<b>1,65,706</b>	<b>5,093</b>	<b>1,70,799</b>	<b>1,65,706</b>	<b>5,093</b>	<b>1,70,799</b>

#### PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019			PERIOD ENDED 30TH JUNE 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	4,71,731	13,181	4,84,912	4,71,731	13,181	4,84,912
	<b>4,71,731</b>	<b>13,181</b>	<b>4,84,912</b>	<b>4,71,731</b>	<b>13,181</b>	<b>4,84,912</b>
Add: Premium on reinsurance accepted	5,066	-	5,066	5,066	-	5,066
Less : Premium on reinsurance ceded	2,42,901	7,837	2,50,738	2,42,901	7,837	2,50,738
<b>Net Premium</b>	<b>2,33,896</b>	<b>5,344</b>	<b>2,39,240</b>	<b>2,33,896</b>	<b>5,344</b>	<b>2,39,240</b>
Adjustment for change in reserve for unexpired risks	75,564	2,045	77,609	75,564	2,045	77,609
<b>Premium Earned (Net)</b>	<b>1,58,332</b>	<b>3,299</b>	<b>1,61,631</b>	<b>1,58,332</b>	<b>3,299</b>	<b>1,61,631</b>

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

**PREMIUM EARNED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	31,31,663	33,83,639	65,15,302	2,09,827	854	83,982	2,69,400	1,53,054	33,64,544	22,50,084	7,95,648	1,36,42,695
	<b>31,31,663</b>	<b>33,83,639</b>	<b>65,15,302</b>	<b>2,09,827</b>	<b>854</b>	<b>83,982</b>	<b>2,69,400</b>	<b>1,53,054</b>	<b>33,64,544</b>	<b>22,50,084</b>	<b>7,95,648</b>	<b>1,36,42,695</b>
Add: Premium on reinsurance accepted	-	-	-	268	-	-	-	2,857	-	-	7,415	10,540
Less : Premium on reinsurance ceded	7,79,361	1,72,945	9,52,306	1,74,164	854	4,199	38,855	34,106	2,36,090	18,94,377	4,35,401	37,70,352
<b>Net Premium</b>	<b>23,52,302</b>	<b>32,10,694</b>	<b>55,62,996</b>	<b>35,931</b>	<b>-</b>	<b>79,783</b>	<b>2,30,545</b>	<b>1,21,805</b>	<b>31,28,454</b>	<b>3,55,707</b>	<b>3,67,662</b>	<b>98,82,883</b>
Adjustment for change in reserve for unexpired risks	(2,09,199)	(10,75,346)	(12,84,545)	(4,937)	(71)	6,983	27,345	50,353	6,16,194	3,23,835	91,690	(1,73,153)
<b>Premium Earned (Net)</b>	<b>25,61,501</b>	<b>42,86,040</b>	<b>68,47,541</b>	<b>40,868</b>	<b>71</b>	<b>72,800</b>	<b>2,03,200</b>	<b>71,452</b>	<b>25,12,260</b>	<b>31,872</b>	<b>2,75,972</b>	<b>1,00,56,036</b>

**PREMIUM EARNED [NET]**

(₹ In 000)

Particulars	PERIOD ENDED 30TH JUNE 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	31,31,663	33,83,639	65,15,302	2,09,827	854	83,982	2,69,400	1,53,054	33,64,544	22,50,084	7,95,648	1,36,42,695
	<b>31,31,663</b>	<b>33,83,639</b>	<b>65,15,302</b>	<b>2,09,827</b>	<b>854</b>	<b>83,982</b>	<b>2,69,400</b>	<b>1,53,054</b>	<b>33,64,544</b>	<b>22,50,084</b>	<b>7,95,648</b>	<b>1,36,42,695</b>
Add: Premium on reinsurance accepted	-	-	-	268	-	-	-	2,857	-	-	7,415	10,540
Less : Premium on reinsurance ceded	7,79,361	1,72,945	9,52,306	1,74,164	854	4,199	38,855	34,106	2,36,090	18,94,377	4,35,401	37,70,352
<b>Net Premium</b>	<b>23,52,302</b>	<b>32,10,694</b>	<b>55,62,996</b>	<b>35,931</b>	<b>-</b>	<b>79,783</b>	<b>2,30,545</b>	<b>1,21,805</b>	<b>31,28,454</b>	<b>3,55,707</b>	<b>3,67,662</b>	<b>98,82,883</b>
Adjustment for change in reserve for unexpired risks	(2,09,199)	(10,75,346)	(12,84,545)	(4,937)	(71)	6,983	27,345	50,353	6,16,194	3,23,835	91,690	(1,73,153)
<b>Premium Earned (Net)</b>	<b>25,61,501</b>	<b>42,86,040</b>	<b>68,47,541</b>	<b>40,868</b>	<b>71</b>	<b>72,800</b>	<b>2,03,200</b>	<b>71,452</b>	<b>25,12,260</b>	<b>31,872</b>	<b>2,75,972</b>	<b>1,00,56,036</b>

## PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	42,36,302	40,99,234	83,35,536	2,58,691	764	82,768	2,47,573	1,18,326	41,13,976	22,55,132	9,04,574	1,63,17,340
	<b>42,36,302</b>	<b>40,99,234</b>	<b>83,35,536</b>	<b>2,58,691</b>	<b>764</b>	<b>82,768</b>	<b>2,47,573</b>	<b>1,18,326</b>	<b>41,13,976</b>	<b>22,55,132</b>	<b>9,04,574</b>	<b>1,63,17,340</b>
Add: Premium on reinsurance accepted	-	-	-	6,066	-	-	-	1,681	-	-	7,574	15,321
Less : Premium on reinsurance ceded	2,20,158	2,12,454	4,32,612	2,14,016	489	4,141	29,575	37,317	3,12,734	17,01,863	6,21,365	33,54,112
<b>Net Premium</b>	<b>40,16,144</b>	<b>38,86,780</b>	<b>79,02,924</b>	<b>50,741</b>	<b>275</b>	<b>78,627</b>	<b>2,17,998</b>	<b>82,690</b>	<b>38,01,242</b>	<b>5,53,269</b>	<b>2,90,783</b>	<b>1,29,78,549</b>
Adjustment for change in reserve for unexpired risks	5,09,936	2,47,255	7,57,191	(3,338)	(72)	6,799	56,064	28,848	15,68,737	4,79,412	52,405	29,46,046
<b>Premium Earned (Net)</b>	<b>35,06,208</b>	<b>36,39,525</b>	<b>71,45,733</b>	<b>54,079</b>	<b>347</b>	<b>71,828</b>	<b>1,61,934</b>	<b>53,842</b>	<b>22,32,505</b>	<b>73,857</b>	<b>2,38,378</b>	<b>1,00,32,503</b>

## PREMIUM EARNED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH JUNE 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	42,36,302	40,99,234	83,35,536	2,58,691	764	82,768	2,47,573	1,18,326	41,13,976	22,55,132	9,04,574	1,63,17,340
	<b>42,36,302</b>	<b>40,99,234</b>	<b>83,35,536</b>	<b>2,58,691</b>	<b>764</b>	<b>82,768</b>	<b>2,47,573</b>	<b>1,18,326</b>	<b>41,13,976</b>	<b>22,55,132</b>	<b>9,04,574</b>	<b>1,63,17,340</b>
Add: Premium on reinsurance accepted	-	-	-	6,066	-	-	-	1,681	-	-	7,574	15,321
Less : Premium on reinsurance ceded	2,20,158	2,12,454	4,32,612	2,14,016	489	4,141	29,575	37,317	3,12,734	17,01,863	6,21,365	33,54,112
<b>Net Premium</b>	<b>40,16,144</b>	<b>38,86,780</b>	<b>79,02,924</b>	<b>50,741</b>	<b>275</b>	<b>78,627</b>	<b>2,17,998</b>	<b>82,690</b>	<b>38,01,242</b>	<b>5,53,269</b>	<b>2,90,783</b>	<b>1,29,78,549</b>
Adjustment for change in reserve for unexpired risks	5,09,936	2,47,255	7,57,191	(3,338)	(72)	6,799	56,064	28,848	15,68,737	4,79,412	52,405	29,46,046
<b>Premium Earned (Net)</b>	<b>35,06,208</b>	<b>36,39,525</b>	<b>71,45,733</b>	<b>54,079</b>	<b>347</b>	<b>71,828</b>	<b>1,61,934</b>	<b>53,842</b>	<b>22,32,505</b>	<b>73,857</b>	<b>2,38,378</b>	<b>1,00,32,503</b>

**PERIODIC DISCLOSURES**

**FORM NL-5 - CLAIMS SCHEDULE**

**CLAIMS INCURRED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2020				PERIOD ENDED 30TH JUNE 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	2,78,999	1,25,194	55,52,100	59,56,293	2,78,999	1,25,194	55,52,100	59,56,293
Add Claims Outstanding at the end of the year	7,99,186	5,73,444	5,62,63,592	5,76,36,222	7,99,186	5,73,444	5,62,63,592	5,76,36,222
Less Claims Outstanding at the beginning of the year	6,68,345	5,84,103	5,19,30,978	5,31,83,426	6,68,345	5,84,103	5,19,30,978	5,31,83,426
	<b>4,09,840</b>	<b>1,14,535</b>	<b>98,84,714</b>	<b>1,04,09,089</b>	<b>4,09,840</b>	<b>1,14,535</b>	<b>98,84,714</b>	<b>1,04,09,089</b>
Add :Re-insurance accepted	57,403	622	7,188	65,213	57,403	622	7,188	65,213
Less :Re-insurance Ceded	2,60,071	38,629	19,91,225	22,89,925	2,60,071	38,629	19,91,225	22,89,925
<b>Total Claims Incurred</b>	<b>2,07,172</b>	<b>76,528</b>	<b>79,00,677</b>	<b>81,84,377</b>	<b>2,07,172</b>	<b>76,528</b>	<b>79,00,677</b>	<b>81,84,377</b>

**CLAIMS INCURRED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019				PERIOD ENDED 30TH JUNE 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	6,81,694	1,97,480	1,06,35,060	1,15,14,234	6,81,694	1,97,480	1,06,35,060	1,15,14,234
Add Claims Outstanding at the end of the year	8,03,221	5,62,913	4,32,15,787	4,45,81,921	8,03,221	5,62,913	4,32,15,787	4,45,81,921
Less Claims Outstanding at the beginning of the year	8,15,656	5,62,250	4,03,82,090	4,17,59,996	8,15,656	5,62,250	4,03,82,090	4,17,59,996
	<b>6,69,259</b>	<b>1,98,143</b>	<b>1,34,68,757</b>	<b>1,43,36,159</b>	<b>6,69,259</b>	<b>1,98,143</b>	<b>1,34,68,757</b>	<b>1,43,36,159</b>
Add :Re-insurance accepted	14,932	66	-	14,998	14,932	66	-	14,998
Less :Re-insurance ceded	5,96,288	1,08,109	42,80,644	49,85,041	5,96,288	1,08,109	42,80,644	49,85,041
<b>Total Claims Incurred</b>	<b>87,903</b>	<b>90,100</b>	<b>91,88,113</b>	<b>93,66,116</b>	<b>87,903</b>	<b>90,100</b>	<b>91,88,113</b>	<b>93,66,116</b>

**PERIODIC DISCLOSURES**  
FORM NL-5 (A) - CLAIMS SCHEDULE

**CLAIMS INCURRED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2020			PERIOD ENDED 30TH JUNE 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	82,127	43,067	1,25,194	82,127	43,067	1,25,194
Add Claims Outstanding at the end of the year	5,15,498	57,946	5,73,444	5,15,498	57,946	5,73,444
Less Claims Outstanding at the beginning of the year	4,94,332	89,771	5,84,103	4,94,332	89,771	5,84,103
	<b>1,03,293</b>	<b>11,242</b>	<b>1,14,535</b>	<b>1,03,293</b>	<b>11,242</b>	<b>1,14,535</b>
Add :Re-insurance accepted	502	120	622	502	120	622
Less :Re-insurance Ceded	28,440	10,189	38,629	28,440	10,189	38,629
<b>Total Claims Incurred</b>	<b>75,355</b>	<b>1,173</b>	<b>76,528</b>	<b>75,355</b>	<b>1,173</b>	<b>76,528</b>

**CLAIMS INCURRED [NET]**

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019			PERIOD ENDED 30TH JUNE 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	1,90,621	6,859	1,97,480	1,90,621	6,859	1,97,480
Add Claims Outstanding at the end of the year	4,90,383	72,530	5,62,913	4,90,383	72,530	5,62,913
Less Claims Outstanding at the beginning of the year	5,04,814	57,436	5,62,250	5,04,814	57,436	5,62,250
	<b>1,76,190</b>	<b>21,953</b>	<b>1,98,143</b>	<b>1,76,190</b>	<b>21,953</b>	<b>1,98,143</b>
Add :Re-insurance accepted	16	50	66	16	50	66
Less :Re-insurance ceded	1,02,323	5,786	1,08,109	1,02,323	5,786	1,08,109
<b>Total Claims Incurred</b>	<b>73,883</b>	<b>16,217</b>	<b>90,100</b>	<b>73,883</b>	<b>16,217</b>	<b>90,100</b>

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

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>												
Direct claims	13,74,307	5,60,287	19,34,594	1,34,491	-	14,621	65,211	1,253	26,03,111	6,59,775	1,39,044	55,52,100
Add Claims Outstanding at the end of the year	22,87,178	4,62,47,989	4,85,35,167	2,22,382	1,297	1,62,636	3,32,974	2,17,325	18,93,993	42,06,076	6,91,742	5,62,63,592
Less Claims Outstanding at the beginning of the year	18,31,350	4,27,46,327	4,45,77,677	2,16,850	799	1,48,295	3,55,544	1,91,339	14,94,294	42,64,429	6,81,751	5,19,30,978
	<b>18,30,135</b>	<b>40,61,949</b>	<b>58,92,084</b>	<b>1,40,023</b>	<b>498</b>	<b>28,962</b>	<b>42,641</b>	<b>27,239</b>	<b>30,02,810</b>	<b>6,01,422</b>	<b>1,49,035</b>	<b>98,84,714</b>
Add :Re-insurance accepted	-	-	-	1,200	-	-	5,988	-	-	-	-	7,188
Less :Re-insurance Ceded	4,33,179	75,717	5,08,896	1,06,414	-	731	6,360	131	8,03,940	5,21,296	43,457	19,91,225
<b>Total Claims Incurred</b>	<b>13,96,956</b>	<b>39,86,232</b>	<b>53,83,188</b>	<b>34,809</b>	<b>498</b>	<b>28,231</b>	<b>42,269</b>	<b>27,108</b>	<b>21,98,870</b>	<b>80,126</b>	<b>1,05,578</b>	<b>79,00,677</b>

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH JUNE 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>												
Direct claims	13,74,307	5,60,287	19,34,594	1,34,491	-	14,621	65,211	1,253	26,03,111	6,59,775	1,39,044	55,52,100
Add Claims Outstanding at the end of the year	22,87,178	4,62,47,989	4,85,35,167	2,22,382	1,297	1,62,636	3,32,974	2,17,325	18,93,993	42,06,076	6,91,742	5,62,63,592
Less Claims Outstanding at the beginning of the year	18,31,350	4,27,46,327	4,45,77,677	2,16,850	799	1,48,295	3,55,544	1,91,339	14,94,294	42,64,429	6,81,751	5,19,30,978
	<b>18,30,135</b>	<b>40,61,949</b>	<b>58,92,084</b>	<b>1,40,023</b>	<b>498</b>	<b>28,962</b>	<b>42,641</b>	<b>27,239</b>	<b>30,02,810</b>	<b>6,01,422</b>	<b>1,49,035</b>	<b>98,84,714</b>
Add :Re-insurance accepted	-	-	-	1,200	-	-	5,988	-	-	-	-	7,188
Less :Re-insurance ceded	4,33,179	75,717	5,08,896	1,06,414	-	731	6,360	131	8,03,940	5,21,296	43,457	19,91,225
<b>Total Claims Incurred</b>	<b>13,96,956</b>	<b>39,86,232</b>	<b>53,83,188</b>	<b>34,809</b>	<b>498</b>	<b>28,231</b>	<b>42,269</b>	<b>27,108</b>	<b>21,98,870</b>	<b>80,126</b>	<b>1,05,578</b>	<b>79,00,677</b>

## CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>												
Direct claims	27,49,403	13,24,098	40,73,501	56,953	-	23,235	1,95,702	14,164	19,18,819	40,57,774	2,94,912	1,06,35,060
Add Claims Outstanding at the end of the year	23,78,386	3,63,13,774	3,86,92,160	2,39,364	1,861	1,47,430	5,66,844	1,86,858	17,53,155	10,06,151	6,21,964	4,32,15,787
Less Claims Outstanding at the beginning of the year	19,53,185	3,35,89,844	3,55,43,029	2,02,514	1,958	1,47,211	5,99,720	1,54,799	12,84,820	18,44,523	6,03,516	4,03,82,090
	<b>31,74,604</b>	<b>40,48,028</b>	<b>72,22,632</b>	<b>93,803</b>	<b>(97)</b>	<b>23,454</b>	<b>1,62,826</b>	<b>46,223</b>	<b>23,87,154</b>	<b>32,19,402</b>	<b>3,13,360</b>	<b>1,34,68,757</b>
Add :Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance ceded	3,97,930	2,93,225	6,91,155	38,315	-	1,189	19,495	5,912	1,53,000	32,25,082	1,46,496	42,80,644
<b>Total Claims Incurred</b>	<b>27,76,674</b>	<b>37,54,803</b>	<b>65,31,477</b>	<b>55,488</b>	<b>(97)</b>	<b>22,265</b>	<b>1,43,331</b>	<b>40,311</b>	<b>22,34,154</b>	<b>(5,680)</b>	<b>1,66,864</b>	<b>91,88,113</b>

## CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH JUNE 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>												
Direct claims	27,49,403	13,24,098	40,73,501	56,953	-	23,235	1,95,702	14,164	19,18,819	40,57,774	2,94,912	1,06,35,060
Add Claims Outstanding at the end of the year	23,78,386	3,63,13,774	3,86,92,160	2,39,364	1,861	1,47,430	5,66,844	1,86,858	17,53,155	10,06,151	6,21,964	4,32,15,787
Less Claims Outstanding at the beginning of the year	19,53,185	3,35,89,844	3,55,43,029	2,02,514	1,958	1,47,211	5,99,720	1,54,799	12,84,820	18,44,523	6,03,516	4,03,82,090
	<b>31,74,604</b>	<b>40,48,028</b>	<b>72,22,632</b>	<b>93,803</b>	<b>(97)</b>	<b>23,454</b>	<b>1,62,826</b>	<b>46,223</b>	<b>23,87,154</b>	<b>32,19,402</b>	<b>3,13,360</b>	<b>1,34,68,757</b>
Add :Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance ceded	3,97,930	2,93,225	6,91,155	38,315	-	1,189	19,495	5,912	1,53,000	32,25,082	1,46,496	42,80,644
<b>Total Claims Incurred</b>	<b>27,76,674</b>	<b>37,54,803</b>	<b>65,31,477</b>	<b>55,488</b>	<b>(97)</b>	<b>22,265</b>	<b>1,43,331</b>	<b>40,311</b>	<b>22,34,154</b>	<b>(5,680)</b>	<b>1,66,864</b>	<b>91,88,113</b>



**PERIODIC DISCLOSURES**

FORM NL-6-COMMISSION SCHEDULE

**COMMISSION**

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2020				PERIOD ENDED 30TH JUNE 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Commission paid</b>								
Direct	3,06,524	37,271	10,55,778	13,99,573	3,06,524	37,271	10,55,778	13,99,573
Add: Commission on Re-insurance Accepted	20,268	157	2,335	22,760	20,268	157	2,335	22,760
Less: Commission on Re-insurance Ceded	4,76,764	25,638	4,01,633	9,04,035	4,76,764	25,638	4,01,633	9,04,035
<b>Net Commission</b>	<b>(1,49,972)</b>	<b>11,790</b>	<b>6,56,480</b>	<b>5,18,298</b>	<b>(1,49,972)</b>	<b>11,790</b>	<b>6,56,480</b>	<b>5,18,298</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>								
Agents	72,448	10,296	2,57,649	3,40,393	72,448	10,296	2,57,649	3,40,393
Brokers	2,27,402	26,816	6,75,696	9,29,914	2,27,402	26,816	6,75,696	9,29,914
Corporate Agency	5,305	33	15,016	20,354	5,305	33	15,016	20,354
Others (Web Aggregator, CSC, IMF, MISP and POS)	1,369	126	1,07,417	1,08,912	1,369	126	1,07,417	1,08,912
<b>TOTAL (B)</b>	<b>3,06,524</b>	<b>37,271</b>	<b>10,55,778</b>	<b>13,99,573</b>	<b>3,06,524</b>	<b>37,271</b>	<b>10,55,778</b>	<b>13,99,573</b>

**COMMISSION**

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019				PERIOD ENDED 30TH JUNE 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Commission paid</b>								
Direct	1,47,074	32,529	12,58,512	14,38,115	1,47,074	32,529	12,58,512	14,38,115
Add: Commission on Re-insurance Accepted	11,544	91	1,470	13,105	11,544	91	1,470	13,105
Less: Commission on Re-insurance Ceded	3,30,133	33,769	2,44,486	6,08,388	3,30,133	33,769	2,44,486	6,08,388
<b>Net Commission</b>	<b>(1,71,515)</b>	<b>(1,149)</b>	<b>10,15,496</b>	<b>8,42,832</b>	<b>(1,71,515)</b>	<b>(1,149)</b>	<b>10,15,496</b>	<b>8,42,832</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>								
Agents	42,679	13,893	2,93,323	3,49,895	42,679	13,893	2,93,323	3,49,895
Brokers	97,385	18,565	8,17,150	9,33,100	97,385	18,565	8,17,150	9,33,100
Corporate Agency	6,792	26	11,584	18,402	6,792	26	11,584	18,402
Others (Web Aggregator, CSC, IMF, MISP and POS)	218	45	1,36,455	1,36,718	218	45	1,36,455	1,36,718
<b>TOTAL (B)</b>	<b>1,47,074</b>	<b>32,529</b>	<b>12,58,512</b>	<b>14,38,115</b>	<b>1,47,074</b>	<b>32,529</b>	<b>12,58,512</b>	<b>14,38,115</b>

## PERIODIC DISCLOSURES

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

#### COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2020			PERIOD ENDED 30TH JUNE 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Direct	36,338	933	37,271	36,338	933	37,271
Add: Commission on Re-insurance Accepted	157	-	157	157	-	157
Less: Commission on Re-insurance Ceded	24,766	872	25,638	24,766	872	25,638
<b>Net Commission</b>	<b>11,729</b>	<b>61</b>	<b>11,790</b>	<b>11,729</b>	<b>61</b>	<b>11,790</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Agents	9,864	432	10,296	9,864	432	10,296
Brokers	26,315	501	26,816	26,315	501	26,816
Corporate Agency	33	-	33	33	-	33
Others (Web Aggregator, CSC, IMF, MISP and POS)	126	-	126	126	-	126
<b>TOTAL (B)</b>	<b>36,338</b>	<b>933</b>	<b>37,271</b>	<b>36,338</b>	<b>933</b>	<b>37,271</b>

#### COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019			PERIOD ENDED 30TH JUNE 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Direct	31,573	956	32,529	31,573	956	32,529
Add: Commission on Re-insurance Accepted	91	-	91	91	-	91
Less: Commission on Re-insurance Ceded	32,941	828	33,769	32,941	828	33,769
<b>Net Commission</b>	<b>(1,277)</b>	<b>128</b>	<b>(1,149)</b>	<b>(1,277)</b>	<b>128</b>	<b>(1,149)</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Agents	13,265	628	13,893	13,265	628	13,893
Brokers	18,237	328	18,565	18,237	328	18,565
Corporate Agency	26	-	26	26	-	26
Others (Web Aggregator, CSC, IMF, MISP and POS)	45	-	45	45	-	45
<b>TOTAL (B)</b>	<b>31,573</b>	<b>956</b>	<b>32,529</b>	<b>31,573</b>	<b>956</b>	<b>32,529</b>

**PERIODIC DISCLOSURES**

FORM NL-6 (B) - COMMISSION SCHEDULE

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>												
Direct	5,87,679	59,817	6,47,496	26,334	20	16,178	28,755	30,430	2,11,884	-	94,681	10,55,778
Add: Commission on Re-insurance Accepted	-	-	-	905	-	-	-	388	-	-	1,042	2,335
Less: Commission on Re-insurance Ceded	1,85,199	8,380	1,93,579	19,028	10	630	5,116	6,005	24,545	81,739	70,981	4,01,633
<b>Net Commission</b>	<b>4,02,480</b>	<b>51,437</b>	<b>4,53,917</b>	<b>8,211</b>	<b>10</b>	<b>15,548</b>	<b>23,639</b>	<b>24,813</b>	<b>1,87,339</b>	<b>(81,739)</b>	<b>24,742</b>	<b>6,56,480</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	98,018	26,061	1,24,079	11,808	-	10,037	8,361	2,612	64,116	-	36,636	2,57,649
Brokers	4,00,674	19,837	4,20,511	14,474	20	6,026	18,718	27,771	1,41,100	-	47,076	6,75,696
Corporate Agency	4,296	1,189	5,485	49	-	17	1,270	8	861	-	7,326	15,016
Others (Web Aggregator, CSC, IMF, MISP and POS)	84,691	12,730	97,421	3	-	98	406	39	5,807	-	3,643	1,07,417
<b>TOTAL (B)</b>	<b>5,87,679</b>	<b>59,817</b>	<b>6,47,496</b>	<b>26,334</b>	<b>20</b>	<b>16,178</b>	<b>28,755</b>	<b>30,430</b>	<b>2,11,884</b>	<b>-</b>	<b>94,681</b>	<b>10,55,778</b>

COMMISSION (₹ In 000)

Particulars	PERIOD ENDED 30TH JUNE 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>												
Direct	5,87,679	59,817	6,47,496	26,334	20	16,178	28,755	30,430	2,11,884	-	94,681	10,55,778
Add: Commission on Re-insurance Accepted	-	-	-	905	-	-	-	388	-	-	1,042	2,335
Less: Commission on Re-insurance Ceded	1,85,199	8,380	1,93,579	19,028	10	630	5,116	6,005	24,545	81,739	70,981	4,01,633
<b>Net Commission</b>	<b>4,02,480</b>	<b>51,437</b>	<b>4,53,917</b>	<b>8,211</b>	<b>10</b>	<b>15,548</b>	<b>23,639</b>	<b>24,813</b>	<b>1,87,339</b>	<b>(81,739)</b>	<b>24,742</b>	<b>6,56,480</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	98,018	26,061	1,24,079	11,808	-	10,037	8,361	2,612	64,116	-	36,636	2,57,649
Brokers	4,00,674	19,837	4,20,511	14,474	20	6,026	18,718	27,771	1,41,100	-	47,076	6,75,696
Corporate Agency	4,296	1,189	5,485	49	-	17	1,270	8	861	-	7,326	15,016
Others (Web Aggregator, CSC, IMF, MISP and POS)	84,691	12,730	97,421	3	-	98	406	39	5,807	-	3,643	1,07,417
<b>TOTAL (B)</b>	<b>5,87,679</b>	<b>59,817</b>	<b>6,47,496</b>	<b>26,334</b>	<b>20</b>	<b>16,178</b>	<b>28,755</b>	<b>30,430</b>	<b>2,11,884</b>	<b>-</b>	<b>94,681</b>	<b>10,55,778</b>

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 30TH JUNE 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>												
Direct	8,17,304	61,134	8,78,438	28,632	-	16,120	26,683	23,742	2,03,713	-	81,184	12,58,512
Add: Commission on Re-insurance Accepted	-	-	-	92	-	-	-	277	-	-	1,101	1,470
Less: Commission on Re-insurance Ceded	33,044	10,578	43,622	24,039	2	621	4,075	4,309	32,139	61,244	74,435	2,44,486
<b>Net Commission</b>	<b>7,84,260</b>	<b>50,556</b>	<b>8,34,816</b>	<b>4,685</b>	<b>(2)</b>	<b>15,499</b>	<b>22,608</b>	<b>19,710</b>	<b>1,71,574</b>	<b>(61,244)</b>	<b>7,850</b>	<b>10,15,496</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	1,29,977	28,544	1,58,521	12,255	-	10,831	9,111	3,429	63,245	-	35,931	2,93,323
Brokers	5,67,730	19,118	5,86,848	16,302	-	5,085	16,493	20,298	1,36,746	-	35,378	8,17,150
Corporate Agency	3,520	622	4,142	30	-	12	609	8	346	-	6,437	11,584
Others (Web Aggregator, CSC, IMF, MISP and POS)	1,16,077	12,850	1,28,927	45	-	192	470	7	3,376	-	3,438	1,36,455
<b>TOTAL (B)</b>	<b>8,17,304</b>	<b>61,134</b>	<b>8,78,438</b>	<b>28,632</b>	<b>-</b>	<b>16,120</b>	<b>26,683</b>	<b>23,742</b>	<b>2,03,713</b>	<b>-</b>	<b>81,184</b>	<b>12,58,512</b>

COMMISSION (₹ In 000)

Particulars	PERIOD ENDED 30TH JUNE 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>												
Direct	8,17,304	61,134	8,78,438	28,632	-	16,120	26,683	23,742	2,03,713	-	81,184	12,58,512
Add: Commission on Re-insurance Accepted	-	-	-	92	-	-	-	277	-	-	1,101	1,470
Less: Commission on Re-insurance Ceded	33,044	10,578	43,622	24,039	2	621	4,075	4,309	32,139	61,244	74,435	2,44,486
<b>Net Commission</b>	<b>7,84,260</b>	<b>50,556</b>	<b>8,34,816</b>	<b>4,685</b>	<b>(2)</b>	<b>15,499</b>	<b>22,608</b>	<b>19,710</b>	<b>1,71,574</b>	<b>(61,244)</b>	<b>7,850</b>	<b>10,15,496</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>												
Agents	1,29,977	28,544	1,58,521	12,255	-	10,831	9,111	3,429	63,245	-	35,931	2,93,323
Brokers	5,67,730	19,118	5,86,848	16,302	-	5,085	16,493	20,298	1,36,746	-	35,378	8,17,150
Corporate Agency	3,520	622	4,142	30	-	12	609	8	346	-	6,437	11,584
Others (Web Aggregator, CSC, IMF, MISP and POS)	1,16,077	12,850	1,28,927	45	-	192	470	7	3,376	-	3,438	1,36,455
<b>TOTAL (B)</b>	<b>8,17,304</b>	<b>61,134</b>	<b>8,78,438</b>	<b>28,632</b>	<b>-</b>	<b>16,120</b>	<b>26,683</b>	<b>23,742</b>	<b>2,03,713</b>	<b>-</b>	<b>81,184</b>	<b>12,58,512</b>

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

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 2020				PERIOD ENDED 30TH JUNE 2020			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	27,696	19,150	9,07,033	9,53,879	27,696	19,150	9,07,033	9,53,879
2	Travel, conveyance and vehicle running expenses	172	120	5,661	5,953	172	120	5,661	5,953
3	Training expenses	10	7	332	349	10	7	332	349
4	Rents, rates & taxes	3,193	2,208	1,04,578	1,09,979	3,193	2,208	1,04,578	1,09,979
5	Repairs	946	654	30,984	32,584	946	654	30,984	32,584
6	Printing & stationery	105	73	3,454	3,632	105	73	3,454	3,632
7	Communication	351	243	11,488	12,082	351	243	11,488	12,082
8	Legal & professional charges	4,085	2,824	1,33,770	1,40,679	4,085	2,824	1,33,770	1,40,679
9	Auditors' fees, expenses etc								
	(a) as auditor	-	-	-	-	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	-	-	-	-	-	-	-	-
10	Advertisement and publicity	3,921	2,711	1,28,423	1,35,055	3,921	2,711	1,28,423	1,35,055
11	Interest & Bank Charges	1,158	801	37,917	39,876	1,158	801	37,917	39,876
12	Others :								
	Policy Stamps	-	-	-	-	-	-	-	-
	Information & Technology Expenses	2,470	1,708	80,875	85,053	2,470	1,708	80,875	85,053
	Electricity & Water Charges	362	250	11,854	12,466	362	250	11,854	12,466
	Courtesies & Entertainment	32	22	1,034	1,088	32	22	1,034	1,088
	Others	716	495	23,464	24,675	716	495	23,464	24,675
13	Depreciation	1,668	1,153	54,618	57,439	1,668	1,153	54,618	57,439
14	Service Tax Expenses / GST Expense	416	287	13,612	14,315	416	287	13,612	14,315
	<b>TOTAL</b>	<b>47,301</b>	<b>32,706</b>	<b>15,49,097</b>	<b>16,29,104</b>	<b>47,301</b>	<b>32,706</b>	<b>15,49,097</b>	<b>16,29,104</b>

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 2019				PERIOD ENDED 30TH JUNE 2019			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	8,652	12,740	6,91,158	7,12,550	8,652	12,740	6,91,158	7,12,550
2	Travel, conveyance and vehicle running expenses	752	1,108	60,099	61,959	752	1,108	60,099	61,959
3	Training expenses	62	91	4,918	5,071	62	91	4,918	5,071
4	Rents, rates & taxes	1,281	1,887	1,02,357	1,05,525	1,281	1,887	1,02,357	1,05,525
5	Repairs	357	525	28,505	29,387	357	525	28,505	29,387
6	Printing & stationery	234	344	18,659	19,237	234	344	18,659	19,237
7	Communication	289	426	23,119	23,834	289	426	23,119	23,834
8	Legal & professional charges	1,599	2,355	1,27,757	1,31,711	1,599	2,355	1,27,757	1,31,711
9	Auditors' fees, expenses etc								
	(a) as auditor	-	-	-	-	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	-	-	-	-	-	-	-	-
10	Advertisement and publicity	2,816	4,147	2,24,959	2,31,922	2,816	4,147	2,24,959	2,31,922
11	Interest & Bank Charges	318	469	25,419	26,206	318	469	25,419	26,206
12	Others :								
	Policy Stamps	-	-	-	-	-	-	-	-
	Information & Technology Expenses	848	1,249	67,758	69,855	848	1,249	67,758	69,855
	Electricity & Water Charges	209	308	16,689	17,206	209	308	16,689	17,206
	Courtesies & Entertainment	150	220	11,959	12,329	150	220	11,959	12,329
	Others	182	265	14,400	14,847	182	265	14,400	14,847
13	Depreciation	601	885	48,016	49,502	601	885	48,016	49,502
14	Service Tax Expenses / GST Expense	132	195	10,565	10,892	132	195	10,565	10,892
	<b>TOTAL</b>	<b>18,482</b>	<b>27,214</b>	<b>14,76,337</b>	<b>15,22,033</b>	<b>18,482</b>	<b>27,214</b>	<b>14,76,337</b>	<b>15,22,033</b>

**PERIODIC DISCLOSURES**

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

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 2020			PERIOD ENDED 30TH JUNE 2020		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	18,548	602	19,150	18,548	602	19,150
2	Travel, conveyance and vehicle running expenses	116	4	120	116	4	120
3	Training expenses	7	-	7	7	-	7
4	Rents, rates & taxes	2,139	69	2,208	2,139	69	2,208
5	Repairs	634	20	654	634	20	654
6	Printing & stationery	71	2	73	71	2	73
7	Communication	235	8	243	235	8	243
8	Legal & professional charges	2,736	88	2,824	2,736	88	2,824
9	Auditors' fees, expenses etc						
	(a) as auditor	-	-	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	-	-	-	-	-	-
10	Advertisement and publicity	2,626	85	2,711	2,626	85	2,711
11	Interest & Bank Charges	775	26	801	775	26	801
12	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	1,654	54	1,708	1,654	54	1,708
	Electricity & Water Charges	242	8	250	242	8	250
	Courtesies & Entertainment	21	1	22	21	1	22
	Others	480	15	495	480	15	495
13	Depreciation	1,117	36	1,153	1,117	36	1,153
14	Service Tax Expenses / GST Expense	278	9	287	278	9	287
	<b>TOTAL</b>	<b>31,679</b>	<b>1,027</b>	<b>32,706</b>	<b>31,679</b>	<b>1,027</b>	<b>32,706</b>

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 2019			PERIOD ENDED 30TH JUNE 2019		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	12,456	284	12,740	12,456	284	12,740
2	Travel, conveyance and vehicle running expenses	1,083	25	1,108	1,083	25	1,108
3	Training expenses	89	2	91	89	2	91
4	Rents, rates & taxes	1,845	42	1,887	1,845	42	1,887
5	Repairs	514	11	525	514	11	525
6	Printing & stationery	336	8	344	336	8	344
7	Communication	417	9	426	417	9	426
8	Legal & professional charges	2,302	53	2,355	2,302	53	2,355
9	Auditors' fees, expenses etc						
	(a) as auditor	-	-	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	-	-	-	-	-	-
10	Advertisement and publicity	4,054	93	4,147	4,054	93	4,147
11	Interest & Bank Charges	458	11	469	458	11	469
12	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	1,221	28	1,249	1,221	28	1,249
	Electricity & Water Charges	301	7	308	301	7	308
	Courtesies & Entertainment	216	4	220	216	4	220
	Others	260	5	265	260	5	265
13	Depreciation	865	20	885	865	20	885
14	Service Tax Expenses / GST Expense	190	5	195	190	5	195
	<b>TOTAL</b>	<b>26,607</b>	<b>607</b>	<b>27,214</b>	<b>26,607</b>	<b>607</b>	<b>27,214</b>



**PERIODIC DISCLOSURES**

FORM NL-7 (B) - OPERATING EXPENSES SCHEDULE

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 2020											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	2,15,890	2,94,671	5,10,561	3,298	-	7,322	21,159	11,179	2,87,124	32,646	33,744	9,07,033
2	Travel, conveyance and vehicle running expenses	1,347	1,839	3,186	20	-	46	132	70	1,792	204	211	5,661
3	Training expenses	79	108	187	1	-	3	8	4	105	12	12	332
4	Rents, rates & taxes	24,891	33,975	58,866	380	-	844	2,440	1,289	33,104	3,764	3,891	1,04,578
5	Repairs	7,375	10,066	17,441	113	-	250	723	382	9,808	1,115	1,152	30,984
6	Printing & stationery	822	1,122	1,944	13	-	28	81	43	1,093	124	128	3,454
7	Communication	2,734	3,732	6,466	42	-	93	268	142	3,637	413	427	11,488
8	Legal & professional charges	31,840	43,458	75,298	486	-	1,080	3,121	1,649	42,345	4,815	4,976	1,33,770
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	30,567	41,721	72,288	467	-	1,037	2,996	1,583	40,652	4,622	4,778	1,28,423
11	Interest & Bank Charges	9,025	12,319	21,344	138	-	306	884	467	12,002	1,365	1,411	37,917
12	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	-	-	-	-	-	-	-	-	-	-	-	-
	Information & Technology Expenses	19,250	26,275	45,525	294	-	653	1,886	996	25,602	2,910	3,009	80,875
	Electricity & Water Charges	2,821	3,851	6,672	43	-	96	277	146	3,752	427	441	11,854
	Courtesies & Entertainment	246	336	582	4	-	8	23	13	328	37	39	1,034
	Others	5,585	7,623	13,208	85	-	189	547	289	7,428	845	873	23,464
13	Depreciation	13,000	17,744	30,744	199	-	441	1,274	672	17,290	1,966	2,032	54,618
14	Service Tax Expenses / GST Expense	3,240	4,422	7,662	49	-	110	318	168	4,309	490	506	13,612
	<b>TOTAL</b>	<b>3,68,712</b>	<b>5,03,262</b>	<b>8,71,974</b>	<b>5,632</b>	<b>-</b>	<b>12,506</b>	<b>36,137</b>	<b>19,092</b>	<b>4,90,371</b>	<b>55,755</b>	<b>57,630</b>	<b>15,49,097</b>

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	PERIOD ENDED 30TH JUNE 2020											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	2,15,890	2,94,671	5,10,561	3,298	-	7,322	21,159	11,179	2,87,124	32,646	33,744	9,07,033
2	Travel, conveyance and vehicle running expenses	1,347	1,839	3,186	20	-	46	132	70	1,792	204	211	5,661
3	Training expenses	79	108	187	1	-	3	8	4	105	12	12	332
4	Rents, rates & taxes	24,891	33,975	58,866	380	-	844	2,440	1,289	33,104	3,764	3,891	1,04,578
5	Repairs	7,375	10,066	17,441	113	-	250	723	382	9,808	1,115	1,152	30,984
6	Printing & stationery	822	1,122	1,944	13	-	28	81	43	1,093	124	128	3,454
7	Communication	2,734	3,732	6,466	42	-	93	268	142	3,637	413	427	11,488
8	Legal & professional charges	31,840	43,458	75,298	486	-	1,080	3,121	1,649	42,345	4,815	4,976	1,33,770
9	Auditors' fees, expenses etc												
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	30,567	41,721	72,288	467	-	1,037	2,996	1,583	40,652	4,622	4,778	1,28,423
11	Interest & Bank Charges	9,025	12,319	21,344	138	-	306	884	467	12,002	1,365	1,411	37,917
12	Others :												
	Policy Stamps	-	-	-	-	-	-	-	-	-	-	-	-
	Information & Technology Expenses	19,250	26,275	45,525	294	-	653	1,886	996	25,602	2,910	3,009	80,875
	Electricity & Water Charges	2,821	3,851	6,672	43	-	96	277	146	3,752	427	441	11,854
	Courtesies & Entertainment	246	336	582	4	-	8	23	13	328	37	39	1,034
	Others	5,585	7,623	13,208	85	-	189	547	289	7,428	845	873	23,464
13	Depreciation	13,000	17,744	30,744	199	-	441	1,274	672	17,290	1,966	2,032	54,618
14	Service Tax Expenses / GST Expense	3,240	4,422	7,662	49	-	110	318	168	4,309	490	506	13,612
	<b>TOTAL</b>	<b>3,68,712</b>	<b>5,03,262</b>	<b>8,71,974</b>	<b>5,632</b>	<b>-</b>	<b>12,506</b>	<b>36,137</b>	<b>19,092</b>	<b>4,90,371</b>	<b>55,755</b>	<b>57,630</b>	<b>15,49,097</b>

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH JUNE 2019											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	2,13,875	2,06,986	4,20,861	2,702	15	4,187	11,609	4,404	2,02,431	29,464	15,485	6,91,158
2	Travel, conveyance and vehicle running expenses	18,597	17,998	36,595	235	1	364	1,009	383	17,602	2,562	1,348	60,099
3	Training expenses	1,522	1,473	2,995	19	-	30	83	31	1,441	210	109	4,918
4	Rents, rates & taxes	31,674	30,653	62,327	400	2	620	1,719	652	29,979	4,363	2,295	1,02,357
5	Repairs	8,821	8,536	17,357	111	1	173	479	182	8,349	1,215	638	28,505
6	Printing & stationery	5,774	5,588	11,362	73	-	113	313	119	5,465	795	419	18,659
7	Communication	7,154	6,924	14,078	90	-	140	388	147	6,771	986	519	23,119
8	Legal & professional charges	39,534	38,260	77,794	499	3	774	2,146	814	37,418	5,446	2,863	1,27,757
9	Auditors' fees, expenses etc												
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	69,612	67,371	1,36,983	880	5	1,363	3,779	1,433	65,887	9,590	5,039	2,24,959
11	Interest & Bank Charges	7,866	7,612	15,478	99	1	154	427	162	7,445	1,084	569	25,419
12	Others :												
	Policy Stamps	-	-	-	-	-	-	-	-	-	-	-	-
	Information & Technology Expenses	20,967	20,293	41,260	265	1	410	1,138	432	19,845	2,889	1,518	67,758
	Electricity & Water Charges	5,164	4,998	10,162	65	-	101	280	106	4,888	711	376	16,689
	Courtesies & Entertainment	3,701	3,581	7,282	47	-	72	201	76	3,503	510	268	11,959
	Others	4,457	4,312	8,769	56	-	87	242	92	4,218	614	322	14,400
13	Depreciation	14,858	14,380	29,238	188	1	291	807	306	14,063	2,047	1,075	48,016
14	Service Tax Expenses / GST Expense	3,269	3,164	6,433	41	-	64	177	67	3,094	450	239	10,565
	<b>TOTAL</b>	<b>4,56,845</b>	<b>4,42,129</b>	<b>8,98,974</b>	<b>5,770</b>	<b>30</b>	<b>8,943</b>	<b>24,797</b>	<b>9,406</b>	<b>4,32,399</b>	<b>62,936</b>	<b>33,082</b>	<b>14,76,337</b>

## OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	PERIOD ENDED 30TH JUNE 2019											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	2,13,875	2,06,986	4,20,861	2,702	15	4,187	11,609	4,404	2,02,431	29,464	15,485	6,91,158
2	Travel, conveyance and vehicle running expenses	18,597	17,998	36,595	235	1	364	1,009	383	17,602	2,562	1,348	60,099
3	Training expenses	1,522	1,473	2,995	19	-	30	83	31	1,441	210	109	4,918
4	Rents, rates & taxes	31,674	30,653	62,327	400	2	620	1,719	652	29,979	4,363	2,295	1,02,357
5	Repairs	8,821	8,536	17,357	111	1	173	479	182	8,349	1,215	638	28,505
6	Printing & stationery	5,774	5,588	11,362	73	-	113	313	119	5,465	795	419	18,659
7	Communication	7,154	6,924	14,078	90	-	140	388	147	6,771	986	519	23,119
8	Legal & professional charges	39,534	38,260	77,794	499	3	774	2,146	814	37,418	5,446	2,863	1,27,757
9	Auditors' fees, expenses etc												
	(a) as auditor	-	-	-	-	-	-	-	-	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	69,612	67,371	1,36,983	880	5	1,363	3,779	1,433	65,887	9,590	5,039	2,24,959
11	Interest & Bank Charges	7,866	7,612	15,478	99	1	154	427	162	7,445	1,084	569	25,419
12	Others :												
	Policy Stamps	-	-	-	-	-	-	-	-	-	-	-	-
	Information & Technology Expenses	20,967	20,293	41,260	265	1	410	1,138	432	19,845	2,889	1,518	67,758
	Electricity & Water Charges	5,164	4,998	10,162	65	-	101	280	106	4,888	711	376	16,689
	Courtesies & Entertainment	3,701	3,581	7,282	47	-	72	201	76	3,503	510	268	11,959
	Others	4,457	4,312	8,769	56	-	87	242	92	4,218	614	322	14,400
13	Depreciation	14,858	14,380	29,238	188	1	291	807	306	14,063	2,047	1,075	48,016
14	Service Tax Expenses / GST Expense	3,269	3,164	6,433	41	-	64	177	67	3,094	450	239	10,565
	<b>TOTAL</b>	<b>4,56,845</b>	<b>4,42,129</b>	<b>8,98,974</b>	<b>5,770</b>	<b>30</b>	<b>8,943</b>	<b>24,797</b>	<b>9,406</b>	<b>4,32,399</b>	<b>62,936</b>	<b>33,082</b>	<b>14,76,337</b>

## PERIODIC DISCLOSURES

### FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2020	AS AT 30TH JUNE 2019
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,00,000	40,00,000
2	Issued Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	27,42,183	27,42,183
3	Subscribed Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	27,42,183	27,42,183
4	Called up Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	27,42,183	27,42,183
	Less: Calls unpaid	-	-
	Add: Equity Shares forfeited (amount originally paid up)	-	-
	Less: Par Value of Equity Shares bought back	-	-
	Less: Preliminary Expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>27,42,183</b>	<b>27,42,183</b>

## PERIODIC DISCLOSURES

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

#### PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 30TH JUNE 2020		AS AT 30TH JUNE 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	13,98,51,333	51	13,98,51,333	51
· Foreign	13,43,66,967	49	13,43,66,967	49
Others	-	-	-	-
<b>TOTAL</b>	<b>27,42,18,300</b>	<b>100</b>	<b>27,42,18,300</b>	<b>100</b>

## PERIODIC DISCLOSURES

### FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2020	AS AT 30TH JUNE 2019
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	45,19,821	45,19,821
	Additions during the year	-	-
	Closing Balance	45,19,821	45,19,821
4	General Reserves	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	1,88,65,947	1,54,45,896
	<b>TOTAL</b>	<b>2,33,86,934</b>	<b>1,99,66,883</b>

## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2020	AS AT 30TH JUNE 2019
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-



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

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2020	AS AT 30TH JUNE 2019
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	78,39,103	64,46,489
2	Other Approved Securities	10,16,429	2,20,512
3	Other Investments		
	Equity Shares	4,782	6,435
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	25,13,142	24,01,750
	Non Convertible Debenture/ Bonds	4,12,807	3,87,735
	Other Securities - CD/CP	-	-
	Subsidiaries	1,084	1,103
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	67,97,835	63,51,359
5	Other than approved investments		
	Mutual Funds	3,537	4,083
	Non Convertible Debenture	2,40,672	3,66,978
	Less: Provision for diminution in the value of investments	(95,358)	(68,393)
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,79,532	1,99,185
2	Other Approved Securities	22,32,090	14,95,863
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	3,75,466	2,30,281
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	6,72,736	4,41,496
	Non Convertible Debenture/ Bonds	97,518	6,82,072
	Others Securities - CD/CP	-	1,63,775
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,43,441	4,56,535
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	2,49,243	1,76,550
	Less: Provision for diminution in the value of investments	(88,856)	(19,856)
	<b>TOTAL</b>	<b>2,26,95,203</b>	<b>1,99,43,952</b>

**PERIODIC DISCLOSURES**

FORM NL-12A-INVESTMENTS POLICYHOLDERS

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2020	AS AT 30TH JUNE 2019
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,83,32,044	2,27,73,074
2	Other Approved Securities	36,73,571	7,78,988
3	Other Investments		
	Equity Shares	17,284	22,733
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	90,82,985	84,84,500
	Non Convertible Debenture/ Bonds	14,91,963	13,69,726
	Other Securities - CD/CP	-	-
	Subsidiaries	3,916	3,897
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,45,68,700	2,24,37,016
5	Other than approved investments		
	Mutual Funds	12,786	14,422
	Non Convertible Debenture	8,69,836	12,96,398
	Less: Provision for diminution in the value of investments	(3,44,642)	(2,41,607)
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	10,10,282	7,03,648
2	Other Approved Securities	80,67,210	52,84,336
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	13,57,008	8,13,499
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	24,31,397	15,59,641
	Non Convertible Debenture/ Bonds	3,52,449	24,09,508
	Others Securities - CD/CP	-	5,78,556
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,18,423	16,12,769
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	9,00,816	6,23,687
	Less: Provision for diminution in the value of investments	(3,21,144)	(70,144)
	<b>TOTAL</b>	<b>8,20,24,884</b>	<b>7,04,54,647</b>

**PERIODIC DISCLOSURES****FORM NL-13-LOANS SCHEDULE**

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2020	AS AT 30TH JUNE 2019
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**

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

**FIXED ASSETS**

(₹ In 000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2020	Additions during the Period	Sales/ Adjustments during the Period	As at 30th June, 2020	Upto 31st March 2020	For the Period	On sales / adjustments	Upto 30th June, 2020	As at 30th June, 2020	As at 30th June, 2019
Goodwill	-	-	-	-	-	-	-	-	-	-
<b>Intangibles:</b>										
- Computer Software	5,83,344	-	-	5,83,344	4,19,666	25,866	-	4,45,532	1,37,812	1,34,514
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	2,013	51	-	2,064	10,187	10,389
Furniture & Fittings	5,03,322	-	-	5,03,322	3,16,820	6,340	-	3,23,160	1,80,162	1,22,072
Information Technology Equipment	9,01,861	214	-	9,02,075	7,61,523	21,848	-	7,83,371	1,18,704	1,37,630
Vehicles	25,488	-	-	25,488	7,677	717	-	8,394	17,094	8,946
Office Equipment	1,34,301	155	-	1,34,456	1,01,580	2,619	-	1,04,199	30,257	27,616
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>21,98,416</b>	<b>369</b>	<b>-</b>	<b>21,98,785</b>	<b>16,09,279</b>	<b>57,441</b>	<b>-</b>	<b>16,66,720</b>	<b>5,32,065</b>	<b>4,79,016</b>
Capital Work In Progress	71,321	1,03,180	-	1,74,501	-	-	-	-	1,74,501	1,41,989
<b>Grand Total</b>	<b>22,69,737</b>	<b>1,03,549</b>	<b>-</b>	<b>23,73,286</b>	<b>16,09,279</b>	<b>57,441</b>	<b>-</b>	<b>16,66,720</b>	<b>7,06,566</b>	<b>6,21,005</b>
Previous Period Total	19,56,207	85,419	62	20,41,564	13,71,117	49,502	60	14,20,559	6,21,005	

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

	<b>Particulars</b>	<b>AS AT 30TH JUNE 2020</b>	<b>AS AT 30TH JUNE 2019</b>
1	Cash (including cheques, drafts and stamps)	10,501	18,538
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	19,61,061	5,58,186
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>19,71,562</b>	<b>5,76,724</b>
	Balances with non-scheduled banks included in 2 above	-	-

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

(₹ In 000)

	Particulars	AS AT 30TH JUNE 2020	AS AT 30TH JUNE 2019
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	26,21,646	23,32,852
2	Application money for investments	-	-
3	Prepayments	81,435	56,040
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	3,37,564
6	Deposit towards Rent	97,654	92,021
7	Service Tax/ GST Recoverable	8	18,327
8	Others	13,169	1,18,787
	<b>TOTAL (A)</b>	<b>28,13,912</b>	<b>29,55,591</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments/ FDRs	31,31,553	25,25,997
2	Outstanding Premiums	1,54,44,828	67,30,741
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	30,01,156	27,93,645
6	Due from subsidiaries/ holding	-	45,824
7	Assets held for Unclaimed amount of Policyholders	2,53,551	2,60,063
	Add: Investment Income accruing on unclaimed amount	54,664	56,624
8	Deposit with Reserve Bank of India	-	-
9	Unsettled Investment contract receivable	-	-
	<b>TOTAL (B)</b>	<b>2,18,85,752</b>	<b>1,24,12,894</b>
	<b>TOTAL (A+B)</b>	<b>2,46,99,664</b>	<b>1,53,68,485</b>

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

	<b>Particulars</b>	<b>AS AT 30TH JUNE 2020</b>	<b>AS AT 30TH JUNE 2019</b>
1	Agents' Balances	6,61,025	5,24,781
2	Balances due to other insurance companies (including reinsurers)	1,59,99,538	79,59,987
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	73,61,034	46,57,015
5	Unallocated Premium	1,21,942	69,228
6	Sundry creditors	15,44,742	8,31,764
7	Due to subsidiaries/ holding company	3,356	-
8	Claims Outstanding *	5,76,36,222	4,58,07,206
9	Due to Officers/ Directors	-	-
10	Deposit Premium	5,42,006	4,20,915
11	Goods & Service Tax Payable	3,38,750	2,58,017
12	Employee Benefits	4,93,833	3,84,343
13	Unclaimed Amount of Policyholders	2,36,764	2,28,480
	Add: Investment Income accruing on unclaimed amount	54,664	56,624
	<b>TOTAL</b>	<b>8,49,93,876</b>	<b>6,11,98,360</b>

\* Claims Outstanding Includes Nil (Previous Year ₹ 1,225,285 thousands) on account of settlement received from the IMTPIP towards the company's share of claim liability determined by the pool upto the date of dismantling (Net of claims paid upto reporting period)

**PERIODIC DISCLOSURES****FORM NL-18-PROVISIONS SCHEDULE****(₹ In 000)**

	<b>Particulars</b>	<b>AS AT 30TH JUNE 2020</b>	<b>AS AT 30TH JUNE 2019</b>
1	Reserve for Unexpired Risk	2,14,47,392	2,33,96,368
2	For Taxation (less advance tax paid and taxes deducted at source)	(8,544)	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Deficiency	-	-
6	For Doubtful Debt	-	48,700
	<b>TOTAL</b>	<b>2,14,38,848</b>	<b>2,34,45,068</b>



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

(₹ In 000)

	<b>Particulars</b>	<b>AS AT 30TH JUNE 2020</b>	<b>AS AT 30TH JUNE 2019</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

## PERIODIC DISCLOSURES

### FORM NL-21 STATEMENT OF LIABILITIES - TR

FORM IRDAI-GI-TR

Insurance Regulatory and Development Authority of India

(Assets, Liabilities, and Solvency Margin of General Insurance Business) Regulations, 2016

#### STATEMENT OF LIABILITIES: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED

As at 30th June, 2020

Name of Insurer : IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED
Registration Number :106
Date of Registration: 4.12.2000
Classification : Business within India / Total Business (All Business underwritten in India)

FIRE	( ₹ In Lakhs)	
Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	45,413.97	7,361.96
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>45,413.97</b>	<b>7,361.96</b>
Outstanding Claim Reseve (other than IBNR reserve)...(d)	86,682.57	7,150.53
IBNR Reserve....(e)	7,188.75	841.33
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>1,39,285.28</b>	<b>15,353.82</b>

Marine Cargo	( ₹ In Lakhs)	
Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	6,606.32	2,817.40
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>6,606.32</b>	<b>2,817.40</b>
Outstanding Claim Reseve (other than IBNR reserve)...(d)	5,642.71	3,648.73
IBNR Reserve....(e)	3,274.53	1,506.25
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>15,523.56</b>	<b>7,972.38</b>

Marine Hull	( ₹ In Lakhs)	
Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	458.67	216.58
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>458.67</b>	<b>216.58</b>
Outstanding Claim Reseve (other than IBNR reserve)...(d)	2,710.77	475.10
IBNR Reserve....(e)	347.24	104.35
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>3,516.69</b>	<b>796.03</b>

## PERIODIC DISCLOSURES

### FORM NL-21 STATEMENT OF LIABILITIES - TR

#### Motor

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	1,67,226.84	1,38,932.02
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>1,67,226.84</b>	<b>1,38,932.02</b>
Outstanding Claim Reserve (other than IBNR reserve)...(d)	2,05,097.44	1,74,298.17
IBNR Reserve....(e)	3,55,423.31	3,11,053.50
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>7,27,747.59</b>	<b>6,24,283.69</b>

#### Engineering

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	5,951.52	1,037.05
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>5,951.52</b>	<b>1,037.05</b>
Outstanding Claim Reserve (other than IBNR reserve)...(d)	6,186.57	1,772.14
IBNR Reserve....(e)	2,108.30	451.69
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>14,246.40</b>	<b>3,260.87</b>

#### Aviation

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	3.21	0.93
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>3.21</b>	<b>0.93</b>
Outstanding Claim Reserve (other than IBNR reserve)...(d)	2,306.09	12.97
IBNR Reserve....(e)	-	-
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>2,309.29</b>	<b>13.90</b>

#### Liability

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	2,111.49	1,505.61
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>2,111.49</b>	<b>1,505.61</b>
Outstanding Claim Reserve (other than IBNR reserve)...(d)	1,770.48	1,346.37
IBNR Reserve....(e)	1,432.50	826.88
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>5,314.46</b>	<b>3,678.86</b>

## PERIODIC DISCLOSURES

### FORM NL-21 STATEMENT OF LIABILITIES - TR

#### Health & PA

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	51,846.99	47,566.32
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	<b>51,846.99</b>	<b>47,566.32</b>
Outstanding Claim Reserve (other than IBNR reserve)....(d)	8,222.22	6,530.29
IBNR Reserve....(e)	18,071.27	15,739.38
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>78,140.49</b>	<b>69,835.99</b>

#### Crop

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	22,500.84	4,877.06
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	<b>22,500.84</b>	<b>4,877.06</b>
Outstanding Claim Reserve (other than IBNR reserve)....(d)	1,67,720.92	42,060.76
IBNR Reserve....(e)	-	-
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>1,90,221.77</b>	<b>46,937.82</b>

#### Miscellaneous

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	19,235.57	10,158.99
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	<b>19,235.57</b>	<b>10,158.99</b>
Outstanding Claim Reserve (other than IBNR reserve)....(d)	12,337.19	5,350.22
IBNR Reserve....(e)	6,909.51	3,193.55
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>38,482.27</b>	<b>18,702.77</b>

#### All classes

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	3,21,355.42	2,14,473.92
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	<b>3,21,355.42</b>	<b>2,14,473.92</b>
Outstanding Claim Reserve (other than IBNR reserve)....(d)	4,98,676.97	2,42,645.28
IBNR Reserve....(e)	3,94,755.42	3,33,716.94
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>12,14,787.80</b>	<b>7,90,836.14</b>

**PERIODIC DISCLOSURES**

**FORM NL-22** Geographical Distribution of Business

**PERIODIC DISCLOSURES**

**FORM NL-22** Geographical Distribution of Business

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'2020 to 30th June, 2020

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		Overseas medical		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	1,395.79	1,395.79	1.22	1.22	-	-	18.80	18.80	949.89	949.89	853.35	853.35	0.93	0.93	397.30	397.30	281.46	281.46	0.02	0.02	-	-	78.17	78.17	3,976.93	3,976.93
Assam	90.82	90.82	0.71	0.71	-	-	12.61	12.61	343.01	343.01	412.95	412.95	0.03	0.03	0.12	0.12	11.21	11.21	-	-	-	-	10.87	10.87	882.34	882.34
Bihar	82.13	82.13	0.10	0.10	-	-	4.77	4.77	156.11	156.11	168.61	168.61	-	-	8.87	8.87	9.10	9.10	-	-	-	-	32.65	32.65	462.34	462.34
Chhattisgarh	345.58	345.58	4.11	4.11	-	-	18.35	18.35	570.64	570.64	694.22	694.22	-	-	18.11	18.11	46.45	46.45	-	-	-3,650.26	(3,650.26)	38.39	38.39	(1,914.41)	(1,914.41)
Goa	119.21	119.21	2.13	2.13	21.79	21.79	6.68	6.68	169.14	169.14	310.02	310.02	-	-	0.49	0.49	8.59	8.59	-	-	-	-	10.09	10.09	648.14	648.14
Gujarat	6,564.15	6,564.15	283.86	283.86	154.76	154.76	313.78	313.78	1,887.64	1,887.64	2,528.69	2,528.69	156.55	156.55	375.34	375.34	3,231.91	3,231.91	0.41	0.41	-	-	1,299.38	1,299.38	16,796.47	16,796.47
Haryana	5,525.06	5,525.06	514.28	514.28	-	-	126.00	126.00	4,508.52	4,508.52	4,245.59	4,245.59	155.92	155.92	118.87	118.87	1,713.85	1,713.85	1.16	1.16	22,500.84	22,500.84	277.53	277.53	39,687.64	39,687.64
Himachal Pradesh	142.92	142.92	0.35	0.35	-	-	0.13	0.13	206.46	206.46	229.11	229.11	0.48	0.48	1.36	1.36	3.90	3.90	-	-	-	-	30.30	30.30	615.01	615.01
Jammu & Kashmir	383.54	383.54	1.36	1.36	-	-	2.59	2.59	804.17	804.17	694.71	694.71	0.09	0.09	0.88	0.88	12.22	12.22	-	-	-	-	212.74	212.74	2,112.29	2,112.29
Jharkhand	76.47	76.47	2.47	2.47	-	-	19.42	19.42	230.73	230.73	242.34	242.34	0.12	0.12	0.66	0.66	17.90	17.90	-	-	-	-	11.86	11.86	601.96	601.96
Karnataka	1,703.45	1,703.45	87.75	87.75	-	-	53.87	53.87	2,081.99	2,081.99	3,295.95	3,295.95	286.39	286.39	66.60	66.60	2,790.85	2,790.85	0.55	0.55	-	-	311.79	311.79	10,679.20	10,679.20
Kerala	268.16	268.16	4.46	4.46	0.64	0.64	3.58	3.58	1,307.90	1,307.90	900.68	900.68	3.76	3.76	64.07	64.07	55.16	55.16	0.19	0.19	-	-	54.41	54.41	2,663.02	2,663.02
Madhya Pradesh	1,257.38	1,257.38	82.87	82.87	-	-	31.10	31.10	1,636.57	1,636.57	3,020.32	3,020.32	2.86	2.86	73.36	73.36	223.78	223.78	(2.41)	(2.41)	291.04	291.04	342.04	342.04	6,958.90	6,958.90
Maharashtra	4,027.05	4,027.05	728.29	728.29	130.76	130.76	453.55	453.55	2,209.52	2,209.52	2,203.89	2,203.89	889.70	889.70	499.09	499.09	9,280.30	9,280.30	1.82	1.82	-1.23	(1.23)	2,645.88	2,645.88	23,068.62	23,068.62
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	29.27	29.27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29.27	29.27
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	2,269.28	2,269.28	38.79	38.79	0.19	0.19	65.98	65.98	612.89	612.89	1,009.07	1,009.07	1.52	1.52	2.84	2.84	68.81	68.81	0.36	0.36	-	-	41.65	41.65	4,111.38	4,111.38
Punjab	292.34	292.34	27.01	27.01	-	-	8.77	8.77	1,480.75	1,480.75	993.27	993.27	2.07	2.07	51.98	51.98	68.77	68.77	0.23	0.23	-	-	184.95	184.95	3,110.14	3,110.14
Rajasthan	472.80	472.80	20.53	20.53	-	-	39.97	39.97	1,441.68	1,441.68	1,836.03	1,836.03	12.15	12.15	13.93	13.93	69.07	69.07	-	-	2,535.00	2,535.00	90.22	90.22	6,531.38	6,531.38
Sikkim	0.49	0.49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.49	0.49
Tamil Nadu	1,696.37	1,696.37	142.20	142.20	-	-	63.81	63.81	3,104.37	3,104.37	3,973.95	3,973.95	140.17	140.17	162.75	162.75	3,522.16	3,522.16	0.15	0.15	-	-	452.94	452.94	13,258.87	13,258.87
Telangana	5.98	5.98	9.12	9.12	-	-	54.21	54.21	1,053.52	1,053.52	955.00	955.00	109.33	109.33	207.00	207.00	3,966.02	3,966.02	0.26	0.26	263.57	263.57	70.49	70.49	6,694.49	6,694.49
Tripura	0.54	0.54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.54	0.54
Uttar Pradesh	2,862.61	2,862.61	88.32	88.32	-	-	84.80	84.80	2,665.48	2,665.48	1,981.69	1,981.69	3.08	3.08	21.64	21.64	153.18	153.18	0.41	0.41	561.89	561.89	240.44	240.44	8,663.54	8,663.54
Uttarakhand	407.11	407.11	1.57	1.57	-	-	0.21	0.21	316.35	316.35	323.61	323.61	0.04	0.04	21.59	21.59	20.55	20.55	0.75	0.75	-	-	18.99	18.99	1,110.77	1,110.77
West Bengal	983.39	983.39	63.72	63.72	0.40	0.40	114.50	114.50	465.35	465.35	667.99	667.99	36.86	36.86	92.29	92.29	780.35	780.35	0.77	0.77	-	-	81.04	81.04	3,286.67	3,286.67
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	28.82	28.82	33.24	33.24	-	-	21.02	21.02	448.05	448.05	321.33	321.33	3.31	3.31	28.50	28.50	107.89	107.89	0.11	0.11	-	-	75.87	75.87	1,068.15	1,068.15
Dadra & Nagar Haveli	340.69	340.69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	340.69	340.69
Daman & Diu	32.44	32.44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32.44	32.44
Delhi	1,414.04	1,414.04	1,747.54	1,747.54	2.60	2.60	579.76	579.76	2,425.18	2,425.18	1,746.75	1,746.75	617.19	617.19	466.11	466.11	7,193.84	7,193.84	1.56	1.56	-	-	1,276.66	1,276.66	17,476.16	17,476.16
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	4.28	4.28	1.47	1.47	-	-	-	-	240.80	240.80	227.17	227.17	-	-	0.25	0.25	1.73	1.73	0.05	0.05	-	-	18.54	18.54	494.29	494.29
Total	32,822.16	32,822.16	3,887.47	3,887.47	311.14	311.14	2,098.27	2,098.27	31,316.72	31,316.72	33,836.29	33,836.29	2,422.55	2,422.55	2,694.00	2,694.00	33,639.05	33,639.05	6.39	6.39	22,500.84	22,500.84	7,907.91	7,907.91	1,73,447.72	1,73,447.72

1. Premium for Fire LOB is based up on the Actual Location of the risk covered.  
 2. Premium for other LOB is based on the location of premium booking Branch.

## PERIODIC DISCLOSURES

FORM  
NL-23

### Reinsurance Risk Concentration

Insurer: IFFCO TOKIO GIC Ltd.

Period

1st April, 2020 to 30th June, 2020

*(Rs in Lakhs)*

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers /
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					0%
2	No. of Reinsurers with rating AA but less than AAA	7	4,931	12	106	7%
3	No. of Reinsurers with rating A but less than AA	126	14,997	177	4,183	26%
4	No. of Reinsurers with rating BBB but less than A	30	41,450	995	4,152	63%
5	No. of Reinsurers with rating less than BBB					0%
6	No. of Indian Reinsurers other than GIC	13	74	7	2,523	4%
<b>Total</b>		<b>176</b>	<b>61,452</b>	<b>1,190</b>	<b>10,964</b>	<b>100%</b>

## PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: IFFCO Tokio General Insurance Comp Date:

1st Apr'20 to 30June'20

(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	74	32	59	131	88	384	3,364.00
2	Marine Cargo	572	210	314	182	45	1323	826.29
3	Marine Hull	0	0	0	1	0	1	431.88
4	Engineering	70	22	70	47	59	268	1,356.91
5	Motor OD	31580	10560	7294	1830	240	51504	13,743.07
6	Motor TP	6	11	57	174	929	1177	5,602.87
7	Health	78266	31377	28066	14088	1217	153014	25,919.83
8	Overseas Travel	2	4	11	9	5	31	111.28
9	Personal Accident	47	206	437	233	64	987	711.99
10	Liability	0	0	2	3	5	10	36.77
11	Crop	32	36	35	131	497	731	6,597.58
12	Miscellaneous	451	556	757	442	132	2338	1,512.58

Note:

1. Claims data is inclusive of Inward and Forward Business.

## PERIODIC DISCLOSURES

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

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'20 to 30June'20

*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	1211	1427	34	829	25651	35192	18514	44	1330	248	577	231	2456	87744
2	Claims reported during the period	526	1034	2	203	54892	1098	149558	14	716	34	346	30	1866	210319
3	Claims Settled during the period	384	1323	1	268	51504	1177	153014	31	987	10	731	48	2290	211768
4	Claims Repudiated during the period	0	1	0	0	0	0	10622	1	9	0	0	0	19	10652
5	Claims closed during the period	166	273	1	103	4334	89	0	12	453	11	4	13	614	6073
6	Claims O/S at End of the period	1431	1184	36	782	29652	35471	16775	112	1178	288	832	216	2156	90113
	Less than 3months	400	322	0	114	21361	482	13292	10	509	16	286	28	927	37747
	3 months to 6 months	102	311	5	85	6123	3263	2625	13	397	32	122	16	525	13619
	6months to 1 year	155	193	5	84	1737	6691	635	10	202	59	156	65	327	10319
	1year and above	774	358	26	499	431	25035	223	79	70	181	268	121	363	28428

Note:

1. Claims data is inclusive of Inward and Forward Business.



**PERIODIC DISCLOSURES**  
**FORM NL-26 - STATEMENT OF SOLVENCY MARGIN - SM**

**FORM IRDAI - GI - SM**  
**Insurance Regulatory and Development Authority of India**  
**(Assets, Liabilities, and Solvency Margin of General Insurance Business) Regulations, 2016**

**STATEMENT OF SOLVENCY MARGIN: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED**  
**As at 30th June, 2020**

<b>Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED</b> <b>Registration Number: 106</b> <b>Date of registration: 4.12.2000</b> <b>Classification : Business within India / Total Business (All Business underwritten in India)</b>
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Required solvency margin based on net premium and net incurred claims

( ₹ In Lakhs)

Item No	Line of Business	Gross Premiums	Net Premiums	Gross Incurred claims	Net Incurred claims	RSM-1	RSM-2	RSM	Factor A	Factor B
1	Fire	75,391.33	8,937.32	38,363.34	3,992.08	7,539.13	5,754.50	7,539.13	0.50	0.50
2	Marine Cargo	16,446.69	7,357.55	8,298.48	4,288.69	1,973.60	1,493.73	1,973.60	0.60	0.60
3	Marine Hull	614.09	214.06	2,324.71	286.41	61.41	348.71	348.71	0.50	0.50
4	Motor	3,34,468.35	2,61,926.16	2,94,034.88	2,38,404.77	52,385.23	71,521.43	71,521.43	0.75	0.75
5	Engineering	8,409.61	1,681.77	3,297.09	952.70	840.96	494.56	840.96	0.50	0.50
6	Aviation	29.25	5.14	20.22	5.57	2.92	3.03	3.03	0.50	0.50
7	Liability	4,385.46	2,917.79	662.41	513.24	657.82	153.97	657.82	0.75	0.75
8	Health & PA	1,33,787.85	1,08,008.40	1,28,342.98	1,01,453.19	21,601.68	30,435.96	30,435.96	0.75	0.75
9	Miscellaneous	30,500.53	14,959.81	20,491.86	7,439.62	4,270.07	4,303.29	4,303.29	0.70	0.70
10	Crop	1,88,275.19	38,246.40	1,68,659.04	41,078.40	18,827.52	25,298.86	25,298.86	0.50	0.50
	<b>Total</b>	<b>7,92,308.34</b>	<b>4,44,254.38</b>	<b>6,64,495.03</b>	<b>3,98,414.67</b>	<b>1,08,160.35</b>	<b>1,39,808.04</b>	<b>1,42,922.79</b>		

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2020 - 30th June, 2020

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	338	
2	No. of branches approved during the Quarter	0	
3	No. of branches opened during the Quarter	Out of approvals of previous quarters	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	338	
7	No. of branches approved but not opened	0	
8	No. of rural branches	1	
9	No. of urban branches	337	

Note- Number of offices mentioned at serial No 9 contains details of offices located in Metro, Urban & Semi Urban areas.

Details of Location wise offices are as under.

Metro- 114

Urban - 165

Semi Urban- 58

Rural- 1

## FORM - NL 28 STATEMENT OF ASSETS

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

STATEMENT AS ON : 30th June 2020

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

( Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

( Rs. in Lakhs )

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	10,47,201
2	Loans	9	-
3	Fixed Assets	10	7,066
4	Current Assets		-
	a. Cash & Bank Balance	11	19,716
	b. Advances & Other Assets	12	2,51,464
5	Current Liabilities		-
	a. Current Liabilities	13	(8,49,939)
	b. Provisions	14	(2,14,388)
	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>2,61,119</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,066
3	Cash & Bank Balance (if any)	11	19,716
4	Advances & Other Assets (if any)	12	2,51,464
5	Current Liabilities	13	(8,49,939)
6	Provisions	14	(2,14,388)
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
		<b>Total (B)</b>	<b>(7,86,082)</b>
	<b>Investment Assets' as per FORM 3B</b>	<b>(A-B)</b>	<b>10,47,201</b>

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(Rs in Lakhs)

S.No.	'Investment' represented as	Reg %	SH		PH	Book Value(SH+PH)	% ACTUAL	FVC Amount	Total	MARKET VALUE
			Balance (a)	FRSM* (b)						
1	Government Securities	Not less than 20%		49,849.59	1,80,166.11	2,30,016	21.96%	-	2,30,016	242446.02
2	Government Securities or other approved securities (including (l) above )	Not less than 30%		81,186.34	2,93,423.24	3,74,610	35.77%	-	3,74,610	394801.62
3	Investment subject to Exposure Norms									
	1. Housing and Loans to State Govt. for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		1,01,271.53	3,66,015.05	4,67,287	44.62%	-	4,67,287	490410.37
	2. Approved Investments	Not exceeding 55%		41,401.76	1,49,634.02	1,91,036	18.24%	-	1,91,036	191699.96
	3. Other Investments(not exceeding 15%)				3,092.39	11,176.51	14,269	1.36%	-	14,269
	<b>TOTAL INVESTMENT ASSETS</b>	<b>100%</b>	<b>0</b>	<b>2,26,952</b>	<b>8,20,249</b>	<b>10,47,201</b>	<b>100.00%</b>	<b>-</b>	<b>10,47,201</b>	<b>10,95,720</b>

## PERIODIC DISCLOSURES

**FORM NL-29**

**Detail regarding debt securities**

**Name of the Insurer: Iffco Tokio General Insurance Co. Ltd.**

**Registration Number : 106**

**Statement as on : 30-06-2020**

*(Rs in Lakhs)*

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30.06.2020	as % of total for this class	As at 30.06.19	as % of total for this class	As at 30.06.2020	as % of total for this class	As at 30.06.19	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	4,86,088.01	52.38%	4,71,557.39	57.51%	4,62,610.54	52.60%	4,69,146.30	57.55%
AA or better	28,533.91	3.07%	23,952.32	2.92%	28,223.42	3.21%	24,210.16	2.97%
Rated below AA but not below A	-	-	1,001.64	0.12%	-	-	1,000.00	0.12%
Rated below A but above B	-	-	916.72	0.11%	-	-	1,000.00	0.12%
Rated below B	18,644.73	2.01%	17,643.84	2.15%	14,105.67	1.60%	18,636.11	2.29%
Any other (Sovereign)	3,94,801.61	42.54%	3,04,937.52	37.19%	3,74,609.58	42.59%	3,01,223.96	36.95%
<b>Total</b>	<b>9,28,068.26</b>	<b>100.00%</b>	<b>8,20,009.43</b>	<b>100.00%</b>	<b>8,79,549.21</b>	<b>100.00%</b>	<b>8,15,216.54</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	61,596.96	6.64%	94,546.06	11.53%	60,003.05	6.82%	95,174.21	11.67%
more than 1 year and upto 3years	1,86,959.41	20.15%	1,26,549.61	15.43%	1,79,122.06	20.37%	1,26,570.90	15.53%
More than 3years and up to 7years	3,79,299.13	40.87%	2,31,840.01	28.27%	3,56,860.50	40.57%	2,33,055.28	28.59%
More than 7 years and up to 10 years	1,91,295.81	20.61%	1,83,906.14	22.43%	1,81,901.32	20.68%	1,79,766.25	22.05%
above 10 years	1,08,916.95	11.74%	1,83,167.61	22.34%	1,01,662.28	11.56%	1,80,649.90	22.16%
<b>Total</b>	<b>9,28,068.26</b>	<b>100.00%</b>	<b>8,20,009.43</b>	<b>100.00%</b>	<b>8,79,549.21</b>	<b>100.00%</b>	<b>8,15,216.54</b>	<b>100.00%</b>
<b>Breakdown by type of the Issuer</b>								
a. Central Government	2,42,446.02	26.12%	1,93,170.21	23.56%	2,30,015.70	26.15%	1,92,446.91	23.61%
b. State Government	1,52,355.60	16.42%	1,11,767.31	13.63%	1,44,593.88	16.44%	1,08,777.06	13.34%
c. Corporate Securities	5,33,266.64	57.46%	5,15,071.91	62.81%	5,04,939.63	57.41%	5,13,992.57	63.05%
<b>Total</b>	<b>9,28,068.26</b>	<b>100.00%</b>	<b>8,20,009.43</b>	<b>100.00%</b>	<b>8,79,549.21</b>	<b>100.00%</b>	<b>8,15,216.54</b>	<b>100.00%</b>

**Note**

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

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

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

**Analytical Ratios for Non-Life companies**

S.No.	Particular	Quarter Ended on 30th June 2020	Period Ended on 30th June 2020	Quarter Ended on 30th June 2019	Period Ended on 30th June 2019
<b>1</b>	<b>Gross Direct Premium Growth Rate</b>	-8.26%	-8.26%	16.26%	16.26%
	Fire	56.00%	56.00%	66.75%	66.75%
	Marine Total	-13.42%	-13.41%	12.24%	12.24%
	Miscellaneous Total	-16.39%	-16.39%	12.01%	12.01%
	Marine Cargo	-17.59%	-17.59%	12.96%	12.96%
	Marine Hull	136.06%	136.06%	-8.69%	-8.69%
	Motor OD	-26.08%	-26.08%	13.09%	13.09%
	Motor TP	-17.46%	-17.46%	13.72%	13.72%
	Motor Total	-21.84%	-21.84%	13.40%	13.40%
	Engineering	-18.89%	-18.89%	27.34%	27.34%
	Aviation	11.78%	11.78%	35.33%	35.33%
	Workmen Compensation	1.47%	1.47%	8.86%	8.86%
	Personal Accident	8.82%	8.82%	9.39%	9.39%
	Public / Product Liability	29.35%	29.35%	29.96%	29.96%
	Health	-18.22%	-18.22%	87.35%	87.35%
	Crop	-0.22%	-0.22%	-38.53%	-38.53%
	Other Miscellaneous	-12.04%	-12.04%	19.64%	19.64%
<b>2</b>	<b>Gross Direct Premium to Net Worth Ratio</b>	NA	0.66	NA	0.83
<b>3</b>	<b>Growth rate of Net Worth</b>	NA	15.06%	NA	7.47%
<b>4</b>	<b>Net Retention Ratio</b>	58.54%	58.54%	69.59%	69.59%
	Fire	8.20%	8.20%	6.76%	6.76%
	Marine Total	49.60%	49.60%	48.83%	48.83%
	Miscellaneous Total	72.38%	72.38%	79.46%	79.46%
	Marine Cargo	51.87%	51.87%	49.06%	49.06%
	Marine Hull	21.07%	21.08%	40.54%	40.55%
	Motor OD	75.11%	75.11%	94.80%	94.80%
	Motor TP	94.89%	94.89%	94.82%	94.82%
	Motor Total	85.38%	85.38%	94.81%	94.81%
	Engineering	17.10%	17.10%	19.17%	19.17%
	Aviation	0.07%	0.07%	35.97%	35.97%
	Workmen Compensation	95.00%	95.00%	95.00%	95.00%
	Personal Accident	85.58%	85.58%	88.05%	88.05%
	Public / Product Liability	78.12%	78.12%	68.90%	68.90%
	Health	92.98%	92.98%	92.40%	92.40%
	Crop	15.81%	15.81%	24.53%	24.53%
	Other Miscellaneous	45.78%	45.78%	31.88%	31.88%

5	<b>Net Commission Ratio</b>	4.99%	4.99%	6.30%	6.30%
	Fire	-49.70%	-49.70%	-105.56%	-105.56%
	Marine Total	5.65%	5.65%	-0.48%	-0.48%
	Miscellaneous Total	6.64%	6.64%	7.82%	7.82%
	Marine Cargo	5.80%	5.80%	-0.55%	-0.55%
	Marine Hull	0.93%	0.93%	2.38%	2.38%
	Motor OD	17.11%	17.11%	19.53%	19.53%
	Motor TP	1.60%	1.60%	1.30%	1.30%
	Motor Total	8.16%	8.16%	10.56%	10.56%
	Engineering	22.85%	22.85%	9.23%	9.23%
	Aviation	1618.46%	1618.46%	-0.76%	-0.76%
	Workmen Compensation	19.49%	19.49%	19.71%	19.71%
	Personal Accident	10.25%	10.25%	10.37%	10.37%
	Public / Product Liability	20.37%	20.37%	23.84%	23.84%
	Health	5.99%	5.99%	4.51%	4.51%
	Crop	-22.98%	-22.98%	-11.07%	-11.07%
	Other Miscellaneous	6.73%	6.73%	2.70%	2.70%
6	<b>Expense of Management to Gross Direct Premium Ratio</b>	17.46%	17.46%	15.66%	15.66%
7	<b>Expense of Management to Net Written Premium Ratio</b>	29.14%	29.14%	22.12%	22.12%
8	<b>Net Incurred Claims to Net Earned Premium</b>	78.39%	78.39%	90.76%	90.76%
9	<b>Combined Ratio</b>	99.05%	99.05%	108.44%	108.44%
10	<b>Technical Reserves to Net Premium ratio</b>	NA	7.61	NA	5.17

11	<b>Underwriting balance ratio</b>	1.04%	1.04%	-13.68%	-13.68%
	FIRE	51.05%	51.05%	152.11%	152.11%
	MARINE	29.14%	29.14%	28.13%	28.13%
	MISCELLANEOUS	-0.50%	-0.50%	-16.42%	-16.42%
12	<b>Operating Profit Ratio</b>	14.38%	14.38%	-1.73%	-1.73%
13	<b>Liquid Assets to liabilities ratio</b>	NA	0.26	NA	0.26
14	<b>Net earning ratio</b>	14.88%	14.88%	1.30%	1.30%
15	<b>Return on Net worth ratio</b>	NA	5.92%	NA	0.76%
16	<b>Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio</b>	NA	1.69	NA	1.62
17	<b>NPA Ratio</b>				
	Gross NPA Ratio	0.02	2.13%	-	-
	Net NPA Ratio	0.01	1.34%	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	NA	27,42,18,300	NA	27,42,18,300
2	(b) Percentage of shareholding (Indian / Foreign)	NA	51/49	NA	51/49
3	(c) %of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA	5.64	NA	0.63
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	5.64	NA	0.63
6	(iv) Book value per share (Rs)	NA	95.29	NA	82.81

**Note**

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



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

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 30th June 2020

( ₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 30TH JUNE 2020	PERIOD ENDED 30TH JUNE 2020	QUARTER ENDED 30TH JUNE 2019	PERIOD ENDED 30TH JUNE 2019
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	4,964.51	4,964.51	5,442.24	5,442.24
			Claims paid on direct basis	361.82	361.82	66.73	66.73
			Payment of Rent and other expenses	576.45	576.45	482.41	482.41
			Deposit of Insurance Premium	25.00	25.00	25.00	25.00
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	N.A	0.58
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	286.19	286.19	57.51	57.51
			Deposit of Insurance Premium	1.00	1.00	1.00	1.00
			Claims paid on direct basis	1.03	1.03	5.39	5.39
			Payment of Rent and other expenses	2.12	2.12	1.70	1.70
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(5.09)	N.A	(5.09)
3	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,628.98	1,628.98	1,360.59	1,360.59
			Commission Earned on Premium Ceded	407.99	407.99	311.51	311.51
			Losses Recovered from Re-insurer	146.37	146.37	525.74	525.74
			Claim/Reimbursement of Expenses	-	-	5.32	5.32
			Amount Payable/ (Receivable) at Balance sheet date	N.A	2,079.68	N.A	2,447.40
4	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Losses Recovered from Re-insurer	0.37	0.37	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(2.01)	N.A	(2.46)
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	2,017.69	2,017.69	1,420.27	1,420.27
			Commission Earned on Premium Ceded	208.04	208.04	140.62	140.62
			Losses Recovered from Re-insurer	236.10	236.10	383.79	383.79
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1,487.21	N.A	1,056.10
6	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Amount Payable/ (Receivable) at Balance sheet date	N.A	1.16	N.A	1.16
7	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	8.57	8.57	1.40	1.40
			Commission Earned on Premium Ceded	0.45	0.45	0.08	0.08
			Amount Payable/ (Receivable) at Balance sheet date	N.A	6.41	N.A	(1.41)

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

8	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	53.40	53.40	111.89	111.89
			Commission Earned on Premium Ceded	12.16	12.16	21.98	21.98
			Amount Payable/ (Receivable) at Balance sheet date	N.A	257.90	N.A	177.66
9	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	10.10	10.10	6.46	6.46
			Payment of Fee	3.08	3.08	7.12	7.12
10	Baoviet Tokio Marine Insurance Company Limited-Ho Chi Minh Branch	Associate of Promoters with more than 20% Voting rights	Payment of Fee	4.28	4.28	-	-
11	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	33.31	33.31	26.30	26.30
			Claims paid on direct basis	2.04	2.04	1.49	1.49
			Payment of Rent and other expenses	0.80	0.80	-	-
12	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	4.90	4.90	3.19	3.19
			Claims paid on direct basis	4.48	4.48	5.33	5.33
			Payment of Rent and other expenses	0.03	0.03	0.55	0.55
13	IFFCO Kisan Finance Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.14	0.14	-	-
14	K. Srinivasa Gowda	Chairman	Honorarium Charges	4.50	4.50	4.50	4.50
			Payment of Rent and other expenses	12.07	12.07	9.20	9.20
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(110.40)	N.A	-
15	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Amount Payable/ (Receivable) at Balance sheet date	N.A	(33.56)	N.A	458.24
16	IFFCO KISAN BAZAR & LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.89	0.89	0.75	0.75
17	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	21.30	21.30	49.99	49.99
			Claims paid on direct basis	0.39	0.39	7.53	7.53
18	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.03	0.03	0.03	0.03

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

19	INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	19.32	19.32	19.64	19.64
			Claims paid on direct basis	-	-	0.17	0.17
20	IFFCO EMPLOYEE BENEVOLENT TRUST	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	-	2.40	2.40
			Claims paid on direct basis	-	-	280.27	280.27
21	CN IFFCO PRIVATE LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	7.52	7.52	-	-
22	WARENDRA SINHA	Managing Director & Chief Executive Officer (upto 27.03.2020)	Remuneration-Key Management Personnel	-	-	45.63	45.63
	ANAMIKA ROY RASHTRAWAR	Director-Marketing (upto 26.03.2020)		-	-	38.01	38.01
		Managing Director & Chief Executive Officer (w.e.f 27.03.2020)		43.25	43.25	-	-
	JUN MATSUI	Director-Operation (upto 31.03.2020)		-	-	13.36	13.36
	MITSUTAKA SATO	Director-Operation (wef 01.04.2020)		10.83	10.83	-	-
	SANJEEV CHOPRA	Chief Financial Officer		18.70	18.70	17.67	17.67
	AMIT JAIN	Company Secretary		11.76	11.76	10.96	10.96



**PERIODIC DISCLOSURES**  
**FORM NL-33 - SOLVENCY MARGIN - SM2**

**TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO**

<b>Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED</b>
<b>Registration Number: 106</b>
<b>Date of registration: 4.12.2000</b>
<b>Classification : Business within India / Total Business (All Business underwritten in India)</b>

( ₹ In Lakhs)

<b>Item</b>	<b>Description</b>	<b>Amount</b>
<b>(A)</b>	<b>Policyholder's FUNDS</b>	
	Available assets	8,20,248.84
	Deduct :	
(B)	Current Liabilities as per BS	5,76,362.22
(C)	Provisions as per BS	2,14,473.92
(D)	Other Liabilities	29,412.70
<b>(E)</b>	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>(0.00)</b>
	<b>Shareholder's FUNDS</b>	
(F)	Available Assets	4,85,465.73
	Deduct :	
(G)	Other Liabilities	2,44,078.40
<b>(H)</b>	<b>Excess in Shareholder's funds (F-G)</b>	<b>2,41,387.33</b>
<b>(I)</b>	<b>Total ASM ( E+H )</b>	<b>2,41,387.33</b>
<b>(J)</b>	<b>Total RSM</b>	<b>1,42,922.79</b>
<b>(K)</b>	<b>SOLVENCY RATIO ( Total ASM/ Total RSM)</b>	<b>1.69</b>

**PERIODIC DISCLOSURES**

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

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

**Date: 1st April, 2020 to 30th June, 2020**

***BOD and Key Person information***

<b>Sl. No.</b>	<b>Name of person</b>	<b>Role /Designation</b>	<b>Details of change in the period</b>
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Noboru Yamagata	Vice Chairman	No change
3	Mr. Balwinder Singh Nakai	Director	No change
4	Dr. U.S. Awasthi	Director	No change
5	Mr. Rakesh Kapur	Director	No change
6	Dr. P.S. Gahlaut	Director	No change
7	Mrs. Mira Mehrishi	Independent Director	No change
8	Mr. Sudhakar Rao	Independent Director	No change
9	Mr. Amar Sinha	Independent Director	No change
10	Mr. Chisato Kojima	Director	No change
11	Mr. Shinjiro Hamada	Director	No change
12	Mr. Allen Po Hsu Juang	Director	No change
13	Mrs. Anamika Roy Rashtrawar	Managing Director & CEO	No change
14	Mr. Mitsutaka Sato	Director (Operations)	No change
15	Mr. H.O. Suri	Financial Advisor & Chief of Internal Audit	No change
16	Mr. Sanjeev Chopra	Chief Finance Officer	No change
17	Mr. Ramesh Kumar*	Executive Director (HR, Admin & CSR)	No change
18	Ms. Seema Gaur*	Executive Director (IT-Head)	No change
19	Mr. Abhay Kumar*	Executive Director (Head-Retail Marketing)	w.e.f 1st April, 2020
20	Mr. V Rajaraman*	Executive Vice President (Head- Institutional Marketing & Government Business))	w.e.f 1st April, 2020
21	Mrs. Isha Khera	Appointed Actuary	No change
22	Mr. Kenji Ino**	Chief risk Officer	New Appointment
23	Mr. Amit Jain	Company Secretary & Chief Compliance Officer	No change
24	Mr. Abhishek Sharma	Chief Investment Officer	No change

\* Deemed as KMP, being functional head one level below the Board.

\*\* Mr. Kenji Ino has been appointed as Chief Risk Officer of the Company w.e.f 1st April, 2020.

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

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

Statement as on: 30/06/2020

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs in Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Total O/s (Face 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 (%) FV	Provision
			%	Has there been revision?										Amount	Board Approval Ref			
IODS	IL&FS	NCD	9.55	NO	2,603	2,500.00	-	238.75		13-Aug-19	NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	1,000
IODS	IL&FS	NCD	8.80	NO	2,001	2,000.00	-	352.00		21-Sep-18	NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	800
IODS	IL&FS	NCD	8.72	NO	1,002	1,000.00	-	174.40		21-Jan-19	NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	400
IODS	IL&FS	NCD	9.00	NO	1,500	1,500.00	-	270.00		29-Dec-18	NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	600
IODS	IL&FS	NCD	7.60	NO	2,500	2,500.00	-	190.00		7-Sep-19	NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	1,000
IODS	IL&FS	NCD	8.06	NO	2,500	2,500.00	-	403.00		6-Jun-19	NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	1,000
IODS	IL&FS	NCD	9.50	NO	1,000	1,000.00	-	95.00		28-Jul-19	NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	400
OLDB	IL& FS FINANCIAL SERVICES LTD.	NCD	9.50	NO	3,000	3,000.00	3,000.00	285.00	3-Jul-19	3-Jul-19	NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	1,200
OLDB	IL& FS FINANCIAL SERVICES LTD.	NCD	8.00	NO	2,500	2,500.00	-	200.00		25-Jul-19	NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	1,000
OLDB	IL& FS FINANCIAL SERVICES LTD.	NCD	8.75	NO	1,500	1,500.00	1,500.00	65.80	3-Dec-18	3-Dec-18	NIL	NIL	NIL	NO	NA	Non-Performing	40.00%	600
HODS	DHFL	NCD	11.00	NO	1,000	1,000.00	1,000.00	51.75	12-Sep-19	12-Sep-19	NIL	NIL	NIL	NO	NA	Non-Performing	20.00%	200
HODS	DHFL	NCD	9.05	NO	1,500	1,500.00	1,500.00	135.75	9-Sep-19	9-Sep-19	NIL	NIL	NIL	NO	NA	Non-Performing	20.00%	300

## FORM NL-36-YIELD ON INVESTMENTS 1

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

Registration Number : 106

Statement as on : 30-06-2020

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

Rs. Lakhs

No	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year)				
			Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value*	Market Value				Book Value*	Market Value			
1	CENTRAL GOVERNMENT BONDS	CGSB	2,29,410.90	2,41,529.92	4,036.20	1.76	1.32	2,29,410.90	2,41,529.92	4,036.20	1.76	1.32	1,90,609.31	1,92,603.99	3,273.91	1.72	1.12
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 INSURANCE ACT, 1938	CDSS	840.96	916.10	17.52	2.08	1.56	840.96	916.10	17.52	2.08	1.56	842.78	566.21	17.52	2.08	1.36
4	TREASURY BILLS	CTRB	7,561.05	0.00	42.25	0.85	0.64	7,561.05	0.00	42.25	0.85	0.64	247.59	0.00	3.81	1.54	1.00
5	STATE GOVERNMENT BONDS	SGGB	1,24,027.22	1,48,692.51	2,273.18	1.83	1.37	1,24,027.22	1,48,692.51	2,273.18	1.83	1.37	1,05,104.07	1,08,358.03	2,037.78	1.94	1.26
6	STATE GOVERNMENT GUARANTEED LOANS	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 (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	3,322.62	3,663.09	66.48	2.00	1.50	3,322.62	3,663.09	66.48	2.00	1.50	3,287.21	3,409.28	66.48	2.02	1.32
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 GUARANTEED LOANS	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 FOR HOUSING	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 FOR FIRE FIGHTING EQUIPMENTS	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 / INSTITUTIONS ACCREDITED BY 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 / INSTITUTIONS ACCREDITED BY 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 HUDCO	HTHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	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 AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	1,30,957.89	1,41,346.94	2,563.57	1.96	1.46	1,30,957.89	1,41,346.94	2,563.57	1.96	1.46	1,17,113.02	1,18,207.47	2,344.14	2.00	1.30
17	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	9,676.21	10,573.89	145.15	1.50	1.50	9,676.21	10,573.89	145.15	1.50	1.50	9,788.39	10,582.40	145.54	1.49	1.49



18	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	597.00	681.66	9.37	1.57	1.57	597.00	681.66	9.37	1.57	1.57	605.07	697.37	9.34	1.54	1.54
19	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	0.00	0.00	0.00	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 / LOANS - (PROMOTER GROUP)	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
22	DEBENTURES / BONDS / CPS / LOANS	HODS	2,500.00	2,000.00	0.00	0.00	0.00	2,500.00	2,000.00	0.00	0.00	0.00	2,502.89	2,459.04	13.73	0.55	0.36
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 / LOANS - (PROMOTER GROUP)	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 APPROVED SECURITIES	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 SHARES - QUOTED	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 - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	8,492.85	9,186.67	187.36	2.21	1.65	8,492.85	9,186.67	187.36	2.21	1.65	8,491.23	8,613.11	187.85	2.21	1.44
28	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	2,14,390.19	2,47,510.13	3,874.44	1.81	1.35	2,14,390.19	2,47,510.13	3,874.44	1.81	1.35	1,92,798.74	1,89,584.60	3,886.89	1.88	1.22
29	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES - QUOTED	ITCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	INFRASTRUCTURE - PSU - CPS	IPCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	INFRASTRUCTURE - SECURITISED ASSETS	IESA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	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 - DEBENTURES / BONDS	IPFD	68,754.76	73,034.88	1,359.54	1.98	1.98	68,754.76	73,034.88	1,359.54	1.98	1.98	98,319.80	1,04,578.96	1,440.92	1.46	1.46
38	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	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 (INCLUDING UNLISTED)	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 / BONDS / CPS / LOANS	IODS	13,105.67	12,085.59	0.00	0.00	0.00	13,105.67	12,085.59	0.00	0.00	0.00	13,137.21	10,250.96	-7.02	-0.05	-0.03

41	INFRASTRUCTURE - SECURITISED ASSETS	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 (PROMOTER GROUP)	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 / BONDS / CPS / LOANS - (PROMOTER GROUP)	IOPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	7,455.53	8,076.20	146.74	1.97	1.47	7,455.53	8,076.20	146.74	1.97	1.47	7,449.62	7,470.32	147.13	1.97	1.28
45	PSU - EQUITY SHARES - QUOTED	EAEQ	74.26	78.53	0.00	0.00	0.00	74.26	78.53	0.00	0.00	0.00	132.68	128.75	0.00	0.00	0.00
46	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)- QUOTED	EACE	132.38	142.13	0.00	0.00	0.00	132.38	142.13	0.00	0.00	0.00	176.62	162.93	0.00	0.00	0.00
47	CORPORATE SECURITIES - BONDS (TAXABLE)	EPBT	35,409.79	23,205.30	695.55	1.96	1.47	35,409.79	23,205.30	695.55	1.96	1.47	48,237.77	47,370.87	983.47	1.96	1.28
48	CORPORATE SECURITIES - BONDS (TAX FREE)	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
49	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	50.00	50.00	0.00	0.00	0.00	50.00	50.00	0.00	0.00	0.00	50.00	50.00	0.00	0.00	0.00
51	CORPORATE SECURITIES - DEBENTURES	ECOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	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
53	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
54	INVESTMENT PROPERTIES - IMMOVABLE	EINP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	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
56	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	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
57	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	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
58	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCL, RBI	ECDB	1,42,510.93	1,49,893.00	2,521.72	1.77	1.32	1,42,510.93	1,49,893.00	2,521.72	1.77	1.32	61,666.19	77,796.99	1,196.53	1.94	1.26
59	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	4,984.33	0.00	32.07	1.35	1.00	4,984.33	0.00	32.07	1.35	1.00	3,333.54	2,481.86	54.72	1.64	1.07
60	DEPOSITS - REPO / REVERSE REPO - GOVT SECURITIES	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
61	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	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
62	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	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
63	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
64	COMMERCIAL PAPERS	ECCP	2,497.64	0.00	7.72	0.85	0.64	2,497.64	0.00	7.72	0.85	0.64	3,839.97	4,941.45	41.97	1.78	1.16
65	APPLICATION MONEY	ECAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
66	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	1,000.62	1,006.25	20.19	2.02	1.51	1,000.62	1,006.25	20.19	2.02	1.51	1,000.89	981.24	20.25	2.02	1.32



90	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	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
91	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES	OMGS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	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
94	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
95	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
96	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
97	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	148.37	163.23	0.00	0.00	0.00	148.37	163.23	0.00	0.00	0.00	184.15	184.13	0.00	0.00	0.00
98	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>			<b>10,29,198.71</b>	<b>10,95,719.89</b>	<b>18,138.19</b>	<b>1.76</b>	<b>1.36</b>	<b>10,29,198.71</b>	<b>10,95,719.89</b>	<b>18,138.19</b>	<b>1.76</b>	<b>1.36</b>	<b>8,92,817.00</b>	<b>9,08,770.96</b>	<b>16,174</b>	<b>1.81</b>	<b>1.25</b>

## FORM NL-37-DOWN GRADING OF INVESTMENT

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

Statement as on: 30/06/2020

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. in 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>								
B.	<u>As on Date <sup>2</sup></u>								
	<u>8.72% IL&amp;FS BS 21-01-2025</u>	IODS	1,002	09-Apr-15	CARE	AAA	D	21-Sep-18	
	<u>8.80% IL&amp;FS BS 21-09-2020</u>	IODS	2,001	12-Oct-15	ICRA	LAAA	D	21-Sep-18	
	<u>9.00% IL&amp;FS BS 29-12-2024</u>	IODS	1,500	29-Dec-14	CARE	AAA	D	21-Sep-18	
	<u>9.55% IL&amp;FS BS 13-08-2024</u>	IODS	2,603	23-Sep-16	CARE	AAA	D	21-Sep-18	
	<u>7.60% IL&amp;FS BS 07-09-2020</u>	IODS	2,500	07-Sep-17	CARE	AAA	D	21-Sep-18	
	<u>8.06% IL&amp;FS BS 08-06-2022</u>	IODS	2,500	06-Jun-18	CARE	AAA	D	21-Sep-18	
	<u>9.50% IL&amp;FS BS 28-07-2024</u>	IODS	1,000	28-Jul-14	CARE	AAA	D	21-Sep-18	
	<u>8.00% IL&amp;FS FIN SER BS 25-07-2022</u>	OLDB	2,500	25-Jul-18	CARE	AAA	D	21-Sep-18	
	<u>8.75% IL&amp;FS FIN SER BS 03-12-2018</u>	OLDB	1,500	03-Jun-16	CARE	AAA	D	21-Sep-18	
	<u>9.50% IL&amp;FS FIN SER 03-07-2019</u>	OLDB	3,000	03-Jul-14	FITCH	AAA(IND)	D	21-Sep-18	
	<u>9.05% DEWAN BS 09-09-2019</u>	HODS	1,500	04-Aug-17	CARE	AAA	D	05-Jun-19	
	<u>11.00% DEWAN BS 12-09-2019</u>	HODS	1,000	02-Sep-15	CARE	AAA	D	05-Jun-19	
	<u>9.00% PNB HF BS 30-08-2022</u>	HTDA	5,000	30-Aug-18	CARE	AAA	AA+	05-Jul-19	
	<u>8.69% CAN FIN HOME BS 10-09-2020</u>	HTDA	1,000	29-Oct-15	INDIA RATING	AA+	AA	18-Dec-19	
	<u>7.89% CAN FIN HOME BS 18-05-2022</u>	HTDA	3,527	04-Sep-17	INDIA RATING	AA+	AA	18-Dec-19	
	<u>8.90% INDIABULLS HOUSING FINANCE LIMITED BS 26-09-2021</u>	HTDA	2,522	08-Aug-17	CARE	AAA	AA	15-Feb-20	
	<u>8.47% PNB HF BS 01-07-2021</u>	HTDA	2,514	03-Mar-17	INDIA RATING	AAA	AA	06-Mar-20	
	<u>7.59% PNB HF BS 27-07-2022</u>	HTDA	2,501	01-Aug-17	INDIA RATING	AAA	AA	06-Mar-20	
	<u>7.77% PNB HF BS 25-09-2020</u>	HTDA	2,499	10-Apr-18	INDIA RATING	AAA	AA	06-Mar-20	
	<u>7.63% PNB HF BS 14-07-2020</u>	HTDA	2,500	05-Jan-18	INDIA RATING	AAA	AA	06-Mar-20	
	<u>7.50% PNB HF BS 15-09-2020</u>	HTDA	4,997	03-May-18	INDIA RATING	AAA	AA	06-Mar-20	

## PERIODIC DISCLOSURES

### FORM NL-38 Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'20 to 30June'20

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 previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	32,822.16	28552	21039.96	32869	32,822.16	28552	21039.96	32869
2	Cargo & Hull	4,198.61	5513	4849.12	7848	4,198.61	5513	4849.12	7848
3	Motor TP	33,836.38	457940	40992.38	189283	33,836.38	457940	40992.38	189283
4	Motor OD	31,316.64	869229	42362.98	1187991	31,316.64	869229	42362.98	1187991
5	Engineering	2,098.27	3068	2586.91	3947	2,098.27	3068	2586.91	3947
6	Workmen's Compensation	839.82	4456	827.67	6576	839.82	4456	827.67	6576
7	Employer's Liability	2,422.55	1301	2815.37	1886	2,422.55	1301	2815.37	1886
8	Aviation	8.54	0	7.64	0	8.54	0	7.64	0
9	Personal Accident	2,694.00	35729	2475.73	40363	2,694.00	35729	2475.73	40363
10	Health	33,645.44	53528	41139.77	55182	33,645.44	53528	41139.77	55182
11	Crop Insurance	22,500.84	3	22551.32	11	22,500.84	3.00	22551.32	11.00
12	Others**	7,064.46	64074	7413.63	108626	7,064.46	64074	7413.63	108626

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
4. Crop Insurance added as separate LOB from Q4 of FY 2019-20.
5. Health is inclusive of Overseas Insurance.
6. Employer's Liability represents Liability Insurance.
7. Count corresponding to Motor TP is only for Stand Alone TP Policies.

**PERIODIC DISCLOSURES**

**FORM NL:- Rural & Social Obligations (Quarterly Returns)**

Insurer: **IFFCO TOKIO General Insurance** Date: **Apr 2020- June 2020**

*(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	5,883	1,045.31	10,90,640.58
		Social			
2	Cargo & Hull	Rural	-	-	-
		Social			
3	Motor TP	Rural	2,72,389	6,290.38	1,20,564.85
		Social			
4	Motor OD	Rural	57,253	563.88	1,61,231.29
		Social			
5	Engineering	Rural	725	146.13	73,346.06
		Social			
6	Workmen's Compensation	Rural	920	165.98	55,135.86
		Social			
7	Employer's Liability	Rural	378	11.53	27,988.41
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	12,206	462.37	15,40,332.35
		Social	1	11.88	47,520.00
10	Health	Rural	15,469	1,340.34	65,341.94
		Social	-	-	-
11	Others	Rural	25,541	23,748.72	12,25,873.94
		Social	38	0.28	300.40

## PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Co Date: 1st Apr'20 to 30June'20

(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	611508	34,927.91	1041909	45,491.58	611508	34,927.91	1041909	45,491.58
2	Corporate Agents-Banks	75532	2,068.01	43746	1,356.02	75532	2,068.01	43746	1,356.02
3	Corporate Agents -Others	153	14.65	7009	345.83	153	14.65	7009	345.83
4	Brokers	172480	62,583.53	437111	83,787.73	172480	62,583.53	437111	83,787.73
5	Micro Agents	0	-	0	-	0	-	0	-
6	Direct Business	92924	42,658.06	103907	58,081.37	92924	42,658.06	103907	58,081.37
7	Others*	570796	31,195.58	0	-	570796	31,195.58	0	-
	Total (A)	1523393	173447.74	1633682	189062.53	1523393	173447.74	1633682	189062.53
1	Referral (B)	-	-	-	-0.05	-	-	-	-0.05
	Grand Total (A+B)	1523393	1,73,447.74	1633682	189062.48	1523393	1,73,447.74	16,33,682.00	1,89,062.48

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 updated in FY 2019-20 and hence, the last year data cannot be compared with this year data.
4. Premium is Gross Direct Premium
5. Others\* represents Business done by MISP Agents.



## PERIODIC DISCLOSURES

FORM NL-41

### GRIEVANCE DISPOSAL

INSURER: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

DATE: APRIL - JUNE' 2020

#### GRIEVANCE DISPOSAL FOR THE PERIOD APRIL TO JUNE 2020 DURING THE FINANCIAL YEAR 2020-21

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Proposal related	0	1	0	1	0	0
b)	Claim	1	118	27	33	45	14
c)	Policy Related	1	19	12	5	2	1
d)	Premium	0	3	1	1	1	0
e)	Refund	0	5	5	0	0	0
f)	Coverage	0	4	3	1	0	0
g)	Cover note related	0	0	0	0	0	0
h)	Product	1	0	1	0	0	0
i)	others	0	2	1	1	0	0
	<b>Total Number of Complaints</b>	<b>3</b>	<b>152</b>	<b>50</b>	<b>42</b>	<b>48</b>	<b>15</b>

2	Total No. of policies during previous year	70,78,135	2019-20
3	Total No. of Claims during previous year	10,89,630	2019-20
4	Total no. of policies during current year	15,23,393	Q1 - 2020-21
5	Total no. of claims during current year	2,10,319	Q1 - 2020-21
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.12	Q1 - 2020-21
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	5.61	Q1 - 2020-21

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	14	0	14
(b)	8-15 days	1	0	1
(c)	16-30 days	0	0	0
(d)	31-90 days	0	0	0
(e)	91 days and beyond	0	0	0
	<b>Total Number of Complaints</b>	<b>15</b>	<b>0</b>	<b>15</b>