

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2021 - 30th September, 2021		
S.No.	Form No	Description
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit and Loss Account
3	NL-3-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	Pattern of Shareholding-Annexure A
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	Investment
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)	
	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND	
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
20	NL-20-ANALYTICAL RATIOS SCHEDULE	Analytical Ratios
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	Related Party Transactions
22	NL-23 - SOLVENCY MARGIN - GI-TA	Statement of Admissible Assets
23	NL-24 - SOLVENCY MARGIN - GI-TR	Statement of Liabilities
24	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	Required Solvency Margin
25	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	Solvency Margin
26	NL-27-PRODUCT INFORMATION	Product Information
27	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	Investment assets and Accretion of Assets
28	NL-29-DEBT SECURITIES	Debt Securities
29	NL-30-NON PERFORMING ASSETS	Non performing assets
30	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	Investment and Investment Income
31	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	Down graded investment, Investment Rating and Infra investment rating
32	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	Reinsurance Risk Concentration
33	NL-34-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
34	NL-35-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)
35	NL-36-CHANNEL WISE PREMIUM	Business channels
36	NL-37-CLAIMS DATA	Claims Data
37	NL-39-AGEING OF CLAIMS	Ageing of Claims
38	NL-40-UNDERWRITING PERFORMANCE	Segmental Underwriting Performance
39	NL-41-OFFICE INFORMATION	Office Information
40	NL-42-KEY MANAGEMENT PERSONS	Board of Directors & Management Person
41	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
42	NL-44 MOTOR THIRD PARTY OBLIGATION	Motor Third Party Obligation
43	NL-45-GRIEVANCE DISPOSAL	Grievance Disposal
44	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	Voting Activity disclosure under Stewardship Code

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

**FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2021**

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2021	PERIOD ENDED 30TH SEPTEMBER 2021	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020
1	Premiums earned (Net)	NL-4-Premium Schedule	2,631	4,695	1,887	4,022
2	Profit/ (Loss) on sale/redemption of Investments		82	84	62	72
3	Interest, Dividend & Rent – Gross *		314	594	277	538
4	a) Other Income:					
	i) Exchange Gain / (Loss)		-	-	-	-
	ii) Handling Charges		(89)	(100)	(61)	(55)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>2,937</b>	<b>5,273</b>	<b>2,166</b>	<b>4,576</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,181	4,332	1,720	3,792
2	Commission	NL-6-Commission Schedule	(1,424)	(3,289)	(279)	(1,779)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	552	1,382	96	569
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,308</b>	<b>2,425</b>	<b>1,537</b>	<b>2,582</b>
	<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>1,629</b>	<b>2,849</b>	<b>629</b>	<b>1,994</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		1,629	2,849	629	1,994
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>1,629</b>	<b>2,849</b>	<b>629</b>	<b>1,994</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2021	PERIOD ENDED 30TH SEPTEMBER 2021	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020
Interest, Dividend & Rent	314	602	289	558
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	(5)	(18)	(19)	(33)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	6	11	7	12
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>314</b>	<b>594</b>	<b>277</b>	<b>538</b>

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2021

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2021	PERIOD ENDED 30TH SEPTEMBER 2021	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020
1	Premiums earned (Net)	NL-4-Premium Schedule	2,609	4,842	1,813	3,521
2	Profit/ (Loss) on sale/redemption of Investments		42	43	35	41
3	Interest, Dividend & Rent – Gross *		166	304	147	305
4	a) Other Income:					
	i) Exchange Gain / (Loss)		-	-	-	(0)
	ii) Handling Charges		(3)	(5)	(4)	(4)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>2,814</b>	<b>5,185</b>	<b>1,991</b>	<b>3,863</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,767	5,283	1,110	1,875
2	Commission	NL-6-Commission Schedule	198	505	218	336
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	452	953	185	512
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>4,417</b>	<b>6,741</b>	<b>1,513</b>	<b>2,723</b>
	<b>Operating Profit/(Loss) from Marine Business C= (A - B)</b>		<b>(1,603)</b>	<b>(1,557)</b>	<b>478</b>	<b>1,139</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(1,603)	(1,557)	478	1,139
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>(1,603)</b>	<b>(1,557)</b>	<b>478</b>	<b>1,139</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2021	PERIOD ENDED 30TH SEPTEMBER 2021	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020
Interest, Dividend & Rent	166	308	153	317
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	(3)	(9)	(10)	(19)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	3	5	4	7
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>166</b>	<b>304</b>	<b>147</b>	<b>305</b>

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2021

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2021	PERIOD ENDED 30TH SEPTEMBER 2021	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020
1	Premiums earned (Net)	NL-4-Premium Schedule	1,32,837	2,59,325	1,21,033	2,21,594
2	Profit/ (Loss) on sale/redemption of Investments		4,111	4,242	3,114	3,598
3	Interest, Dividend & Rent – Gross *		15,266	29,984	13,852	26,867
4	a) Other Income:					
	i) Transfer & Duplicate Fee		15	22	12	15
	ii) Exchange Gain / (Loss)		(2)	(3)	(1)	(2)
	iii) Handling Charges		(65)	(85)	(29)	(24)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>1,52,162</b>	<b>2,93,485</b>	<b>1,37,982</b>	<b>2,52,048</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,33,974	2,47,278	1,03,142	1,82,148
2	Commission	NL-6-Commission Schedule	8,905	18,926	7,202	13,766
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	22,108	40,270	16,729	32,220
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,64,987</b>	<b>3,06,474</b>	<b>1,27,072</b>	<b>2,28,135</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(12,825)</b>	<b>(12,989)</b>	<b>10,909</b>	<b>23,913</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(12,825)	(12,989)	10,909	23,913
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>(12,825)</b>	<b>(12,989)</b>	<b>10,909</b>	<b>23,913</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2021	PERIOD ENDED 30TH SEPTEMBER 2021	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020
Interest, Dividend & Rent	15,234	30,379	14,449	27,899
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	(238)	(932)	(939)	(1,647)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	270	536	341	615
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>15,266</b>	<b>29,984</b>	<b>13,852</b>	<b>26,867</b>

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

TOTAL REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2021

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2021	PERIOD ENDED 30TH SEPTEMBER 2021	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020
1	Premiums earned (Net)	NL-4-Premium Schedule	1,38,078	2,68,863	1,24,733	2,29,136
2	Profit/ (Loss) on sale/redemption of Investments		4,234	4,369	3,211	3,711
3	Interest, Dividend & Rent – Gross *		15,746	30,882	14,276	27,709
4	a) Other Income:					
	i) Transfer & Duplicate Fee		15	22	12	15
	ii) Exchange Gain / (Loss)		(2)	(3)	(1)	(2)
	iii) Handling Charges		(157)	(190)	(93)	(83)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>1,57,914</b>	<b>3,03,943</b>	<b>1,42,138</b>	<b>2,60,487</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,39,922	2,56,892	1,05,972	1,87,816
2	Commission	NL-6-Commission Schedule	7,679	16,142	7,140	12,323
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	23,112	42,606	17,010	33,301
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,70,713</b>	<b>3,15,640</b>	<b>1,30,122</b>	<b>2,33,440</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(12,799)</b>	<b>(11,697)</b>	<b>12,016</b>	<b>27,047</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(12,799)	(11,697)	12,016	27,047
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>(12,799)</b>	<b>(11,697)</b>	<b>12,016</b>	<b>27,047</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2021	PERIOD ENDED 30TH SEPTEMBER 2021	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020
Interest, Dividend & Rent	15,714	31,289	14,892	28,774
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	(247)	(959)	(968)	(1,699)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	279	553	352	634
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>15,745.80</b>	<b>30,882</b>	<b>14,276</b>	<b>27,709</b>

**PERIODIC DISCLOSURES**

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

**PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2021**

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2021	PERIOD ENDED 30TH SEPTEMBER 2021	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		1,629	2,849	629	1,994
	(b) Marine Insurance		(1,603)	(1,557)	478	1,139
	(c) Miscellaneous Insurance		(12,825)	(12,989)	10,909	23,913
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		5,513	11,380	5,072	9,729
	(b) Profit on sale of investments		1,512	1,562	1,063	1,227
	(c) Loss on sale/ redemption of investments		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(79)	(343)	(322)	(562)
3	OTHER INCOME					
	a) Miscellaneous Income		20	53	219	364
	b) Profit on Sale of Fixed Assets		-	-	0	0
	<b>TOTAL (A)</b>		<b>(5,834)</b>	<b>956</b>	<b>18,049</b>	<b>37,805</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(1,515)	(1,515)	2,000	2,000
	(b) For doubtful debts		-	-	-	-
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(b) Bad Debts/ Advances written off		-	-	-	-
	(c) Interest on Subordinated Debts		-	-	-	-
	(d) Expenses on Corporate Social Responsibility (CSR) Activities		156	311	130	261
	(e) Penalties		-	5	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Excess Employees Remuneration		-	-	-	-
	(iii) Others		-	-	-	-
	(g) Others					
	(i) Investment Write Off		1,307	1,307	-	-
	(ii) Loss on Sale of Fixed Assets		1	1	-	-
	<b>TOTAL (B)</b>		<b>(52)</b>	<b>109</b>	<b>2,130</b>	<b>2,261</b>
	<b>Profit Before Tax</b>		<b>(5,782)</b>	<b>847</b>	<b>15,919</b>	<b>35,544</b>
	Less: Provision for Taxation					
	Current Tax		(1,604)	-	4,661	8,950
	Deferred Tax		(339)	(362)	(502)	(631)
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		-	-	-	-
	Deferred Tax		-	-	-	-
	<b>Profit After Tax</b>		<b>(3,839)</b>	<b>1,209</b>	<b>11,760</b>	<b>27,225</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year			2,05,139		1,73,194
	<b>Balance carried forward to Balance Sheet</b>			<b>2,06,348</b>		<b>2,00,419</b>

**PERIODIC DISCLOSURES**

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

**BALANCE SHEET AS AT 30TH SEPTEMBER 2021**

(₹ In Lakhs)

	Schedule	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2020
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	27,422	27,422
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2,51,557	2,45,629
FAIR VALUE CHANGE ACCOUNT			
- Shareholders' Funds		16	(43)
- Policyholders' Funds		83	(156)
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>2,79,079</b>	<b>2,72,852</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Investments - Shareholders	NL-12-Investment Schedule	2,17,178	2,40,833
Investments - Policyholders	NL-12(A)-Investment Schedule	11,02,505	8,81,650
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	12,865	7,379
DEFERRED TAX ASSET (NET)		3,051	4,969
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	23,217	11,288
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,52,672	2,69,121
<b>Sub-Total (A)</b>		<b>2,75,889</b>	<b>2,80,410</b>
<b>CURRENT LIABILITIES</b>			
	NL-17-Current Liabilities Schedule	10,51,535	8,90,117
PROVISIONS	NL-18-Provisions Schedule	2,80,875	2,52,271
<b>Sub-Total (B)</b>		<b>13,32,410</b>	<b>11,42,388</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(10,56,521)</b>	<b>(8,61,979)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
<b>TOTAL</b>		<b>2,79,079</b>	<b>2,72,852</b>

**CONTINGENT LIABILITIES**

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2020
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	17,963	17,971
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
<b>TOTAL</b>		<b>17,963</b>	<b>17,971</b>





## PERIODIC DISCLOSURES

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

#### PREMIUM EARNED [NET]

(₹ In Lakhs)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2021			PERIOD ENDED 30TH SEPTEMBER 2021		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Premium from direct business written	5,840	399	6,240	11,599	1,128	12,727
	Add: Premium on reinsurance accepted	35	17	52	3	98	100
	Less : Premium on reinsurance ceded	2,686	397	3,083	5,161	1,189	6,350
	<b>Net Premium</b>	<b>3,189</b>	<b>19</b>	<b>3,209</b>	<b>6,441</b>	<b>37</b>	<b>6,477</b>
	Add: Opening balance of UPR	-	-	-	2,804	163	2,967
	Less: Closing balance of UPR	581	18	599	4,507	95	4,602
	<b>Premium Earned (Net)</b>	<b>2,608</b>	<b>1</b>	<b>2,609</b>	<b>4,738</b>	<b>104</b>	<b>4,842</b>

	<b>Gross Direct Premium</b>						
	- In India	5,840	399	6,240	11,599	1,128	12,727
	- Outside India	-	-	-	-	-	-

#### PREMIUM EARNED [NET]

(₹ In Lakhs)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2020			PERIOD ENDED 30TH SEPTEMBER 2020		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Premium from direct business written	2,971	96	3,067	6,858	407	7,265
	Add: Premium on reinsurance accepted	60	-	60	69	-	69
	Less : Premium on reinsurance ceded	1,173	57	1,231	3,048	303	3,351
	<b>Net Premium</b>	<b>1,857</b>	<b>39</b>	<b>1,896</b>	<b>3,878</b>	<b>104</b>	<b>3,983</b>
	Add: Opening balance of UPR	-	-	-	2,453	202	2,655
	Less: Closing balance of UPR	93	(10)	83	2,911	207	3,117
	<b>Premium Earned (Net)</b>	<b>1,764</b>	<b>49</b>	<b>1,813</b>	<b>3,421</b>	<b>100</b>	<b>3,521</b>

	<b>Gross Direct Premium</b>						
	- In India	2,971	96	3,067	6,858	407	7,265
	- Outside India	-	-	-	-	-	-

**PERIODIC DISCLOSURES**

FORM NL-4 (B) - PREMIUM SCHEDULE

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2021														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Premium from direct business written	42,667	49,013	91,680	3,014	-	1,130	1,364	2,861	44,354	62	47,276	66,763	14,624	2,25,852	
Add: Premium on reinsurance accepted	-	-	-	79	-	-	-	1,733	932	-	2,665	-	546	3,290	
Less: Premium on reinsurance ceded	6,509	2,644	9,153	2,659	-	57	772	223	2,236	38	2,497	52,147	6,975	74,261	
<b>Net Premium</b>	<b>36,158</b>	<b>46,369</b>	<b>82,527</b>	<b>434</b>	<b>-</b>	<b>1,073</b>	<b>592</b>	<b>4,371</b>	<b>43,050</b>	<b>24</b>	<b>47,444</b>	<b>14,616</b>	<b>8,195</b>	<b>1,54,881</b>	
Add: Opening balance of UPR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Closing balance of UPR	2,107	(1,503)	604	(10)	-	102	(223)	1,640	7,028	6	8,673	10,005	2,892	22,044	
<b>Premium Earned (Net)</b>	<b>34,051</b>	<b>47,872</b>	<b>81,923</b>	<b>444</b>	<b>-</b>	<b>971</b>	<b>815</b>	<b>2,731</b>	<b>36,022</b>	<b>18</b>	<b>38,771</b>	<b>4,610</b>	<b>5,303</b>	<b>1,32,837</b>	

<b>Gross Direct Premium</b>														
- In India	42,667	49,013	91,680	3,014	-	1,130	1,364	2,861	44,354	62	47,276	66,763	14,624	2,25,852
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

Particulars	PERIOD ENDED 30TH SEPTEMBER 2021														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
Premium from direct business written	74,537	82,644	1,57,181	5,827	-	2,232	2,920	5,772	97,920	78	1,03,769	66,763	27,401	3,66,093	
Add: Premium on reinsurance accepted	-	-	-	243	-	-	15	1,733	932	-	2,665	-	640	3,563	
Less: Premium on reinsurance ceded	11,343	4,478	15,820	5,143	-	112	1,051	486	9,721	39	10,246	52,223	11,668	96,263	
<b>Net Premium</b>	<b>63,195</b>	<b>78,166</b>	<b>1,41,360</b>	<b>927</b>	<b>-</b>	<b>2,120</b>	<b>1,883</b>	<b>7,019</b>	<b>89,131</b>	<b>39</b>	<b>96,189</b>	<b>14,540</b>	<b>16,374</b>	<b>2,73,393</b>	
Add: Opening balance of UPR	72,456	1,10,665	1,83,120	1,075	-	1,574	1,388	4,313	42,593	17	46,922	1,933	9,226	2,45,238	
Less: Closing balance of UPR	68,662	93,508	1,62,170	1,113	-	1,807	1,672	6,490	59,311	20	65,821	10,062	16,662	2,59,306	
<b>Premium Earned (Net)</b>	<b>66,989</b>	<b>95,322</b>	<b>1,62,311</b>	<b>889</b>	<b>-</b>	<b>1,887</b>	<b>1,600</b>	<b>4,842</b>	<b>72,413</b>	<b>36</b>	<b>77,290</b>	<b>6,410</b>	<b>8,938</b>	<b>2,59,325</b>	

<b>Gross Direct Premium</b>														
- In India	74,537	82,644	1,57,181	5,827	-	2,232	2,920	5,772	97,920	78	1,03,769	66,763	27,401	3,66,093
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**PERIODIC DISCLOSURES**

FORM NL-4 (B) - PREMIUM SCHEDULE

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	42,131	45,919	88,050	2,439	0	886	1,049	2,978	63,557	15	66,550	61,882	7,512	2,28,367
Add: Premium on reinsurance accepted	-	-	-	210	-	-	16	-	-	-	-	-	578	804
Less : Premium on reinsurance ceded	10,584	2,414	12,999	2,189	-	44	547	240	8,022	1	8,263	48,181	5,298	77,521
<b>Net Premium</b>	<b>31,547</b>	<b>43,504</b>	<b>75,051</b>	<b>459</b>	<b>0</b>	<b>842</b>	<b>517</b>	<b>2,738</b>	<b>55,536</b>	<b>14</b>	<b>58,287</b>	<b>13,701</b>	<b>2,792</b>	<b>1,51,650</b>
Add: Opening balance of UPR	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Closing balance of UPR	5,053	308	5,362	33	(1)	62	(156)	535	21,206	0	21,742	3,653	(78)	30,617
<b>Premium Earned (Net)</b>	<b>26,493</b>	<b>43,196</b>	<b>69,690</b>	<b>427</b>	<b>1</b>	<b>779</b>	<b>674</b>	<b>2,203</b>	<b>34,329</b>	<b>13</b>	<b>36,545</b>	<b>10,048</b>	<b>2,870</b>	<b>1,21,033</b>

<b>Gross Direct Premium</b>														
- In India	42,131	45,919	88,050	2,439	0	886	1,049	2,978	63,557	15	66,550	61,882	7,512	2,28,367
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

Particulars	PERIOD ENDED 30TH SEPTEMBER 2020													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	73,448	79,755	1,53,203	4,537	9	1,726	2,579	5,672	97,196	21	1,02,889	84,383	15,468	3,64,794
Add: Premium on reinsurance accepted	-	-	-	212	-	-	45	-	-	-	-	-	653	909
Less : Premium on reinsurance ceded	18,378	4,144	22,522	3,931	9	86	888	629	10,382	1	11,012	67,125	9,652	1,15,225
<b>Net Premium</b>	<b>55,070</b>	<b>75,611</b>	<b>1,30,681</b>	<b>819</b>	<b>0</b>	<b>1,640</b>	<b>1,736</b>	<b>5,043</b>	<b>86,814</b>	<b>20</b>	<b>91,877</b>	<b>17,258</b>	<b>6,469</b>	<b>2,50,479</b>
Add: Opening balance of UPR	55,049	96,729	1,51,777	1,086	2	1,272	1,002	3,925	37,177	29	41,131	1,639	7,900	2,05,810
Less: Closing balance of UPR	58,010	86,283	1,44,294	1,070	0	1,404	1,349	4,734	64,560	14	69,308	8,530	8,739	2,34,695
<b>Premium Earned (Net)</b>	<b>52,108</b>	<b>86,057</b>	<b>1,38,165</b>	<b>835</b>	<b>1</b>	<b>1,507</b>	<b>1,388</b>	<b>4,235</b>	<b>59,431</b>	<b>34</b>	<b>63,700</b>	<b>10,366</b>	<b>5,630</b>	<b>2,21,594</b>

<b>Gross Direct Premium</b>														
- In India	73,448	79,755	1,53,203	4,537	9	1,726	2,579	5,672	97,196	21	1,02,889	84,383	15,468	3,64,794
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**PERIODIC DISCLOSURES**

**FORM NL-5 - CLAIMS SCHEDULE**

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2021				PERIOD ENDED 30TH SEPTEMBER 2021			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	5,929	3,783	1,46,038	1,55,750	15,194	5,902	2,42,664	2,63,760
Add :Re-insurance accepted	822	9	28	858	1,110	10	32	1,152
Less :Re-insurance Ceded	5,509	1,523	32,657	39,689	13,448	2,607	53,234	69,288
<b>Net Claim Paid</b>	<b>1,242</b>	<b>2,269</b>	<b>1,13,408</b>	<b>1,16,919</b>	<b>2,857</b>	<b>3,305</b>	<b>1,89,463</b>	<b>1,95,624</b>
Add Claims Outstanding at the end of the half year	939	1,498	20,567	23,004	9,959	6,104	6,79,976	6,96,039
Less Claims Outstanding at the beginning of the year	-	-	-	-	8,483	4,127	6,22,161	6,34,771
<b>Net Incurred Claims</b>	<b>2,181</b>	<b>3,767</b>	<b>1,33,974</b>	<b>1,39,922</b>	<b>4,332</b>	<b>5,283</b>	<b>2,47,278</b>	<b>2,56,892</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2021				PERIOD ENDED 30TH SEPTEMBER 2021			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	5,929	3,783	1,46,038	1,55,749	15,193	5,901	2,42,664	2,63,758
- Outside India	0	0	-	0	1	1	-	2
	<b>5,929</b>	<b>3,783</b>	<b>1,46,038</b>	<b>1,55,750</b>	<b>15,194</b>	<b>5,902</b>	<b>2,42,664</b>	<b>2,63,760</b>
Estimates of IBNR and IBNER at the end of the period (net)	67	263	25,636	25,966	1,191	1,681	4,08,825	4,11,697
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	1,093	1,394	3,63,564	3,66,051

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020				PERIOD ENDED 30TH SEPTEMBER 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	3,447	(2,555)	1,54,857	1,55,749	6,237	(1,303)	2,10,378	2,15,312
Add :Re-insurance accepted	490	1	12	503	1,064	7	84	1,155
Less :Re-insurance ceded	3,182	(3,870)	79,716	79,029	5,783	(3,483)	99,629	1,01,928
<b>Net Claim Paid</b>	<b>754</b>	<b>1,316</b>	<b>75,152</b>	<b>77,222</b>	<b>1,518</b>	<b>2,188</b>	<b>1,10,833</b>	<b>1,14,538</b>
Add Claims Outstanding at the end of the half year	966	(206)	27,989	28,750	8,958	5,529	5,90,625	6,05,112
Less Claims Outstanding at the beginning of the year	-	-	-	-	6,683	5,841	5,19,310	5,31,834
<b>Net Incurred Claims</b>	<b>1,720</b>	<b>1,110</b>	<b>1,03,142</b>	<b>1,05,972</b>	<b>3,792</b>	<b>1,875</b>	<b>1,82,148</b>	<b>1,87,816</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020				PERIOD ENDED 30TH SEPTEMBER 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	3,447	(2,555)	1,54,857	1,55,749	6,235	(1,305)	2,10,378	2,15,309
- Outside India	-	-	-	-	1	1	-	3
	<b>3,447</b>	<b>(2,555)</b>	<b>1,54,857</b>	<b>1,55,749</b>	<b>6,237</b>	<b>(1,303)</b>	<b>2,10,378</b>	<b>2,15,312</b>
Estimates of IBNR and IBNER at the end of the period (net)	238	(239)	(3,234)	(3,235)	1,080	1,372	3,28,031	3,30,482
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	817	1,185	2,93,649	2,95,651

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

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2021			PERIOD ENDED 30TH SEPTEMBER 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	3,780	3	3,783	5,636	267	5,902
Add :Re-insurance accepted	9	0	9	9	1	10
Less :Re-insurance Ceded	1,521	1	1,523	2,466	140	2,607
<b>Net Claim Paid</b>	<b>2,267</b>	<b>2</b>	<b>2,269</b>	<b>3,178</b>	<b>127</b>	<b>3,305</b>
Add Claims Outstanding at the end of the half year	1,148	350	1,498	5,498	606	6,104
Less Claims Outstanding at the beginning of the year	-	-	-	3,623	504	4,127
<b>Net Incurred Claims</b>	<b>3,415</b>	<b>351</b>	<b>3,767</b>	<b>5,054</b>	<b>229</b>	<b>5,283</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2021			PERIOD ENDED 30TH SEPTEMBER 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims Paid (Direct)						
- In India	3,780	3	3,783	5,636	266	5,901
- Outside India	-	0	0	-	1	1
	<b>3,780</b>	<b>3</b>	<b>3,783</b>	<b>5,636</b>	<b>267</b>	<b>5,902</b>
Estimates of IBNR and IBNER at the end of the period (net)	274	(10)	263	1,578	103	1,681
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	1,287	107	1,394

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020			PERIOD ENDED 30TH SEPTEMBER 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	(2,700)	144	(2,555)	(1,878)	575	(1,303)
Add :Re-insurance accepted	1	0	1	6	1	7
Less :Re-insurance ceded	(3,974)	105	(3,870)	(3,690)	206	(3,483)
<b>Net Claim Paid</b>	<b>1,276</b>	<b>40</b>	<b>1,316</b>	<b>1,818</b>	<b>370</b>	<b>2,188</b>
Add Claims Outstanding at the end of the half year	(201)	(4)	(206)	4,954	575	5,529
Less Claims Outstanding at the beginning of the year	-	-	-	4,943	898	5,841
<b>Net Incurred Claims</b>	<b>1,075</b>	<b>36</b>	<b>1,110</b>	<b>1,828</b>	<b>47</b>	<b>1,875</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020			PERIOD ENDED 30TH SEPTEMBER 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims Paid (Direct)						
- In India	(2,700)	144	(2,555)	(1,878)	574	(1,305)
- Outside India	-	-	-	-	1	1
	<b>(2,700)</b>	<b>144</b>	<b>(2,555)</b>	<b>(1,878)</b>	<b>575</b>	<b>(1,303)</b>
Estimates of IBNR and IBNER at the end of the period (net)	(266)	28	(239)	1,240	132	1,372
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	1,083	101	1,185

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

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2021													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>														
Direct claims	37,908	28,723	66,631	1,246	-	692	36	1,879	59,461	0	61,341	12,865	3,226	1,46,038
Add :Re-insurance accepted	-	-	-	28	-	-	-	-	-	-	-	-	-	28
Less :Re-insurance Ceded	8,775	3,005	11,781	944	-	35	4	174	9,042	0	9,216	9,711	967	32,657
<b>Net Claim Paid</b>	<b>29,133</b>	<b>25,718</b>	<b>54,851</b>	<b>330</b>	<b>-</b>	<b>657</b>	<b>32</b>	<b>1,705</b>	<b>50,419</b>	<b>0</b>	<b>52,125</b>	<b>3,154</b>	<b>2,259</b>	<b>1,13,408</b>
Add Claims Outstanding at the end of the half year	347	17,348	17,695	(213)	-	205	569	449	(251)	9	207	404	1,700	20,567
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Incurred Claims</b>	<b>29,480</b>	<b>43,066</b>	<b>72,546</b>	<b>116</b>	<b>-</b>	<b>862</b>	<b>601</b>	<b>2,154</b>	<b>50,168</b>	<b>9</b>	<b>52,331</b>	<b>3,558</b>	<b>3,959</b>	<b>1,33,974</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2021													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims Paid (Direct)</b>														
- In India	37,908	28,723	66,631	1,246	-	692	36	1,879	59,461	0	61,341	12,865	3,226	1,46,038
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>37,908</b>	<b>28,723</b>	<b>66,631</b>	<b>1,246</b>	<b>-</b>	<b>692</b>	<b>36</b>	<b>1,879</b>	<b>59,461</b>	<b>0</b>	<b>61,341</b>	<b>12,865</b>	<b>3,226</b>	<b>1,46,038</b>
Estimates of IBNR and IBNER at the end of the period (net)	(108)	25,865	25,756	5	-	91	118	17	247	10	274	(895)	287	25,636
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	PERIOD ENDED 30TH SEPTEMBER 2021													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>														
Direct claims	61,763	38,722	1,00,486	1,851	-	922	80	2,937	1,09,834	6	1,12,778	21,218	5,330	2,42,664
Add :Re-insurance accepted	-	-	-	32	-	-	-	-	-	-	-	-	-	32
Less :Re-insurance ceded	14,812	4,399	19,210	1,436	-	47	9	265	14,635	0	14,900	15,976	1,656	53,234
<b>Net Claim Paid</b>	<b>46,952</b>	<b>34,324</b>	<b>81,275</b>	<b>447</b>	<b>-</b>	<b>875</b>	<b>71</b>	<b>2,672</b>	<b>95,199</b>	<b>6</b>	<b>97,877</b>	<b>5,242</b>	<b>3,674</b>	<b>1,89,463</b>
Add Claims Outstanding at the end of the half year	17,356	5,97,164	6,14,520	1,464	-	1,309	3,357	5,059	22,998	77	28,134	22,645	8,547	6,79,976
Less Claims Outstanding at the beginning of the year	15,212	5,45,693	5,60,905	1,717	-	942	2,767	3,922	20,934	62	24,917	24,616	6,296	6,22,161
<b>Net Incurred Claims</b>	<b>49,096</b>	<b>85,795</b>	<b>1,34,891</b>	<b>194</b>	<b>-</b>	<b>1,242</b>	<b>661</b>	<b>3,810</b>	<b>97,263</b>	<b>21</b>	<b>1,01,094</b>	<b>3,271</b>	<b>5,925</b>	<b>2,47,278</b>

(₹ In Lakhs)

Particulars	PERIOD ENDED 30TH SEPTEMBER 2021													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims Paid (Direct)</b>														
- In India	61,763	38,722	1,00,486	1,851	-	922	80	2,937	1,09,834	6	1,12,778	21,218	5,330	2,42,664
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>61,763</b>	<b>38,722</b>	<b>1,00,486</b>	<b>1,851</b>	<b>-</b>	<b>922</b>	<b>80</b>	<b>2,937</b>	<b>1,09,834</b>	<b>6</b>	<b>1,12,778</b>	<b>21,218</b>	<b>5,330</b>	<b>2,42,664</b>
Estimates of IBNR and IBNER at the end of the period (net)	9,106	3,65,745	3,74,851	377	-	608	915	2,238	19,269	41	21,549	8,143	2,383	4,08,825
Estimates of IBNR and IBNER at the beginning of the period (net)	8,795	3,22,822	3,31,617	367	-	533	742	2,267	17,655	24	19,946	8,242	2,117	3,63,564

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

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>														
Direct claims	32,289	9,541	41,830	958	-	274	46	1,414	33,052	0	34,466	73,355	3,928	1,54,857
Add :Re-insurance accepted	-	-	-	4	7	-	-	0	-	-	0	-	-	12
Less :Re-insurance ceded	9,797	1,237	11,034	635	-	14	20	1,084	10,044	29	11,158	54,573	2,282	79,716
<b>Net Claim Paid</b>	<b>22,492</b>	<b>8,304</b>	<b>30,796</b>	<b>326</b>	<b>7</b>	<b>260</b>	<b>26</b>	<b>330</b>	<b>23,008</b>	<b>(29)</b>	<b>23,309</b>	<b>18,782</b>	<b>1,646</b>	<b>75,152</b>
Add Claims Outstanding at the end of the half year	(2,456)	29,251	26,795	(34)	(5)	(5)	458	991	7,675	(33)	8,632	(7,845)	(6)	27,989
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Incurred Claims</b>	<b>20,036</b>	<b>37,555</b>	<b>57,591</b>	<b>292</b>	<b>2</b>	<b>255</b>	<b>484</b>	<b>1,320</b>	<b>30,683</b>	<b>(62)</b>	<b>31,941</b>	<b>10,936</b>	<b>1,640</b>	<b>1,03,142</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims Paid (Direct)</b>														
- In India	32,289	9,541	41,830	958	-	274	46	1,414	33,052	0	34,466	73,355	3,928	1,54,857
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>32,289</b>	<b>9,541</b>	<b>41,830</b>	<b>958</b>	<b>-</b>	<b>274</b>	<b>46</b>	<b>1,414</b>	<b>33,052</b>	<b>0</b>	<b>34,466</b>	<b>73,355</b>	<b>3,928</b>	<b>1,54,857</b>
Estimates of IBNR and IBNER at the end of the period (net)	(1,646)	(14,559)	(16,205)	(49)	-	(21)	74	(398)	4,952	(37)	4,517	8,530	(80)	(3,234)
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	(2)	2	-	-	-	(0)

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	PERIOD ENDED 30TH SEPTEMBER 2020													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>														
Direct claims	46,032	15,144	61,176	2,302	-	420	58	2,066	58,972	112	61,150	79,953	5,319	2,10,378
Add :Re-insurance accepted	-	-	-	16	7	-	-	60	-	-	60	-	-	84
Less :Re-insurance ceded	14,129	1,994	16,123	1,700	-	21	22	1,148	18,078	35	19,261	59,786	2,717	99,629
<b>Net Claim Paid</b>	<b>31,903</b>	<b>13,150</b>	<b>45,053</b>	<b>619</b>	<b>7</b>	<b>399</b>	<b>37</b>	<b>978</b>	<b>40,894</b>	<b>77</b>	<b>41,949</b>	<b>20,167</b>	<b>2,602</b>	<b>1,10,833</b>
Add Claims Outstanding at the end of the half year	20,416	4,91,731	5,12,146	2,189	8	1,621	2,632	4,320	26,521	60	30,902	34,215	6,911	5,90,625
Less Claims Outstanding at the beginning of the year	18,314	4,27,463	4,45,777	2,169	8	1,483	1,913	3,555	14,823	120	18,498	42,644	6,818	5,19,310
<b>Net Incurred Claims</b>	<b>34,006</b>	<b>77,417</b>	<b>1,11,423</b>	<b>640</b>	<b>7</b>	<b>538</b>	<b>755</b>	<b>1,743</b>	<b>52,593</b>	<b>17</b>	<b>54,353</b>	<b>11,738</b>	<b>2,695</b>	<b>1,82,148</b>

(₹ In Lakhs)

Particulars	PERIOD ENDED 30TH SEPTEMBER 2020													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims Paid (Direct)</b>														
- In India	46,032	15,144	61,176	2,302	-	420	58	2,066	58,972	112	61,150	79,953	5,319	2,10,378
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>46,032</b>	<b>15,144</b>	<b>61,176</b>	<b>2,302</b>	<b>-</b>	<b>420</b>	<b>58</b>	<b>2,066</b>	<b>58,972</b>	<b>112</b>	<b>61,150</b>	<b>79,953</b>	<b>5,319</b>	<b>2,10,378</b>
Estimates of IBNR and IBNER at the end of the period (net)	9,282	2,85,567	2,94,848	403	-	994	901	2,434	17,798	25	20,257	8,530	2,098	3,28,031
Estimates of IBNR and IBNER at the beginning of the period (net)	8,006	2,67,636	2,75,643	453	-	979	734	2,698	9,323	62	12,083	1,770	1,987	2,93,649





## PERIODIC DISCLOSURES

FORM NL-6 (A) - COMMISSION SCHEDULE

### COMMISSION

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2021			PERIOD ENDED 30TH SEPTEMBER 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Commission & Remuneration	506	2	508	1,017	5	1,023
Rewards	150	0	151	384	2	386
Distribution fees	-	-	-	-	-	-
<b>Gross Commission</b>	<b>657</b>	<b>2</b>	<b>659</b>	<b>1,401</b>	<b>7</b>	<b>1,408</b>
Add: Commission on Re-insurance Accepted	4	1	5	6	3	9
Less: Commission on Re-insurance Ceded	449	17	466	851	60	912
<b>Net Commission</b>	<b>212</b>	<b>(15)</b>	<b>198</b>	<b>556</b>	<b>(50)</b>	<b>505</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Individual Agents	211	2	213	401	4	405
Corporate Agents (Banks / FII / HFC)	0	-	0	0	-	0
Corporate Agents (Others)	-	-	-	0	-	0
Insurance Brokers	445	0	445	998	3	1,001
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	0	-	0	2	-	2
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>657</b>	<b>2</b>	<b>659</b>	<b>1,401</b>	<b>7</b>	<b>1,408</b>

<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>						
- In India	657	2	659	1,401	7	1,408
- Outside India	-	-	-	-	-	-

### COMMISSION

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020			PERIOD ENDED 30TH SEPTEMBER 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Commission & Remuneration	268	4	272	562	11	573
Rewards	106	1	106	175	3	178
Distribution fees	-	-	-	-	-	-
<b>Gross Commission</b>	<b>374</b>	<b>5</b>	<b>378</b>	<b>737</b>	<b>14</b>	<b>751</b>
Add: Commission on Re-insurance Accepted	2	-	2	4	-	4
Less: Commission on Re-insurance Ceded	160	3	163	408	11	419
<b>Net Commission</b>	<b>216</b>	<b>2</b>	<b>218</b>	<b>333</b>	<b>3</b>	<b>336</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Individual Agents	120	3	123	219	7	225
Corporate Agents (Banks / FII / HFC)	0	-	0	1	-	1
Corporate Agents (Others)	-	-	-	-	-	-
Insurance Brokers	253	2	255	516	7	523
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	0	-	0	2	-	2
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>374</b>	<b>5</b>	<b>378</b>	<b>737</b>	<b>14</b>	<b>751</b>

<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>						
- In India	374	5	378	737	14	751
- Outside India	-	-	-	-	-	-

**PERIODIC DISCLOSURES**

FORM NL-6 (B) - COMMISSION SCHEDULE

**COMMISSION** (₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2021													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>														
Commission & Remuneration	1,855	653	2,509	345	-	165	136	253	1,728	3	1,983	-	1,788	6,925
Rewards	451	119	570	116	-	62	135	53	210	(0)	264	-	562	1,709
Distribution fees	5,658	210	5,868	-	-	-	-	-	-	-	-	-	-	5,868
<b>Gross Commission</b>	<b>7,964</b>	<b>982</b>	<b>8,947</b>	<b>461</b>	<b>-</b>	<b>226</b>	<b>270</b>	<b>306</b>	<b>1,938</b>	<b>3</b>	<b>2,246</b>	<b>-</b>	<b>2,350</b>	<b>14,501</b>
Add: Commission on Re-insurance Accepted	-	-	-	11	-	-	-	299	70	-	369	-	82	461
Less: Commission on Re-insurance Ceded	1,430	123	1,552	311	-	8	45	22	236	2	260	3,066	815	6,057
<b>Net Commission</b>	<b>6,535</b>	<b>860</b>	<b>7,394</b>	<b>162</b>	<b>-</b>	<b>218</b>	<b>225</b>	<b>582</b>	<b>1,772</b>	<b>0</b>	<b>2,355</b>	<b>(3,066)</b>	<b>1,617</b>	<b>8,905</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>														
Individual Agents	1,046	299	1,345	152	-	141	32	96	718	2	817	-	1,056	3,542
Corporate Agents (Banks / FI / HFC)	40	17	57	1	-	0	0	17	9	(0)	26	-	72	155
Corporate Agents (Others)	14	6	20	0	-	0	0	5	5	-	10	-	7	38
Insurance Brokers	5,809	381	6,189	307	-	84	238	176	1,157	0	1,333	-	1,107	9,259
Direct Business (Online)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	347	13	360	-	-	-	-	-	-	-	-	-	-	360
Web Aggregators	(7)	0	(7)	-	-	-	-	-	(0)	-	(0)	-	-	(7)
Insurance Marketing Firm	2	0	3	1	-	1	0	1	1	(0)	2	-	1	8
Common Service Centers	1	2	3	-	-	-	-	0	0	0	-	0	0	3
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	714	264	978	-	-	-	-	9	48	0	57	-	107	1,142
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>7,964</b>	<b>982</b>	<b>8,947</b>	<b>461</b>	<b>-</b>	<b>226</b>	<b>270</b>	<b>306</b>	<b>1,938</b>	<b>3</b>	<b>2,246</b>	<b>-</b>	<b>2,350</b>	<b>14,501</b>

<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>														
- In India	7,964	982	8,947	461	-	226	270	306	1,938	3	2,246	-	2,350	14,501
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**COMMISSION** (₹ In Lakhs)

Particulars	PERIOD ENDED 30TH SEPTEMBER 2021													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>														
Commission & Remuneration	3,453	1,090	4,543	591	-	322	332	507	3,994	5	4,506	-	3,269	13,563
Rewards	648	120	767	219	-	123	322	126	546	1	674	-	1,241	3,345
Distribution fees	9,541	381	9,923	-	-	-	-	-	-	-	-	-	-	9,923
<b>Gross Commission</b>	<b>13,642</b>	<b>1,591</b>	<b>15,232</b>	<b>810</b>	<b>-</b>	<b>446</b>	<b>653</b>	<b>633</b>	<b>4,540</b>	<b>6</b>	<b>5,179</b>	<b>-</b>	<b>4,509</b>	<b>26,831</b>
Add: Commission on Re-insurance Accepted	-	-	-	25	-	-	2	299	70	-	369	-	94	489
Less: Commission on Re-insurance Ceded	2,255	207	2,462	621	-	17	106	46	690	4	740	3,068	1,381	8,393
<b>Net Commission</b>	<b>11,387</b>	<b>1,384</b>	<b>12,771</b>	<b>214</b>	<b>-</b>	<b>429</b>	<b>549</b>	<b>886</b>	<b>3,920</b>	<b>2</b>	<b>4,808</b>	<b>(3,068)</b>	<b>3,223</b>	<b>18,926</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>														
Individual Agents	1,832	481	2,314	269	-	268	75	191	1,476	5	1,671	-	2,090	6,686
Corporate Agents (Banks / FI / HFC)	68	24	92	1	-	0	0	29	17	0	46	-	136	275
Corporate Agents (Others)	25	12	37	0	-	0	0	8	7	0	15	-	21	75
Insurance Brokers	9,815	633	10,448	538	-	175	578	389	2,917	1	3,306	-	2,088	17,133
Direct Business (Online)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	594	22	616	-	-	-	-	-	-	-	-	-	-	616
Web Aggregators	118	23	141	-	-	-	-	0	3	-	3	-	0	144
Insurance Marketing Firm	4	1	4	2	-	2	0	3	3	0	6	-	10	24
Common Service Centers	1	4	5	-	-	0	-	1	0	-	1	-	0	6
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	1,186	390	1,576	-	-	-	-	14	118	0	132	-	164	1,871
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>13,642</b>	<b>1,591</b>	<b>15,232</b>	<b>810</b>	<b>-</b>	<b>446</b>	<b>653</b>	<b>633</b>	<b>4,540</b>	<b>6</b>	<b>5,179</b>	<b>-</b>	<b>4,509</b>	<b>26,831</b>

<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>														
- In India	13,642	1,591	15,232	810	-	446	653	633	4,540	6	5,179	-	4,509	26,831
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**PERIODIC DISCLOSURES**  
FORM NL-6 (B) - COMMISSION SCHEDULE

**COMMISSION** (₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>														
Commission & Remuneration	1,994	714	2,708	247	-	129	127	280	2,036	1	2,317	-	776	6,303
Rewards	731	22	754	76	-	31	110	58	599	0	657	-	180	1,807
Distribution fees	5,445	166	5,611	-	-	-	-	-	-	-	-	-	0	5,612
<b>Gross Commission</b>	<b>8,170</b>	<b>902</b>	<b>9,073</b>	<b>323</b>	<b>-</b>	<b>160</b>	<b>236</b>	<b>339</b>	<b>2,634</b>	<b>2</b>	<b>2,975</b>	<b>-</b>	<b>955</b>	<b>13,721</b>
Add: Commission on Re-insurance Accepted	-	-	-	23	-	-	(0)	-	-	-	-	-	-	108
Less: Commission on Re-insurance Ceded	2,801	395	3,197	221	-	7	42	35	515	0	550	2,082	530	6,628
<b>Net Commission</b>	<b>5,369</b>	<b>507</b>	<b>5,876</b>	<b>125</b>	<b>-</b>	<b>153</b>	<b>194</b>	<b>304</b>	<b>2,119</b>	<b>2</b>	<b>2,425</b>	<b>(2,082)</b>	<b>511</b>	<b>7,202</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>														
Individual Agents	1,284	407	1,692	123	-	91	28	81	892	1	975	-	319	3,227
Corporate Agents (Banks / FII / HFC)	54	25	79	1	-	0	0	21	49	0	69	-	59	208
Corporate Agents (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	5,547	260	5,807	199	-	67	208	232	1,513	0	1,745	-	526	8,551
Direct Business (Online)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	340	10	351	-	-	-	-	-	-	-	-	-	0	351
Web Aggregators	139	24	162	-	-	-	-	-	16	0	17	-	-	179
Insurance Marketing Firm	3	0	3	0	-	2	0	0	2	(0)	3	-	2	9
Common Service Centers	1	2	2	-	-	-	-	0	0	-	0	-	-	2
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	803	174	977	-	-	-	-	5	161	0	166	-	50	1,194
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>8,170</b>	<b>902</b>	<b>9,073</b>	<b>323</b>	<b>-</b>	<b>160</b>	<b>236</b>	<b>339</b>	<b>2,634</b>	<b>2</b>	<b>2,975</b>	<b>-</b>	<b>955</b>	<b>13,721</b>

Commission and Rewards on (Excluding Reinsurance) Business written :														
- In India	8,170	902	9,073	323	-	160	236	339	2,634	2	2,975	-	955	13,721
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**COMMISSION** (₹ In Lakhs)

Particulars	PERIOD ENDED 30TH SEPTEMBER 2020													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Commission paid</b>														
Commission & Remuneration	3,699	1,190	4,889	441	0	242	308	497	3,668	2	4,167	-	1,534	11,579
Rewards	1,218	23	1,240	146	-	80	233	129	1,085	1	1,214	-	368	3,281
Distribution fees	9,130	288	9,419	-	-	-	-	-	-	-	-	-	0	9,419
<b>Gross Commission</b>	<b>14,047</b>	<b>1,501</b>	<b>15,548</b>	<b>586</b>	<b>0</b>	<b>321</b>	<b>540</b>	<b>626</b>	<b>4,752</b>	<b>3</b>	<b>5,381</b>	<b>-</b>	<b>1,902</b>	<b>24,279</b>
Add: Commission on Re-insurance Accepted	-	-	-	32	-	-	4	-	-	-	-	-	96	131
Less: Commission on Re-insurance Ceded	4,653	479	5,132	411	0	13	102	86	761	0	846	2,900	1,240	10,644
<b>Net Commission</b>	<b>9,394</b>	<b>1,022</b>	<b>10,415</b>	<b>207</b>	<b>0</b>	<b>308</b>	<b>442</b>	<b>540</b>	<b>3,992</b>	<b>3</b>	<b>4,535</b>	<b>(2,900)</b>	<b>758</b>	<b>13,766</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>														
Individual Agents	2,264	668	2,932	241	-	191	54	165	1,533	2	1,699	-	685	5,804
Corporate Agents (Banks / FII / HFC)	97	37	134	1	-	0	0	34	57	0	91	-	132	358
Corporate Agents (Others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Brokers	9,553	458	10,012	344	0	127	485	419	2,924	1	3,343	-	996	15,308
Direct Business (Online)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	525	17	542	-	-	-	-	-	-	-	-	-	0	543
Web Aggregators	325	45	370	-	-	-	-	-	18	0	18	-	-	389
Insurance Marketing Firm	4	0	4	0	-	3	0	1	4	0	5	-	3	15
Common Service Centers	1	2	2	-	-	-	-	0	0	-	0	-	-	2
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	1,277	273	1,550	-	-	-	-	9	216	0	224	-	85	1,860
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>14,047</b>	<b>1,501</b>	<b>15,548</b>	<b>586</b>	<b>0</b>	<b>321</b>	<b>540</b>	<b>626</b>	<b>4,752</b>	<b>3</b>	<b>5,381</b>	<b>-</b>	<b>1,902</b>	<b>24,279</b>

Commission and Rewards on (Excluding Reinsurance) Business written :														
- In India	14,047	1,501	15,548	586	0	321	540	626	4,752	3	5,381	-	1,902	24,279
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In Lakhs)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2021				PERIOD ENDED 30TH SEPTEMBER 2021			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	207	182	9,333	9,723	663	457	19,301	20,421
2	Travel, conveyance and vehicle running expenses	11	8	373	392	19	13	551	583
3	Training expenses	1	0	21	22	1	1	41	44
4	Rents, rates & taxes	30	25	1,199	1,253	76	52	2,204	2,332
5	Repairs	21	16	741	778	38	26	1,110	1,175
6	Printing & stationery	3	3	126	131	8	6	237	251
7	Communication	14	11	490	516	24	17	700	741
8	Legal & professional charges	53	42	1,989	2,084	114	79	3,322	3,515
9	Auditors' fees, expenses etc								
	(a) as auditor	1	0	17	18	1	0	17	18
	(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)	0	0	4	5	0	0	4	5
10	Advertisement and publicity	122	95	4,452	4,670	245	169	7,134	7,548
11	Interest & Bank Charges	19	15	691	725	37	26	1,089	1,152
12	Depreciation	25	20	943	988	56	38	1,617	1,711
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information & Technology Expenses	22	18	865	905	52	36	1,506	1,593
16	Goods and Service Tax Expense	5	3	151	159	7	5	202	214
17	Others :								
	Policy Stamps	0	-	28	28	0	-	28	28
	Electricity & Water Charges	5	4	170	178	10	7	287	304
	Courtesies & Entertainment	3	3	119	125	6	4	183	194
	Others	10	8	395	413	25	17	735	778
	<b>TOTAL</b>	<b>552</b>	<b>452</b>	<b>22,108</b>	<b>23,112</b>	<b>1,382</b>	<b>953</b>	<b>40,270</b>	<b>42,606</b>
	<b>- In India</b>	<b>552</b>	<b>452</b>	<b>22,108</b>	<b>23,112</b>	<b>1,382</b>	<b>953</b>	<b>40,270</b>	<b>42,606</b>
	<b>- Outside India</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**PERIODIC DISCLOSURES**

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

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In Lakhs)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2020				PERIOD ENDED 30TH SEPTEMBER 2020			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	22	78	7,887	7,988	299	270	16,958	17,527
2	Travel, conveyance and vehicle running expenses	2	2	126	129	3	3	182	188
3	Training expenses	0	0	9	9	0	0	12	13
4	Rents, rates & taxes	7	13	1,135	1,154	39	35	2,180	2,254
5	Repairs	3	4	384	391	12	11	694	717
6	Printing & stationery	2	2	153	158	3	3	188	194
7	Communication	1	2	157	161	5	4	272	281
8	Legal & professional charges	17	24	1,926	1,967	58	52	3,264	3,374
9	Auditors' fees, expenses etc								
	(a) as auditor	0	0	14	15	0	0	14	15
	(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)	0	0	3	4	0	0	3	4
10	Advertisement and publicity	27	32	2,444	2,503	66	59	3,729	3,854
11	Interest & Bank Charges	4	6	502	512	16	14	882	911
12	Depreciation	5	8	686	699	22	20	1,232	1,274
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information & Technology Expenses	(0)	5	579	584	25	22	1,388	1,434
16	Goods and Service Tax Expense	(0)	1	80	80	4	3	216	223
17	Others :								
	Policy Stamps	0	-	23	23	0	-	23	23
	Electricity & Water Charges	0	1	97	98	4	3	215	222
	Courtesies & Entertainment	1	1	70	72	1	1	80	83
	Others	5	6	453	464	12	11	687	710
	<b>TOTAL</b>	<b>96</b>	<b>185</b>	<b>16,729</b>	<b>17,010</b>	<b>569</b>	<b>512</b>	<b>32,220</b>	<b>33,301</b>
	<b>- In India</b>	<b>96</b>	<b>185</b>	<b>16,729</b>	<b>17,010</b>	<b>569</b>	<b>512</b>	<b>32,220</b>	<b>33,301</b>
	<b>- Outside India</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**PERIODIC DISCLOSURES**

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

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In Lakhs)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2021			PERIOD ENDED 30TH SEPTEMBER 2021		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	181	1	182	455	3	457
2	Travel, conveyance and vehicle running expenses	8	0	8	13	0	13
3	Training expenses	0	0	0	1	0	1
4	Rents, rates & taxes	24	0	25	52	0	52
5	Repairs	16	0	16	26	0	26
6	Printing & stationery	3	0	3	6	0	6
7	Communication	11	0	11	16	0	17
8	Legal & professional charges	42	0	42	78	0	79
9	Auditors' fees, expenses etc						
	(a) as auditor	0	-	0	0	-	0
	(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)	0	-	0	0	-	0
10	Advertisement and publicity	94	1	95	168	1	169
11	Interest & Bank Charges	15	0	15	26	0	26
12	Depreciation	20	0	20	38	0	38
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-
15	Information & Technology Expenses	18	0	18	35	0	36
16	Goods and Service Tax Expense	3	0	3	5	0	5
17	Others :						
	Policy Stamps	-	-	-	-	-	-
	Electricity & Water Charges	4	0	4	7	0	7
	Courtesies & Entertainment	3	0	3	4	0	4
	Others	8	0	8	17	0	17
	<b>TOTAL</b>	<b>450</b>	<b>3</b>	<b>452</b>	<b>948</b>	<b>5</b>	<b>953</b>
	<b>- In India</b>	<b>450</b>	<b>3</b>	<b>452</b>	<b>948</b>	<b>5</b>	<b>953</b>
	<b>- Outside India</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**PERIODIC DISCLOSURES**

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

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In Lakhs)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2020			PERIOD ENDED 30TH SEPTEMBER 2020		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	77	1	78	263	7	270
2	Travel, conveyance and vehicle running expenses	2	0	2	3	0	3
3	Training expenses	0	0	0	0	0	0
4	Rents, rates & taxes	12	0	13	34	1	35
5	Repairs	4	0	4	11	0	11
6	Printing & stationery	2	0	2	3	0	3
7	Communication	2	0	2	4	0	4
8	Legal & professional charges	23	0	24	51	1	52
9	Auditors' fees, expenses etc						
	(a) as auditor	0	0	0	0	0	0
	(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)	0	-	0	0	-	0
10	Advertisement and publicity	31	1	32	58	2	59
11	Interest & Bank Charges	6	0	6	14	0	14
12	Depreciation	8	0	8	19	1	20
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-
15	Information & Technology Expenses	5	0	5	21	1	22
16	Goods and Service Tax Expense	1	-	1	3	0	3
17	Others :						
	Policy Stamps	-	-	-	-	-	-
	Electricity & Water Charges	1	0	1	3	0	3
	Courtesies & Entertainment	1	0	1	1	0	1
	Others	6	0	6	11	0	11
	<b>TOTAL</b>	<b>182</b>	<b>3</b>	<b>185</b>	<b>499</b>	<b>13</b>	<b>512</b>
	<b>- In India</b>	<b>182</b>	<b>3</b>	<b>185</b>	<b>499</b>	<b>13</b>	<b>512</b>
	<b>- Outside India</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**PERIODIC DISCLOSURES**

FORM NL-7 (B) -OPERATING EXPENSES SCHEDULE

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In Lakhs)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2021													
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	2,187	2,844	5,031	24	-	62	24	273	2,417	1	2,691	1,033	468	9,333
2	Travel, conveyance and vehicle running expenses	87	110	197	1	-	3	2	10	110	0	121	29	21	373
3	Training expenses	5	6	11	0	-	0	0	1	6	0	6	2	1	21
4	Rents, rates & taxes	280	361	641	3	-	8	4	34	328	0	362	118	63	1,199
5	Repairs	172	218	391	2	-	5	4	20	218	0	239	59	41	741
6	Printing & stationery	29	38	67	0	-	1	0	4	34	0	38	13	7	126
7	Communication	114	144	258	2	-	4	3	13	147	0	160	37	27	490
8	Legal & professional charges	464	592	1,056	6	-	14	8	56	565	0	620	178	107	1,989
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	4	5	9	0	-	0	0	0	5	-	6	1	1	17
	(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)	1	1	2	0	-	0	0	0	1	-	2	0	0	4
10	Advertisement and publicity	1,037	1,320	2,357	13	-	32	20	123	1,283	1	1,407	381	242	4,452
11	Interest & Bank Charges	161	205	365	2	-	5	3	19	200	0	219	58	38	691
12	Depreciation	220	282	502	3	-	7	4	26	265	0	292	86	50	943
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information & Technology Expenses	202	259	460	2	-	6	3	24	242	0	266	80	46	865
16	Goods and Service Tax Expense	35	44	79	0	-	1	1	4	46	0	50	11	9	151
17	Others :	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	11	13	24	0	-	1	0	1	0	-	1	-	2	28
	Electricity & Water Charges	40	51	90	0	-	1	1	5	48	0	53	15	9	170
	Courtesies & Entertainment	28	35	63	0	-	1	1	3	35	0	38	10	7	119
	Others	92	119	211	1	-	3	1	11	108	0	119	39	21	395
	<b>TOTAL</b>	<b>5,169</b>	<b>6,646</b>	<b>11,815</b>	<b>61</b>	<b>-</b>	<b>153</b>	<b>79</b>	<b>628</b>	<b>6,058</b>	<b>3</b>	<b>6,689</b>	<b>2,152</b>	<b>1,159</b>	<b>22,108</b>
	- In India	5,169	6,646	11,815	61	-	153	79	628	6,058	3	6,689	2,152	1,159	22,108
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-



**PERIODIC DISCLOSURES**

FORM NL-7 (B) -OPERATING EXPENSES SCHEDULE

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In Lakhs)

	Particulars	PERIOD ENDED 30TH SEPTEMBER 2021													
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	4,461	5,518	9,980	65	-	150	133	496	6,292	3	6,791	1,026	1,156	19,301
2	Travel, conveyance and vehicle running expenses	127	158	285	2	-	4	4	14	180	0	194	29	33	551
3	Training expenses	10	12	21	0	-	0	0	1	13	0	15	2	2	41
4	Rents, rates & taxes	509	630	1,139	7	-	17	15	57	718	0	775	117	132	2,204
5	Repairs	257	317	574	4	-	9	8	29	362	0	391	59	66	1,110
6	Printing & stationery	55	68	123	1	-	2	2	6	77	0	83	13	14	237
7	Communication	162	200	362	2	-	5	5	18	228	0	246	37	42	700
8	Legal & professional charges	768	950	1,718	11	-	26	23	85	1,083	0	1,169	177	199	3,322
9	Auditors' fees, expenses etc														
	(a) as auditor	4	5	9	0	-	0	0	0	5	-	6	1	1	17
	(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)	1	1	2	0	-	0	0	0	1	-	2	0	0	4
10	Advertisement and publicity	1,649	2,040	3,689	24	-	55	49	183	2,326	1	2,510	379	427	7,134
11	Interest & Bank Charges	252	311	563	4	-	8	8	28	355	0	383	58	65	1,089
12	Depreciation	374	462	836	5	-	13	11	42	527	0	569	86	97	1,617
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information & Technology Expenses	348	431	779	5	-	12	10	39	491	0	530	80	90	1,506
16	Goods and Service Tax Expense	47	58	105	1	-	2	1	5	66	0	71	11	12	202
17	Others :														
	Policy Stamps	11	13	24	0	-	1	0	1	0	-	1	-	2	28
	Electricity & Water Charges	66	82	148	1	-	2	2	7	94	0	101	15	17	287
	Courtesies & Entertainment	42	52	95	1	-	1	1	5	60	0	65	10	11	183
	Others	170	210	380	2	-	6	5	19	240	0	259	39	44	735
	<b>TOTAL</b>	<b>9,312</b>	<b>11,519</b>	<b>20,831</b>	<b>137</b>	<b>-</b>	<b>313</b>	<b>277</b>	<b>1,034</b>	<b>13,120</b>	<b>6</b>	<b>14,160</b>	<b>2,140</b>	<b>2,412</b>	<b>40,270</b>
	- In India	9,312	11,519	20,831	137	-	313	277	1,034	13,120	6	14,160	2,140	2,412	40,270
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**PERIODIC DISCLOSURES**

FORM NL-7 (B) -OPERATING EXPENSES SCHEDULE

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In Lakhs)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2020													
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	1,569	2,172	3,742	22	-	38	6	130	3,007	1	3,137	842	101	7,887
2	Travel, conveyance and vehicle running expenses	27	37	63	0	-	1	1	2	45	0	48	11	3	126
3	Training expenses	2	3	5	0	-	0	0	0	3	-	3	1	0	9
4	Rents, rates & taxes	230	318	549	3	-	6	2	20	425	0	444	113	17	1,135
5	Repairs	79	109	188	1	-	2	1	7	142	0	149	37	6	384
6	Printing & stationery	33	45	79	0	-	1	1	3	54	0	57	12	4	153
7	Communication	33	45	77	0	-	1	0	3	58	0	61	15	3	157
8	Legal & professional charges	399	551	950	6	-	11	6	35	708	0	743	177	35	1,926
9	Auditors' fees, expenses etc														
	(a) as auditor	3	4	7	0	-	0	0	0	5	-	5	1	0	14
	(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)	1	1	2	0	-	0	0	0	1	-	1	0	0	3
10	Advertisement and publicity	514	708	1,222	8	-	14	10	45	886	0	931	211	49	2,444
11	Interest & Bank Charges	104	143	247	2	-	3	1	9	186	0	195	47	9	502
12	Depreciation	141	195	336	2	-	4	2	12	254	0	266	65	12	686
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information & Technology Expenses	113	156	269	2	-	3	(0)	9	225	0	234	67	6	579
16	Goods and Service Tax Expense	15	21	36	0	-	0	(0)	1	32	0	33	10	1	80
17	Others :														
	Policy Stamps	7	10	17	0	-	1	0	0	1	-	1	-	4	23
	Electricity & Water Charges	19	26	46	0	-	0	0	2	37	0	39	11	1	97
	Courtesies & Entertainment	15	21	36	0	-	0	0	1	25	0	26	5	2	70
	Others	95	131	227	1	-	3	2	8	164	0	172	39	9	453
	<b>TOTAL</b>	<b>3,399</b>	<b>4,697</b>	<b>8,096</b>	<b>49</b>	<b>-</b>	<b>87</b>	<b>32</b>	<b>287</b>	<b>6,257</b>	<b>2</b>	<b>6,546</b>	<b>1,661</b>	<b>259</b>	<b>16,729</b>
	- In India	3,399	4,697	8,096	49	-	87	32	287	6,257	2	6,546	1,661	259	16,729
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**PERIODIC DISCLOSURES**

FORM NL-7 (B) -OPERATING EXPENSES SCHEDULE

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(₹ In Lakhs)

	Particulars	PERIOD ENDED 30TH SEPTEMBER 2020													
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	3,728	5,119	8,847	55	-	111	118	341	5,877	1	6,220	1,168	438	16,958
2	Travel, conveyance and vehicle running expenses	40	55	95	1	-	1	1	4	63	0	67	13	5	182
3	Training expenses	3	4	6	0	-	0	0	0	4	-	5	1	0	12
4	Rents, rates & taxes	479	658	1,138	7	-	14	15	44	756	0	800	150	56	2,180
5	Repairs	153	209	362	2	-	5	5	14	241	0	255	48	18	694
6	Printing & stationery	41	57	98	1	-	1	1	4	65	0	69	13	5	188
7	Communication	60	82	142	1	-	2	2	5	94	0	100	19	7	272
8	Legal & professional charges	718	985	1,703	11	-	21	23	66	1,131	0	1,197	225	84	3,264
9	Auditors' fees, expenses etc														
	(a) as auditor	3	4	7	0	-	0	0	0	5	-	5	1	0	14
	(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)	1	1	2	0	-	0	0	0	1	-	1	0	0	3
10	Advertisement and publicity	820	1,126	1,945	12	-	24	26	75	1,292	0	1,368	257	96	3,729
11	Interest & Bank Charges	194	266	460	3	-	6	6	18	306	0	323	61	23	882
12	Depreciation	271	372	643	4	-	8	9	25	427	0	452	85	32	1,232
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information & Technology Expenses	305	419	724	5	-	9	10	28	481	0	509	96	36	1,388
16	Goods and Service Tax Expense	48	65	113	1	-	1	2	4	75	0	79	15	6	216
17	Others :														
	Policy Stamps	7	10	17	0	-	1	0	0	1	-	1	-	4	23
	Electricity & Water Charges	47	65	112	1	-	1	1	4	75	0	79	15	6	215
	Courtesies & Entertainment	18	24	42	0	-	1	1	2	28	0	29	6	2	80
	Others	151	207	359	2	-	5	5	14	238	0	252	47	18	687
	<b>TOTAL</b>	<b>7,086</b>	<b>9,729</b>	<b>16,815</b>	<b>105</b>	<b>-</b>	<b>212</b>	<b>223</b>	<b>648</b>	<b>11,160</b>	<b>3</b>	<b>11,811</b>	<b>2,218</b>	<b>835</b>	<b>32,220</b>
	- In India	7,086	9,729	16,815	105	-	212	223	648	11,160	3	11,811	2,218	835	32,220
	- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## PERIODIC DISCLOSURES

### FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2020
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,000	40,000
2	Issued Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	27,422	27,422
3	Subscribed Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	27,422	27,422
4	Called up Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	27,422	27,422
	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	-	-
5	Paid up Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	27,422	27,422
	<b>TOTAL</b>	<b>27,422</b>	<b>27,422</b>

## PERIODIC DISCLOSURES

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

#### PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 30TH SEPTEMBER 2021		AS AT 30TH SEPTEMBER 2020	
	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
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	-	-	-	-
<b>TOTAL</b>	<b>27,42,18,300</b>	<b>100</b>	<b>27,42,18,300</b>	<b>100</b>

## DETAILS OF EQUITY HOLDING OF INSURERS

## PART A:

PARTICULARS OF THE SHREHOLDING PATTERN OF THE IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED  
INSURANCE COMPANY, AS AT QUARTER ENDED 30TH SEPTEMBER, 2021

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
ii)	Bodies Corporate:								
	(i) Indian Farmers Fertiliser Cooperative Ltd. and its nominees	1	139851333	51	13985.13		0		0
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i)								
ii)	Bodies Corporate:								
	(i) Tokio Marine Asia Pte. Ltd.	1	134366967	49	13436.7	-	-	61943945	46.10
iii)	Any other (Please specify)								
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	<b>Total</b>	2	274218300	100	27421.83	0	0	61943945	22.59

**PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE**

**PART B:**

Name of the Indian Promoter / Indian Investor: INDIAN FARMERS FERTILISER COOPERATIVE LIMITED

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):								
	(i)								
ii)	<b>Bodies Corporate:</b>								
	(i) Cooperative Societies	34989	414262	67.20%	42602.68				
	(ii) Cooperative Banks	335	12461	11.38%	7216.25				
	(iii) Federations	29	24537	21.41%	13574.1				
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i)								
ii)	<b>Bodies Corporate:</b>								
	(i)								
iii)	Any other (Please specify)								
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter <sup>(e)</sup>								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	<b>Total</b>								
		35353	451260	100%	63393.03				

**PERIODIC DISCLOSURES****FORM NL-10-RESERVE AND SURPLUS SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2020
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	<b>Share Premium</b>		
	Opening Balance	45,198	45,198
	Additions during the year	-	-
	Closing Balance	45,198	45,198
4	General Reserves	-	-
	Less: Amount utilized for Buy-back		
	Less: Amount utilized for issue of Bonus shares		
5	Catastrophe Reserve	12	12
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	2,06,348	2,00,419
	<b>TOTAL</b>	<b>2,51,557</b>	<b>2,45,629</b>



## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2020
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

#### Disclosure For Secured Borrowings

S. No.	Source / Instrument	Amount Borrowed	Amount Of Security	Nature Of Security
1				

**PERIODIC DISCLOSURES**

**FORM NL-12 & 12A - INVESTMENT SCHEDULE**

(₹ In Lakhs)

Particulars	NL - 12		NL - 12A		TOTAL	
	SHAREHOLDERS		POLICYHOLDERS			
	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2020	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2020	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2020
<b>LONG TERM INVESTMENTS</b>						
1 Government securities and Government guaranteed bonds including Treasury Bills	86,352	89,116	4,38,367	3,26,240	5,24,719	4,15,357
2 Other Approved Securities	181	6,067	919	22,211	1,100	28,278
3 Other Investments						
(a) Shares						
(i) Equity Shares	118	44	597	159	715	203
(ii) Preference Shares	-	-	-	-	-	-
(b) Mutual Funds						
(c) Debenture/ Bonds	6,862	5,060	34,833	18,524	41,695	23,584
(d) Investment Property - Real Estate	-	-	-	-	-	-
(e) Subsidiaries	8	11	42	39	50	50
(f) Other than approved investments						
Mutual Funds	47	38	237	140	283	179
Non Convertible Debenture	-	2,360	-	8,640	-	11,000
Less: Provision for diminution in the value of investments	-	(1,180)	-	(4,320)	-	(5,500)
(g) Other Securities - CD/ CP	-	-	-	-	-	-
4 Investments in Infrastructure & Housing	76,051	97,743	3,86,075	3,57,820	4,62,126	4,55,563
<b>SHORT TERM INVESTMENTS</b>						
1 Government securities and Government guaranteed bonds including Treasury Bills	14,101	3,288	71,582	12,038	85,683	15,326
2 Other Approved Securities	21,213	27,409	1,07,689	1,00,338	1,28,902	1,27,747
3 Other Investments						
(a) Shares						
(i) Equity Shares	-	-	-	-	-	-
(ii) Preference Shares	-	-	-	-	-	-
(b) Mutual Funds	1,404	1,073	7,125	3,928	8,529	5,001
(c) Debenture/ Bonds	2,142	429	10,872	1,571	13,014	2,000
(d) Investment Property - Real Estate	-	-	-	-	-	-
(e) Subsidiaries	-	-	-	-	-	-
(f) Other than approved investments						
Mutual Funds	-	-	-	-	-	-
Non Convertible Debenture	-	2,467	-	9,033	-	11,500
Less: Provision for diminution in the value of investments	-	(1,073)	-	(3,927)	-	(5,000)
(g) Other Securities - CD/ CP	-	-	-	-	-	-
4 Investments in Infrastructure & Housing	8,701	7,980	44,168	29,215	52,869	37,195
<b>TOTAL</b>	<b>2,17,178.39</b>	<b>2,40,833.20</b>	<b>11,02,505.12</b>	<b>8,81,649.62</b>	<b>13,19,683.51</b>	<b>11,22,482.82</b>

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

(₹ In Lakhs)

Particulars	SHAREHOLDERS		POLICYHOLDERS		TOTAL	
	AS AT	AS AT	AS AT	AS AT	AS AT	AS AT
	30TH SEPTEMBER 2021	30TH SEPTEMBER 2020	30TH SEPTEMBER 2021	30TH SEPTEMBER 2020	30TH SEPTEMBER 2021	30TH SEPTEMBER 2020
<b>Long Term Investments</b>						
Book Value	1,69,501	1,99,216	8,60,472	7,29,295	10,29,973	9,28,510
Market Value	1,74,403	2,07,206	8,85,356	7,58,545	10,59,759	9,65,751
<b>Short Term Investments</b>						
Book Value	47,560	41,574	2,41,436	1,52,196	2,88,996	1,93,770
Market Value	47,779	40,345	2,42,550	1,47,695	2,90,329	1,88,040

**PERIODIC DISCLOSURES**

**FORM NL-13-LOANS SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2020
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>	-	-

**Provisions against Non-performing Loans**

	Non-Performing Loans	Loan Amount	Provision
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	<b>Total</b>	-	-

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

**FIXED ASSETS**

(₹ In Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2021	Additions during the Half Year	Sales/ Adjustments during the Half Year	As at 30th September, 2021	Upto 31st March 2021	For the Half Year	On sales / adjustments	Upto 30th September, 2021	As at 30th September, 2021	As at 30th September, 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	7,498	532	698	7,332	5,496	662	698	5,460	1,873	2,237
Land - Freehold	378	-	-	378	-	-	-	-	378	378
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	123	-	-	123	22	1	-	23	99	101
Furniture & Fittings	6,388	1,253	3	7,638	3,477	232	3	3,706	3,932	1,969
Information Technology Equipment	10,335	1,497	1,724	10,108	8,620	710	1,723	7,606	2,501	1,400
Vehicles	296	18	0	314	108	18	0	126	188	166
Office Equipment	1,605	351	1	1,955	1,138	88	1	1,225	730	327
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>26,622</b>	<b>3,652</b>	<b>2,426</b>	<b>27,848</b>	<b>18,860</b>	<b>1,711</b>	<b>2,424</b>	<b>18,147</b>	<b>9,701</b>	<b>6,579</b>
Capital Work In Progress	1,218	2,217	271	3,164	-	-	-	-	3,164	800
<b>Grand Total</b>	<b>27,840</b>	<b>5,868</b>	<b>2,697</b>	<b>31,012</b>	<b>18,860</b>	<b>1,711</b>	<b>2,424</b>	<b>18,147</b>	<b>12,865</b>	<b>7,379</b>
Previous Period Total	22,697	2,762	719	24,739	16,093	1,274	6	17,360	7,379	

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

(₹ In Lakhs)

	<b>Particulars</b>	<b>AS AT 30TH SEPTEMBER 2021</b>	<b>AS AT 30TH SEPTEMBER 2020</b>
1	Cash (including cheques, drafts and stamps)	118	143
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	23,099	11,145
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>23,217</b>	<b>11,288</b>
	Balances with non-scheduled banks included in 2 above	-	-
	<b>Cash and Bank Balances</b>		
	In India	23,217	11,288
	Outside India	-	-

**Notes:**

1. Balance with Banks in current accounts above, includes Earmarked amount of ` 191 Lakhs (Previous year NIL) towards CSR activities.
2. Balance with Banks in current accounts above, includes Cheques in hand of ` 434 Lakhs (Previous year ` 386 Lakhs).
3. Balance with Banks in current accounts above, includes remittances in transit of ` 1,723 Lakhs (Previous year ` 621 Lakhs).

## PERIODIC DISCLOSURES

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

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2020
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	31,360	27,593
2	Application money for investments	-	-
3	Prepayments	1,229	602
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	6,056	-
6	Deposit towards Rent	1,069	986
7	Goods and Service Tax Recoverable	-	-
8	Others	6,041	1,597
	<b>TOTAL (A)</b>	<b>45,754</b>	<b>30,778</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments/ FDRs	32,981	32,133
2	Outstanding Premiums	1,39,375	1,81,265
	Less : Provisions for doubtful	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	32,221	22,000
	Less : Provisions for doubtful	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,840	2,372
	Add: Investment Income accruing on unclaimed amount	501	573
8	Deposit with Reserve Bank of India	-	-
9	Unsettled Investment contract receivable	-	-
	<b>TOTAL (B)</b>	<b>2,06,917</b>	<b>2,38,343</b>
	<b>TOTAL (A+B)</b>	<b>2,52,672</b>	<b>2,69,121</b>

## PERIODIC DISCLOSURES

### FORM NL-17-CURRENT LIABILITIES SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2020
1	Agents' Balances	6,299	6,203
2	Balances due to other insurance companies (including reinsurers)	1,50,276	1,66,666
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	76,140	76,875
	(b) for Other Policies	2,856	4,916
5	Unallocated Premium	1,757	8,435
6	Sundry creditors	8,287	12,420
7	Due to subsidiaries/ holding company	21	31
8	Claims Outstanding	6,96,039	6,05,112
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of Policyholders	1,823	2,368
11	Income accrued on Unclaimed amounts	501	573
12	Interest payable on debentures/bonds	-	-
13	Goods & Service Tax Liabilities	3,291	713
14	Deposit towards Claim Settlement	97,394	-
15	Deposit Premium	6,850	5,805
16	Unsettled Investment contract payable	-	-
	<b>TOTAL</b>	<b>10,51,535</b>	<b>8,90,117</b>

**PERIODIC DISCLOSURES**  
**FORM NL-18-PROVISIONS SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2020
1	Reserve for Unexpired Risk	2,74,153	2,44,691
2	Reserve for Premium Deficiency	-	-
3	Provision for Taxation (less advance tax paid and taxes deducted at source)	-	2,072
4	Provision for Employee Benefits	6,722	5,508
5	Others	-	-
	<b>TOTAL</b>	<b>2,80,875</b>	<b>2,52,271</b>



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

(₹ In Lakhs)

	<b>Particulars</b>	<b>AS AT 30TH SEPTEMBER 2021</b>	<b>AS AT 30TH SEPTEMBER 2020</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>

**PERIODIC DISCLOSURES**  
**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**

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

Analytical Ratios for Non-Life companies					
S.No.	Particulars	QUARTER ENDED 30TH SEPTEMBER 2021	PERIOD ENDED 30TH SEPTEMBER 2021	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020
1	Gross Direct Premium Growth Rate *	1.57%	3.25%	8.91%	1.14%
2	Gross Direct Premium to Net Worth Ratio	NA	1.56	NA	1.55
3	Growth rate of Net Worth	NA	2.17%	NA	18.09%
4	Net Retention Ratio *	62.54%	64.93%	61.49%	60.27%
5	Net Commission Ratio *	4.74%	5.58%	4.61%	4.76%
6	Expense of Management to Gross Direct Premium Ratio *	15.80%	17.37%	13.24%	14.97%
7	Expense of Management to Net Written Premium Ratio *	19.00%	20.31%	15.59%	17.62%
8	Net Incurred Claims to Net Earned Premium *	101.34%	95.55%	84.96%	81.97%
9	Claims paid to claims provisions *	11.99%	12.97%	9.43%	12.53%
10	Combined Ratio *	120.34%	115.86%	100.54%	99.59%
11	Investment Income Ratio	2.11%	3.80%	2.07%	3.87%
12	Technical Reserves to Net Premium Ratio *	NA	3.35	NA	3.28
13	Underwriting Balance Ratio *	-23.64%	-17.40%	-4.32%	-1.88%
14	Operating Profit Ratio	-9.16%	-4.29%	9.70%	11.83%
15	Liquid Assets to liabilities ratio	NA	0.28	NA	0.23
16	Net earning ratio	-2.37%	0.42%	7.59%	10.52%
17	Return on Net worth ratio	NA	0.43%	NA	9.97%
18	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.51	NA	1.74
19	NPA Ratio				
	Gross NPA Ratio	NA	0.00%	NA	1.99%
	Net NPA Ratio	NA	0.00%	NA	1.07%
20	Debt Equity Ratio	NA	0.00%	NA	0.00%
21	Debt Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%
22	Interest Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%
23	Earnings per share	NA	0.44	NA	9.93
24	Book value per share	NA	101.74	NA	99.57

* Segmental Reporting																							
S.No.	Particulars	Fire	Marine	Miscellaneous	Total	Marine Cargo	Marine Hull	Marine Total	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
<b>1</b>	<b>Gross Direct Premium Growth Rate</b>																						
	Upto September 2021	13.73%	75.17%	0.36%	<b>3.25%</b>	69.13%	176.81%	<b>75.17%</b>	1.48%	3.62%	2.60%	28.43%	-100.00%	29.34%	13.20%	1.75%	0.74%	271.10%	0.86%	-20.88%	77.15%	<b>0.36%</b>	
	Upto September 2020	56.28%	-24.74%	-2.96%	<b>1.14%</b>	-26.83%	45.09%	<b>-24.74%</b>	-10.28%	-8.11%	-9.16%	-1.05%	-47.21%	8.88%	28.37%	12.78%	28.82%	-89.34%	27.53%	-18.36%	3.04%	<b>-2.96%</b>	
<b>2</b>	<b>Net Retention Ratio</b>																						
	Upto September 2021	14.89%	50.50%	73.96%	<b>64.93%</b>	55.51%	2.99%	<b>50.50%</b>	84.78%	94.58%	89.93%	15.27%	0.00%	94.99%	64.18%	93.53%	90.17%	49.91%	90.37%	21.78%	58.39%	<b>73.96%</b>	
	Upto September 2020	7.83%	54.31%	68.49%	<b>60.27%</b>	55.99%	25.61%	<b>54.31%</b>	74.98%	94.80%	85.30%	17.24%	0.12%	95.00%	66.15%	88.91%	89.32%	93.30%	89.30%	20.45%	40.13%	<b>68.49%</b>	
<b>3</b>	<b>Net Commission Ratio</b>																						
	Upto September 2021	-35.03%	7.80%	6.92%	<b>5.58%</b>	8.63%	-137.57%	<b>7.80%</b>	18.02%	1.77%	9.03%	23.07%	0.00%	20.24%	29.17%	12.62%	4.40%	4.29%	5.00%	-21.10%	19.68%	<b>6.92%</b>	
	Upto September 2020	-40.23%	8.43%	5.50%	<b>4.76%</b>	8.59%	2.78%	<b>8.43%</b>	17.06%	1.35%	7.97%	25.26%	1000.00%	18.80%	25.49%	10.72%	4.60%	12.79%	4.94%	-16.80%	11.72%	<b>5.50%</b>	
<b>4</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>																						
	Upto September 2021	11.01%	18.56%	18.33%	<b>17.37%</b>	20.25%	1.10%	<b>18.56%</b>	30.80%	15.86%	22.94%	16.24%	0.00%	34.01%	31.87%	28.89%	18.04%	14.84%	18.64%	3.21%	25.26%	<b>18.33%</b>	
	Upto September 2020	10.91%	17.38%	15.49%	<b>14.97%</b>	18.01%	6.78%	<b>17.38%</b>	28.77%	14.08%	21.12%	15.25%	2.34%	30.88%	29.60%	22.47%	16.37%	24.67%	16.71%	2.63%	17.70%	<b>15.49%</b>	
<b>5</b>	<b>Expense of Management to Net Written Premium Ratio</b>																						
	Upto September 2021	-20.31%	22.52%	21.65%	<b>20.31%</b>	23.35%	-122.85%	<b>22.52%</b>	32.75%	16.51%	23.77%	37.79%	0.00%	35.01%	43.89%	27.35%	19.12%	18.99%	19.72%	-6.38%	34.42%	<b>21.65%</b>	
	Upto September 2020	-27.37%	21.29%	18.36%	<b>17.62%</b>	21.44%	15.64%	<b>21.29%</b>	29.93%	14.22%	20.84%	38.11%	1000.00%	31.71%	38.35%	23.57%	17.45%	25.62%	17.79%	-3.95%	24.63%	<b>18.36%</b>	
<b>6</b>	<b>Net Incurred Claims to Net Earned Premium</b>																						
	Upto September 2021	92.26%	109.10%	95.35%	<b>95.55%</b>	106.67%	219.68%	<b>109.10%</b>	73.29%	90.01%	83.11%	21.79%	0.00%	65.83%	41.34%	78.68%	134.32%	58.11%	130.80%	51.03%	66.29%	<b>95.35%</b>	
	Upto September 2020	94.30%	53.26%	82.20%	<b>81.97%</b>	53.43%	47.47%	<b>53.26%</b>	65.28%	89.96%	80.64%	76.64%	587.10%	35.67%	54.37%	41.16%	88.49%	48.88%	85.33%	113.23%	47.87%	<b>82.20%</b>	
<b>7</b>	<b>Claims paid to claims provisions</b>																						
	Upto September 2021	27.73%	48.17%	12.54%	<b>12.97%</b>	51.37%	25.15%	<b>48.17%</b>	82.30%	6.24%	8.31%	22.02%	0.00%	75.39%	2.11%	50.12%	101.39%	9.43%	93.09%	21.07%	32.83%	<b>12.54%</b>	
	Upto September 2020	17.65%	29.18%	12.28%	<b>12.53%</b>	27.00%	41.20%	<b>29.18%</b>	66.73%	3.07%	5.69%	27.14%	91.10%	20.68%	3.45%	17.29%	101.38%	87.78%	85.22%	46.85%	29.71%	<b>12.28%</b>	
<b>8</b>	<b>Combined Ratio</b>																						
	Upto September 2021	71.95%	131.62%	117.01%	<b>115.86%</b>	130.01%	96.83%	<b>131.62%</b>	106.04%	106.51%	106.88%	59.58%	0.00%	100.84%	85.22%	106.03%	153.44%	77.10%	150.52%	44.65%	100.71%	<b>117.01%</b>	
	Upto September 2020	66.92%	74.55%	100.56%	<b>99.59%</b>	74.87%	63.11%	<b>74.55%</b>	95.18%	104.18%	101.48%	114.75%	1587.10%	67.39%	92.72%	64.74%	105.95%	74.51%	103.12%	109.28%	72.51%	<b>100.56%</b>	
<b>9</b>	<b>Technical Reserves to Net Premium Ratio</b>																						
	Upto September 2021	2.15	1.65	3.44	<b>3.35</b>	1.55	19.11	<b>1.65</b>	1.36	8.84	5.49	2.78	-	1.47	2.67	1.65	0.92	2.48	0.98	2.25	1.54	<b>3.44</b>	
	Upto September 2020	3.58	2.17	3.29	<b>3.28</b>	2.03	7.49	<b>2.17</b>	1.42	7.64	5.02	3.98	840.00	1.85	2.29	1.80	1.05	3.80	1.09	2.48	2.42	<b>3.29</b>	
<b>10</b>	<b>Underwriting Balance Ratio</b>																						
	Upto September 2021	48.36%	-39.22%	-18.18%	<b>-17.40%</b>	-38.40%	-76.49%	<b>-39.22%</b>	-4.19%	-3.54%	-3.81%	38.79%	0.00%	-5.17%	7.00%	-18.33%	-57.85%	21.06%	-55.34%	63.44%	-29.34%	<b>-18.18%</b>	
	Upto September 2020	35.80%	22.66%	-2.95%	<b>-1.88%</b>	22.26%	36.15%	<b>22.66%</b>	3.11%	-2.45%	-0.35%	-13.99%	-495.16%	29.83%	-2.31%	30.76%	-13.99%	36.36%	-10.99%	-6.66%	23.82%	<b>-2.95%</b>	

**PERIODIC DISCLOSURES**  
**FORM NL-21: Related Party Transactions**

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

For the Quarter Ending: 30th September 2021

**PART - A - Related Party Transactions**

(₹ In Lakhs)							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 30TH SEPTEMBER 2021	PERIOD ENDED 30TH SEPTEMBER 2021	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	1,450.04	6,221.14	917.85	5,882.36
			Claims paid on direct basis	52.40	100.78	224.77	586.59
			Payment of Rent and other expenses	605.91	1,153.86	630.00	1,206.45
			Deposit of Insurance Premium	-	25.00	-	25.00
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	N.A	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	77.56	182.80	13.74	299.94
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	3.64	50.03	11.60	12.63
			Payment of Rent and other expenses	2.83	6.07	38.09	40.21
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(5.09)	N.A	(5.09)
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia	Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	-
			Claim/Reimbursement of Expenses	-	-	-	-
3	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	935.33	2,977.55	715.76	2,344.74
			Commission Earned on Premium Ceded	288.33	789.84	178.45	586.44
			Losses Recovered from Re-insurer	499.40	2,295.31	332.88	479.25
			Claim/Reimbursement of Expenses	-	-	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1,674.48	N.A	2,284.11
4	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20%	Losses Recovered (/ Claim Paid to) from Re-insurer	-	-	(250.00)	(249.63)
			Amount Payable/ (Receivable) at Balance sheet date	N.A	260.75	N.A	247.99
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,632.55	3,692.61	1,961.66	3,979.36
			Commission Earned on Premium Ceded	258.46	582.86	220.89	428.93
			Losses Recovered from Re-insurer	475.52	960.90	263.62	499.73
			Payment of Fee	5.28	5.28	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	2,174.18	N.A	3,253.94
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 Klin Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	13.94	43.34	0.20	8.77
			Commission Earned on Premium Ceded	0.41	1.54	0.06	0.51
			Losses Recovered from Re-insurer	-	-	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	17.46	N.A	0.26
8	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	294.22	325.34	257.20	310.60
			Commission Earned on Premium Ceded	45.17	51.71	15.61	27.77
			Losses Recovered from Re-insurer	3.33	3.33	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	409.07	N.A	304.20
9	Tokio Marine Insurans(Malaysia)	Associate of Promoters with more than 20%	Payment of Fee	1.29	1.29	0.91	0.91
			Claim/Reimbursement of Expenses	-	-	1.18	1.18
11	Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	-
10	TM Claims Services Inc	Associate of Promoters with more than 20%	Claim/Reimbursement of Expenses	-	-	12.01	22.10
			Payment of Fee	22.25	23.47	7.42	10.50
11	Tokio Marine Management Australasia	Associate of Promoters with more than 20%	Payment of Fee	1.24	2.51	-	-
			Claim/Reimbursement of Expenses	-	-	-	-

**PERIODIC DISCLOSURES**  
**FORM NL-21: Related Party Transactions**

14	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20%	Payment of Fee	-	-	-	-
			Claim/Reimbursement of Expenses	-	-	-	-
15	TM Claim Service Europe Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	-
16	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20%	Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fee	-	-	-	-
17	Tokio Marine Egypt General Takful S.A.E	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	-
18	Malayan Insurance Co Inc	Associate of Promoters with more than 20%	Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fee	-	-	-	-
12	Baoviet Tokio Marine Insurance Company	Associate of Promoters with more than 20%	Payment of Fee	-	-	-	4.28
			Claim/Reimbursement of Expenses	-	-	-	-
13	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	(0.04)	39.49	(0.01)	33.31
			Claims paid on direct basis	16.00	21.01	18.90	20.94
			Payment of Rent and other expenses	0.08	0.10	0.24	1.04
			Payment of Commission	0.21	0.35	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	0.11	-	-
14	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20%	Payment of Fee	0.77	0.97	-	-
			Claim/Reimbursement of Expenses	-	-	-	-
22	Tokio Marine Holdings INC	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	-
23	Tokio Marine Nawa Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	-
15	Tokio Marine Safety Insurance (Thailand)	Associate of Promoters with more than 20%	Payment of Fee	-	-	0.66	0.66
			Claim/Reimbursement of Expenses	-	-	-	-
16	The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	0.47	0.47
17	Tokio Marine Insurance Vietnam Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	5.86	5.86	0.47	0.47
18	PT Asuransi Tokio Marine Indonesia	Associate of Promoters with more than 20%	Payment of Fee	0.13	0.13	-	-
			Claim/Reimbursement of Expenses	-	-	3.93	3.93
19	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	50.19	53.80	20.00	24.90
			Claims paid on direct basis	18.03	31.73	18.11	22.60
			Payment of Rent and other expenses	12.67	23.93	23.57	23.60
20	IFFCO Kisan Finance Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	67.96	85.13	30.26	30.40
			Claims paid on direct basis	49.64	80.59	5.64	5.64
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	-	-
21	K. Srinivasa Gowda	Chairman	Honorarium Charges	4.50	9.00	4.50	9.00
			Payment of Rent and other expenses	25.86	41.26	23.69	35.76
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(110.40)	N.A	(110.40)
			Amount Payable/ (Receivable) at Balance sheet date	N.A	21.40	N.A	30.56
22	IFFCO TOKIO Insurance Services Ltd	Subsidiary of the company with 100%	Recovery of Expenses	-	-	-	-
23	IFFCO KISAN LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	0.91	-	0.89
24	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20%	Premium accounted from direct business	2.83	49.86	37.38	58.68
			Claims paid on direct basis	14.79	17.80	10.85	11.25
25	IFFCO KISAN SEZ LTD	Associate of Promoters	Premium accounted from direct business	1.19	1.26	1.45	1.48

**PERIODIC DISCLOSURES**  
**FORM NL-21: Related Party Transactions**

		with more than 20%	Claims paid on direct basis	-	-	-	-
26	INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	(1.48)	22.32	2.86	22.17
			Claims paid on direct basis	-	-	-	-
			Payment for CSR activity-IFFDC being implementation agency	150.00	150.00	2.93	2.93
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	N.A	(60.00)
27	COOPERATIVE RURAL DEVELOPMENT TRUST	Associate of Promoters with more than 20%	Premium accounted from direct business	-	0.55	-	1.12
			Claims paid on direct basis	0.32	1.19	0.92	0.92
28	CN IFFCO PRIVATE LIMITED	Associate of Promoters with more than 20%	Premium accounted from direct business	(4.51)	3.29	0.67	8.19
			Claims paid on direct basis	-	0.50	-	-
29	TRIUMPH OFFSHORE PRIVATE LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	33.62	62.70	-	-
30	ANAMIKA ROY RASHTRAWAR	Managing Director & Chief Executive Officer (upto 01.10.2021)	Remuneration-Key Management Personnel	44.74	120.74	43.35	86.59
	SHINJIRO HAMADA	Director-Operation (wef 01.04.2021)		14.47	26.84	-	-
	MITSUTAKA SATO	Director-Operation (upto 31.03.2021)		-	-	17.58	28.41
	SANJEEV CHOPRA	Chief Financial Officer		17.64	43.42	18.60	37.30
	AMIT JAIN	Company Secretary		13.19	28.91	11.72	23.48

**PART- B - Related Party Transaction Balances - As at the end of the Quarter Ending 30th September 2021**

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If secured, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received.	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	5.09	Receivable	Unsecured	No	-	-
2	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	1,674.48	Payable	Unsecured	No	-	-
3	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	260.75	Payable	Unsecured	No	-	-
4	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	2,174.18	Payable	Unsecured	No	-	-
5	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	1.16	Payable	Unsecured	No	-	-
6	Tokio Marine Klin Syndicate	Associate of Promoters with more than 20% Voting rights	17.46	Payable	Unsecured	No	-	-
7	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	409.07	Payable	Unsecured	No	-	-
8	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	0.11	Payable	Unsecured	No	-	-
9	K. Srinivasa Gowda	Chairman	110.40	Receivable	Unsecured	No	-	-
10	IFFCO TOKIO Insurance Services Ltd	IFFCO TOKIO Insurance Services Ltd	21.40	Payable	Unsecured	No	-	-

**PERIODIC DISCLOSURES**  
**FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**

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

**STATEMENT OF ADMISSIBLE ASSETS: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED**  
**As at 30th September, 2021**

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)			
<b>(₹ In Lakhs)</b>			
<b>Particulars</b>	<b>Policyholder's A/C</b>	<b>Shareholder's A/C</b>	<b>Total</b>
<b>Investments</b>			
Investments Shareholder' SCH 8	-	2,17,178.39	<b>2,17,178.39</b>
Policyholders' SCH 8A	11,02,505.12	-	<b>11,02,505.12</b>
<b>Total Investments as per BS.....(A)</b>	<b>11,02,505.12</b>	<b>2,17,178.39</b>	<b>13,19,683.51</b>
Inadmissible investment assets as per Clause (1) of Schedule I....(B)	-	-	-
<b>Fixed Assets</b>			
<b>Fixed assets as per BS.....(C)</b>	-	<b>12,864.95</b>	<b>12,864.95</b>
Inadmissible Fixed assets as per Clause (1) of Schedule I....(D)	-	3,931.75	<b>3,931.75</b>
<b>Current Assets</b>			
Cash & Bank Balance as per BS....(E)	-	23,217.36	<b>23,217.36</b>
Advances and Other assets as per BS.....(F)	-	2,52,671.64	<b>2,52,671.64</b>
<b>Total Current Assets as per BS.....(G)=(E)+(F)</b>	-	<b>2,75,889.00</b>	<b>2,75,889.00</b>
Inadmissible Current assets as per Clause (1) of Schedule-I .....(H)	-	12,222.30	<b>12,222.30</b>
<b>Loans</b>			
Loans as per BS.....(I)	-	-	-
<b>Fair Value Change Account subject to minimum of zero...(J)</b>	-	<b>(99.89)</b>	<b>(99.89)</b>
<b>Total Assets as per BS.....(K) = (A) + (C) + (G) + (I) (Excluding current liabilities and provisions)</b>	<b>11,02,505.12</b>	<b>5,05,932.34</b>	<b>16,08,437.46</b>
Total Inadmissible assets.....(L)=(B)+(D)+(H)+(J)	-	<b>16,054.16</b>	<b>16,054.16</b>
<b>Total Admissible assets for Solvency ...(K) - (L) (Excluding current liabilities and provisions)</b>	<b>11,02,505.12</b>	<b>4,89,878.19</b>	<b>15,92,383.30</b>

<b>(₹ In Lakhs)</b>			
<b>Inadmissible Investment assets (Item wise Details)</b>	<b>Policyholders A/c.</b>	<b>Shareholders A/c.</b>	<b>Total</b>
<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
<b>Inadmissible Fixed assets</b>			
(a) Furniture & Fixture	-	3,931.75	3,931.75
<b>Total</b>	-	<b>3,931.75</b>	<b>3,931.75</b>
<b>Inadmissible current assets</b>			
(a) Agents' and Intermediaries' balances and outstanding premium in India, to the extent they are not realized within a period of 30 days.	-	29.29	29.29
(b) Premium receivables relating to State/ Central government sponsored schemes, to the extent they are not realized within a period of 270 days.	-	7,334.24	7,334.24
(c) Co-insurer's balances outstanding for more than 90 days	-	3,816.89	3,816.89
(d) Balances of Indian Reinsurers and Foreign Reinsurers having branches in India outstanding for more than 365 days.	-	-	-
(e) Other Reinsurer's balances outstanding for more than 180 days.	-	1,025.37	1,025.37
(f) Excess of Asset Over Unclaimed amount of Policyholders.	-	16.51	16.51
<b>Total</b>	-	<b>12,222.30</b>	<b>12,222.30</b>

**PERIODIC DISCLOSURES**

**FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-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 September, 2021**

**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)**

**(₹ In Lakhs)**

<b>Reserve</b>	<b>Gross Reserve</b>	<b>Net Reserve</b>
Unearned Premium Reserve (UPR)....(a)	4,03,206.16	2,74,153.07
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>4,03,206.16</b>	<b>2,74,153.07</b>
Outstanding Claim Reserve (other than IBNR reserve)...(d)	5,01,188.00	2,84,341.41
IBNR Reserve....(e)	4,94,747.46	4,11,697.49
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>13,99,141.62</b>	<b>9,70,191.96</b>



**PERIODIC DISCLOSURES**  
**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**

**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 September, 2021**

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)

**REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 30TH SEPTEMBER 2021**

(₹ In Lakhs)

Item No	Line of Business	Gross Premiums	Net Premiums	Gross Incurred claims	Net Incurred claims	RSM-1	RSM-2	RSM
1	Fire	97,621.47	12,355.52	49,174.39	5,726.65	9,762.15	7,376.16	9,762.15
2	Marine Cargo	19,212.93	10,264.29	15,350.36	8,344.98	2,305.55	2,763.07	2,763.07
3	Marine Hull	2,199.03	95.36	466.69	245.78	219.90	73.73	219.90
4	Motor	3,76,091.37	3,28,821.67	3,06,694.11	2,64,499.72	65,764.33	79,349.92	79,349.92
5	Engineering	11,799.76	1,829.40	4,648.76	560.60	1,179.98	697.31	1,179.98
6	Aviation	(47.43)	(38.03)	(768.98)	(4.09)	(4.74)	(1.23)	(1.23)
7	Liability	5,818.13	3,256.46	2,024.68	1,116.57	872.72	455.55	872.72
8	Health & PA	1,69,969.28	1,45,113.31	2,09,978.94	1,81,058.83	29,022.66	54,317.65	54,317.65
9	Miscellaneous	49,267.79	27,674.41	15,555.11	10,640.49	6,897.49	3,266.57	6,897.49
10	Crop	1,36,508.89	29,691.37	1,09,363.70	26,796.61	13,650.89	16,404.56	16,404.56
	<b>Total</b>	<b>8,68,441.24</b>	<b>5,59,063.77</b>	<b>7,12,487.76</b>	<b>4,98,986.15</b>	<b>1,29,670.93</b>	<b>1,64,703.29</b>	<b>1,71,766.20</b>

**PERIODIC DISCLOSURES**

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**

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

As at 30th September, 2021

<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)*

Item	Description	Amount
<b>(A)</b>	<b>Policyholder's FUNDS</b>	
	Available assets	11,02,505.12
	Deduct :	
(B)	Current Liabilities as per BS	6,96,038.89
(C)	Provisions as per BS	2,74,153.07
(D)	Other Liabilities	1,32,313.15
<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	4,89,878.19
	Deduct :	
(G)	Other Liabilities	2,29,904.66
<b>(H)</b>	<b>Excess in Shareholder's funds (F-G)</b>	<b>2,59,973.53</b>
<b>(I)</b>	<b>Total ASM ( E+H )</b>	<b>2,59,973.53</b>
<b>(J)</b>	<b>Total RSM</b>	<b>1,71,766.20</b>
<b>(K)</b>	<b>SOLVENCY RATIO ( Total ASM/ Total RSM)</b>	<b>1.51</b>

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: IFFCO Tokio General Insurance Co. Ltd.

Date: 1st July, 2021 to 30th September, 2021

Products Information						
List below the products and/or add-ons introduced during the period						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	IFFCO-Tokio Bharat Griha Raksha Policy (Add-on) Snowfall Damage	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0001V01202021/A0002V01202122	Fire	19(i) – Internal Tariff Rated	2021-06-25
2	IFFCO-Tokio Bharat Griha Raksha Policy (Add-on) Damage to Utility Systems	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0001V01202021/A0003V01202122	Fire	19(i) – Internal Tariff Rated	2021-06-25
3	IFFCO-Tokio Bharat Griha Raksha Policy (Add-on) Additional Removal of Debris	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0001V01202021/A0001V01202122	Fire	19(i) – Internal Tariff Rated	2021-06-25
4	IFFCO-Tokio Bharat Laghu Udyam Suraksha Policy (Add-on) Accidental Damage	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0003V01202021/A0007V01202122	Fire	19(i) – Internal Tariff Rated	2021-06-25
5	IFFCO-Tokio Bharat Laghu Udyam Suraksha Policy (Add-on) Snowfall Damage	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0003V01202021/A0008V01202122	Fire	19(i) – Internal Tariff Rated	2021-06-25
6	IFFCO-Tokio Bharat Laghu Udyam Suraksha Policy (Add-on) Additional Removal of Debris	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0003V01202021/A0009V01202122	Fire	19(i) – Internal Tariff Rated	2021-06-25
7	IFFCO-Tokio Bharat Sookshma Udyam Suraksha Policy (Add-on) Accidental Damage	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0002V01202021/A0006V01202122	Fire	19(i) – Internal Tariff Rated	2021-06-25
8	IFFCO-Tokio Bharat Sookshma Udyam Suraksha Policy (Add-on) Snowfall Damage	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0002V01202021/A0004V01202122	Fire	19(i) – Internal Tariff Rated	2021-06-25
9	IFFCO-Tokio Bharat Sookshma Udyam Suraksha Policy (Add-on) Additional Removal of Debris	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0002V01202021/A0005V01202122	Fire	19(i) – Internal Tariff Rated	2021-06-25
10	All In One Home Protector Policy	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0064V02201819	Fire; Other Liability Covers; Other Miscellaneous; Personal Accident -	19(i) – Internal Tariff Rated	2021-07-20
11	Trade Protector Insurance Policy	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0004V01202122	Fire, Other Miscellaneous	19(i) – Internal Tariff Rated	2021-07-01
12	Industry Protector Insurance Policy	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0005V01202122	Fire, Other Miscellaneous	19(i) – Internal Tariff Rated	2021-07-01
13	Office & Professional Establishment Protector Insurance Policy	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0006V01202122	Fire, Other Miscellaneous	19(i) – Internal Tariff Rated	2021-07-01

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

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

Registration Number: 106

Statement as on: 30-09-2021

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	2,17,178.39
	Investments (Policyholders)	8A	11,02,505.12
2	Loans	9	-
3	Fixed Assets	10	12,864.95
4	Current Assets		
	a. Cash & Bank Balance	11	23,217.36
	b. Advances & Other Assets	12	2,48,382.66
5	Current Liabilities		
	a. Current Liabilities	13	(10,53,967.73)
	b. Provisions	14	(2,74,153.07)
	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>2,76,027.68</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	12,864.95
3	Cash & Bank Balance (if any)	11	23,217.36
4	Advances & Other Assets (if any)	12	2,48,382.66
5	Current Liabilities	13	(10,53,967.73)
6	Provisions	14	(2,74,153.07)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		
	<b>Total (B)</b>		<b>(10,43,655.82)</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>13,19,684</b>

Section II											
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value
			Balance	FRSM <sup>+</sup>							
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	(h)	
1	Central Govt. Securities	Not less than 20%		62,618	3,17,881	3,80,499	28.83%		3,80,499.00	3,88,327	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%		1,00,453	5,09,949	6,10,402	46.25%		6,10,402.00	6,23,202	
3	<b>Investment subject to Exposure Norms</b>										
	a. Housing / Infra & Loans to SG for Housing and FFE										
		Not less than 15%		84,752	4,30,243	5,14,995	39.02%		5,14,995.00	5,32,600	
				-	-	-			-	-	
	b. Approved Investments	Not exceeding 55%		31,927	1,62,077	1,94,004	14.70%		1,94,004.00	1,94,716	
	c. Other Investments			47	236	283	0.02%		283.00	283	
	<b>Investment Assets</b>	<b>100%</b>		<b>2,17,178</b>	<b>11,02,506</b>	<b>13,19,684</b>	<b>100%</b>		<b>13,19,684.00</b>	<b>13,50,802</b>	

**PART - B**

Name of the Insurer: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.  
 Registration Number: 106  
 Statement as on: 30-09-2021  
 Statement of Accretion of Assets  
 (Business within India)  
 Periodicity of Submission : Quarterly

No	Category of Investments	COI	(Rs. Lakhs)					
			Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A+B)	% to Total
1	Central Govt. Securities	CGSB	2,80,551.32	22.53	24,014.98	33.26	3,04,566.30	23.08
		CTRB	2,997.43	0.24	72,935.16	101.01	75,932.59	5.75
		CDSS	539.00	0.04	(539.00)	(0.75)	-	-
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	SGGB	2,03,218.00	16.32	23,313.99	32.29	2,26,531.99	17.17
		SGGL	-	-	-	-	-	-
		SGOA	3,362.41	0.27	8.85	0.01	3,371.26	0.26
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	HTDA	1,53,124.88	12.30	1,483.37	2.05	1,54,608.24	11.72
		HFHD	9,550.53	0.77	(28.20)	(0.04)	9,522.33	0.72
		HFDN	587.95	0.05	(2.03)	(0.00)	585.92	0.04
	2. Other Investments	HODS	2,500.00	0.20	(2,500.00)	(3.46)	-	-
	b. Infrastructure Investments							
	1. Approved Investments	IDDF	5,994.66	0.48	-	-	5,995.07	0.45
		IPTD	2,94,159.95	23.63	(18,726.03)	(25.93)	2,75,433.92	20.87
		EIIT	474.80	0.04	30.05	0.04	504.85	0.04
		IPFD	61,576.30	4.95	(165.51)	(0.23)	61,410.79	4.65
		ILBI	7,462.14	0.60	(23.06)	(0.03)	7,439.08	0.56
	2. Other Investments							
	c. Approved Investments	EAEQ	100.67	0.01	(10.73)	(0.02)	89.95	0.01
		ECDB	1,69,991.00	13.65	(39,989.00)	(55.38)	1,30,002.00	9.85
		ECIS	50.00	0.00	-	-	50.00	0.00
		EACE	198.74	0.02	(78.95)	(0.11)	119.78	0.01
		EPPD	5,080.06	0.41	(23.38)	(0.03)	5,056.68	0.38
		EGMF	9,633.62	0.77	(1,104.79)	(1.53)	8,528.83	0.65
		EPBT	36,073.70	2.90	13,577.79	18.80	49,651.49	3.76
	d. Other Investments (not exceeding 15%)	OETF	252.02	0.02	31.08	0.04	283.10	0.02
		OLDB	-	-	-	-	-	-
	<b>Total</b>		<b>12,47,479</b>	<b>100</b>	<b>72,205</b>	<b>100</b>	<b>13,19,684</b>	<b>100</b>

**FORM NL-29-DETAIL REGARDING DEBT SECURITIES**

Name of the Insurer: Iffco Tokio General Insurance Co. | Date: 30-09-2021

Registration Number : 106

Statement as on : 30-09-2021

(Amount in Rs. Lakhs)

	Market Value				Book Value			
	As at 30-09-2021	As % of total for this class	As at 30-09-2020	As % of total for this class	As at 30-09-2021	As % of total for this class	As at 30-09-2020	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	5,70,991.48	47.14	5,22,620.45	52.66	5,52,822.32	46.85	5,02,126.45	52.25
AA or better	17,029.75	1.41	16,428.17	1.66	16,880.91	1.43	16,215.50	1.69
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A	-	-	9,278.46	0.93	-	-	12,000.00	1.25
Any other ((Sovereign)	6,23,202.32	51.45	4,44,209.25	44.75	6,10,401.74	51.72	4,30,683.17	44.81
<b>Total (A)</b>	<b>12,11,223.55</b>	<b>100.00</b>	<b>9,92,536.33</b>	<b>100.00</b>	<b>11,80,104.97</b>	<b>100.00</b>	<b>9,61,025.12</b>	<b>100.00</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	1,52,614.99	12.60	54,925.31	5.53	1,51,565.21	12.84	60,655.04	6.31
more than 1 year and upto 3years	1,82,460.38	15.06	1,85,985.04	18.74	1,78,995.51	15.17	1,79,002.29	18.63
More than 3years and up to 7years	4,72,590.52	39.02	4,08,810.96	41.19	4,57,832.83	38.80	3,91,187.07	40.71
More than 7 years and up to 10 years	3,21,301.74	26.53	2,34,372.77	23.61	3,12,356.97	26.47	2,27,760.44	23.70
above 10 years	82,255.92	6.79	1,08,442.25	10.93	79,354.45	6.72	1,02,420.28	10.66
Any other (Please specify)								
<b>Total (B)</b>	<b>12,11,223.55</b>	<b>100.00</b>	<b>9,92,536.33</b>	<b>100.00</b>	<b>11,80,104.97</b>	<b>100.00</b>	<b>9,61,025.12</b>	<b>100.00</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	3,88,326.98	32.06	2,74,486.76	27.66	3,80,498.89	32.24	2,64,471.25	27.52
b. State Government	2,34,875.33	19.39	1,69,722.50	17.10	2,29,902.85	19.48	1,66,211.92	17.30
c. Corporate Securities	5,88,021.24	48.55	5,48,327.07	55.25	5,69,703.23	48.28	5,30,341.95	55.19
Any other (Please specify)								
<b>Total (C)</b>	<b>12,11,223.55</b>	<b>100.00</b>	<b>9,92,536.33</b>	<b>100.00</b>	<b>11,80,104.97</b>	<b>100.00</b>	<b>9,61,025.12</b>	<b>100.00</b>

<b>FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS</b>
<b>Name of the Insurer: IFFCO-TOKIO GENERAL INSURANCE</b>
<b>Registration No: 106</b>

Date: 30-09-2021	
Name of the Fund	Unit Linked

NO	PARTICULARS	(Amount in Rs. Lakhs)									
		Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD ( As on 30-09-2021)	Prev. FY ( As on 31 March 2021)	YTD ( As on 30-09-2021)	Prev. FY ( As on 31 March 2021)	YTD ( As on 30-09-2021)	Prev. FY ( As on 31 March 2021)	YTD ( As on 30-09-2021)	Prev. FY ( As on 31 March 2021)	YTD ( As on 30-09-2021)	Prev. FY ( As on 31 March 2021)
1	Investments Assets	11,75,048	10,05,980	-	-	-	-	1,44,636	2,03,862	13,19,684	12,09,842
2	Gross NPA	-	2,500	-	-	-	-	-	-	-	2,500
3	% of Gross NPA on Investment Assets (2/1)	-	0.25%	-	-	-	-	-	-	-	0.21%
4	Provision made on NPA	-	1,515	-	-	-	-	-	-	-	1,515
5	Provision as a % of NPA (4/2)	-	60.60	-	-	-	-	-	-	-	60.60%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	11,75,048	10,04,465	-	-	-	-	1,44,636	2,03,862	13,19,684	12,08,327
8	Net NPA (2-4)	-	985.00	-	-	-	-	-	-	-	985.00
9	% of Net NPA to Net Investment Assets (8/7)	-	0.10%	-	-	-	-	-	-	-	0.08%
10	Write off made during the period	1,307	20,000	-	-	-	-	-	-	1,307	20,000







61	DEPOSITS - REPO / REVERSE REPO - CORPORATE SECURITIES	ECCR	-	-	-	-	-	-	-	-	-	-	-	-	-
62	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-
63	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-
64	COMMERCIAL PAPERS	ECCP	3,344.00	27.82	0.83	0.62	2,253.68	37.49	1.66	1.24	2,497.64	7.72	2.20	1.65	-
65	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-
66	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	-	-	-	-	-	-	-	-	1,000.60	56.54	5.65	4.23	-
67	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-
68	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY NON-PSU BANKS	EPPD	5,068.25	88.15	1.74	1.30	5,079.81	175.34	3.45	2.58	-	-	-	-	-
69	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-
70	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-
71	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-
72	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-
73	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-
74	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	11,657.94	104.16	0.89	0.67	13,336.28	203.92	1.53	1.14	13,518.80	259.50	1.92	1.44	-
75	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-
76	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-
77	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	-
78	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	-	-	-	-	-	-	-	-	-	-	-	-	-
79	BONDS - PSU - TAXABLE	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-
80	BONDS - PSU - TAX FREE	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-
81	EQUITY SHARES (INCL CO-OP SOCIETIES)	OESH	-	-	-	-	-	-	-	-	99.01	225.86	228.12	170.71	-
82	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	7,000.00	-	-	-	-
83	MUNICIPAL BONDS	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-
84	COMMERCIAL PAPERS	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-
85	PREFERENCE SHARES	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-
86	VENTURE FUND / SEBI APPROVED ALTERNATE INVESTMENT FUND	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-
87	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-
88	EQUITY SHARES (PSUS & UNLISTED)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-
89	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-
90	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-
91	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-
92	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-
93	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-
94	DERIVATIVE INSTRUMENTS	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-
95	SECURITISED ASSETS	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-
96	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-
97	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	260.29	-	-	-	249.81	-	-	-	175.00	-	-	-	-
98	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>12,73,844.27</b>	<b>26,547.21</b>	<b>2.13</b>	<b>1.6</b>	<b>12,59,028.21</b>	<b>47,095.64</b>	<b>3.82</b>	<b>2.86</b>	<b>10,79,564.76</b>	<b>40,969.44</b>	<b>3.79</b>	<b>2.90</b>	

**FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS**

**IFFCO-TOKIO GENERAL INSURANCE CO. LTD.**  
**Registration Number: 106**  
**Statement as on: 30-09-2021**  
**Statement of Down Graded Investments**  
**Periodicity of Submission: Quarterly**

**Name of Fund** General Insurance

**(Amount in Rs. Lakhs)**

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
<b>A.</b>	<b><u>During the Quarter</u></b> <sup>1</sup>								
<b>B.</b>	<b><u>As on Date</u></b> <sup>2</sup>								
	<u>7.89% CAN FIN HOME BS 18-05-2022</u>	HTDA	3,509.14	04-Sep-17	INDIA RATING	AA+	AA	18-Dec-19	
	<u>7.59% PNB HF BS 27-07-2022</u>	HTDA	2,500.20	01-Aug-17	INDIA RATING	AAA	AA	06-Mar-20	
	<u>9.00% PNB HF BS 30-08-2022</u>	HTDA	5,000.00	30-Aug-18	CARE	AAA	AA	04-Jul-20	

**FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION**

**Name of the Insurer: IFFCO TOKIO General Insurance Company Limited**  
**Registration No: 106**

Date: Upto 30-9-2021

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	6	7,504.78	0.11	1,193.95	6%
3	No. of Reinsurers with rating A but less than AA	115	37,492.36	2,262.45	4,451.18	28%
4	No. of Reinsurers with rating BBB but less than A	28	2,370.78	319.41	68.81	2%
5	No. of Reinsurers with rating less than BBB					
	<b>Total (A)</b>	149.00	47,367.91	2,581.97	5,713.93	36%
	<b>With In India</b>					
1	Indian Insurance Companies	13			3,699.98	2%
2	FRBs	7	16,807.53	1,364.40	1,362.39	13%
3	GIC Re	1	65,438.12	4,237.90	7,690.51	50%
4	Other (to be Specified)					
	<b>Total (B)</b>	21.00	82,245.64	5,602.30	12,752.88	64%
	<b>Grand Total (C)= (A)+(B)</b>	170.00	1,29,613.55	8,184.27	18,466.82	



**FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS**

**Name of the Insurer: IFFCO TOKIO GENERAL Insurance Company Limited**

**Date: Upto 30-9-2021**

**(Amount in Rs. Lakhs)**

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	21181.12	32236	17913.36	29721	57700.32	61948	50735.53	58273
2	Marine Cargo	5840.40	10440	2970.54	8175	11598.99	19308	6858.00	13517
3	Marine Other than Cargo	399.20	152	96.19	161	1127.55	262	407.34	332
4	Motor OD	42667.17	116276	42130.96	1160137	74537.09	181368	73447.59	2029366
5	Motor TP	49012.98	1937165	45918.76	682991	82643.60	3287756	79755.16	1140931
6	Health	44353.87	85960	63557.24	177089	97919.88	154491	97196.28	230502
7	Personal Accident	2860.83	51238	2978.15	41476	5771.55	96188	5672.15	77205
8	Travel	61.82	1701	14.65	237	78.08	2055	21.04	352
9	Workmen's Compensation/ Employer's liability	1129.72	7357	886.16	5500	2232.37	13778	1725.99	9956
10	Public/ Product Liability	1364.05	1574	1048.73	1326	2919.61	3384	2579.27	2850
11	Engineering	3014.24	4161	2438.80	3688	5827.12	7653	4537.06	6756
12	Aviation	0.00	0	0.00	0	0.00	0	8.54	0
13	Crop Insurance	66762.93	83	61881.79	15	66762.93	83	84382.63	18
14	Other segments **	0.00	0	0.00	0	0.00	0	0.00	0
14	Miscellaneous	14624.44	300668	7511.70	74643	27401.19	403799	15468.17	138493

**FORM NL-36- BUSINESS -CHANNELS WISE**

**Name of the Insurer: IFFCO TOKIO GENERAL Insurance Company Limited**

**Date:Upto 30-9-2021**

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	724504	32733.71	1164472	62873.06	586884	30434.46	998480	57522.57
2	Corporate Agents-Banks	90145	2604.95	152354	4145.90	82597	2606.17	150188	4137.87
3	Corporate Agents -Others	9683	584.70	17904	1078.71	18690	639.24	26803	1176.98
4	Brokers	801211	103552.81	1282054	200930.52	604241	90728.17	1034906	174124.47
5	Micro Agents	0	0.00	0	0.00	7	5.54	7	5.54
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	104523	93761.12	178397	132162.06	128526	105081.92	221655	152637.67
7	Common Service Centres(CSC)	11854	95.04	23124	165.99				
8	Insurance Marketing Firm	665	79.33	1138	202.25	940	37.85	1345	154.93
9	Point of sales person (Direct)	367581	14524.25	609622	24222.71	335239	13101.49	535388	21374.54
10	MISP (Direct)	437685	5305.87	740935	9103.01	359998	4896.65	617177	8004.50
11	Web Aggregators	1160	30.94	62073	1636.25	68290	1815.54	123214	3655.67
12	Referral Arrangements	0	-0.07	0	-0.15	0	0.00	0	0.00
13	Other (to be sepcified) (i) _____ (ii) _____								
	Total (A)	2549011	253272.65	4232073	436520.29	2185412	249347.02	3709163	422794.75
14	Business outside India (B)	0	0.00	0	0.00	0	0.00	0	0.00
	Grand Total (A+B)	2549011	253272.65	4232073	436520.29	2185412	249347.02	3709163	422794.75

FORM NL-37-CLAIMS DATA

Name of the Insurer: IFFCO Tokio GIC Ltd.

Upto the quarter ending on Sep 2021

																			No. of claims only	
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	778	1066	17	1083	18150	39559	57709	4323	1064	30	4353	279	128	650	0	619	0	1897	68560
2	Claims reported during the period	2009	12155	25	12180	249870	7726	257596	347293	3856	19	347312	803	26	1229	0	449	0	11281	636741
	(a) Booked During the period	1925	11997	24	12021	248101	6956	255057	344475	3463	19	344494	663	0	1164	0	418	0	10983	630188
	(b) Reopened during the Period	84	158	1	159	1769	770	2539	2818	393	0	2818	140	0	65	0	31	0	324	6553
	(c) Other Adjustment (to be specified)																			
	(i) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) _____																			
3	(*) Claims Settled during the period	1002	9256	10	9266	225986	7517	233503	340682	2225	7	340689	319	12	969	0	531	0	8578	597094
	(a) paid during the period																			
	(b) Other Adjustment ( to be specified)																			
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	271	1732	1	1733	11398	185	11583	5301	1043	3	5304	288	3	66	0	6	0	1503	21800
	Other Adjustment ( to be specified)																			
	(i) _____																			
	(ii) _____																			
5	(*)Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0.00	3	39	42.00	0	0	0	0.00	3	0	0	0	0	0	0	45.00
6	Claims O/S at End of the period	1514	2233	31	2264	30636	39583	70219	5633	1652	39	5672	475	134	844	0	531	0	3102	86407
	Less than 3months	529	1635	12	1647	26984	3364	30348	4013	1211	6	4019	324	12	448	0	93	0	2080	40711
	3 months to 6 months	8	339	7	346	2961	1918	4879	1099	281	10	1109	96	8	177	0	67	0	528	8046
	6months to 1 year	222	152	5	157	622	6015	6637	457	149	9	466	35	30	174	0	34	0	328	8232
	1year and above	208	107	7	114	69	28286	28355	64	11	14	78	20	84	45	0	337	0	166	29418



## FORM NL-37-CLAIMS DATA

Name of the Insurer: IFFCO Tokio GIC Ltd.

Upto the quarter ending on Sep 2021  
(Amount in Rs. Lakhs)

Sl. No	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	122687.12	5244.64	2450.88	7695.52	9222.78	253992.16	263214.94	3433.30	1830.92	39.48	5303.70	429.84	3134.04	7164.53	0.00	66652.21	0.00	7163.39	483445.30
2	Claims reported during the period	22990.02	9643.17	454.92	10098.09	65875.51	42076.35	107951.86	114029.67	5140.92	5.34	119175.93	1182.48	95.60	4593.08	0.00	57757.64	0.00	10523.52	334368.22
	(a) Booked During the period	22414.65	9506.54	454.47	9961.01	64855.35	39424.80	104280.15	111815.95	4722.04	5.34	116543.32	712.64	82.28	4493.04	0.00	57743.15		10091.98	326322.22
	(b) Reopened during the Period	575.37	136.63	0.45	137.08	1020.16	2651.56	3671.71	2213.72	418.88	0.00	2632.60	469.84	13.32	100.05	0.00	14.49	0.00	431.54	8046.00
	(c) Other Adjustment (to be specified) (i) _____ (ii) _____																			
3	(*) Claims Settled during the period	16304.46	5644.60	267.15	5911.74	61763.28	38722.33	100485.61	109834.48	2936.96	6.13	112777.58	922.12	79.99	1883.03	0.00	21218.28	0.00	5329.66	264912.48
	(a) paid during the period (b) Other Adjustment ( to be specified) (i) _____ (ii) _____																			
4	Claims Repudiated during the period	0.00	0.60	0.00	0.60	174.94	15.03	189.96	4395.91	842.73	1.49	5240.13	18.95	0.00	0.00	0.00	0.00	0.00	74.88	5524.53
	Other Adjustment ( to be specified) (i) _____ (ii) _____																			
5	(*) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	5	91	97	0	0	0	0	4	0	0	0	0	0	0	101.36
6	Claims O/S at End of the period	127458	7399	2476	9875.36	11068	261838	272905	3967	3362	37	7366	0	3683	8726	0	59054	0	12120	501188
	Less than 3months	9121	2257	14	2271.59	8472	18866	27338.36	2830	1552	1	4382.25		54	3564	0	36568	0	4583.896713	87883.40
	3 months to 6 months	12807	1425	636	2060.96	1782	11091	12872.86	791	1376	1	2168.12		9	955	0	150	0	3789.03079	34812.92
	6months to 1 year	25785	882	28	909.74	752	36310	37061.86	307	369	6	680.71		1121	1533	0	9629	0	1964.21535	78683.84
	1year and above	79745	2835	1798	4633.06	61	195571	195632.26	40	65	30	135.02		2499	2675	0	12707	0	1782.513304	299807.84

Note- (\*) Figures reported for Claims Settled during the period is inclusive of unclaimed amount/ claim figures.

Other segments \*\* Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

**FORM NL-39- AGEING OF CLAIMS**

Name of the Insurer: IFFCO TOKIO General Insurance Company

For the Quarter ending on Sep 2021

Amount in Rs. Lakhs

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	171	173	163	63	51	17	18	475.94	596.71	2057.04	1783.46	1271.33	506.09	61.41	656	6751.97
2	Marine Cargo	4485	1073	283	164	43	10	3	1508.56	1103.08	635.22	332.06	94.01	109.90	5.72	6061	3788.55
3	Marine Other than Cargo	0	0	0	0	1	0	1	0.00	0.47	0.00	0.00	2.27	0.00	0.22	2	2.96
4	Motor OD	114261	20400	4960	1367	370	66	73	20228.19	9506.70	4840.20	2439.33	690.00	127.36	76.04	141497	37907.81
5	Motor TP	136	316	684	1287	1782	764	825	476.88	1313.31	3083.88	6453.55	8963.49	4947.69	3483.36	5794	28722.15
6	Health	95734	72613	21594	3401	1143	1449	400	21472.27	25290.73	11116.71	1242.38	206.29	106.04	26.59	196334	59461.02
7	Personal Accident	263	425	403	230	37	10	4	122.90	537.97	766.38	374.51	51.58	23.75	2.25	1372	1879.33
8	Travel	0	0	2	0	0	0	0	0.00	0.14	0.08	0.06	0.00	0.00	0.00	2	0.28
9	Workmen's Compensation/ Employer's liability	11	26	69	67	21	2	1	7.28	43.77	271.54	306.61	37.77	24.11	0.99	197	692.06
10	Public/ Product Liability	0	1	2	2	3	1	0	0.00	0.17	19.57	0.83	12.30	3.21	0.00	9	36.08
11	Engineering	133	175	167	113	40	0	1	51.74	120.46	177.90	558.87	339.22	0.00	25.46	629	1273.66
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
13	Crop Insurance	131	14	8	5	35	1	0	12756.06	86.34	12.62	5.32	4.54	0.40	0.00	194	12865.29
14	Other segments <sup>(a)</sup>	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
15	Miscellaneous	3270	1079	558	400	70	13	5	1372.81	632.84	292.25	769.70	331.93	-177.84	4.60	5395	3226.29

FORM NL-39- AGEING OF CLAIMS

Upto the Quarter ending on Sep 2021

Amount in Rs. Lakhs

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	271	228	232	122	95	28	26	660.02	925.25	5639.53	6570.84	1798.59	621.89	88.32	1002	16304.46
2	Marine Cargo	6537	1888	487	253	73	12	6	2089.00	1616.95	945.38	598.92	278.43	109.90	6.03	9256	5644.60
3	Marine Other than Cargo	2	1	0	2	4	0	1	1.72	0.99	0.00	53.53	210.12	0.00	0.79	10	267.15
4	Motor OD	177801	36604	8523	2203	642	97	116	31606.55	16588.00	8257.04	3700.77	1308.14	168.48	134.30	225986	61763.28
5	Motor TP	150	366	841	1423	2412	1097	1228	509.04	1506.52	3599.33	7140.43	12559.44	7195.77	6211.81	7517	38722.33
6	Health	150247	154064	27768	5157	1583	1462	401	39454.28	52822.93	15183.01	1914.79	322.79	110.09	26.59	340682	109834.48
7	Personal Accident	381	711	687	359	70	10	7	203.04	771.46	1224.00	589.05	118.11	23.75	7.56	2225	2936.96
8	Travel	1	0	4	1	1	0	0	2.50	1.16	0.27	0.29	1.92	0.00	0.00	7	6.13
9	Workmen's Compensation/ Employer's liability	14	46	111	97	46	2	3	7.66	77.66	332.59	345.11	126.43	24.11	8.56	319	922.12
10	Public/ Product Liability	1	2	2	3	3	1	0	0.08	0.17	19.57	44.66	12.30	3.21	0.00	12	79.99
11	Engineering	176	246	270	199	73	2	3	81.77	157.93	280.20	695.58	584.58	41.61	41.35	969	1883.03
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
13	Crop Insurance	228	33	61	55	153	1	0	20802.21	122.54	109.76	140.40	42.98	0.40	0.00	531	21218.28
14	Other segments <sup>(a)</sup>	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
15	Miscellaneous	5076	1808	984	576	100	21	13	2113.78	891.11	603.74	1086.77	406.31	172.24	55.71	8578	5329.66



**FORM NL-41 OFFICES INFORMATION****As at: 30-09-2021**

Name of the Insurer: IFFCO Tokio General Insurance Co. Ltd.

**Date:**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	340
2	No. of branches approved during the year	5
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	4
6	No of branches at the end of the year	340
7	No. of branches approved but not opened	1
8	No. of rural branches	1
9	No. of urban branches	165
10	<b>No. of Directors:-</b>	
	(a) Independent Director	3
	(b) Executive Director*	2
	(c) Non-executive Director	8
	(d) Women Director**	2
	(e) Whole time director *	2
11	No. of Employees	
	(a) On-roll:	4250
	(b) Off-roll:	1112
	(c) Total	5362
12	<b>No. of Insurance Agents and Intermediaries</b>	
	(a) Individual Agents,	13224
	(b) Corporate Agents-Banks	56
	(c) Corporate Agents-Others	28
	(d) Insurance Brokers	469
	(e) Web Aggregators	11
	(f) Insurance Marketing Firm	32
	(g) Motor Insurance Service Providers (DIRECT)	2061
	(h) Point of Sales persons (DIRECT)	36117
	(i) Other as allowed by IRDAI (To be specified)	

**Note- (\*) As on 30-09-2021, the Company had two women Directors.****(i) Mrs. Mira Mehrishi, Independent Director****(ii) Mr. Anamika Roy Rashtrawar, MD & CEO****(\*\*) Company had following two Whole Time Directors/ Executive Directors as on 30-09-2021****(i) Mr. Anamika Roy Rashtrawar, MD & CEO****(ii) Mr. Shinjiro Hamada, Director (Operations)****Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	5358	47468
Recruitments during the quarter	312	5661
Attrition during the quarter	308	1131
Number at the end of the quarter	5362	51998

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: IFFCO Tokio General Insurance Co. Ltd.

Date: 1st July, 2021 to 30th September, 2021

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. K. Srinivasa Gowda	Chairman	Chairman	No Change
2	Mr. Noboru Yamagata	Vice Chairman	Vice Chairman	No Change
3	Mr. Balwinder Singh Nakai #	Director	Non Executive Director	No Change#
4	Dr. U.S. Awasthi	Director	Non Executive Director	No Change
5	Mr. Rakesh Kapur	Director	Non Executive Director	No Change
6	Dr. P.S. Gahlaut	Director	Non Executive Director	No Change
7	Mrs. Mira Mehrishi	Independent Director	Independent Director	No Change
8	Mr. Sudhakar Rao	Independent Director	Independent Director	No Change
9	Mr. Amar Sinha	Independent Director	Independent Director	No Change
10	Mr. Chisato Kojima ##	Director	Non Executive Director	Resigned w.e.f.30th September, 2021##
11	Mr. Yukio Arita	Director	Non Executive Director	Appointed w.e.f 11th August, 2021
12	Mr. Shinjiro Hamada	Director	Executive Director	No Change
13	Mr. Saloon Tham	Director	Non Executive Director	Resigned w.e.f. 8th July, 2021
14	Mrs. Anamika Roy Rashtrawar ###	Managing Director & CEO	Managing Director & CEO	No Change###
15	Mr. H.O. Suri ###	Financial Advisor & Chief of Internal Audit	Financial Advisor & Chief of Internal Audit	No Change###
16	Mr. Sanjeev Chopra	Sr. Executive Director & Chief Finance Officer	Chief Finance Officer	No Change
17	Mr. Ramesh Kumar*	Sr. Executive Director	Head- HR, Admin & CSR	No Change
18	Ms. Seema Gaur*	Sr. Executive Director	Head IT & MIS	No Change
19	Mr. Abhay Kumar*	Executive Director	Head-Retail Marketing	Resigned w.e.f. 9th September, 2021
20	Mr. V Rajaraman*	Executive Director (Marketing)	Executive Director (Marketing)	No Change
21	Mr. Abhijit Chatterjee*	Executive Director (Head- Claims)	Claim Head	No Change
22	Mrs. Isha Khera	V.P & Appointed Actuary	Appointed Actuary	No Change
23	Mr. Kenji Ino	EVP & Chief risk Officer	Chief risk Officer	No Change
24	Mr. Amit Jain	V.P, Company Secretary & Chief Compliance Officer	Company Secretary & Chief Compliance Officer	No Change
25	Mr. Abhishek Sharma	V. P Chief Investment Officer	Chief Investment Officer	No Change

**Note-**

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

# Consequent to demise of Mr. Balwinder Singh Nakai on 11th October, 2021; Mr. Dileepbhai Nanubhai Sanghani has been appointed as IFFCO Nominee Non-Executive Director of the Company on 13th October, 2021.

## Consequent resignation of Mr. Chisato Kojima we.f 30th Sept, 2021; Mr. Kunihiro Higashi, has been appointed as Tokio Marine Nominee Non Executive Director of the Company w.e.f 8th October, 2021.

### Consequent resignation of Mrs. Anamika Roy Rashtrawar from the Company w.e.f 1st Oct, 2021; the Board and Shareholders at their meeting held on 13th October, 2021 have approved the appointment of Mr. H.O. Suri as MD & CEO of the Company.

**FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)**

Insurer: **Iffco Tokio General Insurance Co. Ltd.**

Upto the Quarter ending on **30th September, 2021**

(Amount in Rs. Lakhs)

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	FIRE	Rural	194	476.67	5,69,777.16
		Social			
2	MARINE CARGO	Rural	0	0	0
		Social			
3	MARINE OTHER THAN CARGO	Rural	0	0	0
		Social			
4	MOTOR OD	Rural	45,378	1,479.68	11,245.05
		Social			
5	MOTOR TP	Rural	8,53,584	17,012.77	6,13,733.99
		Social			
6	HEALTH	Rural	24,508	2,841.43	1,99,99,972.18
		Social			
7	PERSONAL ACCIDENT	Rural	1,43,660	1,226.93	80,45,451.08
		Social	1	33.00	2,40,000.00
8	TRAVEL	Rural	0	0	0
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	2,813	355.84	1,57,978.84
		Social			
10	Public/ Product Liability	Rural	695	16.76	43,474.56
		Social			
11	Engineering	Rural	1,570	352.93	2,30,806.88
		Social			
12	Aviation	Rural	0	0	0
		Social			
13	Other Segment <sup>(a)</sup>	Rural	83	66762.93	4,33,153.09
		Social	76	13001.06	78,865.98
14	Miscellaneous	Rural	76869	4928.23	17,35,402.51
		Social	10732	9.42	5,851.85
<b>Total</b>		<b>Rural</b>	<b>11,49,354</b>	<b>95,454.17</b>	<b>3,18,40,995.34</b>
		<b>Social</b>	<b>10,809</b>	<b>13,043.48</b>	<b>3,24,717.83</b>

**PERIODIC DISCLOSURES**

**FORM NL - 44 - MOTOR TP OBLIGATIONS**

<b>Name of the Insurer :</b>	IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
<b>Registration No. :</b>	106
<b>Date of Registration with the IRDAI :</b>	December 4, 2000
<b>Gross Direct Premium Income during the immediate preceding FY (Rs In Lakhs)</b>	8,41,088
<b>Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs In Lakhs)</b>	1,99,804
<b>Obligation of the Insurer to be met in a FY (Rs In Lakhs)</b>	1,96,103
<b>Statement Period : Quarter ending</b>	Sep-21

Items	(₹ In Lakhs)	
	For the Quarter ended September 30, 2021	Upto the Quarter ended September 30, 2021
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	17,170	26,734
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	31,843	55,909
Total Gross Direct Motor Third Party Insurance Business (L+P)	49,013	82,644
Total Gross Direct Motor Own damage Insurance Business Premium	42,667	74,537
Total Gross Direct Premium Income	2,53,273	4,36,520



**FORM NL-45-GREIVANCE DISPOSAL**

Name of the Insurer: IFFCO-Tokio General Insurance Co. Ltd.

Date: JULY - SEP' 2021

**GRIEVANCE DISPOSAL**

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	0	0	0	0	0	0
b)	Claims Related	13	398	151	130	111	19	398
c)	Policy Related	0	33	28	2	0	3	33
d)	Premium Related	0	2	1	1	0	0	2
e)	Refund Related	0	2	2	0	0	0	2
f)	Coverage Related	0	4	2	1	0	1	4
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	0	0	0	0	0	0
i)	Others (to be specified) (i) Complaint was registered on the basis of format (ii) _____	0	1	1	0	0	0	1
	<b>Total</b>	13	440	185	134	111	23	440
<b>2</b>	<b>Total No. of policies during previous year:</b>	88,34,350						
<b>3</b>	<b>Total No. of claims during previous year:</b>	11,85,858						
<b>4</b>	<b>Total No. of policies during current year:</b>	42,32,073						
<b>5</b>	<b>Total No. of claims during current year:</b>	6,32,784						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.08						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	6.29						
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	23	5.23%	-	-	-	-	
b)	15 - 30 days	0	-	-	-	-	-	
c)	30 - 90 days	0	-	-	-	-	-	
d)	90 days & Beyond	0	-	-	-	-	-	
	<b>Total Number of Complaints</b>	23	5.23%	-	-	-	-	

**Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**

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

**For the Quarter ending: 30-09-2021**

**Date: 30-09-2021**

<b>Meeting Date</b>	<b>Investee Company Name</b>	<b>Type of Meeting (AGM / EGM)</b>	<b>Proposal of Management / Shareholders</b>	<b>Description of the proposal</b>	<b>Management Recommendation</b>	<b>Vote (For / Against/ Abstain)</b>	<b>Reason supporting the vote decision</b>
Nil							