

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st July, 2022 - 30th September, 2022

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2022

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022	QUARTER ENDED 30TH SEPTEMBER 2021	HALF YEAR ENDED 30TH SEPTEMBER 2021
1	Premiums earned (Net)	NL-4-Premium Schedule	4,421	8,965	2,631	4,695
2	Profit/ (Loss) on sale/redemption of Investments		-	1	82	84
3	Interest, Dividend & Rent – Gross *		426	812	314	594
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		-	-	-	-
	iii) Handling Charges		(50)	(64)	(89)	(100)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	TOTAL (A)		4,797	9,714	2,937	5,273
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,171	5,030	2,181	4,332
2	Commission	NL-6-Commission Schedule	(955)	(3,874)	(1,424)	(3,289)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	994	1,866	552	1,382
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,210	3,022	1,308	2,425
	Operating Profit/(Loss) from Fire Business C= (A - B)		2,587	6,692	1,629	2,849
	APPROPRIATIONS					
	Transfer to Shareholders' Account		2,587	6,692	1,629	2,849
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		2,587	6,692	1,629	2,849

* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022	QUARTER ENDED 30TH SEPTEMBER 2021	HALF YEAR ENDED 30TH SEPTEMBER 2021
Interest, Dividend & Rent	394	763	314	602
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	24	34	(5)	(18)
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	8	15	6	11
Interest, Dividend & Rent – Gross	426	812	314	594

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2022

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022	QUARTER ENDED 30TH SEPTEMBER 2021	HALF YEAR ENDED 30TH SEPTEMBER 2021
1	Premiums earned (Net)	NL-4-Premium Schedule	3,314	6,035	2,609	4,842
2	Profit/ (Loss) on sale/redemption of Investments		1	1	42	43
3	Interest, Dividend & Rent – Gross *		235	449	166	304
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		-	-	-	-
	iii) Handling Charges		(4)	(6)	(3)	(5)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	TOTAL (A)		3,546	6,479	2,814	5,185
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,474	4,941	3,767	5,283
2	Commission	NL-6-Commission Schedule	143	244	198	505
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	527	1,229	452	953
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		3,144	6,414	4,417	6,741
	Operating Profit/(Loss) from Marine Business C= (A - B)		402	65	(1,603)	(1,557)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		402	65	(1,603)	(1,557)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		402	65	(1,603)	(1,557)

* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022	QUARTER ENDED 30TH SEPTEMBER 2021	HALF YEAR ENDED 30TH SEPTEMBER 2021
Interest, Dividend & Rent	218	422	166	308
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	13	19	(3)	(9)
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	4	8	3	5
Interest, Dividend & Rent – Gross	235	449	166	304

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2022

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022	QUARTER ENDED 30TH SEPTEMBER 2021	HALF YEAR ENDED 30TH SEPTEMBER 2021
1	Premiums earned (Net)	NL-4-Premium Schedule	1,46,685	2,87,851	1,32,837	2,59,325
2	Profit/ (Loss) on sale/redemption of Investments		24	45	4,111	4,242
3	Interest, Dividend & Rent – Gross *		16,706	32,310	15,266	29,984
4	a) Other Income:					
	i) Transfer & Duplicate Fee		15	29	15	22
	ii) Exchange Gain / (Loss)		-	(1)	(2)	(3)
	iii) Handling Charges		(49)	(101)	(65)	(85)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	TOTAL (A)		1,63,381	3,20,133	1,52,162	2,93,485
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,26,903	2,56,577	1,33,974	2,47,278
2	Commission	NL-6-Commission Schedule	15,074	26,869	8,905	18,926
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	25,153	48,134	22,108	40,270
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,67,130	3,31,580	1,64,987	3,06,474
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(3,749)	(11,447)	(12,825)	(12,989)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(3,749)	(11,447)	(12,825)	(12,989)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(3,749)	(11,447)	(12,825)	(12,989)

* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022	QUARTER ENDED 30TH SEPTEMBER 2021	HALF YEAR ENDED 30TH SEPTEMBER 2021
Interest, Dividend & Rent	15,458	30,384	15,234	30,379
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	929	1,336	(238)	(932)
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	319	590	270	536
Interest, Dividend & Rent – Gross	16,706	32,310	15,266	29,984

PERIODIC DISCLOSURES

FORM NL-1-B-RA

TOTAL REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2022

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022	QUARTER ENDED 30TH SEPTEMBER 2021	HALF YEAR ENDED 30TH SEPTEMBER 2021
1	Premiums earned (Net)	NL-4-Premium Schedule	1,54,420	3,02,851	1,38,078	2,68,863
2	Profit/ (Loss) on sale/redemption of Investments		25	47	4,234	4,369
3	Interest, Dividend & Rent – Gross *		17,367	33,571	15,746	30,882
4	a) Other Income:					
	i) Transfer & Duplicate Fee		15	29	15	22
	ii) Exchange Gain / (Loss)		-	(1)	(2)	(3)
	iii) Handling Charges		(103)	(171)	(157)	(190)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	TOTAL (A)		1,71,724	3,36,326	1,57,914	3,03,943
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,31,548	2,66,548	1,39,922	2,56,892
2	Commission	NL-6-Commission Schedule	14,262	23,239	7,679	16,142
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	26,674	51,229	23,112	42,606
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,72,484	3,41,016	1,70,713	3,15,640
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(760)	(4,690)	(12,799)	(11,697)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(760)	(4,690)	(12,799)	(11,697)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		(760)	(4,690)	(12,799)	(11,697)

* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022	QUARTER ENDED 30TH SEPTEMBER 2021	HALF YEAR ENDED 30TH SEPTEMBER 2021
Interest, Dividend & Rent	16,070	31,569	15,714	31,289
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	966	1,389	(247)	(959)
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	331	613	279	553
Interest, Dividend & Rent – Gross	17,367	33,571	15,746	30,882

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 HALF YEAR ENDED 30TH SEPTEMBER 2022

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022	QUARTER ENDED 30TH SEPTEMBER 2021	HALF YEAR ENDED 30TH SEPTEMBER 2021
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		2,587	6,692	1,629	2,849
	(b) Marine Insurance		402	65	(1,603)	(1,557)
	(c) Miscellaneous Insurance		(3,749)	(11,447)	(12,825)	(12,989)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		5,872	11,150	5,513	11,380
	(b) Profit on sale of investments		9	16	1,512	1,562
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		340	481	(79)	(343)
3	OTHER INCOME					
	a) Miscellaneous Income		269	322	20	53
	b) Profit on Sale of Fixed Assets		1	1	-	-
	TOTAL (A)		5,731	7,280	(5,834)	956
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	(1,515)	(1,515)
	(b) For doubtful debts		-	-	-	-
	(c) For Others		-	-	-	-
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 towards Corporate Social Responsibility (CSR) Activities		128	255	156	311
	(e) Penalties		-	-	-	5
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards Excess Employees Remuneration		-	-	-	-
	(iii) Others		-	-	-	-
	(g) Others					
	(i) Investment Write Off		-	-	1,307	1,307
	(ii) Loss on Sale of Fixed Assets		(1)	-	1	1
	TOTAL (B)		127	255	(52)	109
	Profit/ (Loss) Before Tax		5,604	7,025	(5,782)	847
	Less: Provision for Taxation					
	Current Tax		1,792	2,140	(1,604)	-
	Deferred Tax		(511)	(525)	(339)	(362)
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		-	-	-	-
	Deferred Tax		-	-	-	-
	Profit/ (Loss) After Tax		4,323	5,410	(3,839)	1,209
	APPROPRIATIONS					
	(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			2,10,974		2,05,139
	Balance carried forward to Balance Sheet			2,16,384		2,06,348

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 2022

(₹ In Lakhs)

	Schedule	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	28,025	27,422
SHARE APPLICATION MONEY PENDING ALLOTMENT		49,996	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	3,00,995	2,51,557
FAIR VALUE CHANGE ACCOUNT			
- Shareholders' Funds		56	16
- Policyholders' Funds		191	83
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		3,79,263	2,79,079
APPLICATION OF FUNDS			
INVESTMENTS			
Investments - Shareholders'	NL-12-Investment Schedule	3,56,208	2,17,178
Investments - Policyholders'	NL-12(A)-Investment Schedule	12,16,765	11,02,505
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	18,137	12,865
DEFERRED TAX ASSET (NET)		2,783	3,051
CURRENT ASSETS :			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	14,970	23,217
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,65,469	2,53,409
Sub-Total (A)		1,80,439	2,76,627
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	10,79,417	10,52,273
PROVISIONS	NL-18-Provisions Schedule	3,15,652	2,80,875
Sub-Total (B)		13,95,069	13,33,147
NET CURRENT ASSETS (C) = (A - B)		(12,14,630)	(10,56,521)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT & LOSS A/C		-	-
TOTAL		3,79,263	2,79,079

CONTINGENT LIABILITIES

(₹ In Lakhs)

	Particulars		AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021
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		25,807	17,963
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	TOTAL		25,807	17,963

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

PREMIUM EARNED [NET]

(₹ In Lakhs)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2022			HALF YEAR ENDED 30TH SEPTEMBER 2022		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Premium from direct business written	7,586	280	7,866	15,793	527	16,320
	Add: Premium on reinsurance accepted	6	-	6	10	-	10
	Less : Premium on reinsurance ceded	3,818	279	4,097	8,079	455	8,534
	Net Premium	3,774	1	3,775	7,724	72	7,796
	Add: Opening balance of UPR	-	-	-	3,710	59	3,769
	Less: Closing balance of UPR	488	(27)	461	5,436	94	5,530
	Premium Earned (Net)	3,286	28	3,314	5,998	37	6,035

	Gross Direct Premium						
	- In India	7,586	280	7,866	15,793	527	16,320
	- Outside India	-	-	-	-	-	-

PREMIUM EARNED [NET]

(₹ In Lakhs)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2021			HALF YEAR 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
	Net Premium	3,189	19	3,209	6,441	37	6,477
	Add: Opening balance of UPR	-	-	-	2,804	163	2,967
	Less: Closing balance of UPR	581	18	599	4,507	95	4,602
	Premium Earned (Net)	2,608	1	2,609	4,738	104	4,842

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

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2022				HALF YEAR ENDED 30TH SEPTEMBER 2022			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	7,536	4,295	1,36,983	1,48,814	11,028	6,611	2,74,478	2,92,117
Add: Re-insurance accepted	72	639	3,058	3,769	224	672	1,720	2,616
Less: Re-insurance Ceded	5,992	2,476	36,860	45,328	9,018	3,466	82,798	95,282
Net Claim Paid	1,616	2,458	1,03,181	1,07,255	2,234	3,817	1,93,400	1,99,451
Add: Claims Outstanding at the end of the Half Year	555	16	23,722	24,293	14,258	9,311	7,71,294	7,94,863
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	11,462	8,187	7,08,117	7,27,766
Net Incurred Claims	2,171	2,474	1,26,903	1,31,548	5,030	4,941	2,56,577	2,66,548

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2022				HALF YEAR ENDED 30TH SEPTEMBER 2022			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	7,536	4,295	1,36,983	1,48,814	11,027	6,611	2,74,478	2,92,116
- Outside India	-	-	-	-	1	-	-	1
	7,536	4,295	1,36,983	1,48,814	11,028	6,611	2,74,478	2,92,117
Estimates of IBNR and IBNER at the end of the period (net)	220	(3)	23,045	23,262	1,821	2,984	4,60,386	4,65,191
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	1,351	3,032	4,25,287	4,29,670

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2021				HALF YEAR ENDED 30TH SEPTEMBER 2021			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
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
Net Claim Paid	1,242	2,269	1,13,408	1,16,919	2,857	3,305	1,89,463	1,95,624
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
Net Incurred Claims	2,181	3,767	1,33,974	1,39,922	4,332	5,283	2,47,278	2,56,892

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2021				HALF YEAR 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
	5,929	3,783	1,46,038	1,55,750	15,194	5,902	2,42,664	2,63,760
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

PERIODIC DISCLOSURES

FORM NL-5 (A) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2022			HALF YEAR ENDED 30TH SEPTEMBER 2022		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	3,720	575	4,295	6,022	589	6,611
Add: Re-insurance accepted	639	-	639	672	-	672
Less: Re-insurance Ceded	2,276	200	2,476	3,261	205	3,466
Net Claim Paid	2,083	375	2,458	3,433	384	3,817
Add: Claims Outstanding at the end of the Half Year	177	(161)	16	8,869	442	9,311
Less: Claims Outstanding at the beginning of the Year	-	-	-	7,563	624	8,187
Net Incurred Claims	2,260	214	2,474	4,739	202	4,941

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2022			HALF YEAR ENDED 30TH SEPTEMBER 2022		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims Paid (Direct)						
- In India	3,720	575	4,295	6,022	589	6,611
- Outside India	-	-	-	-	-	-
	3,720	575	4,295	6,022	589	6,611
Estimates of IBNR and IBNER at the end of the period (net)	(7)	4	(3)	2,922	62	2,984
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	2,976	56	3,032

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2021			HALF YEAR ENDED 30TH SEPTEMBER 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
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
Net Claim Paid	2,267	2	2,269	3,178	127	3,305
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
Net Incurred Claims	3,415	351	3,767	5,054	229	5,283

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2021			HALF YEAR 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
	3,780	3	3,783	5,636	267	5,902
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

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

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2022													
	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
Claims paid														
Direct claims	33,114	28,571	61,685	1,290	-	599	154	2,215	47,499	36	49,750	19,859	3,646	1,36,983
Add: Re-insurance accepted	-	-	-	1	-	-	-	-	3,057	-	3,057	-	-	3,058
Less: Re-insurance Ceded	4,492	2,755	7,247	1,052	-	104	8	185	12,379	2	12,566	14,908	975	36,860
Net Claim Paid	28,622	25,816	54,438	239	-	495	146	2,030	38,177	34	40,241	4,951	2,671	1,03,181
Add: Claims Outstanding at the end of the Half Year	1,548	17,107	18,655	165	-	208	(69)	337	4,795	48	5,180	(4,152)	3,735	23,722
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Incurred Claims	30,170	42,923	73,093	404	-	703	77	2,367	42,972	82	45,421	799	6,406	1,26,903

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2022													
	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
Claims Paid (Direct)														
- In India	33,114	28,571	61,685	1,290	-	599	154	2,215	47,499	36	49,750	19,859	3,646	1,36,983
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	33,114	28,571	61,685	1,290	-	599	154	2,215	47,499	36	49,750	19,859	3,646	1,36,983
Estimates of IBNR and IBNER at the end of the period (net)	832	16,424	17,256	(3)	-	17	59	178	2,845	54	3,077	-	2,639	23,045
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	HALF YEAR ENDED 30TH SEPTEMBER 2022													
	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
Claims paid														
Direct claims	66,061	45,291	1,11,352	2,079	-	961	156	3,933	93,691	41	97,665	55,200	7,065	2,74,478
Add: Re-insurance accepted	-	-	-	1	-	-	-	425	1,294	-	1,719	-	-	1,720
Less: Re-insurance Ceded	9,637	4,560	14,197	1,689	-	122	8	306	23,105	2	23,413	41,414	1,955	82,798
Net Claim Paid	56,424	40,731	97,155	391	-	839	148	4,052	71,880	39	75,971	13,786	5,110	1,93,400
Add: Claims Outstanding at the end of the Half Year	25,623	6,73,619	6,99,242	1,908	-	2,983	2,654	7,461	32,847	180	40,488	6,595	17,424	7,71,294
Less: Claims Outstanding at the beginning of the Year	20,764	6,29,447	6,50,211	1,653	-	2,376	2,680	6,067	23,268	94	29,429	12,438	9,330	7,08,117
Net Incurred Claims	61,283	84,903	1,46,186	646	-	1,446	122	5,446	81,459	125	87,030	7,943	13,204	2,56,577

CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	HALF YEAR 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
Claims paid														
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
Net Claim Paid	46,952	34,324	81,275	447	-	875	71	2,672	95,199	6	97,877	5,242	3,674	1,89,463
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
Net Incurred Claims	49,096	85,795	1,34,891	194	-	1,242	661	3,810	97,263	21	1,01,094	3,271	5,925	2,47,278

(₹ In Lakhs)

Particulars	HALF YEAR 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
Claims Paid (Direct)														
- 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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
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-6 (A) -COMMISSION SCHEDULE

COMMISSION

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2022			HALF YEAR ENDED 30TH SEPTEMBER 2022		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Commission & Remuneration	642	8	650	1,295	34	1,329
Rewards	124	20	144	331	20	351
Distribution fees	-	-	-	-	-	-
Gross Commission	766	28	794	1,626	54	1,680
Add: Commission on Re-insurance Accepted	1	-	1	2	-	2
Less: Commission on Re-insurance Ceded	621	31	652	1,361	77	1,438
Net Commission	146	(3)	143	267	(23)	244
Break-up of the expenses (Gross) incurred to procure business:						
Individual Agents	213	-	213	433	-	433
Corporate Agents (Banks / FII / HFC)	-	-	-	-	-	-
Corporate Agents (Others)	-	-	-	-	-	-
Insurance Brokers	552	28	580	1,190	54	1,244
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	1	-	1	3	-	3
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-
Others	-	-	-	-	-	-
TOTAL (B)	766	28	794	1,626	54	1,680

Commission and Rewards on (Excluding Reinsurance)						
Business written :						
- In India	766	28	794	1,626	54	1,680
- Outside India	-	-	-	-	-	-

COMMISSION

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2021			HALF YEAR ENDED 30TH SEPTEMBER 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Commission & Remuneration	506	2	508	1,017	5	1,023
Rewards	150	0	151	384	2	386
Distribution fees	-	-	-	-	-	-
Gross Commission	657	2	659	1,401	7	1,408
Add: Commission on Re-insurance Accepted	4	1	5	6	3	9
Less: Commission on Re-insurance Ceded	449	17	466	851	60	912
Net Commission	212	(15)	198	556	(50)	505
Break-up of the expenses (Gross) incurred to procure business:						
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	-	-	-	-	-	-
TOTAL (B)	657	2	659	1,401	7	1,408

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

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,000	40,000
2	Issued Capital 280254362 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	28,025	27,422
3	Subscribed Capital 280254362 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	28,025	27,422
4	Called up Capital 280254362 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	28,025	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 280254362 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	28,025	27,422
	TOTAL	28,025	27,422

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 30TH SEPTEMBER 2022		AS AT 30TH SEPTEMBER 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	14,29,29,725	51	13,98,51,333	51
· Foreign	13,73,24,637	49	13,43,66,967	49
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	-	-	-	-
TOTAL	28,02,54,362	100	27,42,18,300	100

PERIODIC DISCLOSURES
FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

Annexure A

PART A:
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
AS AT QUARTER ENDED 30th September, 2022

SI. 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)				
A	Promoters & Promoters Group								
A.1	Indian Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Indian Farmers Fertiliser Cooperative Ltd. and its nominees	1	142929725	51	14292.97	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
v)	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Tokio Marine Asia Pte. Ltd.	1	137324637	49	13732.46	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
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 (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	2	280254362	100	28025.43	0	0	0	0.00

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)				
A	Promoters & Promoters Group								
A.1	Indian Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Cooperative Societies	35016	414413	67.27	42665.84	-	-	-	-
	(ii) Cooperative Banks	333	12414	11.33	7187.25	-	-	-	-
	(iii) Federations	29	24537	21.40	13574.10	-	-	-	-
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)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
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 (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	35378	451364	100.00	63427.19	0	0	0	0

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

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	84,599	45,198
	Additions during the year	-	-
	Closing Balance	84,599	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	2,16,384	2,06,348
	TOTAL	3,00,995	2,51,557

PERIODIC DISCLOSURES
FORM NL-11-BORROWINGS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

Disclosure For Secured Borrowings

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

PERIODIC DISCLOSURES
FORM NL-12 & 12A -INVESTMENT SCHEDULE

(₹ In Lakhs)

	Particulars	NL - 12		NL - 12A		TOTAL	
		SHAREHOLDERS		POLICYHOLDERS			
		AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,57,956	86,352	5,39,558	4,38,367	6,97,514	5,24,719
2	Other Approved Securities	2,265	181	7,735	919	10,000	1,100
3	Other Investments						
	(a) Shares						
	(i) Equity Shares	201	118	686	597	887	715
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Debenture/ Bonds	17,025	6,862	58,154	34,833	75,179	41,695
	(d) Investment Property - Real Estate	-	-	-	-	-	-
	(e) Subsidiaries	11	8	39	42	50	50
	(f) Other than approved investments						
	Mutual Funds	63	47	215	237	278	283
	Equity Shares	9	-	29	-	38	-
	Non Convertible Debenture	-	-	-	-	-	-
	Less: Provision for diminution in the value of investments	-	-	-	-	-	-
	(g) Other Securities	-	-	-	-	-	-
4	Investments in Infrastructure & Housing	94,431	76,051	3,22,565	3,86,075	4,16,996	4,62,126
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	3,811	14,101	13,017	71,582	16,828	85,683
2	Other Approved Securities	26,589	21,213	90,827	1,07,689	1,17,416	1,28,902
3	Other Investments						
	(a) Shares						
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	3,073	1,404	10,498	7,125	13,571	8,529
	(c) Debenture/ Bonds	4,879	2,142	16,667	10,872	21,546	13,014
	(d) Investment Property - Real Estate	-	-	-	-	-	-
	(e) Subsidiaries	-	-	-	-	-	-
	(f) Other than approved investments						
	Mutual Funds	-	-	-	-	-	-
	Non Convertible Debenture	-	-	-	-	-	-
	Less: Provision for diminution in the value of investments	-	-	-	-	-	-
	(g) Other Securities						
	Certificate of Deposit	-	-	-	-	-	-
	Commercial Paper	-	-	-	-	-	-
	Tri-Party Repo (TREPS)	12,674	-	43,296	-	55,970	-
4	Investments in Infrastructure & Housing	33,221	8,701	1,13,479	44,168	1,46,700	52,869
	TOTAL	3,56,208	2,17,178	12,16,765	11,02,505	15,72,973	13,19,684

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

(₹ In Lakhs)

	Particulars	SHAREHOLDERS		POLICYHOLDERS		TOTAL	
		AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021
	Long Term Investments						
	Book Value	2,71,751	1,69,501	9,28,266	8,60,472	12,00,017	10,29,973
	Market Value	2,63,781	1,74,403	9,01,047	8,85,356	11,64,828	10,59,759
	Short Term Investments						
	Book Value	84,247	47,560	2,87,784	2,41,436	3,72,031	2,88,996
	Market Value	83,914	47,779	2,86,642	2,42,550	3,70,556	2,90,329

PERIODIC DISCLOSURES
FORM NL-13-LOANS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount	Provision
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

PERIODIC DISCLOSURES
FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(₹ In Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2022	Additions during the Half Year	Sales/ Adjustments during the Half Year	As at 30th September 2022	Upto 31st March, 2022	For the Half Year	On sales / adjustments	Upto 30th September 2022	As at 30th September 2022	As at 30th September 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	7,793	398	-	8,191	5,690	697	-	6,387	1,804	1,873
Land - Freehold	378	706	-	1,084	-	-	-	-	1,084	378
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	123	198	-	321	24	2	-	26	295	99
Furniture & Fittings	8,015	2,119	2	10,132	3,153	550	2	3,701	6,431	3,932
Information Technology Equipment	8,998	362	4	9,356	6,586	703	3	7,286	2,070	2,501
Vehicles	242	-	44	198	113	11	12	112	86	188
Office Equipment	2,537	462	6	2,993	1,181	206	5	1,382	1,611	730
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	28,086	4,245	56	32,275	16,747	2,169	22	18,894	13,381	9,701
Capital Work In Progress	3,985	953	182	4,756	-	-	-	-	4,756	3,164
Grand Total	32,071	5,198	238	37,031	16,747	2,169	22	18,894	18,137	12,865
Previous Period Total	27,840	5,868	2,697	31,012	18,860	1,711	2,424	18,147	12,865	

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021
1	Cash (including cheques, drafts and stamps)	95	118
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	14,875	23,099
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	14,970	23,217
	Balances with non-scheduled banks included in 2 above	-	-
	Cash and Bank Balances		
	In India	14,970	23,217
	Outside India	-	-

Notes:

- Balance with Banks in current accounts above, includes liquid flexi term deposit of ₹ 7,471 Lacs (Previous year ₹ 3,180 Lacs)
- Balance with Banks in current accounts above, includes Earmarked amount of ₹ 203 Lacs (Previous year ₹ 191 Lacs) towards CSR activities.
- Balance with Banks in current accounts above, includes Cheques in hand of ₹ 467 Lakhs (Previous year ₹ 434 Lakhs).
- Balance with Banks in current accounts above, includes remittances in transit of ₹ 1,275 Lakhs (Previous year ₹ 1,712 Lakhs).

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021
	ADVANCES		
1	Reserve deposits with ceding companies	39,480	32,038
2	Application money for investments	-	-
3	Prepayments	1,571	1,229
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	6,506	6,056
6	Deposit towards Rent	1,098	1,069
7	Goods and Service Tax Recoverable	-	-
8	Deposit towards Claim	-	-
9	Others	4,315	6,041
	TOTAL (A)	52,970	46,432
	OTHER ASSETS		
1	Income accrued on investments/ FDRs	32,983	32,981
2	Outstanding Premiums	54,958	1,39,375
	Less : Provisions for doubtful	-	-
3	Agents' Balances	94	60
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	22,261	32,221
	Less : Provisions for doubtful	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,742	1,840
	Add: Investment Income accruing on unclaimed amount	461	501
8	Unsettled Investment contract receivable	-	-
	TOTAL (B)	1,12,499	2,06,977
	TOTAL (A+B)	1,65,469	2,53,409

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

	Particulars	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021
1	Agents' Balances	7,899	6,359
2	Balances due to other insurance companies (including reinsurers)	1,01,675	1,47,987
3	Deposits held on re-insurance ceded	3,381	2,967
4	Premiums received in advance		
	(a) For Long term policies	78,590	76,140
	(b) for Other Policies	10,162	2,856
5	Unallocated Premium	1,566	1,757
6	Sundry creditors	12,952	4,791
7	Due to subsidiaries/ holding company	12	21
8	Claims Outstanding	7,94,863	6,96,039
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of Policyholders	1,711	1,823
11	Income accrued on Unclaimed amounts	461	501
12	Statutory Dues	3,716	3,496
13	Goods & Service Tax Liabilities	7,834	3,291
14	Deposit towards Claim Settlement	25,755	97,394
15	Deposit Premium	8,723	6,850
16	Unsettled Investment contract payable	20,117	-
	TOTAL	10,79,417	10,52,273

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

	Particulars	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021
1	Reserve for Unexpired Risk	3,08,769	2,74,153
2	Reserve for Premium Deficiency	-	-
3	Provision for Taxation (less advance tax paid and taxes deducted at source)	-	-
4	Provision for Employee Benefits	6,883	6,722
5	Others	-	-
	TOTAL	3,15,652	2,80,875

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

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2021
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

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 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022	QUARTER ENDED 30TH SEPTEMBER 2021	HALF YEAR ENDED 30TH SEPTEMBER 2021
1	Gross Direct Premium Growth Rate *	-4.52%	4.18%	1.57%	3.25%
2	Gross Direct Premium to Net Worth Ratio (In Times)	NA	1.20	NA	1.56
3	Growth rate of Net Worth	NA	35.86%	NA	2.17%
4	Net Retention Ratio *	74.14%	69.67%	62.54%	64.93%
5	Net Commission Ratio *	7.75%	7.16%	4.74%	5.58%
6	Expense of Management to Gross Direct Premium Ratio *	19.35%	19.67%	15.80%	17.37%
7	Expense of Management to Net Written Premium Ratio *	22.23%	22.93%	19.00%	20.31%
8	Net Incurred Claims to Net Earned Premium *	85.19%	88.01%	101.34%	95.55%
9	Claims paid to claims provisions *	13.43%	13.98%	11.99%	12.97%
10	Combined Ratio *	107.42%	110.95%	120.34%	115.86%
11	Investment Income Ratio	1.63%	3.16%	2.11%	3.80%
12	Technical Reserves to Net Premium Ratio (In Times) *	NA	3.40	NA	3.35
13	Underwriting Balance Ratio *	-11.70%	-12.60%	-23.64%	-17.40%
14	Operating Profit Ratio	-0.44%	-1.50%	-9.16%	-4.29%
15	Liquid Assets to liabilities ratio (In Times)	NA	0.32	NA	0.28
16	Net earning ratio	2.35%	1.67%	-2.37%	0.42%
17	Return on Net worth ratio	NA	1.43%	NA	0.43%
18	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.77	NA	1.51
19	NPA Ratio				
	Gross NPA Ratio	NA	0.00%	NA	0.00%
	Net NPA Ratio	NA	0.00%	NA	0.00%
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	1.93	NA	0.44
24	Book value per share	NA	135.24	NA	101.74

* Segmental Reporting

	Particulars	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to Net Premium Ratio (In Times)	Underwriting Balance Ratio
	Fire										
	Current Period	1.29%	17.32%	-32.73%	11.69%	-16.96%	56.11%	15.20%	39.14%	2.38	66.29%
	Previous Period	13.73%	14.89%	-35.03%	11.01%	-20.31%	92.26%	27.73%	71.95%	2.15	48.36%
	Marine										
	Current Period	28.24%	47.74%	3.13%	17.82%	18.89%	81.87%	34.30%	100.77%	1.90	-6.28%
	Previous Period	75.17%	50.50%	7.80%	18.56%	22.52%	109.10%	48.17%	131.62%	1.65	-39.22%
	Miscellaneous										
	Current Period	3.80%	79.99%	8.81%	20.97%	24.59%	89.14%	13.73%	113.72%	3.48	-15.19%
	Previous Period	0.36%	73.96%	6.92%	18.33%	21.65%	95.35%	12.54%	117.01%	3.44	-18.18%
	Total										
	Current Period	4.18%	69.67%	7.16%	19.67%	22.93%	88.01%	13.98%	110.95%	3.40	-12.60%
	Previous Period	3.25%	64.93%	5.58%	17.37%	20.31%	95.55%	12.97%	115.86%	3.35	-17.40%
	Marine Cargo										
	Current Period	36.16%	48.88%	3.46%	18.01%	19.23%	79.01%	32.06%	98.24%	1.85	-3.77%
	Previous Period	69.13%	55.51%	8.63%	20.25%	23.35%	106.67%	51.37%	130.01%	1.55	-38.40%
	Marine Hull										
	Current Period	-53.26%	13.66%	-31.94%	12.33%	-16.67%	545.95%	61.55%	529.28%	7.44	-413.51%
	Previous Period	176.81%	2.99%	-137.57%	1.10%	-122.85%	219.68%	25.15%	96.83%	19.11	-76.49%
	Marine Total										
	Current Period	28.24%	47.74%	3.13%	17.82%	18.89%	81.87%	34.30%	100.77%	1.90	-6.28%
	Previous Period	75.17%	50.50%	7.80%	18.56%	22.52%	109.10%	48.17%	131.62%	1.65	-39.22%
	Motor-OD										
	Current Period	7.07%	95.65%	19.35%	34.23%	35.13%	83.52%	74.64%	118.66%	1.37	-20.07%
	Previous Period	1.48%	84.78%	18.02%	30.80%	32.75%	73.29%	82.30%	106.04%	1.36	-4.19%
	Motor-TP										
	Current Period	7.34%	95.64%	1.60%	16.83%	17.39%	84.98%	6.41%	102.37%	9.08	0.25%
	Previous Period	3.62%	94.58%	1.77%	15.86%	16.51%	90.01%	6.24%	106.51%	8.84	-3.54%
	Motor-Total										
	Current Period	7.21%	95.65%	10.01%	25.07%	25.79%	84.37%	8.59%	110.16%	5.43	-8.36%
	Previous Period	2.60%	89.93%	9.03%	22.94%	23.77%	83.11%	8.31%	106.88%	5.49	-3.81%
	Engineering										
	Current Period	40.34%	12.82%	15.98%	14.88%	31.78%	66.87%	20.75%	98.65%	2.98	-2.07%
	Previous Period	28.43%	15.27%	23.07%	16.24%	37.79%	21.79%	22.02%	59.58%	2.78	38.79%
	Aviation										
	Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%
	Previous Period	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%
	Workmen Compensation										
	Current Period	14.68%	94.92%	18.02%	32.70%	33.83%	65.28%	33.40%	99.11%	2.08	-2.39%
	Previous Period	29.34%	94.99%	20.24%	34.01%	35.01%	65.83%	75.39%	100.84%	1.47	-5.17%
	Public/Product Liability										
	Current Period	18.44%	62.38%	28.60%	30.97%	44.37%	6.40%	5.21%	50.76%	2.10	43.42%
	Previous Period	13.20%	64.18%	29.17%	31.87%	43.89%	41.34%	2.11%	85.22%	2.67	7.00%
	Personal Accident										
	Current Period	18.20%	92.63%	10.80%	25.46%	26.57%	97.67%	52.16%	124.24%	2.15	-28.10%
	Previous Period	1.75%	93.53%	12.62%	28.89%	27.35%	78.68%	50.12%	106.03%	1.65	-18.33%
	Health (Excl Travel)										
	Current Period	28.64%	83.66%	5.55%	18.38%	21.31%	104.45%	85.59%	125.76%	1.08	-33.49%
	Previous Period	0.74%	90.17%	4.40%	18.04%	19.12%	134.32%	101.39%	153.44%	0.92	-57.85%
	Travel Insurance										
	Current Period	90.83%	93.96%	21.43%	35.57%	37.14%	96.15%	35.88%	133.30%	1.59	-36.15%
	Previous Period	271.10%	49.91%	4.29%	14.84%	18.99%	58.11%	9.43%	77.10%	2.48	21.06%
	Total Health (Incl PA & Travel)										
	Current Period	28.11%	84.13%	5.86%	18.77%	21.63%	103.98%	78.54%	125.61%	1.14	-33.14%
	Previous Period	0.86%	90.37%	5.00%	18.64%	19.72%	130.80%	93.09%	150.52%	0.98	-55.34%

Crop											
Current Period	-51.37%	21.20%	-12.43%	3.34%	3.33%	105.96%	110.17%	109.29%	1.05	-9.02%	
Previous Period	-20.88%	21.78%	-21.10%	3.21%	-6.38%	51.03%	21.07%	44.65%	2.25	63.44%	
Other Miscellaneous											
Current Period	16.38%	58.05%	20.27%	25.99%	36.08%	72.18%	37.61%	108.26%	1.99	-8.71%	
Previous Period	77.15%	58.39%	19.68%	25.26%	34.42%	66.29%	32.83%	100.71%	1.54	-29.34%	
Total Miscellaneous											
Current Period	3.80%	79.99%	8.81%	20.97%	24.59%	89.14%	13.73%	113.72%	3.48	-15.19%	
Previous Period	0.36%	73.96%	6.92%	18.33%	21.65%	95.35%	12.54%	117.01%	3.44	-18.18%	

PERIODIC DISCLOSURES
FORM NL-21: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

For the Quarter Ending: 30th September 2022

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 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022	QUARTER ENDED 30TH SEPTEMBER 2021	HALF YEAR ENDED 30TH SEPTEMBER 2021
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	1,649.37	7,725.98	1,450.04	6,221.14
			Claims paid on direct basis	306.88	411.23	52.40	100.78
			Payment of Rent and other expenses	690.35	1,231.46	605.91	1,153.86
			Deposit of Insurance Premium	-	25.00	-	25.00
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	205.06	1,106.51	77.56	182.80
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	548.17	550.86	3.64	50.03
			Payment of Rent and other expenses	4.37	8.65	2.83	6.07
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	-	3.48	-	-
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,196.89	3,441.95	935.33	2,977.55
			Commission Earned on Premium Ceded	330.98	905.73	288.33	789.84
			Losses Recovered from Re-insurer	890.48	1,237.18	499.40	2,295.31
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,682.59	3,794.26	1,632.55	3,692.61
			Commission Earned on Premium Ceded	284.76	619.90	258.46	582.86
			Losses Recovered from Re-insurer	533.83	773.95	475.52	960.90
			Payment of Fee	3.38	3.84	5.28	5.28
6	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	6.07	6.86	13.94	43.34
			Commission Earned on Premium Ceded	0.15	0.27	0.41	1.54
7	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	42.64	111.03	294.22	325.34
			Commission Earned on Premium Ceded	8.69	25.08	45.17	51.71
			Losses Recovered from Re-insurer	-	-	3.33	3.33
8	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fee	7.64	16.10	1.29	1.29
9	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	8.91	25.41	-	-
			Payment of Fee	16.13	31.84	22.25	23.47
10	Tokio Marine Management Austalasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	4.34	4.34	1.24	2.51
11	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	0.15	54.59	(0.04)	39.49
			Claims paid on direct basis	4.12	15.19	16.00	21.01
			Payment of Rent and other expenses	-	-	0.08	0.10
			Payment of Commission	0.01	0.02	0.21	0.35
12	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	0.77	0.97
13	Tokio Marine Safety Insurance (Thailand) Public Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	1.80	3.96	-	-
			Claim/Reimbursement of Expenses	12.53	12.70	-	-
14	Tokio Marine Insurance Vietnam Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	1.67	5.86	5.86
			Claim/Reimbursement of Expenses	0.24	0.24	-	-
15	PT Asuransi Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	5.40	0.13	0.13
			Claim/Reimbursement of Expenses	-	5.58	-	-

PERIODIC DISCLOSURES
FORM NL-21: Related Party Transactions

16	IFFCO Kisan Suvidha Limited (formerly IFFCO Kisan Sanchar Ltd.)	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	53.08	53.25	50.19	53.80
			Claims paid on direct basis	11.60	40.60	18.03	31.73
			Payment of Rent and other expenses	12.43	49.34	12.67	23.93
17	IFFCO Kisan Finance Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	97.58	139.84	67.96	85.13
			Claims paid on direct basis	8.61	23.98	49.64	80.59
18	K. Srinivasa Gowda	Chairman	Honorarium Charges	4.50	9.00	4.50	9.00
			Payment of Rent and other expenses	25.29	48.41	25.86	41.26
			Premium accounted from direct business	-	0.85	-	0.91
20	IFFCO MC Crop Science Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	20.59	73.61	2.83	49.86
			Claims paid on direct basis	22.19	49.59	14.79	17.80
21	IFFCO Kisan SEZ Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	1.26	1.32	1.19	1.26
			Claims paid on direct basis	0.04	0.44	-	-
22	Indian Farm Forestry Development Cooperative Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	2.64	18.44	(1.48)	22.32
			Payment for CSR activity-IFFDC being implementation agency	3.52	3.52	150.00	150.00
23	Cooperative Rural Development Trust	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.28	0.92	-	0.55
			Claims paid on direct basis	6.21	9.95	0.32	1.19
24	CN IFFCO Private Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.18	0.68	(4.51)	3.29
			Claims paid on direct basis	-	-	-	0.50
25	Triumph Offshore Private Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	3.06	3.85	33.62	62.70
26	H O Suri	Managing Director & Chief Executive Officer (wef 13.10.2021)	Remuneration-Key Management Personnel	34.53	69.07	-	-
	Anamika Roy Rashtrawar	Managing Director & Chief Executive Officer (upto 01.10.2021)		-	-	44.74	120.74
	Shinijiro Hamada	Director-Operation (wef 01.04.2021)		14.47	28.93	14.47	26.84
	Sanket Gupta	Chief Financial Officer (wef 29.04.2022)		14.82	27.43	-	-
	Sanjeev Chopra	Chief Financial Officer (upto 28.02.2022)		-	-	17.64	43.42
	Amit Jain	Company Secretary		16.37	27.13	13.19	28.91

PERIODIC DISCLOSURES
FORM NL-21: Related Party Transactions

PART- B - Related Party Transaction Balances - As at the end of the Period Ending 30th September 2022

(₹ 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 Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	-	Payable	Unsecured	No	-	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	5.09	Receivable	Unsecured	No	-	-
3	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	2,382.98	Payable	Unsecured	No	-	-
4	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	267.96	Payable	Unsecured	No	-	-
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	1,981.64	Payable	Unsecured	No	-	-
6	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	1.16	Payable	Unsecured	No	-	-
7	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	0.72	Payable	Unsecured	No	-	-
8	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	58.71	Payable	Unsecured	No	-	-
9	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	0.00	Payable	Unsecured	No	-	-
10	K. Srinivasa Gowda	Chairman	110.40	Receivable	Unsecured	No	-	-
11	IFFCO TOKIO Insurance Services Ltd	Subsidiary of the company with 100% voting rights	11.99	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 2022

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)
Particulars	Policyholder's A/C	Shareholder's A/C	Total
Investments			
Investments Shareholder' SCH 8	-	3,56,208	3,56,208
Policyholders' SCH 8A	12,16,765	-	12,16,765
Total Investments as per BS.....(A)	12,16,765	3,56,208	15,72,973
Inadmissible investment assets as per Clause (1) of Schedule I.....(B)	-	-	-
Fixed Assets			
Fixed assets as per BS.....(C)	-	18,137	18,137
Inadmissible Fixed assets as per Clause (1) of Schedule I.....(D)	-	6,431	6,431
Current Assets			
Cash & Bank Balance as per BS....(E)	-	14,970	14,970
Advances and Other assets as per BS.....(F)	-	1,65,469	1,65,469
Total Current Assets as per BS.....(G)=(E)+(F)	-	1,80,439	1,80,439
Inadmissible Current assets as per Clause (1) of Schedule-I(H)	-	49,256	49,256
Loans			
Loans as per BS.....(I)	-	-	-
Fair Value Change Account subject to minimum of zero...(J)	-	-	-
Total Assets as per BS.....(K) = (A) + (C) + (G) + (I) (Excluding current liabilities and provisions)	12,16,765	5,54,784	17,71,549
Total Inadmissible assets.....(L)=(B)+(D)+(H)+(J)	-	55,687	55,687
Total Admissible assets for Solvency ... (K) - (L) (Excluding current liabilities and provisions)	12,16,765	4,99,097	17,15,862

(₹ In Lakhs)			
Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
Inadmissible Fixed assets			
(a) Furniture & Fixture	-	6,431	6,431
Total	-	6,431	6,431
Inadmissible current assets			
(a) Agents' and Intermediaries' balances and outstanding premium in India, to the extent they are not realized within a period of 30 days.	-	94	94
(b) Premium receivables relating to State/ Central government sponsored schemes, to the extent they are not realized within a period of 365 days.	-	43,963	43,963
(c) Co-insurer's balances outstanding for more than 90 days	-	1,676	1,676
(d) Balances of Indian Reinsurers and Foreign Reinsurers having branches in India outstanding for more than 365 days.	-	390	390
(e) Other Reinsurer's balances outstanding for more than 180 days.	-	3,102	3,102
(f) Excess of Asset Over Unclaimed amount of Policyholders.	-	31	31
Total	-	49,256	49,256

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 2022

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)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	4,12,367	3,08,769
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	4,12,367	3,08,769
Outstanding Claim Reserve (other than IBNR reserve)...(d)	5,26,656	3,29,672
IBNR Reserve....(e)	5,41,749	4,65,191
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	14,80,772	11,03,632

(₹ In Lakhs)

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 2022

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

(₹ In Lakhs)

Item No	Line of Business	Gross Premiums	Net Premiums	Gross Incurred claims	Net Incurred claims	RSM-1	RSM-2	RSM
1	Fire	1,07,607.16	20,456.53	47,118.31	8,630.23	10,760.72	7,067.75	10,760.72
2	Marine Cargo	27,420.57	13,522.32	19,868.88	11,427.50	3,290.47	3,576.40	3,576.40
3	Marine Hull	1,533.48	93.88	1,359.98	258.07	153.35	204.00	204.00
4	Motor	3,81,601.05	3,54,211.85	3,26,625.97	2,88,701.31	70,842.37	86,610.39	86,610.39
5	Engineering	14,853.38	2,323.83	5,325.90	1,418.16	1,485.34	798.89	1,485.34
6	Aviation	-	-	-	-	-	-	-
7	Liability	6,382.81	4,176.38	1,100.05	761.65	957.42	247.51	957.42
8	Health & PA	2,18,403.92	1,76,702.08	2,15,217.06	1,79,111.60	35,340.42	53,733.48	53,733.48
9	Miscellaneous	64,774.10	40,831.33	34,082.19	25,085.16	9,068.37	7,525.55	9,068.37
10	Crop	59,750.79	12,810.72	1,01,147.75	25,078.02	5,975.08	15,172.16	15,172.16
	Total	8,82,327.26	6,25,128.92	7,51,846.09	5,40,471.69	1,37,873.53	1,74,936.12	1,81,568.28

PERIODIC DISCLOSURES
FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO
As at 30th September 2022

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)

		<i>(₹ In Lakhs)</i>
Item	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets	12,16,765
	Deduct :	
(B)	Current Liabilities as per BS	7,94,863
(C)	Provisions as per BS	3,08,769
(D)	Other Liabilities	1,13,133
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	-
	Shareholder's FUNDS	
(F)	Available Assets	4,99,097
	Deduct :	
(G)	Other Liabilities	1,78,304
(H)	Excess in Shareholder's funds (F-G)	3,20,793
(I)	Total ASM (E+H)	3,20,793
(J)	Total RSM	1,81,568
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.77

PERIODIC DISCLOSURES
FORM NL-27- PRODUCTS INFORMATION

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

Date: 1st July, 2022 To 30th September, 2022

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced during the period</i>						
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 Sookshma Udyam Suraksha Policy	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0002V03202021	Fire Insurance	19(i) – Internal Tariff Rated	20-09-2022
2	IFFCO-Tokio Bharat Laghu Udyam Suraksha Policy	IFFCO-TOKIO/PRO/1008/2022-23	IRDAN106RP0003V03202021	Fire Insurance	19(i) – Internal Tariff Rated	20-09-2022
3	Credit Insurance Policy	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0002V02200203	Credit Insurance-	19(i) – Internal Tariff Rated	23-09-2022
4	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	IFFCO-TOKIO/PRO/1008/2022-23	IFFPAGP23058V012223	Personal Accident	Benefit Basis	30-06-2022
5	Ayushman Bharat – Pradhan Mantri Jan ArogyaYojana (AB-PMJAY)-UT of Lakshadweep (2022-23)	IFFCO-TOKIO/PRO/1008/2022-23	IFFHLGP22179V012122	Health Insurance	Indemnity Basis	26-08-2022

PERIODIC DISCLOSURES

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

PART - A

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

Registration Number: 106

Statement as on: 30-09-2022

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	3,56,208
	Investments (Policyholders)	8A	12,16,765
2	Loans	9	-
3	Fixed Assets	10	18,137
4	Current Assets		
	a. Cash & Bank Balance	11	14,970
	b. Advances & Other Assets	12	1,65,469
5	Current Liabilities		
	a. Current Liabilities	13	(10,79,417)
	b. Provisions	14	(3,15,652)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		3,76,480
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	18,137
3	Cash & Bank Balance (if any)	11	14,970
4	Advances & Other Assets (if any)	12	1,65,469
5	Current Liabilities	13	(10,79,417)
6	Provisions	14	(3,15,652)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		
	Total (B)		(11,96,493)
	'Investment Assets'	(A-B)	15,72,973

Section II		Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total
No	'Investment' represented as		Balance	FRSM*					
			(a)	(b)					
1	Central Govt. Securities	Not less than 20%	1,04,951	3,58,501	4,63,453	29.46%		4,63,453	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 20%	1,61,766	5,52,576	7,14,342	45.41%		7,14,342	
3	Investment subject to Exposure Norms								
	a. Housing / Infra & Loans to SG for Housing and FFE								
	1. Approved Investments	Not less than 15%	1,27,783	4,36,493	5,64,277	35.88%		5,64,277	
	2. Other Investments		-	-	-			-	
	b. Approved Investments	Not exceeding	66,586	2,27,452	2,94,038	18.69%		2,94,038	
	c. Other Investments	55%	72	244	316	0.02%		316	
	Investment Assets	100%	3,56,208	12,16,765	15,72,973	100.00%		15,72,973	

- Note:
- (+) FRSM refers 'Funds representing Solvency Margin'
 - Other Investments' are as permitted under 27A(2)
 - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
 - SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
 - Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer: Iffco-Tokio General Insurance Company Ltd.

Registration Number: 106

Statement as on: 30-09-2022

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(Rs. Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	CGSB	3,75,598	26.66	77,874	47.39	4,53,472	28.83
		CTRB	-	-	9,981	6.07	9,981	0.63
		CDSS	-	-	-	-	-	-
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i)	SGGB	2,31,742	16.45	15,565	9.47	2,47,308	15.72
		SGGL	-	-	-	-	-	-
		SGOA	3,589	0.25	(8)	(0.00)	3,582	0.23
3	Investment subject to Exposure Norms		-	-	-	-	-	-
		a. Housing & Loans to SG for Housing and FFE		-	-	-	-	-
		1. Approved Investments						
	HTDA	1,73,211	12.30	(1,73,211)	(105.40)	-	-	
	HFHD	7,947	0.56	(22)	(0.01)	7,926	0.50	
	HTLN	2,493	0.18	(2,493)	(1.52)	-	-	
	HFDN	580	0.04	(2)	(0.00)	578	0.04	
	HTDN	-	-	1,75,478	106.78	1,75,478	11.16	
	2. Other Investments							
	HODS	-	-	-	-	-	-	
	b. Infrastructure Investments							
	1. Approved Investments							
	IDDF	5,996	0.43	0	0.00	5,997	0.38	
	IPTD	3,70,516	26.30	(33,336)	(20.29)	3,37,180	21.44	
	EIIT	541	0.04	40	0.02	581	0.04	
	IPFD	13,988	0.99	(46)	(0.03)	13,942	0.89	
	IPCP	2,497	0.18	(2,497)	(1.52)	-	-	
	ILBI	7,447	0.53	3	0.00	7,449	0.47	
	ICTD	15,212	1.08	(66)	(0.04)	15,146	0.96	
	2. Other Investments							
	c. Approved Investments							
	EAEQ	45	0.00	6	0.00	51	0.00	
	ECDB	1,05,444	7.49	21,972	13.37	1,27,416	8.10	
	ECIS	50	0.00	-	-	50	0.00	
	EACE	225	0.02	29	0.02	254	0.02	
	EPPD	-	-	-	-	-	-	
	EGMF	-	-	13,571	8.26	13,571	0.86	
	ECBO	9,995	0.71	45,975	27.98	55,970	3.56	
	EPBT	71,479	5.07	9,667	5.88	81,146	5.16	
	EAPS	-	-	6,961	4.24	6,961	0.44	
	EAPB	-	-	3,821	2.33	3,821	0.24	
	EDCD	2,488	0.18	(2,488)	(1.51)	-	-	
	EDCI	4,781	0.34	17	0.01	4,798	0.31	
	ECCP	2,485	0.18	(2,485)	(1.51)	-	-	
	d. Other Investments (not exceeding 15%)							
	OETF	256	0.02	22	0.01	278	0.02	
	OEPU	36	0.00	2	0.00	38	0.00	
	OLDB	-	-	-	-	-	-	
	Total		14,08,641	100	1,64,332	100	15,72,973	100

PERIODIC DISCLOSURES
FORM NL-29-DETAIL REGARDING DEBT SECURITIES

FORM NL-29-DETAIL REGARDING DEBT SECURITIES

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

Registration Number : 106

Statement as on : 30-09-2022

(Amount in Rs. Lakhs)

	Detail Regarding debt securities							
	Market Value				Book Value			
	As at 30-09-2022	As % of total for this class	As at 30-09-2021	As % of total for this class	As at 30-09-2022	As % of total for this class	As at 30-09-2021	As % of total for this class
Break down by credit rating								
AAA rated	6,89,291.89	49.83	5,70,991.48	47.14	7,02,327.05	49.46	5,52,822.32	46.85
AA or better	3,172.54	0.23	17,029.75	1.41	3,282.34	0.23	16,880.91	1.43
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A	-	-	-	-	-	-	-	-
Any other ((Sovereign)	6,90,856.12	49.94	6,23,202.32	51.45	7,14,342.10	50.31	6,10,401.74	51.72
Total (A)	13,83,320.55	100.00	12,11,223.55	100.00	14,19,951.49	100.00	11,80,104.97	100.00
Breakdown by residual maturity								
Up to 1 year	2,37,051.91	17.14	1,52,614.99	12.60	2,38,512.77	16.80	1,51,565.21	12.84
more than 1 year and upto 3years	2,66,699.28	19.28	1,82,460.38	15.06	2,73,090.78	19.23	1,78,995.51	15.17
More than 3years and up to 7years	5,69,869.13	41.20	4,72,590.52	39.02	5,87,781.28	41.40	4,57,832.83	38.80
More than 7 years and up to 10 years	2,57,641.70	18.62	3,21,301.74	26.53	2,67,713.53	18.85	3,12,356.97	26.47
above 10 years	52,058.53	3.76	82,255.92	6.79	52,853.13	3.72	79,354.45	6.72
Total (B)	13,83,320.55	100.00	12,11,223.55	100.00	14,19,951.49	100.00	11,80,104.97	100.00
Breakdown by type of the issuer								
a. Central Government	4,48,541.90	32.42	3,88,326.98	32.06	4,63,452.64	32.64	3,80,498.89	32.24
b. State Government	2,42,314.22	17.52	2,34,875.33	19.39	2,50,889.46	17.67	2,29,902.85	19.48
c. Corporate Securities	6,36,494.41	46.01	5,88,021.24	48.55	6,49,639.37	45.75	5,69,703.23	48.28
d. Tri-party Repo transactions	55,970.02	4.05	-	-	55,970.02	3.94	-	-
Total (C)	13,83,320.55	100.00	12,11,223.55	100.00	14,19,951.49	100.00	11,80,104.97	100.00

Note

(a). In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

(b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

(c). Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

PERIODIC DISCLOSURES

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
Name of the Insurer : IFFCO Tokio General Insurance Company Ltd.
 Registration Number : 106
 Statement as on : 30-09-2022
 Statement of Investment and Income on Investment
 Periodicity of Submission : Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
1	CENTRAL GOVERNMENT BONDS	CGSB	4,03,754	6,950	1.72	1.29	3,78,157	12,803	3.39	2.53	2,85,603	11,064.20	3.87	2.90
2	SPECIAL DEPOSITS	CSPD	-	-	-	-	-	-	-	-	-	-	-	
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSS	-	-	-	-	-	-	-	682	18.69	2.74	2.05	
4	TREASURY BILLS	CTRB	9,980	2	0.02	0.01	12,775	86	0.67	0.50	15,576	251.14	1.61	1.21
5	STATE GOVERNMENT BONDS	SGGB	2,40,568	3,915	1.63	1.22	2,35,247	7,608	3.23	2.42	2,07,338	7,281.22	3.51	2.63
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	-	-	-	-	-	520	16.31	3.13	2.35	
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	3,586	50	1.40	1.05	3,589	100	2.79	2.09	3,362	132.96	3.95	2.96
8	GUARANTEED EQUITY	SGGE	-	-	-	-	-	-	-	-	-	-	-	
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	-	-	-	-	-	-	-	-	-	-	-	
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	-	-	-	-	-	-	-	-	-	
11	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	-	-	-	-	-	-	-	-	-	-	-	
12	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	
13	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	2,497	7	0.27	0.20	2,491	24	0.95	0.71	-	-	-	
14	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	
15	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	1,69,233	2,874	1.70	1.27	1,67,756	5,608	3.34	2.50	-	-	-	
16	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	-	-	-	-	-	-	-	1,52,130	6,193.31	4.07	3.05	
17	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	7,936	123	1.55	1.55	7,947	245	3.08	3.08	9,550	292.68	4.10	3.06
18	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	579	9	1.64	1.64	580	19	3.25	3.25	588	18.84	4.28	3.20
19	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HFDA	-	-	-	-	-	-	-	-	-	-	-	
20	HOUSING - SECURITISED ASSETS	HMBS	-	-	-	-	-	-	-	-	-	-	-	
21	DEBENTURES / BONDS / CPS / LOANS	HODS	-	-	-	-	-	-	-	2,500	-	-	-	
22	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDPG	-	-	-	-	-	-	-	-	-	-	-	
23	HOUSING - SECURITISED ASSETS	HOMB	-	-	-	-	-	-	-	-	-	-	-	
24	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	-	-	-	-	-	-	-	-	-	-	-	
25	INFRASTRUCTURE - OTHER APPROVED SECURITIES	IODS	-	-	-	-	-	-	-	-	-	-	-	
26	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	5,996	135	2.26	1.69	5,996	269	4.49	3.36	5,995	269.37	4.49	3.36

27	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	-	-	-	-	-	-	-	-	-	-	-	-	-
28	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES-QUOTED	ITCE	-	-	-	-	-	-	-	-	-	-	-	-	-
29	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	3,41,983	5,327	1.56	1.17	3,41,206	10,390	3.04	2.28	2,88,171	12,607.76	4.38	3.27	
30	INFRASTRUCTURE - PSU - CPS	IPCP	2,499	3	0.13	0.10	2,981	27	0.91	0.68	-	-	-	-	
31	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-	
32	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	15,179	208	1.37	1.02	15,368	411	2.67	2.00	-	-	-	-	
33	INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	-	-	-	-	-	-	-	-	-	-	
34	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	
35	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-	
36	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	
37	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	13,965	219	1.57	1.57	13,988	435	3.11	3.11	61,575	1,865.88	4.05	3.03	
38	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	
39	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-	
40	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	
41	INFRASTRUCTURE - SECURITISED ASSETS	IOSA	-	-	-	-	-	-	-	-	-	-	-	-	
42	INFRASTRUCTURE - EQUITY (PROMOTER GROUP)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-	
43	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-	
44	LONG TERM BANK BONDS OTHER INVESTMENT INFRASTRUCTURE	ILBI	7,448	131	1.76	1.31	7,447	260	3.50	2.62	7,434	670.25	9.02	6.75	
45	PSU - EQUITY SHARES - QUOTED	EAEQ	51	1	1.40	1.04	48	0	0.77	0.58	93	0.85	0.91	0.68	
46	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)- QUOTED	EACE	242	4	1.65	1.24	234	4	1.69	1.26	170	12.70	7.45	5.58	
47	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT	78,311	1,261	1.61	1.20	75,421	2,327	3.08	2.31	37,969	1,306.27	3.44	2.57	
48	UNITS OF INVIT	EIIT	558	12	2.07	1.55	564	23	4.08	3.05	478	-	-	-	
49	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	
50	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	50	-	-	-	50	-	-	-	50	-	-	-	
51	CORPORATE SECURITIES - DEBENTURES	ECOS	-	-	-	-	-	-	-	-	-	-	-	-	
52	CORPORATE SECURITIES - DERIVATIVE INSTRUMENTS	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	
53	MUNICIPAL BONDS	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	
54	INVESTMENT PROPERTIES - IMMOVABLE	EINP	-	-	-	-	-	-	-	-	-	-	-	-	
55	LOANS - POLICY LOANS	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	
56	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	
57	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	
58	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI	ECDB	1,04,474	1,519	1.45	1.09	1,10,317	3,056	2.77	2.07	1,58,268	4,675.81	2.95	2.21	
59	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	2,494	12	0.49	0.37	3,946	47	1.18	0.89	55	0.90	1.65	1.24	

93	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-
94	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECUMES	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-
95	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-
96	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-
97	DERIVATIVE INSTRUMENTS	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-
98	SECURITISED ASSETS	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-
99	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-
100	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	275	-	-	-	275	-	-	-	250	-	-	-	-
101	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		14,50,263	23,165	1.60	1.20	14,31,124	44,440	3.11	2.34	12,59,028	47,096	3.82	2.86	

PERIODIC DISCLOSURES
FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

IFFCO Tokio General Insurance Company Ltd.

Registration Number: 106

Statement as on: 30-09-2022

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
A.	During the Quarter								
B.	As on Date								
	<i>NIL</i>								

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NL- 33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Registration No: 106

Statement as on : 30th September 2022

Figures in 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	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	5	8,615.61	0.06	541.12	6%
3	No. of Reinsurers with rating A but less than AA	115	42,915.37	1,631.63	4,835.66	35%
4	No. of Reinsurers with rating BBB but less than A	23	1,909.95	253.19	30.46	2%
5	No. of Reinsurers with rating less than BBB	1	183.44	25.89		
	Total (A)	144.00	53,624.37	1,910.76	5,407.24	43%
	With In India					
1	Indian Insurance Companies	14			4,852.53	3%
2	FRBs	7	11,199.90	1,238.91	1,482.21	10%
3	GIC Re	1	48,509.79	4,078.71	9,046.24	44%
4	Other (to be Specified)					
	Total (B)	22.00	59,709.69	5,317.62	15,380.98	57%
	Grand Total (C)= (A)+(B)	166.00	1,13,334.06	7,228.39	20,788.22	

PERIODIC DISCLOSURES
FORM NL- 35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

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

Date: 30th September, 2022

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter Q2 FY2022-23		For the corresponding quarter of the previous year Q2 FY2021-22		Upto the quarter Q2 FY2022-23		Up to the corresponding quarter of the previous year Q2 FY2021-22	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	23494	35035	21181	32236	58444	70503	57700	61948
2	Marine Cargo	7586	10515	5840	10440	15794	20970	11599	19308
3	Marine Other than Cargo	280	7	399	152	527	14	1128	262
4	Motor OD #	45081	906815	42667	1067911	79805	1693934	74537	1907020
5	Motor TP #	50199	1068033	49013	985532	88712	1819798	82644	1562104
6	Health	83554	52061	44354	85960	125965	95516	97920	154491
7	Personal Accident	3585	75234	2861	51238	6822	129290	5772	96188
8	Travel	73	10880	62	1701	149	16090	78	2055
9	Workmen's Compensation/ Employer's liability	1251	7908	1130	7357	2560	15888	2232	13778
10	Public/ Product Liability	1610	1513	1364	1577	3458	3285	2920	3384
11	Engineering	3765	4389	3014	4161	8178	8718	5827	7653
12	Aviation	0	0	0	0	0	0	0	0
13	Crop Insurance	5805	57	66763	83	32466	58	66763	83
14	Other segments **	0	0	0	0	0	0	0	0
15	Miscellaneous	15552	190496	14624	300663	31891	375262	27401	403799

Notes:

- (a) Premium stands for amount of gross direct premium written in India
 - (b) The line of business which are not applicable for any company should be filled up with NA.
 - (c) Figure '0' in those fields will imply no business in the segment.
 - (d) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
 - (e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons
- # Previous Year Figures has been revised as per new format.

PERIODIC DISCLOSURES

FORM NL- 36- BUSINESS -CHANNELS WISE

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

Date: 30th September, 2022

Sl.No.	Channels	For the Quarter Q2 FY 2022-23		Upto the Quarter Q2 FY 2022-23		For the corresponding quarter of the previous year Q2 FY 2021-22		Up to the corresponding quarter of the previous year Q2 FY 2021-22	
		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	520166	33382.53	980293	65837.35	724504.00	32733.71	1164472	62873.06
2	Corporate Agents-Banks	93054	2778.83	165848	4527.29	90145.00	2604.95	152354	4145.90
3	Corporate Agents -Others	8822	649.92	16253	1086.93	9683.00	584.70	17904	1078.71
4	Brokers	787660	124689.31	1387503	228848.98	801211.00	103552.81	1282054	200930.52
5	Micro Agents	0	0.00	0	0.00	0.00	0.00	0	0.00
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	131956	60614.45	246450	120422.82	104523.00	93761.12	178397	132162.06
7	Common Service Centres(CSC)	17796	78.34	23976	144.76	11854.00	95.04	23124	165.99
8	Insurance Marketing Firm	823	127.37	1399	245.93	665.00	79.33	1138	202.25
9	Point of sales person (Direct)	312137	14403.18	558818	24264.10	367581.00	14524.25	609622	24222.71
10	MISP (Direct)	490092	5101.41	867895	9370.51	437685.00	5305.87	740935	9103.01
11	Web Aggregators	438	10.87	894	22.66	1160.00	30.94	62073	1636.25
12	Referral Arrangements	-1	-0.11	-3	-0.24	0.00	-0.07	0	-0.15
13	Other (to be sepcified) (i) _____ (ii) _____	0	0.00	0	0.00		0.00	0	0.00
	Total (A)	2362943	241836.09	4249326	454771.09	2549011	253272.65	4232073	436520.29
14	Business outside India (B)	0	0.00	0	0.00	0	0.00	0	0.00
	Grand Total (A+B)	2362943	241836.09	4249326	454771.09	2549011	253272.65	4232073	436520.29

PERIODIC DISCLOSURES

FORM NI - 37-CLAIMS DATA

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

Upto the quarter ending on September, 2022

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	Work men's Compensation/	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other segments**	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1051	2192	26	2218	26646	41336	67982	5303	2342	44	7689	856	85	788	0	703	0	3217	84589
2	Claims reported during the period	1509	17615	2	17617	268053	10710	278763	302104	4097	50	306251	841	35	895	0	511	0	16115	622537
	(a) Booked During the period	1454	17508	1	17509	267007	9921	276928	299559	3979	49	303587	788	35	872	0	480	0	15852	617505
	(b) Reopened during the Period	55	107	1	108	1046	789	1835	2545	118	1	2664	53	0	23	0	31	0	263	5032
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	1003	13381	10	13391	233422	7954	241376	276805	2733	24	279562	383	13	633	0	394	0	10578	547333
	(a) paid during the period																			
	(b) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	0	9	0	9	1148	2	1150	12390	754	14	13158	12	0	0	0	0	0	170	14499
	Other Adjustment (to be specified)	144	2604	1	2605	12324	203	12527	0	0	0	0	390	12	37	0	14	0	1795	17524
	(i) Closed Claims																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	1	61	62	0	0	0	0	3	0	0	0	0	0	0	65
6	Claims O/S at End of the period	1413	3813	17	3830	47805	43887	91692	18212	2952	56	21220	912	95	1013	0	806	0	6789	127770
	Less than 3months	349	1739	0	1739	38152	3825	41977	14724	1313	12	16049	286	6	333	0	142	0	3804	64685
	3 months to 6 months	311	1162	1	1163	6436	4157	10593	2544	704	9	3257	293	14	206	0	82	0	1491	17410
	6 months to 1 year	268	556	1	557	2699	7320	10019	823	738	10	1571	241	30	249	0	157	0	992	14084
	1 year and above	485	356	15	371	518	28585	29103	121	197	25	343	92	45	225	0	425	0	502	31591

ITGI Notes - Claims O/S at End of the period= Claims O/S at the beginning of the period+Claims reported during the period-Claims Settled during the period-Claims Repudiated during the period-Other Adjustment (to be specified)

Upto the quarter ending on Jun 2022
(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	122836.02	7286.26	3081.93	10368.19	13234.55	271114.68	284349.24	6086.08	4125.40	45.82	10256.233	1444.1	2474.67	9867.49	0	40867.31	0	12284.95	494749
2	Claims reported during the period	17711	12252	1	12252	70355	58349	128703.6868	119053	5768	43	124864.24	1459	70	2991	0	56893	0	12476	357420
	(a) Booked During the period	17402	11614	1	11614	69702	56368	126070.1034	117991	5619	42	123651.02	1230.3	70	2943	0	56885	0	12170.41442	352036
	(b) Reopened during the Period	309	638	0	638	653	1981	2633.58339	1063	149	1	1213.2208	228.35	0	48	0	8	0	305.673629	5384
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	11252	6694	589	7282.798756	66061	45291	111351.3729	94985	4358	41	99384.84	961.33	156	2080	0	55200	0	7065.872411	294734
	(a) paid during the period																			
	(b) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	0	1,00442	0	1,00442	268.75084	15,04001	283.79085	8625.482	478.6726	2.225	9106.3799	3.8	0	0	0	0	0	69.339882	9464
	Other Adjustment (to be specified)	420.25	790.90	0.80	0.00	2844.12	879.55	3723.67	0.00	0.00	0.00	0.00	177.87	8.27	80.96	0.00	2819.27	0	919.40	8941.40
	(i) Closed Claims																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	8.81	106.96	115.77	0	0	0	0	2.69	0	0	0	0	0	0	118.46
6	Claims O/S at End of the period	134794	9378	2512	11890	16927	287480	304407.4213	12485	5417	73	17975.229	2045	2325	9968	0	27390	0	15860	526656
	Less than 3months	7482	2540	160	2699.957349	10855	20888	31743.15255	10444	1626	8	12077.906	443.69	0	1320	0	3036	0	3942.861888	62745
	3 months to 6 months	15879	1988	1	1988.32453	2949	24089	27037.60609	1660	1644	21	3325.2414	695.08	61	1476	0	932	0	2907.72048	54302
	6months to 1 year	13441	1363	2	1364.98994	2290	44852	47142.22714	332	1376	25	1733.2348	552.8	259	2317	0	10586	0	4148.21061	81544
	1year and above	97993	3487	2350	5836.8884	833	197651	198484.4355	49	771	19	838.84684	353.58	2005	4856	0	12837	0	4861.23931	328065

PERIODIC DISCLOSURES
FORM NL- 39- AGEING OF CLAIMS

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

For the Quarter ending on Sep-2022

(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	144	227	89	69	70	4	3	165.37	980.52	317.83	2863.91	3257.17	19.62	2.96	606	7607.39
2	Marine Cargo	4750	1429	709	197	72	1	1	979.86	956.24	745.94	877.68	797.70	0.63	0.82	7159	4358.87
3	Marine Other than Cargo	0	0	1	4	1	0	-1	0.00	0.00	0.71	41.50	532.87	0.00	0.00	5	575.08
4	Motor OD	83796	23167	4796	1676	389	56	90	16373.36	9674.08	4315.52	1870.27	564.87	113.27	202.56	113970	33113.93
5	Motor TP	70	399	638	952	1280	930	945	266.57	1655.79	2863.52	4530.71	8246.28	5830.31	5177.54	5214	28570.73
6	Health	92651	46773	4666	705	234	18	8	28643.74	17322.46	4163.91	315.57	84.54	10.17	16.29	145055	50556.68
7	Personal Accident	314	511	467	186	57	8	6	105.75	480.10	1093.47	419.41	104.37	2.08	8.81	1549	2213.99
8	Travel	8	4	0	0	1	2	0	7.01	0.58	0.00	0.00	0.37	28.03	0.00	15	35.98
9	Workmen's Compensation/ Employer's liability	1	41	71	54	31	2	4	15.75	22.35	175.86	159.54	187.36	7.39	30.55	204	598.79
10	Public/ Product Liability	1	0	0	1	6	2	0	0.01	0.00	0.00	0.08	153.16	0.60	0.00	10	153.84
11	Engineering	36	111	85	86	23	0	1	37.60	47.81	129.99	268.82	808.90	0.00	-1.81	342	1291.31
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	115	6	15	39	13	0	0	19424.50	34.24	346.06	40.78	5.33	7.99	0.09	188	19858.99
14	Other segments ^(a)	0	0	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0	0.00
15	Miscellaneous	2855	1465	639	331	109	8	6	1273.75	525.29	643.72	782.00	452.41	24.05	-54.59	5413	3646.62

PERIODIC DISCLOSURES
FORM NL- 39- AGEING OF CLAIMS

Upto the Quarter ending on Sep 2022

(Rs in 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	251	334	126	156	122	6	8	349.67	1036.09	399.48	4075.14	4520.71	845.96	25.32	1003	11252.36
2	Marine Cargo	8960	2805	1054	409	138	7	8	1628.15	1614.31	1160.37	1258.13	945.58	1.61	85.84	13381	6693.99
3	Marine Other than Cargo	0	0	1	7	2	0	0	0.00	0.00	7.25	43.74	537.57	0.00	0.25	10	588.81
4	Motor OD	175783	44774	8784	3146	679	102	154	32976.69	19215.94	8286.20	3866.77	1061.94	288.84	364.40	233422	66060.78
5	Motor TP	135	576	957	1308	2038	1434	1506	511.49	2308.29	4400.01	6524.87	13136.23	9877.11	8532.60	7954	45290.60
6	Health	192838	72288	8366	2656	622	24	11	57489.41	30147.68	5986.77	1033.47	300.11	11.58	16.47	276805	94985.49
7	Personal Accident	591	942	751	332	94	16	7	511.58	1101.57	1741.40	776.35	203.34	13.65	10.52	2733	4358.41
8	Travel	10	6	2	2	2	2	0	8.98	1.99	1.32	0.13	0.47	28.03	0.00	24	40.93
9	Workmen's Compensation/ Employer's liability	5	70	137	103	55	6	7	23.48	57.85	287.21	254.58	275.72	20.55	41.94	383	961.33
10	Public/ Product Liability	1	0	0	2	7	3	0	0.01	0.00	0.31	0.38	154.24	0.75	0.00	13	155.70
11	Engineering	68	204	158	143	58	0	2	52.76	101.80	178.19	462.15	1279.92	0.00	4.76	633	2079.58
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	208	51	45	75	14	1	0	54362.26	241.13	489.68	89.33	6.79	8.27	2.24	394	55199.71
14	Other segments ^(a)	0									0.00					0	0.00
15	Miscellaneous	6167	2595	986	618	180	14	18	2958.82	997.15	1023.04	1518.71	669.72	-38.58	-63.01	10578	7065.87

PERIODIC DISCLOSURES
FORM NL-41- OFFICE INFORMATION

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

Date: **September 30, 2022**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	338
2	No. of branches approved during the year	0
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	0
6	No of branches at the end of the year	338
7	No. of branches approved but not opened	0
8	No. of rural branches	1
9	No. of urban branches	337
10	No. of Directors:-	
	(a) Independent Director	3
	(b) Executive Director **	2
	(c) Non-executive Director	9
	(d) Women Director*	1
11	(e) Whole time Director **	2
	No. of Employees	
	(a) On-roll:	4314
	(b) Off-roll:	1144
12	(c) Total	5458
	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents,	10125
	(b) Corporate Agents-Banks	63
	(c) Corporate Agents-Others	36
	(d) Insurance Brokers	558
	(e) Web Aggregators	10
	(f) Insurance Marketing Firm	35
	(g) Motor Insurance Service Providers (DIRECT)	1784
	(h) Point of Sales persons (DIRECT)	42751
	(i) Other as allowed by IRDAI (PA & CM)	1017

Note- (*) As on 30-09-2022, the Company had one woman Director:

(i) Mrs. Mira Mehrishi, Independent Director

(**) The company had following two Whole Time Directors/ Executive Directors as on 30-09-2022:

(i) Mr. H.O. Suri, 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	4293	55058
Recruitments during the quarter	245	2099
Attrition during the quarter	224	778
Number at the end of the quarter	4314	56379

PERIODIC DISCLOSURES

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: M/s IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2022 to 30th September, 2022

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. Akira Harashima	Vice Chairman	Vice Chairman	No Change
3	Mr. Dileepbhai Sanghani	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	Director	Independent Director	No Change
8	Mr. Sudhakar Rao	Director	Independent Director	No Change
9	Mr. Amar Sinha	Director	Independent Director	No Change
10	Mr. Allen Po Hsu Juang	Director	Non - Executive Director	No Change
11	Mr. Kunihiko Higashi	Director	Non - Executive Director	No Change
12	Mr. Masahito Hirai	Director	Non - Executive Director	No Change
13	Mr. H.O. Suri	Managing Director & CEO	Managing Director & CEO	No Change
14	Mr. Shinjiro Hamada	Director (Operations)	Whole Time Director/ Executive Director	No Change
15	Mr. Ramesh Kumar *	Sr.Executive Director	Head-HR, Admin & CSR)	No Change
16	Mrs. Seema Gaur *	Sr.Executive Director	Head -IT & MIS	No Change
17	Mr. Gunasekhar Boga*	Executive Director - Marketing Head (Zone-II)	Marketing Head Zone-II	No Change
18	Mr. Rajeev Chowdhary*	EVP- Marketing Head Zone-I	Marketing Head Zone-I	No Change
19	Mrs. Isha Khera	Appointed Actuary	Appointed Actuary	No Change
20	Mr. Kenji Ino	EVP & Chief Risk Officer	Chief Risk Officer	No Change
21	Mr. Sanket Gupta	EVP & CFO	Chief Financial Officer	No Change
22	Mr. Amit Jain	VP, Company Secretary & Chief Compliance Officer	Company Secretary & Chief Compliance Officer	No Change
23	Mr. Abhishek Sharma	Chief Investment Officer	Chief Investment Officer	No Change
24	Mr. Pankaj Dhingra	Financial Advisor & Chief of Internal Audit	Financial Advisor & Chief of Internal Audit	No Change

Notes:-

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

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

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

Upto the Quarter ending on : 30th September, 2022

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	18,468	2,852.46	32,07,202.82
		Social			
2	MARINE CARGO	Rural	0	0	0
		Social			
3	MARINE OTHER THAN CARGO	Rural	0	0	0
		Social			
4	MOTOR OD	Rural	75,580	3,065.23	83,096.48
		Social			
5	MOTOR TP	Rural	11,88,602	23,148.85	7,01,925.04
		Social			
6	HEALTH	Rural	24,546	24,699.03	1,30,88,559.82
		Social			
7	PERSONAL ACCIDENT	Rural	61,727	1,791.69	1,15,13,994.32
		Social	2	33.66	40,80,000.00
8	TRAVEL	Rural	0	0	0
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	3,851	495.35	1,92,114.91
		Social			
10	Public/ Product Liability	Rural	563	13.20	21,352.50
		Social			
11	Engineering	Rural	2,266	643.00	6,51,668.27
		Social			
12	Aviation	Rural	0	0	0
		Social			
13	Other Segment ^(a)	Rural	58	32,466.16	2,71,784.20
		Social	53	5,640.55	56,989.79
14	Miscellaneous	Rural	125562	9,329.81	18,98,209.99
		Social	116	0.31	357.25
	Total	Rural	15,01,223	98,504.78	3,16,29,908.35
		Social	171	5,674.52	41,37,347.04

PERIODIC DISCLOSURES
FORM NL - 44 - MOTOR TP OBLIGATIONS

Name of the Insurer :	IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
Registration No. :	106
Date of Registration with the IRDAI :	December 4, 2000
Gross Direct Premium Income during the immediate preceding FY (Rs In Lakhs)	8,45,291
Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs In Lakhs)	2,05,272
Obligation of the Insurer to be met in a FY (Rs In Lakhs)	1,91,386
Statement Period : Quarter ending	Sep-22

Items	(₹ In Lakhs)	
	For the Quarter ended September 30, 2022	Upto the Quarter ended September 30, 2022
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	18,244	31,746
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	31,955	56,966
Total Gross Direct Motor Third Party Insurance Business (L+P)	50,199	88,712
Total Gross Direct Motor Own damage Insurance Business Premium	45,081	79,805
Total Gross Direct Premium Income	2,41,836	4,54,771

PERIODIC DISCLOSURES

FORM NL - 45- GRIEVANCE DISPOSAL

FORM NL-45-GRIEVANCE DISPOSAL

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

Date: July - September' 2022

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		
1	Complaints made by customers							
a)	Proposal Related	0	1	1	0	0	0	1
b)	Claims Related	8	339	85	109	104	49	601
c)	Policy Related	0	30	20	4	0	6	56
d)	Premium Related	0	0	0	0	0	0	3
e)	Refund Related	0	6	5	0	1	0	8
f)	Coverage Related	0	6	5	1	0	0	17
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	1	0	1	0	0	2
i)	Others (to be specified) (i) The complaint was registered with incorrect policy details resulting which the complaint nature did not ascertained	1	1	0	2	0	0	5
	Total	9	384	116	117	105	55	693

2	Total No. of policies during previous year:	88,34,350
3	Total No. of claims during previous year:	11,85,858
4	Total No. of policies during current year:	42,49,326
5	Total No. of claims during current year:	6,17,505
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.13
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	9.73

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	54	14.04%	-	-	-	-
b)	15 - 30 days	1	0.26%	-	-	-	-
c)	30 - 90 days	0	-	-	-	-	-
d)	90 days & Beyond	0	-	-	-	-	-
	Total Number of Complaints	55	14.30%	-	-	-	-

- Note:-**(a) Opening balance should tally with the closing balance of the previous quarter.
 (b) Complaints reported should be net of duplicate complaints
 (c) No. of policies should be new policies (both individual and group) net of cancellations
 (d) Claims should be no. of claims reported during the period
 (e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

PERIODIC DISCLOSURES

FORM NL - 46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

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

For the Quarter ending: 30-09-2022

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