

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April-31st March, 2012		
S.No.	Form No	Description
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit & Loss Account
3	NL-3-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12-INVESTMENT SCHEDULE	Shareholders
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
20	NL-20-RECEIPTS AND PAYMENT SCHEDULE	Receipts & Payment Statement

21	NL-21-STATEMENT OF LIABILITIES	Statement of Liabilities
22	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
23	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration
24	NL-24-AGEING OF CLAIMS	Ageing of Claims
25	NL-25-CLAIMS DATA	Claims Data (Incurred Claims+ Reported Claims)
26	NL-26-CLAIMS INFORMATION	Claims Information
27	NL-27-OFFICE OPENING	Office Opening
28	NL-28-STATEMENT OF ASSETS	Statement of Investment of Assets
29	NL-29-DEBT SECURITIES	Debt Securities
30	NL-30-ANALYTICAL RATIOS	Analytical Ratios
31	NL-31-RELATED PARTY TRANSACTIONS	Related Party Transactions
32	NL-32-PRODUCT INFORMATION	Product Information
33	NL-33-SOLVENCY MARGIN	Solvency
34	NL-34-BOD	Board of Directors & Management
35	NL-35-NPAs	NPAs
36	NL-36-YIELD ON INVESTMENTS	Yield on Investment
37	NL-37-DOWN GRADING OF INVESTMENTS	Downgrading of Investment
38	NL-38-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)
39	NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
40	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels
41	NL-41-GRIEVANCE DISPOSAL	Grievance Disposal

**PERIODIC DISCLOSURES**
**FORM NL-1-B-RA**

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

Registration No. 106 dated 4.12.2000

**FIRE INSURANCE REVENUE ACCOUNT\*\* FOR THE YEAR ENDED AS AT 31ST MARCH 2012**

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2012	YEAR ENDED 31ST MARCH 2012	QUARTER ENDED 31ST MARCH 2011	YEAR ENDED 31ST MARCH 2011
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	134,224	513,148	112,929	503,530
2	Profit/ Loss on sale/redemption of Investments		324	1,706	294	1,442
3	Others (to be specified)		(11,158)	(7,252)	(2,618)	(5,799)
4	Interest, Dividend & Rent – Gross		17,262	70,636	15,437	57,991
	<b>TOTAL (A)</b>		140,652	578,238	126,042	557,164
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	89,822	385,927	117,139	485,340
2	Commission	<b>NL-6-Commission Schedule</b>	4,225	(103,416)	(8,385)	(90,592)
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	58,060	312,564	74,100	335,839
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		152,108	595,075	182,854	730,587
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		(11,456)	(16,837)	(56,812)	(173,423)
	<b>APPROPRIATIONS</b>		-	-	-	-
	Transfer to Shareholders' Account		(11,456)	(16,837)	(56,812)	(173,423)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		(11,456)	(16,837)	(56,812)	(173,423)

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

**MARINE INSURANCE REVENUE ACCOUNT\*\* FOR THE YEAR ENDED AS AT 31ST MARCH 2012**

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2012	YEAR ENDED 31ST MARCH 2012	QUARTER ENDED 31ST MARCH 2011	YEAR ENDED 31ST MARCH 2011
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	136,987	401,010	154,742	388,235
2	Profit/ Loss on sale/redemption of Investments		352	1,854	310	1,416
3	Others (to be specified)		(216)	574	1,479	2,073
4	Interest, Dividend & Rent – Gross		18,757	76,763	15,914	56,928
	<b>TOTAL (A)</b>		155,880	480,201	172,445	448,652
1	Claims Incurred (Net)	NL-5-Claims Schedule	77,623	381,541	101,283	384,065
2	Commission	NL-6-Commission Schedule	(13,647)	(43,371)	(12,219)	(44,216)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	54,604	233,000	60,819	228,527
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		118,580	571,170	149,883	568,376
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		37,300	(90,969)	22,562	(119,724)
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		37,300	(90,969)	22,562	(119,724)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		37,300	(90,969)	22,562	(119,724)

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT\*\* FOR THE YEAR ENDED AS AT 31ST MARCH 2012

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2012	YEAR ENDED 31ST MARCH 2012	QUARTER ENDED 31ST MARCH 2011	YEAR ENDED 31ST MARCH 2011
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	3,412,071	12,412,658	2,913,879	10,459,262
2	Profit/ Loss on sale/redemption of Investments		7,959	34,547	6,226	25,297
3	Others (to be specified)		478	6,174	(187)	(696)
4	Interest, Dividend & Rent – Gross		403,529	1,430,288	310,333	1,017,335
	<b>TOTAL (A)</b>		3,824,037	13,883,667	3,230,251	11,501,198
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	4,713,793	11,569,184	3,158,890	9,035,244
2	Commission	<b>NL-6-Commission Schedule</b>	(124,593)	26,833	(13,447)	285,876
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	982,557	2,980,170	891,340	2,622,075
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		5,571,757	14,576,187	4,036,783	11,943,195
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		(1,747,720)	(692,520)	(806,532)	(441,997)
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(1,747,720)	(692,520)	(806,532)	(441,997)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		(1,747,720)	(692,520)	(806,532)	(441,997)

Note: See Notes appended at the end of Form NL-2-B-PL

\*\* please refer Regulation 1 Part V- Preparation of Financial Statement of IRDA (Accounting) Regulation 2002

# PERIODIC DISCLOSURES

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

## PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31ST MARCH 2012

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2012	YEAR ENDED 31ST MARCH 2012	QUARTER ENDED 31ST MARCH 2011	YEAR ENDED 31ST MARCH 2011
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(11,456)	(16,837)	(56,812)	(173,423)
	(b) Marine Insurance		37,300	(90,969)	22,562	(119,724)
	(c) Miscellaneous Insurance		(1,747,720)	(692,520)	(806,532)	(441,997)
			-		-	
2	INCOME FROM INVESTMENTS		-		-	
	(a) Interest, Dividend & Rent – Gross		84,266	315,896	74,616	221,591
	(b) Profit on sale of investments		1,632	7,630	1,545	5,510
	Less: Loss on sale of investments		-		-	
			-		-	
3	OTHER INCOME (To be specified)		5,947	18,066	19,583	19,583
	<b>TOTAL (A)</b>		<b>(1,630,030)</b>	<b>(458,734)</b>	<b>(745,038)</b>	<b>(488,460)</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		2,179	6,501	4,982	4,982
	(b) Bad debts written off		-	-	-	-
	(c) Others (To be specified)		529	1,050	234	234
	<b>TOTAL (B)</b>		<b>2,708</b>	<b>7,551</b>	<b>5,216</b>	<b>5,216</b>
	Profit Before Tax		(1,632,738)	(466,285)	(750,254)	(493,676)
	Provision for Taxation		(526,735)	(148,313)	(257,133)	(166,676)

	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year			-		-
	(b) Proposed final dividend			-		-
	(c) Dividend distribution tax			-		(286)
	(d) Transfer to any Reserves or Other Accounts (to be specified)			-		-
	Balance of profit/ loss brought forward from last year			403,311		730,025
	Balance carried forward to Balance Sheet			85,339		403,311

Notes: to Form NL-1-B-RA and NL-2-B- PL

- (a) Premium income received from business concluded in and outside India shall be separately disclosed.
- (b) Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.
- (c) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end..
- (d) Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- (e) Fees and expenses connected with claims shall be included in claims.
- (f) Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- (g) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'..
- (h) Income from rent shall include only the realised rent. It shall not include any notional rent.

**PERIODIC DISCLOSURES**

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

**BALANCE SHEET AS AT 31ST MARCH 2012**

	Schedule	AS AT 31ST MARCH 2012	AS AT 31ST MARCH 2011
		(Rs.'000)	(Rs.'000)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,693,215	2,470,000
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2,655,294	1,946,477
FAIR VALUE CHANGE ACCOUNT		325	130
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>5,348,834</b>	<b>4,416,607</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule	14,770,000	12,378,935
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	269,772	237,174
DEFERRED TAX ASSET		396,000	247,200
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	8,984,618	5,853,544
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	4,098,560	3,029,039
<b>Sub-Total (A)</b>		<b>13,083,178</b>	<b>8,882,583</b>



	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	15,927,118	10,992,450
	PROVISIONS	NL-18-Provisions Schedule	7,242,998	6,336,835
	DEFERRED TAX LIABILITY			
	<b>Sub-Total (B)</b>		<b>23,170,116</b>	<b>17,329,285</b>
	NET CURRENT ASSETS (C) = (A - B)		<b>(10,086,938)</b>	<b>(8,446,702)</b>
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	<b>TOTAL</b>		<b>5,348,834</b>	<b>4,416,607</b>

#### CONTINGENT LIABILITIES

	Particulars		AS AT 31ST MARCH 2012	AS AT 31ST MARCH 2011
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments			
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	8,179
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		21,782	6,780
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others (to be specified)		-	-
	<b>TOTAL</b>		<b>21,782</b>	<b>14,959</b>

# PERIODIC DISCLOSURES

## FORM NL-4-PREMIUM SCHEDULE

(Rs. In '000')

	Particulars	QUARTER ENDED 31ST MARCH 2012				YEAR ENDED 31ST MARCH 2012			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
	Premium from direct business written	263,219	262,503	5,016,265	5,541,987	1,751,998	1,306,181	16,694,259	19,752,438
	Service Tax	-	-	-	-	-	-	-	-
	Adjustment for change in reserve for unexpired risks	(211,281)	(110,802)	418,742	96,659	(138,083)	(51,298)	682,973	493,592
	Gross Earned Premium	474,500	373,305	4,597,523	5,445,327	1,890,081	1,357,479	16,011,286	19,258,846
	Add: Premium on reinsurance accepted	102,147	(548)	603,435	705,034	285,554	17,696	2,430,491	2,733,741
	Less : Premium on reinsurance ceded	210,182	189,127	1,843,841	2,243,150	1,525,686	825,636	5,901,879	8,253,201
		-	-	-	-	-	-	-	-
	Net Premium	366,464	183,630	3,357,117	3,907,211	649,949	549,539	12,539,898	13,739,386
		-	-	-	-	-	-	-	0
	Adjustment for change in reserve for unexpired risks	232,240	46,643	(54,955)	223,929	136,801	148,529	127,240	412,570
	<b>Premium Earned (Net)</b>	<b>134,224</b>	<b>136,987</b>	<b>3,412,071</b>	<b>3,683,282</b>	<b>513,148</b>	<b>401,010</b>	<b>12,412,658</b>	<b>13,326,816</b>

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

(Rs. In '000')

	Particulars	QUARTER ENDED 31ST MARCH 2011				YEAR ENDED 31ST MARCH 2011			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
	Premium from direct business written	325,011	270,142	4,395,581	4,990,734	1,880,504	1,279,783	14,671,480	17,831,767
	Service Tax	-	-	-	-	-	-	-	-
	Adjustment for change in reserve for unexpired risks	(164,697)	(168,682)	445,674	112,294	23,348	(196,560)	1,196,179	1,022,968
	Gross Earned Premium	489,708	438,824	3,949,907	4,878,440	1,857,156	1,476,343	13,475,301	16,808,799
	Add: Premium on reinsurance accepted	132,238	5,579	496,691	634,508	344,336	20,170	1,692,396	2,056,902
	Less : Premium on reinsurance ceded	269,956	207,048	1,515,575	1,992,579	1,684,194	922,818	4,758,766	7,365,778
		-	-	-	-	-	-	-	-
	Net Premium	351,990	237,355	2,931,023	3,520,369	517,298	573,695	10,408,931	11,499,923
		-	-	-	-	-	-	-	0
	Adjustment for change in reserve for unexpired risks	239,061	82,613	17,144	338,819	13,768	185,460	(50,331)	148,896
	<b>Premium Earned (Net)</b>	<b>112,929</b>	<b>154,742</b>	<b>2,913,879</b>	<b>3,181,550</b>	<b>503,530</b>	<b>388,235</b>	<b>10,459,262</b>	<b>11,351,027</b>

**PERIODIC DISCLOSURES**

**FORM NL-5 - CLAIMS SCHEDULE**

(Rs. In '000')

Particulars	QUARTER ENDED 31ST MARCH 2012				YEAR ENDED 31ST MARCH 2012			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	570,434	832,817	2,632,402	4,035,655	1,055,189	1,829,270	8,760,170	11,644,630
Add Claims Outstanding at the end of the year	(9,698)	(69,845)	2,255,326	2,175,783	442,108	455,591	13,528,091	14,425,790
Less Claims Outstanding at the beginning of the year	1	(1)	-	1	346,117	429,637	9,177,004	9,952,759
Gross Incurred Claims	<b>560,735</b>	<b>762,973</b>	<b>4,887,729</b>	<b>6,211,437</b>	<b>1,151,180</b>	<b>1,855,224</b>	<b>13,111,257</b>	<b>16,117,661</b>
Add :Re-insurance accepted to direct claims	41,718	3,898	612,781	658,397	69,664	20,985	1,158,422	1,249,071
Less :Re-insurance Ceded to claims paid	512,630	689,249	786,717	1,988,596	834,917	1,494,668	2,700,495	5,030,080
	-	-	-	-				
<b>Total Claims Incurred</b>	<b>89,822</b>	<b>77,623</b>	<b>4,713,793</b>	<b>4,881,238</b>	<b>385,927</b>	<b>381,541</b>	<b>11,569,184</b>	<b>12,336,652</b>

(Rs. In '000')

Particulars	QUARTER ENDED 31ST MARCH 2011				YEAR ENDED 31ST MARCH 2011			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	232,148	244,462	2,359,619	2,836,229	1,236,998	729,166	7,479,780	9,445,944
Add Claims Outstanding at the end of the year	(25,817)	(2,148)	650,739	622,774	346,117	429,637	9,177,004	9,952,758
Less Claims Outstanding at the beginning of the year	-	-	-	-	273,472	373,967	6,428,654	7,076,093
Gross Incurred Claims	<b>206,331</b>	<b>242,314</b>	<b>3,010,358</b>	<b>3,459,003</b>	<b>1,309,643</b>	<b>784,836</b>	<b>10,228,130</b>	<b>12,322,609</b>
Add :Re-insurance accepted to direct claims	88,426	2,350	809,345	900,121	187,676	36,310	861,589	1,085,575
Less :Re-insurance Ceded to claims paid	177,618	143,381	660,813	981,812	1,011,979	437,081	2,054,475	3,503,535
	-	-	-	-				
<b>Total Claims Incurred</b>	<b>117,139</b>	<b>101,283</b>	<b>3,158,890</b>	<b>3,377,312</b>	<b>485,340</b>	<b>384,065</b>	<b>9,035,244</b>	<b>9,904,649</b>

**Notes:**

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*
- Claims includes specific claims settlement cost but not expenses of management*
- The surveyor fees, legal and other expenses shall also form part of claims cost.*
- Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*

# PERIODIC DISCLOSURES

## FORM NL-6-COMMISSION SCHEDULE

(Rs. In '000')

Particulars	QUARTER ENDED 31ST MARCH 2012				YEAR ENDED 31ST MARCH 2012			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	10,041	17,645	208,576	236,263	60,435	73,601	758,234	892,270
Add: Re-insurance Accepted	13,842	17	5,190	19,049	23,641	1,684	37,108	62,433
Less: Commission on Re-insurance Ceded	19,657	31,309	338,359	389,326	187,492	118,656	768,509	1,074,657
Net Commission	4,225	(13,647)	(124,593)	(134,014)	(103,416)	(43,371)	26,833	(119,954)
<b>Break-up of the expenses (Gross) incurred to procure business</b>								
Agents	6,814	(9,070)	126,950	124,694	28,842	30,900	475,122	534,864
Brokers	1,535	26,216	55,508	83,260	24,704	39,971	210,730	275,406
Corporate Agency	1,692	500	26,118	28,309	6,889	2,730	72,382	82,000
Referral	-	-	-	-	-	-	-	-
TOTAL (B)	10,041	17,646	208,576	236,262	60,435	73,601	758,234	892,270

(Rs. In '000')

Particulars	QUARTER ENDED 31ST MARCH 2011				YEAR ENDED 31ST MARCH 2011			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	16,197	15,937	194,180	226,314	83,403	69,551	761,238	914,192
Add: Re-insurance Accepted	15,161	744	42,579	58,484	38,158	3,965	84,201	126,324
Less: Commission on Re-insurance Ceded	39,743	28,900	250,206	318,849	212,153	117,732	559,563	889,448
Net Commission	(8,385)	(12,219)	(13,447)	(34,051)	(90,592)	(44,216)	285,876	151,068
<b>Break-up of the expenses (Gross) incurred to procure business</b>								
Agents	8,313	8,082	127,927	144,322	37,276	31,843	461,425	530,544
Brokers	6,108	7,739	49,400	63,247	34,028	33,091	188,599	255,718
Corporate Agency	1,776	116	16,852	18,744	8,749	4,610	99,960	113,319
Referral			1	1	3,350	7	11,254	14,611
TOTAL (B)	16,197	15,937	194,180	226,314	83,403	69,551	761,238	914,192

Note: The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

**PERIODIC DISCLOSURES**

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

(Rs. In '000')

	Particulars	QUARTER ENDED 31ST MARCH 2012				YEAR ENDED 31ST MARCH 2012			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	5,324	6,397	142,609	154,330	59,864	44,631	570,426	674,921
2	Travel, conveyance and vehicle running expenses	3,481	3,135	53,583	60,199	15,594	11,626	148,592	175,812
3	Training expenses	456	373	5,561	6,390	1,174	876	11,189	13,239
4	Rents, rates & taxes	1,586	1,756	36,814	40,155	14,466	10,785	137,846	163,097
5	Repairs	1,249	1,161	20,606	23,016	6,415	4,783	61,130	72,328
6	Printing & stationery	823	743	12,749	14,315	3,737	2,786	35,609	42,132
7	Communication	1,729	1,511	24,858	28,098	6,704	4,999	63,884	75,587
8	Legal & professional charges	13,570	12,549	221,009	247,128	67,923	50,640	647,227	765,790
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-
	(a) as auditor	222	165	2,114	2,501	222	165	2,114	2,501
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	44	33	422	499	44	33	422	499
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	5,839	4,397	57,385	67,621	6,875	5,125	65,505	77,505
11	Marketing and Support Services	14,716	14,494	273,809	303,019	94,095	70,151	896,595	1,060,841
12	Interest & Bank Charges	1,076	936	15,309	17,321	4,077	3,039	38,847	45,963
13	Others	6,209	5,424	90,234	101,868	24,321	18,103	233,583	276,007
14	Depreciation	1,736	1,530	25,495	28,760	7,053	5,258	67,201	79,512
	<b>TOTAL</b>	<b>58,060</b>	<b>54,604</b>	<b>982,557</b>	<b>1,095,221</b>	<b>312,564</b>	<b>233,000</b>	<b>2,980,170</b>	<b>3,525,734</b>

(Rs. In '000')

	Particulars	QUARTER ENDED 31ST MARCH 2011				YEAR ENDED 31ST MARCH 2011			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	5,415	5,606	115,197	126,218	66,425	45,206	518,240	629,871
2	Travel, conveyance and vehicle running expenses	3,803	2,903	41,645	48,351	13,817	9,403	107,799	131,019
3	Training expenses	221	169	2,449	2,839	831	565	6,481	7,877
4	Rents, rates & taxes	4,690	3,582	51,382	59,654	17,059	11,610	133,092	161,761
5	Repairs	1,302	1,046	16,233	18,581	6,383	4,344	49,796	60,523
6	Printing & stationery	1,481	1,130	16,179	18,790	5,347	3,639	41,719	50,705
7	Communication	1,626	1,285	19,429	22,340	7,262	4,943	56,661	68,866
8	Legal & professional charges	25,919	17,639	202,147	245,705	63,217	43,023	493,216	599,456
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-
	(a) as auditor	119	84	1,096	1,299	264	179	2,057	2,500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	3,652	2,666	35,341	41,659	9,382	6,385	73,195	88,962
11	Marketing and Support Services	16,411	15,037	275,067	306,515	102,017	69,428	795,925	967,370
12	Interest & Bank Charges	1,352	1,020	14,350	16,722	4,529	3,082	35,336	42,947
13	Others	6,302	7,250	80,206	93,758	32,048	21,780	251,928	305,756
14	Depreciation	1,807	1,402	20,619	23,828	7,258	4,940	56,630	68,828
	<b>TOTAL</b>	<b>74,100</b>	<b>60,819</b>	<b>891,340</b>	<b>1,026,259</b>	<b>335,839</b>	<b>228,527</b>	<b>2,622,075</b>	<b>3,186,441</b>

## PERIODIC DISCLOSURES

### FORM NL-8-SHARE CAPITAL SCHEDULE

	Particulars	As at 31st March 2012	As at 31st March 2011
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	Equity Shares of Rs. 10 each	4,000,000	4,000,000
2	Issued Capital		
	Equity Shares of Rs. 10each	2,693,215	2,470,000
3	Subscribed Capital		
	Equity Shares of Rs. 10each	2,693,215	2,470,000
4	Called-up Capital		
	Equity Shares of Rs. ....each	2,693,215	2,470,000
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>2,693,215</b>	<b>2,470,000</b>

## PERIODIC DISCLOSURES

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

#### PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31st March 2012		As at 31st March 2011	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	199,297,910	74	182,780,000	74
· Foreign	70,023,590	26	64,220,000	26
Others	-	-	-	-
TOTAL	269,321,500	100	247,000,000	100

## PERIODIC DISCLOSURES

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

	Particulars	As at 31st March 2012	As at 31st March 2011
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,568,789	1,542,000
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	85,339	403,311
	<b>TOTAL</b>	<b>2,655,294</b>	<b>1,946,477</b>



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

	Particulars	As at 31st March 2012	As at 31st March 2011
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Notes:

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.
- b) Amounts due within 12 months from the date of Balance Sheet should be shown separately

# **PERIODIC DISCLOSURES**

## **FORM NL-12-INVESTMENT SCHEDULE**

	Particulars	As at 31st March 2012	As at 31st March 2011
		(Rs.'000).	(Rs.'000).
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	7,699,030	5,898,363
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	2,116,522	1,539,256
	(e) Other Securities (Non convertible Debentures)	510,334	556,346
	(f) Subsidiaries	5,000	5,000
	(g) Investment Properties-Real Estate		
4	Investments in Infrastructure and Social Sector	3,752,411	3,219,096
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	11,323	165,742
2	Other Approved Securities		
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	320,361	250,130
	(a) Derivative Instruments		
	(b) Debentures/ Bonds (Housing)	20,031	310,000
	(c) Other Securities (to be specified)	150,000	250,000
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	184,988	185,002
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>14,770,000</b>	<b>12,378,935</b>

*Notes:*

(a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.

(i) Holding company and subsidiary shall be construed as defined in the Companies Act, 1956:

(ii) Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.

(i) Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.

(ii) Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

(iii) Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.

A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.

(b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed.

(c) Investments made out of Catastrophe reserve should be shown separately.

(d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.

(e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes.

(f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments

## PERIODIC DISCLOSURES

### FORM NL-13-LOANS SCHEDULE

	Particulars	As at 31st March 2012 (Rs.'000).	As at 31st March 2011 (Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	<b>TOTAL</b>		
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

Notes:

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

# PERIODIC DISCLOSURES

## FORM NL-14-FIXED ASSETS SCHEDULE

### FIXED ASSETS

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2011	Additions	Deductions	As at 31st March, 2012	Upto 31st March 2011	For The Period	On Sales/	Upto 31st March 2012	As at 31st March, 2012	As at 31st March, 2011
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	101,093	20,858	-	121,951	90,618	10,198	-	100,816	21,135	10,475
Land-Freehold	-	-	(37,849)	37,849	-	-	-	-	37,849	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	50,099	-	37,849	12,251	204	200	-	403	11,847	49,892
Furniture & Fittings	208,284	32,953	2,335	238,902	155,282	19,541	1,876	172,947	65,955	53,002
Information Technology Equipment	368,516	46,466	1,188	413,794	303,537	45,870	971	348,436	65,357	64,979
Vehicles	4,354	2,831	-	7,185	1,129	490	256	1,619	5,566	3,225
Office Equipment	57,222	9,452	875	65,799	14,603	3,214	-	17,560	48,239	42,619
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>789,568</b>	<b>112,560</b>	<b>4,397</b>	<b>897,730</b>	<b>565,373</b>	<b>79,512</b>	<b>3,103</b>	<b>641,782</b>	<b>255,949</b>	<b>224,192</b>
Work in progress	12,982	13,823	12,982	13,823	-	-	-	-	13,823	12,982
<b>Grand Total</b>	<b>802,550</b>	<b>126,383</b>	<b>17,379</b>	<b>911,554</b>	<b>565,373</b>	<b>68,828</b>	<b>7,850</b>	<b>641,782</b>	<b>269,772</b>	<b>237,174</b>
<b>PREVIOUS YEAR</b>	<b>655,974</b>	<b>159,736</b>	<b>13,160</b>	<b>802,550</b>	<b>504,393</b>	<b>67,797</b>	<b>1,273</b>	<b>565,373</b>	<b>237,174</b>	<b>151,582</b>

Note:

Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

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

	Particulars	As at 31st March 2012	As at 31st March 2011
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	3,147	8,335
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	6,885,000	5,231,000
	(bb) Others	1,630,000	570,000
	(b) Current Accounts	466,471	44,209
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>8,984,618</b>	<b>5,853,544</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-

*Note : Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.*

## PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

	Particulars	As at 31st March 2012	As at 31st March 2011
		(Rs.'000).	(Rs.'000).
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	35,194	160,207
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	205,325	101,495
6	Others:		
	Deposit towards Rent	52,264	51,450
	Service Tax Recoverable	11,031	2,386
	Others	43,300	144,218
	<b>TOTAL (A)</b>	<b>347,114</b>	<b>459,756</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	924,314	582,168
2	Outstanding Premiums	251,320	371,502
3	Agents' Balances		
4	Foreign Agencies Balances		
5	Due from other entities carrying on insurance business	2,575,812	1,607,299
6	Share in Motor Pool		
7	Due from subsidiaries/ holding	-	8,314
8	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
9	Others (to be specified)	-	-
	<b>TOTAL (B)</b>	<b>3,751,446</b>	<b>2,569,283</b>
	<b>TOTAL (A+B)</b>	<b>4,098,560</b>	<b>3,029,039</b>

Notes:

- (a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.
- (b) The term 'officer' should conform to the definition of that term as given under the Companies Act, 1956.
- (c) Sundry Debtors will be shown under item 9(others)

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

	Particulars	As at 31st March 2012	As at 31st March 2011
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	74,287	115,093
2	Balances due to other insurance companies	269,895	270,799
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	470,539	28,685
5	Unallocated Premium		
6	Sundry creditors	393,246	298,168
7	Due to subsidiaries/ holding company	1,978	-
8	Claims Outstanding	14,425,790	9,952,758
9	Due to Officers/ Directors	-	-
10	Others:		
11	Deposit Premium	102,261	160,529
12	Employee Benefits	63,447	73,554
13	Policy Holder Dues	125,675	92,864
	<b>TOTAL</b>	<b>15,927,118</b>	<b>10,992,450</b>



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

	Particulars	As at 31st March 2012	As at 31st March 2011
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	7,242,998	6,336,835
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (to be specified)	-	-
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>7,242,998</b>	<b>6,336,835</b>

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

**MISCELLANEOUS EXPENDITURE**

(To the extent not written off or adjusted)

	Particulars	As at 31st March 2012	As at 31st March 2011
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Notes:

(a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward unless:

1. some benefit from the expenditure can reasonably be expected to be received in future, and
2. the amount of such benefit is reasonably determinable.

(b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure.

**PERIODIC DISCLOSURES**  
**FORM NL-20 Receipts & Payment Schedule**

(Rs in '000's)

Particulars	As At 31st March 2012	As At 31st March 2011
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	23,707,478	19,978,828
Other receipts	18,066	19,583
Receipt from the re-insurers, net of commissions and claims	(1,912,328)	477,986
Payments to co-insurers, net of claims recovery	(450,655)	(274,685)
Payments of claims	(12,473,444)	(9,956,549)
Payments of commission and brokerage	(1,018,427)	(970,606)
Payments of other operating expenses	(3,848,400)	(3,813,989)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	110,396	(73,154)
Income taxes paid (Net)	(104,317)	(140,912)
Service tax paid	(1,233,846)	(902,323)
Other payments	-	-
Cash flows before extraordinary items	2,794,524	4,344,179
Cash flow from extraordinary operations	-	-
<b>Net cash flow from operating activities</b>	<b>2,794,524</b>	<b>4,344,179</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(126,483)	(160,754)
Proceeds from sale of fixed assets	13,226	5,076
Purchases of investments	(39,811,340)	(40,515,236)
Loans disbursed	-	-
Sales of investments	37,399,863	36,296,095
Repayments received	-	-
Rents/Interests/ Dividends received	1,617,781	1,179,233
Investments in money market instruments and in liquid mutual funds	-	-
Expenses related to investments	(6,501)	(4,982)
<b>Net cash flow from investing activities</b>	<b>(913,454)</b>	<b>(3,200,568)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital	1,250,004	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	(86,408)
<b>Net cash flow from financing activities</b>	<b>1,250,004</b>	<b>(86,408)</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
<b>Net increase in cash and cash equivalents:</b>	<b>3,131,074</b>	<b>1,057,203</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>5,853,544</b>	<b>4,796,341</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>8,984,618</b>	<b>5,853,544</b>

\*Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

**PERIODIC DISCLOSURES****FORM NL-21 Statement of Liabilities**

Insurer: **IFFCO TOKIO GENERAL INSURANCE CO. LTD.** Date: **31st March 2012**

*(Rs in Lakhs)*

Statement of Liabilities									
As At 31st MARCH 2012						As at 31st MARCH 2011			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	<b>Fire</b>	3,157.65	3,741.99	679.10	7,578.74	3,170.47	2,849.41	611.75	6,631.63
2	<b>Marine</b>								
a	Marine Cargo	2,661.68	2,550.15	885.35	6,097.18	1,704.40	2,604.21	689.77	4,998.38
b	Marine Hull	377.60	779.75	340.66	1,498.01	362.56	671.85	330.56	1,366.00
3	<b>Miscellaneous</b>								
a	Motor	55,373.47	110,705.89	13,351.60	179,430.96	47,868.16	71,530.04	7,211.08	126,609.28
b	Engineering	1,000.45	1,935.88	559.73	3,496.06	1,045.49	2,356.46	414.41	3,815.00
c	Aviation	117.02	1,424.31	-	1,541.33	435.89	1,029.30	-	1,465.19
d	Liabilities	327.33	505.86	338.69	1,171.88	321.48	324.38	360.53	1,006.39
e	Others	5,393.27	2,777.33	1,452.31	9,622.91	3,861.95	2,730.90	1,169.58	7,763.43
4	<b>Health Insurance</b>	4,021.52	1,118.69	1,110.61	6,250.82	4,597.93	2,863.30	1,779.08	9,240.31
5	<b>Total Liabilities</b>	72,429.99	125,539.85	18,718.05	216,687.89	63,367.00	86,958.00	12,568.00	162,893.00

PERIODIC DISCLOSURES																									
Geographical Distribution of Business																									

Insurer: <b>IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED</b>	Date: <b>1st April, 2011 to 31st March, 2012</b>
---	--

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:																											
(Rs in Lakhs)	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical		Crop Insurance		All Other Miscellaneous		Grand Total		
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	
Andhra Pradesh	25	220	8	29	0	6	317	676	968	3649	570	2333	29	91	2	11	24	344	3	17	0	0	404	790	2350	8166	
Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Assam	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bihar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Chhattisgarh	6	60	0	1	0	0	1	5	420	1459	160	577	0	0	1	10	1	3	0	0	0	0	19	66	608	2182	
Goa	18	68	1	9	67	235	5	15	297	1246	140	557	2	5	2	14	11	20	0	2	0	0	8	40	552	2211	
Gujarat	204	981	121	538	0	8	43	170	2134	7976	1546	5624	8	100	88	239	276	1190	6	27	0	0	275	1275	4701	18128	
Haryana	706	6137	15	273	0	19	190	658	2484	2886	229	922	7	47	347	1171	60	144	2	11	0	0	2599	4976	6639	17245	
Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Jammu & Kashmir	0	1	0	0	0	0	0	0	95	206	32	94	0	0	0	0	0	0	0	0	0	0	0	1	128	301	
Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Karnataka	146	595	87	183	0	0	186	254	1220	4454	617	2249	128	397	7	55	159	826	1	6	0	0	1269	1493	3821	10511	
Kerala	38	188	1	4	0	0	7	30	891	2603	191	583	0	1	2	8	17	71	0	0	0	0	51	259	1188	3747	
Madhya Pradesh	26	150	42	211	0	0	34	103	834	3031	442	1596	0	6	2	15	26	96	1	3	0	0	136	1613	1541	6824	
Maharashtra	448	6361	587	2844	141	2436	481	2392	2972	10789	1862	6763	105	1597	83	645	1024	5475	11	76	0	0	1391	6914	9106	46294	
Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Orissa	10	96	8	34	0	25	25	62	709	2805	361	1357	0	1	0	13	10	22	0	2	0	0	1601	2314	2724	6731	
Punjab	2	36	1	5	0	0	0	3	858	2696	403	1362	0	2	1	21	6	26	1	3	0	0	9	185	1281	4339	
Rajasthan	10	52	2	10	0	0	6	19	713	2552	537	1841	6	12	1	9	8	34	0	1	0	0	2681	5556	3965	10086	
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tamil Nadu	(3)	641	248	1109	0	0	9	101	2267	7479	1009	3645	19	75	18	83	19	1803	2	6	0	0	149	360	3737	15301	
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Uttar Pradesh	35	216	48	271	31	54	64	140	1415	5777	470	1966	5	12	3	12	45	150	1	7	0	0	107	340	2224	8944	
Uttarakhand	25	75	4	6	0	0	1	2	197	757	81	304	1	1	8	17	4	23	0	0	0	0	42	112	364	1298	
West Bengal	354	830	28	184	0	41	82	428	728	3013	223	887	14	61	5	24	264	408	1	6	0	0	9	205	1707	6086	
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Chandigarh	41	74	3	21	0	0	4	13	777	2313	301	996	0	0	2	9	590	2363	0	11	0	0	89	671	1806	6461	
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Delhi	622	2656	1173	4653	0	25	762	1607	2284	8839	804	3049	103	411	53	372	1069	2962	25	116	0	0	506	1869	7402	26561	
Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Puducherry	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	2713	19435	2377	10386	240	2851	2219	6681	22262	74531	9966	36704	428	2819	626	2728	3613	15959	55	286	0	0	11344	29039	55844	201417	

PERIODIC DISCLOSURES						
FORM NL-23	Reinsurance Risk Concentration					
Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.	Date:	PERIOD 01/04/2011 TO 31/03/2012			
					(Rs in Lakhs)	
Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	1	1,423	-	-	1.76
2	No. of Reinsurers with rating AA but less than AAA	89	3,291	272	9,899	16.65
3	No. of Reinsurers with rating A but less than AA	61	46,907	2,365	10,952	74.48
4	No. of Reinsurers with rating BBB but less than A	17	821	312	808	2.40
5	No. of Reinsurers with rating less than BBB		-	-	-	
6	No. of Indian Reinsurers other than GIC	12	377	-	3,433	4.71
	Total	180	52,819	2,949	25,092	100.00

# PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD Date: 1st April, 2011 - 31st March, 2012

(Rs in Lakhs)

## Ageing of Claims

Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	25	90	271	677	929	1992	11,260
2	Marine Cargo	105	1666	4724	8635	4000	19130	12,655
3	Marine Hull	3	1	6	28	69	107	5,848
4	Engineering	22	126	225	479	601	1453	2,435
5	Motor OD	24108	71130	77176	87911	11562	271887	36,065
6	Motor TP	8	112	658	3731	19967	24476	18,494
7	Health	543	3534	5919	7944	3790	21730	17,744
8	Overseas Travel	0	12	45	92	336	485	342
9	Personal Accident	79	505	1373	2280	1703	5940	2,124
10	Liability	0	7	16	78	122	223	746
11	Crop	0	0	0	0	0	0	0
12	Miscellaneous	323	696	1396	1907	991	5313	11,563

PERIODIC DISCLOSURES															
FORM NL-25	:	Quarterly claims data for Non-Life													
Insurer:	IFFCO TOKIO GENERAL INSURANCECO LTD	Date:	1st April, 2011 to 31st March, 2012												
		No. of claims only													
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1064	2300	109	780	32372	32516	1982	91	1437	142	0	0	1982	74775
2	Claims reported during the period	301	4897	6	451	60696	3524	5655	194	1098	17	0	0	1289	78128
3	Claims Settled during the period	518	5063	10	397	68358	3197	3933	156	1130	15	0	0	1378	84155
4	Claims Repudiated during the period	28	94	1	36	1627	4	0	0	35	1	0	0	66	1892
5	Claims closed during the period	64	219	1	85	3797	8	1	0	82	2	0	0	153	4412
6	Claims O/S at End of the period	833	1475	101	796	21239	32747	1564	100	1056	140	0	0	1427	61478
	Less than 3months	53	345	4	116	13413	99	702	7	345	5	0	0	316	15405
	3 months to 6 months	63	237	4	67	3219	676	225	5	218	7	0	0	255	4976
	6months to 1 year	183	416	13	116	2697	2923	316	9	248	34	0	0	295	7250
	1year and above	534	477	80	497	1910	29049	321	79	245	94	0	0	561	33847



**PERIODIC DISCLOSURES**

**FORM NL-26 - CLAIMS INFORMATION - KG Table I**

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

**Solvency for the Year ended as on 31st March 2012**

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

Item No.	Description	PREMIUM						RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
1	Fire	20,375.52	5,118.66	16,439.31	4,550.08	2,037.60	2,466.00	2,466.00
2	Marine Cargo	10,388.18	4,604.85	11,325.22	3,592.93	1,246.60	2,038.50	2,038.50
3	Marine Hull	2,850.59	377.57	5,300.07	531.73	285.00	795.00	795.00
4	Motor	111,235.31	105,517.20	84,305.73	81,756.75	21,103.44	24,527.03	24,527.03
5	Engineering	6,918.09	1,939.93	4,867.32	1,579.96	691.80	730.20	730.20
6	Aviation	2,370.06	1,201.87	3,828.21	1,054.36	240.37	574.20	574.20
7	Laibilities	2,818.80	813.56	736.89	207.63	422.80	165.90	422.80
8	Others	29,394.74	10,719.20	18,420.02	5,200.97	4,115.20	3,868.20	4,115.20
9	Health	16,244.28	12,036.94	17,222.16	14,025.40	2,436.60	4,207.62	4,207.62
	<b>Total</b>	<b>202,595.57</b>	<b>142,329.78</b>	<b>162,444.93</b>	<b>112,499.81</b>	<b>32,579.41</b>	<b>39,372.65</b>	<b>39,876.55</b>

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2011 - 31st March, 2012

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the quarter		66
2	No. of branches approved during the quarter		0
3	No. of branches opened during the quarter	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the quarter		0
6	No of branches at the end of the quarter		66
7	No. of branches approved but not opened		8
8	No. of rural branches		0
9	No. of urban branches		66

## PERIODIC DISCLOSURES

## FORM - 3B

COMPANY NAME & CODE: IFFCO-TOKIO GENEAL INSURANCE CO LTD & 106  
STATEMENT AS ON : 31st March 2011

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

( Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

( Rs in Lakhs)


S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	232,850.00
2	Loans	9	0.00
3	Fixed Assets	10	2,697.72
4	Current Assets		
	a. Cash & Bank Balance	11	4,696.18
	b. Advances & Other Assets	12	40,985.60
5	Current Liabilities		
	a. Current Liabilities	13	159,271.18
	b. Provisions	14	72,429.98
	c. Misc. Exp not written off	15	0.00
	d. Debit Balance of P&L A/c		
	Application of Funds as per balance Sheet (A)		512,930.66
	Less: Other Assets	SCH	
1	Loans (if any)	9	0.00
2	Fixed Assets (if any)	10	2,697.72
3	Cash & Bank Balance (if any)	11	4,696.18
4	Advances & Other Assets (if any)	12	40,985.60
5	Current Liabilities	13	159,271.18
6	Provisions	14	72,429.98
7	Misc. Exp not written off	15	0.00
8	Debit Balance of P&L A/c		
	Total (B)		280,080.66
Investment Assets' as per FORM 3E (A-B)			232,850.00

280080.66

232850

Cont to next page...

Cont from prev page...

S.No.	'Investment' represented as	Reg %	SH 		PH (c)	Book Value(SH+P d=(b+c)	% ACTUAL	FVC Amount (e)	Total (d+e)	MARKET VALUE
			Balance (a)	FRSM* (b)						
1	Government Securities	Not less than 20%		8710.65	43503.65	52214.30	22.42%		52214.30	50725.79
2	Government Securities or other approved securities (including (I) above	Not less than 30%		12862.80	64240.73	77103.53	33.11%		77103.53	75184.10
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment,	Not less than 15%		10132.87	50606.64	60739.51	26.09%		60739.51	59804.24
	2. Approved Investments	Not		15615.35	77987.81	93603.16	40.20%	1.22	93604.38	93499.04
	3. Other Investments(not exceeding	exceeding		233.65	1166.90	1400.54	0.60%	2.04	1402.58	1402.58
	<b>TOTAL INVESTMENT ASSETS</b>	<b>100%</b>	<b>0.00</b>	<b>38844.67</b>	<b>194002.08</b>	<b>232846.74</b>	<b>100.00%</b>	<b>3.26</b>	<b>232850.00</b>	<b>229889.96</b>



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

**Note:**

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

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

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

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

# PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:	Iffco Tokio General Insurance Co. Ltd.	Date:	1.04.2011 to 31-03-2012
		(Rs in Lakhs)	

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.03.12	as % of total for this class	as at 31.03.11 Of the previous year	as % of total for this class	As at 31.03.2012	as % of total for this class	as at 31.03.11 Of the previous year	as % of total for this class
<b>Break down by credit rating</b>							-	
AAA rated	60,951	0.92	57,324	0.96	62,143	0.92	58,295	0.96
AA or better	953	0.01	1,930	0.03	1,000	0.01	2,000	0.03
Rated below AA but above A	4,398	0.82	299	0.01	4,200	0.78	302	0.00
Rated below A but above B		-	-	-		-	-	-
Any other		-	-	-		-	-	-
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	75,687	0.33	9,122	0.08	75,713.77	0.33	9,107	0.08
more than 1 year and upto 3years	30,525	0.13	10,218	0.09	30,844.22	0.13	10,317	0.09
More than 3years and up to 7years	33,491	0.15	29,394	0.25	33,306.16	0.14	30,025	0.25
More than 7 years and up to 10 years	58,062	0.25	33,143	0.28	58,195.11	0.25	33,474	0.28
above 10 years	32,124	0.14	37,917	0.32	34,787.48	0.15	38,315	0.32
<b>Breakdown by type of the issuer</b>								
a. Central Government	50,726	0.62	48,835	0.41	52,214	0.62	49,224	0.41
b. State Government	24,458	0.30	11,405	0.10	24,889	0.30	11,417	0.10
c. Corporate Securities	6,498	0.08	59,554	0.50	6,603	0.08	60,597	0.51
						-		

## Note

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

PERIODIC DISCLOSURES					
FORM NL-30		Analytical Ratios			
Insurer: IFFCO TOKIO GENERAL INSURANCE CO. I		Date: 31st March 2012			
(Rs in Lakhs)					
Analytical Ratios for Non-Life companies					
Sl.No.	Particular	For the Quarter Ended On 31st March 2012	As on 31st March 2012	For the Quarter Ended On 31st March 2011	As on 31st March 2011
1	Gross Premium Growth Rate				
	FIRE	-19.01%	-6.83%	-9.98%	9.58%
	MARINE	-2.83%	2.06%	-18.86%	-3.35%
	MISCELLANEOUS	14.12%	13.79%	24.90%	27.16%
2	Gross Premium to shareholders' fund ratio	NA	369.28%	NA	403.76%
3	Growth rate of shareholders'fund	NA	21.11%	NA	-6.89%
4	Net Retention Ratio				
	FIRE	58.96%	29.22%	57.63%	28.75%
	MARINE	27.74%	38.14%	25.42%	29.47%
	MISCELLANEOUS	75.27%	79.21%	76.82%	79.10%
5	Net Commision Ratio				
	FIRE	3.81%	3.45%	4.98%	4.44%
	MARINE	6.72%	5.63%	5.90%	5.43%
	MISCELLANEOUS	4.16%	4.54%	4.42%	5.19%
6	Expense of Management to Gross Direct Premium Ratio	24.03%	22.37%	25.10%	23.00%
7	Combined Ratio	96.85%	81.32%	81.93%	75.97%
8	Technical Reserves to net premium ratio	NA	152.24%	NA	130.08%
9	Underwriting balance ratio	-53.93%	-16.97%	-32.70%	-15.10%
10	Operating Profit Ratio	-40.66%	-3.40%	-21.16%	-4.06%
11	Liquid Assets to liabilities ratio	NA	44.63%	NA	40.39%
12	Net earning ratio	-27.62%	-2.23%	-13.57%	-2.61%
13	return on net worth ratio	NA	-5.94%	NA	-7.40%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	NA	1.22	NA	1.23
15	NPA Ratio				
	Gross NPA Ratio	0	0	0	0
	Net NPA Ratio	0	0	0	0
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	NA	269321500	NA	247000000
2	(b) Percentage of shareholding (Indian / Foreign)	NA	74/26	NA	74/26
3	( c )%of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA	(1.29)	NA	-1.32
	(net of tax expense) for the period (not to be annualized)	NA	(1.29)	NA	-1.32
6	(iv) Book value per share (Rs)	NA	19.86	NA	17.88

PERIODIC DISCLOSURES							
FORM NL-31: Related Party Transactions							
Insurer: IFFCO TOKIO General Insurance Co.Ltd.			Date:1st April, 2011 - 31st March 2012				
(Rs in Lakhs)							
Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the QTR Ended on 31st March 2012	Upto the QTR Ended on 31st March 2012	For the QTR Ended on 31st March 2011	Upto the QTR Ended on 31st March 2011
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	527.48	6,683.09	460.64	6,125.33
			Claims paid on direct basis	5557.53	7,309.02	790.11	4,025.31
			Payment of Rent and other expenses	-	746.13	242.56	637.65
			Deposit of Insurance Premium	-	25.00	-	25.00
			Payment of Dividend	-	-	-	538.26
			Amount Payable / (Receivable) at the Balance Sheet	NA	11.86	NA	1.69
			Infusion of Capital including Share Premium	9080.03	9,080.03	-	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	-	602.40	56.56	353.69
			Deposit of Insurance Premium	-	1.00	-	1.00
			Payment of Rent and other expenses	-	16.11	7.00	28.00
			Payment of Dividend	-	-	-	10.08
			Infusion of Capital including Share Premium	170	170.00	-	-
			Claims paid on direct basis	15.9	52.87	12.84	44.52
			Payment of Fee	23.26	33.55	2.80	15.27
4	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Infusion of Capital including Share Premium	3250.01	3,250.01	-	-
			Payment of Dividend	-	-	-	192.66
5	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	633.44	2,071.25	507.79	1,429.61
			Commission Earned on Premium Ceded	152.05	470.57	126.26	335.64
			Losses Recovered from Re-insurer	539.31	1,561.63	477.33	1,228.95
			Payment of Fee	2.02	2.02	0.16	0.16
			Amount Payable / (Receivable) at the Balance Sheet Date	NA	67.44	NA	87.55
6	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	3.48	3.48	5.35	10.24
7	Tokio Marine Global Re Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	161.05	1,008.82	189.52	1,058.38
			Commission Earned on Premium Ceded	25.95	190.37	6.28	196.49
			Losses Recovered from Re-insurer	402.44	726.65	198.24	574.98
			Amount Payable / (Receivable) at the Balance Sheet Date	NA	78.10	NA	(10.40)
8	Tokio Marine Insurance (Malaysia) Behard	Associate of Promoters with more than 20% Voting rights	Payment of Fee	2.67	7.09	0.23	0.39
9	Tokio Marine Nawa Insurance Co. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	1.78	1.78
10	Tokio Marine Sri Muang Insurance Co. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	1.76	1.76	0.40	0.40
11	TM Claim Services Inc.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	2.23	2.23	-	-
12	Tokio Marine Management Austalasia Pty Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	3.59	4.53	-	-
13	Tokio Marine & Nichido Risk Consulting. Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	0.49	-	-
14	Tokio Marine Insurance Singapore Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.14	0.53	-	-
15	TM Management Services Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	8.33	8.33	-	-
16	Tokio Marine Cpmpania de Seguros S. A. de C.V.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	9.92	9.92	-	-
17	K. Srinivasa Gowda	Chairman	Payment of Rent on office Building	2.4	24.00	24.00	24.00
18	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	-	34.91	3.26	24.87
			Claims paid on direct basis	0.14	27.34	7.07	22.70
			Recovery of Expenses	61.92	61.92	58.17	58.17
			Payment of Commission	-	528.97	154.49	537.09
			Payment of Service Charges	1255.05	3,782.65	1,035.35	3,409.50
			Investment in Equity	50	50.00	50.00	50.00
			Amount Payable / (Receivable) at the Balance Sheet Date	NA	19.78	NA	83.14
*Including the premium flow through Associates/ Group companies as an agent.							

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





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

**FORM NL-33 - SOLVENCY MARGIN - KGII**

**TABLE - II**

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

**Solvency for the Year ended on 31st March 2012**

**Available Solvency Margin and Solvency Ratio**

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		223,672.63
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		216,687.88
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		6,984.75
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		60,291.42
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		11,573.76
7	<b>Excess in Shareholders' Funds (5-6)</b>		48,717.66
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		48,717.66
9	Total Required Solvency Margin [RSM]		39,876.55
10	Solvency Ratio (Total ASM/Total RSM)		<b>1.22</b>

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

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

**Date: 1st April, 2011 to 31st March, 2012**

<b>BOD and Key Person information</b>			
<b>Sl. No.</b>	<b>Name of person</b>	<b>Role/designation</b>	<b>Details of change in the period</b>
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Takashi Yoshikawa	Vice Chairman	upto 16th May, 2011
3	Mr. Lee King Chi Arthur	Vice Chairman	w.e.f. 10th June, 2011
4	Mr. Balvinder Singh Nakai	Director	No change
5	Dr. B.S. Vishwanathan	Director	No change
6	Dr. U.S. Awasthi	Director	No change
7	Mr. Rakesh Kapur	Director	No change
8	Dr. P.S. Gahlaut	Director	No change
9	Mr. S.K. Kanwar	Director	No change
10	Mr. Bahushrut Lugani	Director	No change
11	Mr. S. Narayanan	Managing Director & CEO	No change
12	Mr. N.K. Kedia	Director (Marketing)	No change
13	Mr. Yasunobu Fukuda	Director (Operations)	No change
14	Mr. K.K. Wadhwa	Appointed Actuary	No change
15	Mr. H.O. Suri	Chief Investment Officer	No change
16	Mr. M.S. Sethi	Chief of Internal Audit	No change
17	Mr. Sanjeev Chopra	Chief Finance Officer	No change

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

# PERIODIC DISCLOSURES

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

Company Name & Code Tokyo General Insurance Company Ltd (106)

Statement as on: 31st March 2012

Name of the Fund \_\_\_\_\_

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

### CERTIFICATION

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

Date: \_\_\_\_\_

### Note:

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

PERIODIC DISCLOSURES  
FORM NL-36-YIELD ON INVESTMENTS 1

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

STATEMENT AS ON : 31st March 2012

NAME OF THE FUND :

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

PERIODICITY OF SUBMISSION: QUARTERLY

NO.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year						
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)1	Net Yield (%)2	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)1	Net Yield (%)2	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)1	Net Yield (%)2
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	GOVERNMENT SECURITIES																
A01	Central Government Bonds	CGSB	51,170.86	49,682.50	1,017.63	8.00%	5.40%	50,425.65	49,682.50	3,999.14	7.93%	5.36%	48,145.52	47,764	3,592	7.99%	5.34%
A02	Special Deposits	CSPD															
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,073.36	1,043.30	22.14	8.29%	5.60%	1,075.45	1,043.30	88.55	8.23%	5.56%	1,078.25	1,071	89	8.55%	5.71%
A04	Treasury Bills	CTRB						-	-				-	-			
	TOTAL(1)		52,244.22	50,725.80	1,039.77			51,501.10	50,725.80	4,087.69			49,223.77	48,835	3,681		
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES																
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-						-	-	-	-	-
B02	State Government Bonds	SGGB	18,797.97	21,572.66	401.86	8.60%	5.81%	14,393.34	21,572.66	1,214.11	8.44%	5.70%	8,418.19	8,448	379	8.55%	5.71%
B03	State Government Guaranteed Loans	SGGL	-	-	-	-	-						-				
B04	Other Approved Securities(excluding Infrastructure Investments)	SGOA	3,030.17	2,885.65	66.48	8.82%	5.96%	3,016.87	2,885.65	265.94	8.82%	5.96%	2,999	2,957	140	8.42%	5.62%
B05	Guaranteed Equity	SGGE	-	-	-	-	-						-	-	-	-	-
	TOTAL(2)		21,828.14	24,458.31	468.34			17,410.21	24,458.31	1,480.05			11,417	11,405	519		
	TOTAL(1+2)		74,072.36	75,184.11	1,508.11			68,911.31	75,184.11	5,567.74			60,641	60,240	4,200		
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																
C01	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C02	Loans to State Government for Fire Fighting Equipment	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C03	Term Loan-HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C05	Housing - Securitised Assets	HMBS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS																
C07	Bonds/Debentures issued by HUDCO	HTHD	1,296.07	1,040.94	26.37	8.18%	5.53%	687.84	1,040.94	58.48	8.50%	5.74%	301.60	299	28	9.33%	6.23%
C08	Bonds/Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	-	-	-	-	-	-	-	-	-			4	5.88%	3.92%
C09	Bonds/Debentures issued by Authority constituted under any Housing/Building Scheme approved by Central/State/any authority or Body constituted by Central/State Act	HTDA	18,168.38	17,546.70	418.00	9.25%	6.25%	19,096.09	17,546.70	1,766.96	9.25%	6.25%	18,190.96	17,821	1,358	9.10%	6.08%



[illegible]

E28	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	2,358.38	1,801.04	58.57	9.99%	6.75%	2,302.68	1,801.04	193.95	9.01%	6.09%	2,500	2,501	-	-	-
E29	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
E30	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL ( 3c )</b>		<b>74,636.27</b>	<b>93,499.04</b>	<b>2,251.00</b>			<b>82,415.90</b>	<b>93,499.04</b>	<b>8,369.60</b>			<b>35,782</b>	<b>68,550</b>	<b>4,664</b>		
<b>F</b>	<b>OTHER INVESTMENTS</b>																
F01	Bonds - PSU - Taxable	OBPT	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
F02	Bonds - PSU - Tax Free	OBPF	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
F03	Equity Shares (incl. Co-op Societies)	OESH	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
F04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
F05	Equity Shares (incl Equity Related Instruments) - Promoter Group	OEPG	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
F06	Debentures	OLDB	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
F07	Debentures / Bonds / CPs / Loans etc. - (Promoter Group)	ODPG	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
F08	Commercial Papers	OACP	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
F09	Preference Shares	OPSH	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
F10	Venture Fund	OVNF	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
F11	Short term Loans (Unsecured Deposits)	OSLU	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
F12	Term loans (without Charges)	OTLW	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	1,897.92	1,402.58	44.11	9.35%	6.32%	3,224.74	1,402.58	263.43	8.72%	5.89%	-	-	-	-	-
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
F15	Derivative Instruments	OCDI	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
F16	Securitized Assets	OPSA	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
F17	Investment Properties - Immovable	OIPI	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL ( 3d )</b>		<b>1,897.92</b>	<b>1,402.58</b>	<b>44.11</b>			<b>3,224.74</b>	<b>1,402.58</b>	<b>263.43</b>			<b>-</b>	<b>-</b>	<b>-</b>		
	<b>TOTAL ( 3a )+(3b)+(3c)+(3d)</b>		<b>136,017.03</b>	<b>154,705.86</b>	<b>3,573.15</b>			<b>142,940.34</b>	<b>154,705.86</b>	<b>13,540.57</b>			<b>88,316</b>	<b>120,114</b>	<b>8,360</b>		
	<b>GRAND TOTAL(1+2+3)</b>		<b>210,089.39</b>	<b>229,089.97</b>	<b>5,081.26</b>	<b>9.21%</b>	<b>6.22%</b>	<b>211,851.65</b>	<b>229,089.97</b>	<b>19,108.31</b>	<b>9.05%</b>	<b>6.11%</b>	<b>148,957</b>	<b>180,354</b>	<b>12,560</b>	<b>8.02%</b>	<b>5.36%</b>

**Note:** Category of Investment(COI) shall be as per Guidelines  
1. To be calculated based on Monthly or lesser frequency/Weighted Average of Investments  
2. Yield netted for Tax  
3. FORM-1 shall be prepared in respect of each fund

# PERIODIC DISCLOSURES

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

Statement as on: 31st March 2012 Name of Fund \_\_\_\_\_

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter <sup>1</sup></u>								
B.	<u>As on Date <sup>2</sup></u>								

Nil

### CERTIFICATION

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

Date:

Note:

Signature \_\_\_\_\_  
Full Name and Designation

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



# PERIODIC DISCLOSURES

FORM NL-38

Quarterly Business Returns across line of Business

Insurer: **IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED** Date: 1st April 2011 to 31st March 2012

(Rs in Lakhs) (Rs in Lakhs)

## Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter		upto the period		same period of the	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2712.92	17515	3250.11	22744	19434.78	75860	18805.04	85197
2	Cargo & Hull	2617.23	2971	2701.42	3569	13236.36	11118	12797.83	13279
3	Motor TP	9966.45	4095	7457.31	16372	36704.27	28927	28204.17	59883
4	Motor OD	22261.99	902392	20408.4	927858	74531.04	3584474	67907.1	3613254
5	Engineering	2219.10	1283	1992.88	1872	6680.77	4951	6128.82	6306
6	Workmen's Compensation	314.47	2295	361.05	2682	1314.39	9583	1293.43	9910
7	Employer's Liability	0.00	0	623.16	619	0.00	0	4372.57	2963
8	Aviation	584.10	52	406.35	115	2370.06	332	2169.35	357
9	Personal Accident	625.77	7116	718.37	15014	2728.32	27525	2802.48	51779
10	Health	3667.62	15358	4811.86	19244	16244.28	70872	17921.38	69242
11	Others*	10874.18	99435	7176.42	41413	28173.16	170555	15915.49	106996

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

\*any other segment contributing more than 5% of the total premium needs to be shown separately

**PERIODIC DISCLOSURES**  
**FORM NL-39 Rural & Social Obligation**

Form Rural & Social Obligations (Quarterly Returns)

Insurer: **IFFCO TOKIO General Insurance Company Limited** Date: **1st April 2011- 31st March 2012**  
*(Rs in Lakhs)*

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	13,124	765.34	3,297,881.72
		Social			
2	Cargo & Hull	Rural	-	-	0.00
		Social			
3	Motor TP	Rural	-	5,611.16	0.00
		Social			
4	Motor OD	Rural	525,044	7,314.20	894,440.58
		Social			
5	Engineering	Rural	658	259.28	270,168.12
		Social			
6	Workmen's Compensation	Rural	1,172	126.70	5,860.00
		Social			
7	Employer's Liability	Rural	241	12.34	8,785.01
		Social			
8	Aviation	Rural	-	-	0.00
		Social			
9	Personal Accident	Rural	3,775	1,248.90	4,740,490.03
		Social	24	68.87	275,494.04
10	Health	Rural	2,088	5,386.75	326,378.85
		Social	32	3,229.56	291,246.90
11	Others	Rural	55,476	8,406.18	429,226.29
		Social	27,821	3,057.33	94,862.46

## PERIODIC DISCLOSURES

**FORM NL-40**

**Business Acquisition through different channels**

**Insurer:** IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED **Date:** 1st April 2011 to 31st March 2012

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	288202	7951.28	868962	31485.63	1053908	28471.26	3206710	110414.33
2	Corporate Agents-Banks	60868	1640.34	0	0	118795	3544.43	0	0
3	Corporate Agents -Others	8292	199.11	77535	2920.5	18113	478.68	347046	14573.04
4	Brokers	89255	11791.75	75310	8485.68	335603	44030.46	275926	33127.88
5	Micro Agents	17355	55.63	29011	489.01	18649	62.72	105407	1930.79
6	Direct Business	584130	34207.42	611	6520.46	2424487	124817.90	1793	16426.75
	<b>Total (A)</b>	<b>1048102</b>	<b>55845.52</b>	<b>1051429</b>	<b>49901.28</b>	<b>3969555</b>	<b>201405.45</b>	<b>3936882</b>	<b>176472.79</b>
1	Referral (B)	0	-1.70	73	6.06	10	11.98	82284	1844.9
	<b>Grand Total (A+B)</b>	<b>1048102</b>	<b>55843.82</b>	<b>1051502</b>	<b>49907.34</b>	<b>3969565</b>	<b>201417.43</b>	<b>4019166</b>	<b>178317.69</b>

Note:

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

PERIODIC DISCLOSURES								
FORM NL-41	GREIVANCE DISPOSAL							
Insurer:	IFFCO Tokio General Insurance Co. Ltd.	Date:	1st January 2012- 31st March 2012					
GRIEVANCE DISPOSAL								
SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending	
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Sales Related	2	0	2	0	0	0	
b)	Policy Administration Related	62	410	451	13	4	4	
c)	Insurance Policy Coverage related	3	0	3	0	0	0	
d)	Claims related	96	452	400	83	57	8	
e)	others	36	68	84	7	13	0	
d)	<b>Total Number</b>	<b>199</b>	<b>930</b>	<b>940</b>	<b>103</b>	<b>74</b>	<b>12</b>	
<b>2</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>	<b>Complaints made by intermediaries</b>	<b>Total</b>				
a)	Less than 15 days	7		7				
b)	Greater than 15 days	5		5				
	<b>Total Number</b>	<b>12</b>	<b>0</b>	<b>12</b>				
* Opening balance should tally with the closing balance of the previous financial year.								