

Public Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April-30th September, 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-21-STATEMENT OF LIABILITIES	Statement of Liabilities
21	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
22	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration
23	NL-24-AGEING OF CLAIMS	Ageing of Claims
24	NL-25-CLAIMS DATA	Claims Data (Incurred Claims+ Reported Claims)
25	NL-26-CLAIMS INFORMATION	Claims Information
26	NL-27-OFFICE OPENING	Office Opening
27	NL-28-STATEMENT OF ASSETS	Statement of Investment of Assets
28	NL-29-DEBT SECURITIES	Debt Securities
29	NL-30-ANALYTICAL RATIOS	Analytical Ratios
30	NL-31-RELATED PARTY TRANSACTIONS	Related Party Transactions
31	NL-32-PRODUCT INFORMATION	Product Information
32	NL-33-SOLVENCY MARGIN	Solvency
33	NL-34-BOD	Board of Directors & Management
34	NL-35-NPAs	NPAs
35	NL-36-YIELD ON INVESTMENTS	Yield on Investment
36	NL-37-DOWN GRADING OF INVESTMENTS	Downgrading of Investment
37	NL-38-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)
38	NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
39	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels
40	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 QUARTER ENDED AS AT 30TH SEPTEMBER 2012**

	Particulars	Schedule	FOR THE QUARTER SEPTEMBER 2012	UPTO THE QUARTER SEPTEMBER 2012	FOR THE QUARTER SEPTEMBER 2011	UPTO THE QUARTER SEPTEMBER 2011
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	128,801	243,609	134,392	260,186
2	Profit/ Loss on sale/redemption of Investments		313	702	497	911
3	Others (to be specified)		(8,784)	(619)	56	107
4	Interest, Dividend & Rent – Gross		17,338	34,560	19,487	35,390
	TOTAL (A)		137,668	278,251	154,433	296,594
1	Claims Incurred (Net)	NL-5-Claims Schedule	160,997	252,758	90,330	240,335
2	Commission	NL-6-Commission Schedule	(12,473)	(100,144)	(18,657)	(101,323)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	50,374	202,056	65,843	217,261
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		198,897	354,670	137,516	356,273
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(61,229)	(76,419)	16,917	(59,679)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(61,229)	(76,419)	16,917	(59,679)
	Transfer to Catastrophe Reserve			-		-
	Transfer to Other Reserves (to be specified)			-		-
	TOTAL (C)		(61,229)	(76,419)	16,917	(59,679)

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE QUARTER ENDED AS AT 30TH SEPTEMBER 2012**

	Particulars	Schedule	FOR THE QUARTER SEPTEMBER 2012	UPTO THE QUARTER SEPTEMBER 2012	FOR THE QUARTER SEPTEMBER 2011	UPTO THE QUARTER SEPTEMBER 2011
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	91,938	159,969	74,461	143,942
2	Profit/ Loss on sale/redemption of Investments		352	762	524	966
3	Others (to be specified)		(373)	128	588	807
4	Interest, Dividend & Rent – Gross		19,363	37,536	20,547	37,525
	TOTAL (A)		111,281	198,395	96,120	183,240
			-	-	-	-
1	Claims Incurred (Net)	NL-5-Claims Schedule	80,095	155,462	133,155	229,565
2	Commission	NL-6-Commission Schedule	(9,592)	(7,046)	(10,797)	(15,933)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	47,808	88,936	55,870	114,473
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		118,311	237,353	178,227	328,105
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(7,030)	(38,957)	(82,107)	(144,865)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(7,030)	(38,957)	(82,107)	(144,865)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(7,030)	(38,957)	(82,107)	(144,865)

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT** FOR THE QUARTER ENDED AS AT 30TH SEPTEMBER 2012

	Particulars	Schedule	FOR THE QUARTER SEPTEMBER 2012	UPTO THE QUARTER SEPTEMBER 2012	FOR THE QUARTER SEPTEMBER 2011	UPTO THE QUARTER SEPTEMBER 2011
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	3,817,068	6,999,794	3,047,112	6,080,276
2	Profit/ Loss on sale/redemption of Investments		(383,181)	16,896	9,141	17,645
3	Others (to be specified)		1,325	4,702	3,668	6,759
4	Interest, Dividend & Rent – Gross		822,807	831,839	358,284	685,085
	TOTAL (A)		4,258,020	7,853,230	3,418,206	6,789,765
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,011,001	5,393,877	2,283,252	4,637,999
2	Commission	NL-6-Commission Schedule	(142,806)	(59,601)	(29,345)	52,331
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,010,561	1,699,661	758,873	1,287,111
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		3,878,756	7,033,937	3,012,779	5,977,441
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		379,264	819,293	405,426	812,324
	APPROPRIATIONS					
	Transfer to Shareholders' Account		379,264	819,293	405,426	812,324
	Transfer to Catastrophe Reserve			-		-
	Transfer to Other Reserves (to be specified)			-		-
	TOTAL (C)		379,264	819,293	405,426	812,324

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 QUARTER ENDED AS AT 30TH SEPTEMBER 2012

	Particulars	Schedule	FOR THE QUARTER SEPTEMBER 2012	UPTO THE QUARTER SEPTEMBER 2012	FOR THE QUARTER SEPTEMBER 2011	UPTO THE QUARTER SEPTEMBER 2011
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(61,229)	(76,419)	16,917	(59,679)
	(b) Marine Insurance		(7,030)	(38,957)	(82,107)	(144,865)
	(c) Miscellaneous Insurance		379,264	819,293	405,426	812,324
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		137,328	259,281	72,753	140,428
	(b) Profit on sale of investments		2,513	5,266	1,856	3,617
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		6,169	8,230	1,352	4,635
	TOTAL (A)		457,015	976,694	416,197	756,460
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		2,538	2,538	3,023	3,023
	(b) Bad debts written off		-	-	-	-
	(c) Others (To be specified)		73	73	514	514
	TOTAL (B)		2,611	2,611	3,537	3,537
	Profit Before Tax		454,403	974,083	412,660	752,923
	Provision for Taxation		142,600	306,900	137,918	248,557
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year			85,339		403,311
	Balance carried forward to Balance Sheet			752,522		907,677

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

- Premium income received from business concluded in and outside India shall be separately disclosed.
- 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.
- Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end.
- 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.
- Fees and expenses connected with claims shall be included in claims.
- Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- 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'.
- 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 30TH SEPTEMBER 2012

	Schedule	AS AT 30TH SEPTEMBER 2012	AS AT 30TH SEPTEMBER 2011
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
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	3,322,478	2,450,843
FAIR VALUE CHANGE ACCOUNT		454	591
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		6,016,147	4,921,434
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	17,817,710	13,588,281
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	269,705	264,400
DEFERRED TAX ASSET		222,300	145,900
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	9,964,050	7,269,054
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	4,556,111	3,828,906
Sub-Total (A)		14,520,161	11,097,960

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	18,382,606	13,564,400
	PROVISIONS	NL-18-Provisions Schedule	8,431,123	6,610,707
	DEFERRED TAX LIABILITY			
	Sub-Total (B)		26,813,729	20,175,107
	NET CURRENT ASSETS (C) = (A - B)		(12,293,568)	(9,077,147)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	TOTAL		6,016,146	4,921,434

CONTINGENT LIABILITIES

	Particulars		AS AT 30TH SEPTEMBER 2012	AS AT 30TH SEPTEMBER 2011
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		-	8,179
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		21,782	6,780
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others (to be specified)		-	-
	TOTAL		21,782	14,959

PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE

	Particulars	FOR THE QUARTER SEPTEMBER 2012				UPTO THE QUARTER SEPTEMBER 2012			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
	Premium from direct business written	274,880	285,842	6,202,935	6,763,657	1,282,020	564,331	10,777,245	12,623,596
	Service Tax	-	-	-	-	-	-	-	-
	Adjustment for change in reserve for unexpired risks	(34,523)	52,572	764,918	782,967	573,446	106,408	1,203,068	1,882,922
	Gross Earned Premium	309,404	233,269	5,438,017	5,980,690	708,574	457,923	9,574,178	10,740,675
	Add: Premium on reinsurance accepted	75,093	18,915	107,676	201,684	260,998	21,069	252,683	534,750
	Less : Premium on reinsurance ceded	266,494	204,888	2,077,754	2,549,136	1,247,404	329,069	2,990,377	4,566,850
		-	-	-	-	-	-	-	-
	Net Premium	118,003	47,296	3,467,939	3,633,237	(277,832)	149,923	6,836,484	6,708,575
		-	-	-	-	-	-	-	-
	Adjustment for change in reserve for unexpired risks	(10,798)	(44,642)	(349,130)	(404,571)	(521,441)	(10,046)	(163,310)	(694,797)
	Premium Earned (Net)	128,801	91,938	3,817,068	4,037,808	243,609	159,969	6,999,794	7,403,372

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

	Particulars	FOR THE QUARTER SEPTEMBER 2011				UPTO THE QUARTER SEPTEMBER 2011			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
	Premium from direct business written	236,229	275,010	4,013,804	4,525,043	1,312,077	691,392	7,767,013	9,770,482
	Service Tax	-	-	-	-	-	-	-	-
	Adjustment for change in reserve for unexpired risks	(230,453)	2,193	(40,287)	(268,546)	363,616	111,744	23,076	498,436
	Gross Earned Premium	466,682	272,816	4,054,091	4,793,589	948,461	579,648	7,743,937	9,272,046
	Add: Premium on reinsurance accepted	121,925	11,847	590,375	724,147	154,872	14,293	1,215,328	1,384,493
	Less : Premium on reinsurance ceded	246,382	201,736	1,614,305	2,062,424	1,178,615	385,913	2,832,171	4,396,699
		-	-	-	-	-	-	-	-
	Net Premium	342,224	82,927	3,030,161	3,455,312	(75,282)	208,028	6,127,094	6,259,840
		-	-	-	-	-	-	-	-
	Adjustment for change in reserve for unexpired risks	207,832	8,466	(16,951)	199,346	(335,468)	64,086	46,818	(224,564)
	Premium Earned (Net)	134,392	74,461	3,047,112	3,255,965	260,186	143,942	6,080,276	6,484,404

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE

	Particulars	FOR THE QUARTER SEPTEMBER 2012				UPTO THE QUARTER SEPTEMBER 2012			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
	Claims paid								
	Direct claims	880,548	179,746	2,596,276	3,656,570	1,116,869	352,045	4,084,964	5,553,878
	Add Claims Outstanding at the end of the year	(49,895)	(8,763)	(8,084,141)	(8,142,799)	351,001	435,521	6,799,407	7,585,929
	Less Claims Outstanding at the beginning of the year	-	-	-	-	442,108	455,591	13,528,091	14,425,790
	Gross Incurred Claims	830,654	170,983	(5,487,865)	(4,486,229)	1,025,761	331,976	(2,643,720)	(1,285,983)
	Add :Re-insurance accepted to direct claims	11,635	-	9,284,668	9,296,302	110,210	-	9,289,296	9,399,506
	Less :Re-insurance Ceded to claims paid	681,292	90,888	785,802	1,557,982	883,214	176,513	1,251,699	2,311,426
		-	-	-	-				
	Total Claims Incurred	160,997	80,095	3,011,000	3,252,092	252,758	155,462	5,393,877	5,802,097

	Particulars	FOR THE QUARTER SEPTEMBER 2011				UPTO THE QUARTER SEPTEMBER 2011			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
	Claims paid								
	Direct claims	125,367	214,449	2,428,751	2,768,567	199,261	368,906	4,116,460	4,684,627
	Add Claims Outstanding at the end of the year	8,115	50,412	482,094	540,622	450,701	539,221	10,916,003	11,905,925
	Less Claims Outstanding at the beginning of the year	1	(1)	(0)	(0)	346,117	429,637	9,177,004	9,952,758
	Gross Incurred Claims	133,482	264,861	2,910,846	3,309,189	303,845	478,490	5,855,459	6,637,794
	Add :Re-insurance accepted to direct claims	14,838	12,640	36,613	64,091	22,466	15,854	38,085	76,405
	Less :Re-insurance Ceded to claims paid	57,989	144,347	664,208	866,544	85,976	264,779	1,255,545	1,606,300
		-	-	-	-				
	Total Claims Incurred	90,330	133,155	2,283,252	2,506,736	240,335	229,565	4,637,999	5,107,899

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	FOR THE QUARTER SEPTEMBER 2012				Upto THE QUARTER SEPTEMBER 2012			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	12,117	16,507	256,206	284,830	39,639	34,376	487,613	561,628
Add: Re-insurance Accepted	1,109	1,369	4,616	7,094	9,835	1,845	6,363	18,043
Less: Commission on Re-insurance Ceded	25,698	27,468	403,629	456,795	149,618	43,267	553,577	746,462
Net Commission	(12,473)	(9,592)	(142,807)	(164,871)	(100,144)	(7,046)	(59,601)	(166,791)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	6,844	9,246	138,973	155,062	22,312	15,686	265,758	303,757
Brokers	2,828	6,997	98,617	108,442	12,480	18,012	181,304	211,796
Corporate Agency	2,444	265	18,616	21,326	4,847	678	40,551	46,076
Referral	-	-	-	-	-	-	-	-
TOTAL (B)	12,117	16,507	256,206	284,830	39,639	34,376	487,613	561,628

Particulars	FOR THE QUARTER SEPTEMBER 2011				Upto THE QUARTER SEPTEMBER 2011			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	8,723	17,142	173,778	199,643	39,884	38,169	358,852	436,905
Add: Re-insurance Accepted	4,837	1,091	10,612	16,540	7,871	1,128	20,052	29,051
Less: Commission on Re-insurance Ceded	32,217	29,030	213,735	274,982	149,078	55,230	326,573	530,881
Net Commission	(18,657)	(10,797)	(29,345)	(58,799)	(101,323)	(15,933)	52,331	(64,925)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	5,645	24,528	112,950	143,124	16,880	31,546	229,254	277,680
Brokers	1,321	(8,093)	46,282	39,509	19,110	5,020	99,241	123,371
Corporate Agency	1,756	707	14,544	17,007	3,893	1,603	30,355	35,851
Referral	1	-	2	3	1	-	2	3
TOTAL (B)	8,723	17,142	173,778	199,643	39,884	38,169	358,852	436,905

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

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	FOR THE QUARTER SEPTEMBER 2012				UPTO THE QUARTER SEPTEMBER 2012			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	11,953	9,639	203,846	225,439	38,700	17,035	325,326	381,061
2	Travel, conveyance and vehicle running expenses	618	831	18,383	19,832	4,031	1,774	33,886	39,691
3	Training expenses	(13)	39	937	962	258	113	2,165	2,536
4	Rents, rates & taxes	1,191	2,313	52,245	55,748	12,119	5,335	101,881	119,335
5	Repairs	1,197	859	17,894	19,950	3,223	1,419	27,096	31,738
6	Printing & stationery	400	474	10,397	11,271	2,220	977	18,663	21,860
7	Communication	258	471	10,606	11,335	2,441	1,075	20,520	24,036
8	Legal & professional charges	9,598	7,355	154,601	171,555	28,725	12,644	241,473	282,842
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-
	(a) as auditor	127	56	1,067	1,250	127	56	1,067	1,250
	(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	2,843	1,524	30,341	34,709	4,509	1,985	37,908	44,402
11	Marketing and Support Services	12,122	16,673	369,578	398,373	81,386	35,825	684,170	801,381
12	Interest & Bank Charges	218	180	3,823	4,221	734	323	6,167	7,224
13	Others :	-	-	-	-	-	-	-	-
	Information & Technology Expenses	2,393	1,857	39,083	43,333	7,300	3,214	61,371	71,885
	Others	7,399	4,874	82,229	94,502	12,347	5,428	104,876	122,651
14	Depreciation	70	664	15,530	16,263	3,937	1,733	33,093	38,763
	TOTAL	50,373	47,808	1,010,561	1,108,743	202,056	88,936	1,699,661	1,990,654

	Particulars	FOR THE QUARTER SEPTEMBER 2011				UPTO THE QUARTER SEPTEMBER 2011			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	6,585	8,806	131,697	147,087	44,725	23,567	264,753	333,045
2	Travel, conveyance and vehicle running expenses	1,014	1,287	19,079	21,380	6,393	3,369	37,843	47,605
3	Training expenses	152	133	1,825	2,110	532	280	3,150	3,962
4	Rents, rates & taxes	3,145	2,778	38,082	44,004	11,152	5,877	66,016	83,045
5	Repairs	4,133	2,503	30,121	36,758	6,460	3,404	38,239	48,103
6	Printing & stationery	697	638	8,824	10,159	2,630	1,386	15,567	19,583
7	Communication	2,304	1,463	17,965	21,732	4,084	2,152	24,174	30,410
8	Legal & professional charges	(3,505)	3,835	77,972	78,302	37,103	19,551	219,636	276,290
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-
	(a) as auditor	168	88	994	1,250	168	88	994	1,250
	(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	1,997	1,303	16,174	19,474	3,787	1,996	22,418	28,201
11	Marketing and Support Services	40,512	26,599	331,058	398,168	78,044	41,125	461,993	581,162
12	Interest & Bank Charges	104	334	5,471	5,910	2,101	1,107	12,438	15,646
13	Others :	-	-	-	-	-	-	-	-
	Information & Technology Expenses	1,032	825	11,005	12,863	3,044	1,604	18,022	22,670
	Others	6,882	4,418	55,697	66,997	12,622	6,639	75,720	94,981
14	Depreciation	621	859	12,910	14,391	4,416	2,328	26,148	32,892
	TOTAL	65,843	55,870	758,873	880,586	217,261	114,473	1,287,111	1,618,845
	Information & Technology Expenses	3,044	825	11,005	12,863	3,044	1,604	18,022	22,670
	Electricity & Water Charges	2,165	1,141	12,817	16,123	2,165	1,141	12,817	16,123
	Courtesies & Entertainment	1,000	527	5,919	7,446	1,000	527	5,919	7,446
	Others	3,697	2,751	35,836	42,284	9,437	4,972	55,859	70,268
14	Depreciation	621	859	12,910	14,391	4,416	2,328	26,148	32,892
	TOTAL	132,050	66,189	851,890	985,873	217,261	114,473	1,287,111	1,618,845

PERIODIC DISCLOSURES

FORM NL-8

SHARE CAPITAL SCHEDULE

	Particulars	AS AT 30TH SEPTEMBER 2012	AS AT 30TH SEPTEMBER 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	-	-
	TOTAL	2,693,215	2,470,000

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 30TH SEPTEMBER 2012		AS AT 30TH SEPTEMBER 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 30TH SEPTEMBER 2012	AS AT 30TH SEPTEMBER 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	752,522	907,677
	TOTAL	3,322,478	2,450,843

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

	Particulars	AS AT 30TH SEPTEMBER 2012	AS AT 30TH SEPTEMBER 2011
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

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 30TH SEPTEMBER 2012	AS AT 30TH SEPTEMBER 2011
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	9,049,671	6,648,202
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	2,965,235	1,817,809
	(e) Other Securities (Non convertible Debentures)	912,328	508,340
	(f) Subsidiaries	5,000	5,000
	(g) Investment Properties-Real Estate		
4	Investments in Infrastructure and Social Sector	3,649,968	3,246,696
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills		76,499
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	570,477	520,639
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds (Housing)	100,000	230,096
	(c) Other Securities (Non Convertible Debenture)		400,000
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	565,031	135,000
5	Other than Approved Investments	-	-
	TOTAL	17,817,710	13,588,281

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 30TH SEPTEMBER 2012	AS AT 30TH SEPTEMBER 2011
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	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	-	-

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, 2012	Additions	Deductions	As At 30th SEPTEMBER, 2012	Upto 31st March 2012	For The Period	On Sales/	Upto 30th SEPTEMBER 2012	As At 30th SEPTEMBER, 2012	As At 30th SEPTEMBER, 2011
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	121,951	30,987	-	152,938	100,816	10,424	-	111,240	41,698	28,155
Land-Freehold	37,849	-	-	37,849	-	-	-	-	37,849	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	403	100	-	503	11,747	49,487
Furniture & Fittings	238,902	2,811	-	241,713	172,947	6,444	-	179,391	62,322	54,067
Information Technology Equipment	413,794	14,404	-	428,198	348,436	19,857	-	368,293	59,904	49,198
Vehicles	7,185	-	-	7,185	1,619	342	-	1,961	5,224	3,018
Office Equipment	65,799	4,398	146	70,052	17,560	1,596	65	19,091	50,960	45,201
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	897,730	52,600	146	950,185	641,782	38,763	65	680,480	269,705	229,126
Work in progress	13,823	-	13,823	-	-	-	-	-	-	35,274
Grand Total	911,554	52,600	13,969	950,185	641,782	38,763	65	680,480	269,705	264,400
PREVIOUS YEAR	802,550	74,208	16,571	860,187	565,373	32,892	2,478	595,787	264,400	163,885

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 30TH SEPTEMBER 2012	AS AT 30TH SEPTEMBER 2011
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	81,095	74,054
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	7,790,000	6,850,000
	(bb) Others	1,515,000	345,000
	(b) Current Accounts	577,956	
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	9,964,051	7,269,054
	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 30TH SEPTEMBER 2012	AS AT 30TH SEPTEMBER 2011
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	783,790	28,647
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	170,800	56,239
6	MAT Credit Entitlement	40,400	
7	Deposit towards Rent	47,602	48,002
8	Service Tax Recoverable	1,849	-
9	Others	64,045	45,188
	TOTAL (A)	1,108,486	178,076
	OTHER ASSETS		
1	Income accrued on investments	967,729	759,429
2	Outstanding Premiums	1,192,774	321,791
3	Agents' Balances	-	-
4	Foreign Agencies Balances		
5	Due from other entities carrying on insurance business	1,235,490	2,485,206
6	Share in Motor Pool	-	-
7	Due from subsidiaries/ holding	51,632	84,404
8	Deposit with Reserve Bank of India	-	-
	[Pursuant to section 7 of Insurance Act, 1938]		
9	Others (to be specified)	-	-
	TOTAL (B)	3,447,625	3,650,830
	TOTAL (A+B)	4,556,111	3,828,906

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 30TH SEPTEMBER 2012	AS AT 30TH SEPTEMBER 2011
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	137,399	128,140
2	Balances due to other insurance companies	1,511,763	593,927
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	113,991	70,621
5	Unallocated Premium	-	-
6	Sundry creditors	629,665	367,413
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	15646958.97*	11,905,925
9	Due to Officers/ Directors	-	-
10	Others:		
11	Deposit Premium	137,577	173,324
12	Service Tax Payable	-	18,652
13	Employee Benefits	63,245	70,475
14	Book Overdraft	-	115,879
15	Policy Holder Dues	142,007	120,044
	TOTAL	18,382,606	13,564,400

* Includes Rs 8061030 thousand on account of settlement received from the IMTPIP towards the company's share of claim liability determined by the pool upto the date of dismantling (Net of claims paid during the half year ended 30th Sept 2012)

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

	Particulars	AS AT 30TH SEPTEMBER 2012	AS AT 30TH SEPTEMBER 2011
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	8,431,123	6,610,707
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	-	-
	TOTAL	8,431,123	6,610,707

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

	Particulars	AS AT 30TH SEPTEMBER,2012	AS AT 30TH SEPTEMBER 2011
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

*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"

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: IFFCO TOKIO GENERAL INSURANCE CO

Date:

30th September 2012

(Rs in Lakhs)

Statement of Liabilities									
As At 30th September 2012						As at 30th September 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	Fire	3,677.70	2,754.76	755.25	7,187.71	3,451	3,874	633	7,958
2	Marine								
a	Marine Cargo	3,611.22	2,437.89	890.51	6,939.62	3,448	3,494	766	7,708
b	Marine Hull	391.68	609.09	417.72	1,418.49	378	800	331	1,509
3	Miscellaneous								
a	Motor	63,731.18	60,176.48	73,347.57	197,255.23	48,294	88,016	8,620	144,930
b	Engineering	935.43	1,757.34	563.63	3,256.40	880	2,139	466	3,485
c	Aviation	86.83	1,430.74	-	1,517.57	243	1,278	-	1,521
d	Liabilities	458.44	323.49	484.58	1,266.51	395	403	340	1,138
e	Others	5,726.65	4,824.61	1,982.84	12,534.10	3,858	3,022	1,245	8,125
4	Health Insurance	5,692.10	2,249.79	1,463.29	9,405.18	5,162	1,830	1,800	8,792
5	Total Liabilities	84,311.24	76,564.19	79,905.39	240,780.82	66,109	104,856	14,201	185,166

FORM NL-22

PERIODIC DISCLOSURES

Geographical Distribution of Business

Insurer: IFFCO TOKIO GIC Date: 30TH September'12

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	146.01	284.44	4.90	23.12	1.06	1.13	489.56	551.94	1,012.61	2,096.72	732.84	1,458.66	20.18	33.55	8.56	52.13	50.68	245.79	2.03	7.77	-	15.60	398.62	436.70	2,867.04	5,207.55
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bihar	-	-	-	-	-	-	-	-	39.31	39.31	21.50	21.50	-	-	-	-	-	-	-	-	-	-	3,176.66	3,176.66	3,237.47	3,237.47
Chhattisgarh	0.65	62.43	0.25	0.92	-	-	4.44	24.72	275.35	606.56	143.38	291.44	-	-	1.45	1.83	1.24	1.64	-	0.03	-	-	25.26	46.14	452.00	1,035.71
Goa	19.73	38.62	0.64	1.28	61.22	119.11	4.93	8.26	306.93	608.64	174.61	319.22	0.87	0.94	5.77	8.10	2.84	7.40	0.17	0.76	-	-	10.75	20.65	588.46	1,132.97
Gujarat	238.87	618.75	138.72	311.84	5.62	19.06	45.82	113.52	2,292.52	4,528.23	1,995.08	3,749.39	22.98	81.86	60.16	125.88	260.56	684.52	4.75	11.57	2.32	10.82	307.49	664.28	5,374.90	10,919.73
Haryana	815.83	2,460.35	198.32	253.97	22.47	22.56	123.74	217.87	918.13	146.82	379.27	669.28	9.34	23.19	291.90	477.49	57.80	105.36	1.81	4.46	35.20	70.40	214.22	(1,335.33)	3,068.02	3,116.41
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	0.08	-	-	-	-	-	-	83.53	176.84	36.16	77.73	-	-	-	-	0.26	0.26	-	-	-	-	0.12	0.28	120.08	255.18
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Karnataka	165.29	393.86	30.55	64.26	-	-	56.00	138.93	1,490.07	2,887.33	923.14	1,713.40	50.59	279.27	13.45	34.58	219.22	478.19	0.68	2.80	-	16.34	715.38	1,493.43	3,664.37	7,502.37
Kerala	57.13	103.35	0.69	1.49	-	-	14.99	15.33	991.76	1,957.36	220.17	416.33	0.22	0.69	3.28	3.94	19.81	28.80	0.08	0.65	10.08	10.08	78.63	146.00	1,396.84	2,684.02
Madhya Pradesh	42.20	81.34	52.75	108.48	-	-	17.96	51.61	852.28	1,748.37	535.91	1,052.77	5.35	9.95	25.76	36.20	29.81	68.30	0.77	1.23	-	-	78.21	156.49	1,640.99	3,314.76
Maharashtra	950.44	3,966.44	511.46	1,193.46	672.81	914.14	654.46	1,334.94	2,886.83	5,856.76	2,247.11	4,264.44	151.16	1,021.95	88.59	258.13	1,164.87	3,031.58	11.56	26.92	1,380.57	1,423.78	1,364.67	2,898.31	12,084.54	26,190.86
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	35.38	50.43	5.34	22.71	0.06	0.13	15.04	26.35	753.41	1,540.80	463.38	926.19	0.95	1.09	6.64	7.03	425.00	426.11	0.32	0.72	-	-	837.39	2,568.28	2,542.91	5,569.84
Punjab	19.85	32.38	10.01	10.32	-	-	0.67	2.26	999.54	1,935.04	633.16	1,162.74	-	1.64	2.20	2.95	11.38	16.61	1.28	2.83	-	-	40.91	167.47	1,719.01	3,334.25
Rajasthan	17.23	25.18	2.07	3.36	-	-	7.23	13.85	1,001.84	2,015.09	783.86	1,579.49	3.52	5.34	1.68	16.84	474.52	480.52	0.31	0.48	-	-	8,505.10	10,355.68	10,797.36	14,495.83
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	249.25	757.77	151.91	242.11	-	-	36.91	69.28	2,521.07	5,088.17	1,363.55	2,623.52	22.20	43.03	17.58	33.69	119.13	164.61	0.77	3.90	23.85	28.76	126.08	243.94	4,632.31	9,298.78
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	51.07	131.88	64.20	155.83	-	-	14.35	47.52	1,486.18	2,924.54	731.98	1,308.24	2.28	4.90	0.89	3.01	37.91	70.73	1.21	3.91	-	-	101.00	200.06	2,491.07	4,850.64
Uttarakhand	23.60	42.66	2.31	6.18	-	-	0.12	0.26	207.79	428.16	106.97	206.37	0.35	0.45	3.23	8.08	2.88	5.17	0.02	0.03	-	-	39.27	64.76	386.54	762.12
West Bengal	113.90	283.90	13.51	34.10	-	-	34.36	157.71	836.23	1,685.88	345.99	670.61	8.00	24.98	9.04	65.37	64.96	94.19	1.73	4.49	-	-	37.76	133.04	1,465.47	3,154.27
Andaman & Nicobar Is	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	59.34	69.93	5.34	7.11	-	-	5.78	6.12	739.42	1,503.35	410.41	785.83	1.55	1.57	2.07	3.04	4.80	8.60	0.63	1.05	-	-	485.04	828.70	1,714.38	3,215.29
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	487.88	5,919.06	1,064.07	2,278.90	-	31.14	631.27	833.72	2,365.94	4,740.01	925.79	1,899.30	140.15	296.03	81.01	365.44	1,159.92	1,751.87	32.29	79.23	413.74	457.61	245.34	500.86	7,547.40	19,143.17
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	3,493.64	15,322.84	2,257.05	4,719.46	763.25	1,107.27	2,157.61	3,614.21	22,069.73	42,513.97	13,174.27	25,196.43	439.69	1,830.41	623.25	1,493.73	4,107.58	7,670.26	60.41	152.83	1,865.77	2,033.38	16,787.92	22,766.41	67,791.16	128,421.22

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

Insurer: IFFCO TOKIO GENERAL INSURANCE CO.LTD.

Date:

PERIOD 01/04/2012 TO 30/09/2012

(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	1,226	36	-	3.23
2	No. of Reinsurers with rating AA but less than AAA	12	1,794	138	2,553	11.47
3	No. of Reinsurers with rating A but less than AA	87	19,868	1,380	6,254	70.32
4	No. of Reinsurers with rating BBB but less than A	21	1,133	599	2,187	10.02
5	No. of Reinsurers with rating less than BBB					-
6	No. of Indian Reinsurers other than GIC	8	596		1,348	4.97
	Total	129	24,617	2,153	12,342	100

PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer: **IFFCO TOKIO GIC**

Date: **30th September'12**

(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	1	26	52	78	80	237	8,921.84
2	Marine Cargo	2	1356	1319	445	426	3548	1,565.42
3	Marine Hull	0	1	1	7	6	15	232.04
4	Engineering	0	16	71	57	103	247	1,715.00
5	Motor OD	3379	48574	9055	2438	901	64347	10,988.59
6	Motor TP	0	3	34	120	2295	2452	5,373.99
7	Health	5	1545	710	783	120	3163	4,296.02
8	Overseas Travel	0	3	12	10	5	30	26.42
9	Personal Accident	0	209	355	175	71	810	497.51
10	Liability	0	0	0	6	5	11	63.02
11	Crop	0	0	0	0	0	0	-
12	Miscellaneous	6	216	300	164	100	786	3,381.47

PERIODIC DISCLOSURES

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

Insurer: IFFCO TOKIO GIC Date: 30th September'12

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	833	1475	101	796	21239	32747	1564	100	1056	140	0	6	1421	61478
2	Claims reported during the period	699	6848	40	632	127245	6106	10107	177	2097	21	0	12	2306	156290
3	Claims Settled during the period	462	6136	39	344	112660	4095	4402	31	1399	22	0	3	1414	131007
4	Claims Repudiated during the period	25	98	1	28	1186	181	0	0	9	1	0	0	53	1582
5	Claims closed during the period	60	231	5	67	2769	424	0	0	23	4	0	0	126	3709
6	Claims O/S at End of the period	985	1858	96	989	31869	34153	7269	246	1722	134	0	15	2134	81470
	Less than 3months	95	616	2	149	20044	80	1546	28	328	1	0	3	458	23350
	3 months to 6 months	134	414	2	116	5889	588	968	24	395	7	0	5	347	8889
	6months to 1 year	113	296	8	139	4306	2858	605	5	338	15	0	5	424	9112
	1year and above	713	507	76	635	2778	31013	1266	135	522	114	0	0	677	38436

PERIODIC DISCLOSURES**FORM NL-26 - CLAIMS INFORMATION - KG Table I****Insurer :** IFFCO TOKIO GENERAL INSURANCE CO. LTD.**Solvency for the Year ended as on 30th September 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	Net incurred Claim	RSM-1	RSM-2	
1	Fire	21,136.21	5,191.46	25,489.07	4,365.14	2,113.62	3,823.36	3,823.36
2	Marine Cargo	9,914.24	3,956.33	8,863.60	3,355.05	1,189.71	1,595.45	1,595.45
3	Marine Hull	2,121.69	391.68	4,585.03	558.60	212.17	687.75	687.75
4	Motor	131,217.65	120,204.48	95,410.56	84,312.80	24,040.90	25,293.84	25,293.84
5	Engineering	7,450.58	2,069.93	3,766.43	1,140.62	745.06	564.96	745.06
6	Aviation	1,693.38	846.87	4,027.63	1,195.49	169.37	604.15	604.15
7	Laibilities	2,660.34	874.72	829.38	367.88	399.05	186.61	399.05
8	Others	39,222.29	13,575.21	25,496.85	6,637.39	5,491.12	5,354.34	5,491.12
9	Health	17,937.88	13,636.16	16,526.82	13,128.42	2,727.23	3,938.52	3,938.52
	Total	233,354.26	160,746.85	184,995.36	115,061.37	37,088.23	42,048.99	42,578.30

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2012 - 30th September, 2012

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Half year		66
2	No. of branches approved during the Half year		0
3	No. of branches opened during the Half year	Out of approvals of previous year	8
4		Out of approvals of this year	0
5	No. of branches closed during the half year		0
6	No of branches at the end of the Half year		74
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		74

PERIODIC DISCLOSURES

FORM - 3B

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

STATEMENT AS ON : 30th September 2012

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	178,177.10
2	Loans		9	-
3	Fixed Assets		10	2,697.05
4	Current Assets			-
	a. Cash & Bank Balance		11	99,640.50
	b. Advances & Other Assets		12	45,561.11
5	Current Liabilities			-
	a. Current Liabilities		13	183,826.06
	b. Provisions		14	84,311.23
	c. Misc. Exp not written off		15	
	d. Debit Balance of P&L A/c			
	Application of Funds as per balance Sheet (A)			594,213.05
	Less: Other Assets		SCH	
1	Loans (if any)		9	-
2	Fixed Assets (if any)		10	2,697.05
3	Cash & Bank Balance (if any)		11	6,590.50
4	Advances & Other Assets (if any)		12	45,561.11
5	Current Liabilities		13	183,826.06
6	Provisions		14	84,311.23
7	Misc. Exp not written off		15	-
8	Debit Balance of P&L A/c			
			Total (B)	322,985.95
	Investment Assets' as per FORM 3B		(A-B)	271,227.10

Cont to next page...

Cont from prev page...

S.No.	'Investment' represented as	Reg %	SH		PH	Book Value(SH+P)	% ACTUAL	FVC Amount	Total	MARKET VALUE
			Balance	FRSM*						
			(a)	(b)	(c)	d=(b+c)		(e)	(d+e)	
1	Government Securities	Not less than 20%		13326.65	46460.91	59,787.56	22.04%		59787.56	59,393
2	Government Securities or other approved securities	Not less than 30%		20171.72	70324.99	90,496.71	33.37%		90496.71	90,315
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire	Not less than 15%		16227.64	56574.70	72,802.34	26.84%		72802.34	73,118.58
	2. Approved Investments	Not exceeding 55%		23677.22	82546.29	106,223.51	39.16%	3.02	106226.53	106,205.15
	3. Other Investments(not exceeding 25%)			378.93	1321.07	1,700.00	0.63%	1.52	1701.52	1,701.52
	TOTAL INVESTMENT ASSETS	100%	0	60455.51	210767.05	271,222.56	100.00%	3.02	271227.10	271340.05

✘ 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:

30.09.2012

(Rs in Lakhs)

Detail Regarding debt securities

MARKET VALUE					Book Value			
	As at 30.09.12	as % of total for this class	as at 30.09.11 Of the previous year	as % of total for this class	As at 30.09.12	as % of total for this class	as at 30.09.11 Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	75,962	92.39%	64,639	96.69%	75,926	92.68%	66,278	80.90%
AA or better	6,259	7.61%	2,211	3.31%	6,000	7.32%	2,301	2.81%
Rated below AA but above A		0.00%		0.00%		0.00%		0.00%
Rated below A but above B					-			
Any other					-			
					-			
BREAKDOWN BY RESIDUAL MATURITY					-			
Up to 1 year	90,183	33.24%	80,298	39.32%	90,255	33.28%	80,322	29.61%
more than 1 year and upto 3years	34,510	12.72%	17,441	8.54%	34,585	12.75%	17,634	6.50%
More than 3years and up to 7years	39,761	14.65%	30,249	14.81%	39,964	14.73%	30,183	11.13%
More than 7 years and up to 10 years	73,306	27.02%	45,080	22.07%	73,488	27.09%	47,283	17.43%
above 10 years	33,580	12.38%	31,170	15.26%	32,934	12.14%	32,410	11.95%
Breakdown by type of the issuer								
a. Central Government	59,393	34.42%	50,016	39.37%	59,788	34.68%	51,487	29.86%
b. State Government	30,922	17.92%	15,373	12.10%	30,709	17.81%	15,760	9.14%
c. Corporate Securities	82,220	47.65%	61,642	48.53%	81,926	47.51%	63,379	36.76%
	-		-					

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-	Analytical Ratios

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 30th SEPTEMBER 2012

Analytical Ratios for Non-Life companies						
Sl.No.	Particular	For the Quarter Ended On 30th SEPTEMBER 2012	Upto the Quarter Ended On 30th SEPTEMBER 2012	Upto the Quarter Ended On 30th June 2012	For the Quarter Ended On 30th SEPTEMBER 2011	Upto the Quarter Ended On 30th SEPTEMBER 2011
1	Gross Premium Growth Rate					
	FIRE	16.36%	-2.29%	-6.39%	-14.92%	-0.70%
	MARINE	3.94%	-18.38%	-33.12%	-21.73%	-4.41%
	MISCELLANEOUS	54.54%	38.76%	21.88%	21.66%	17.67%
2	Gross Premium to shareholders' fund ratio	NA	209.83%	102.73%	NA	198.53%
3	Growth rate of shareholders' fund	NA	22.24%	22.76%	NA	1.09%
4	Net Retention Ratio					
	FIRE	30.37%	23.06%	21.06%	47.31%	21.98%
	MARINE	34.94%	45.42%	56.18%	30.95%	46.25%
	MISCELLANEOUS	68.24%	74.60%	83.22%	74.48%	79.18%
5	Net Commission Ratio					
	FIRE	4.41%	3.09%	2.73%	3.69%	3.04%
	MARINE	5.77%	6.09%	6.42%	6.23%	5.52%
	MISCELLANEOUS	4.13%	4.52%	5.06%	4.33%	4.62%
6	Expense of Management to Gross Direct Premium Ratio	20.60%	20.22%	19.77%	23.87%	21.04%
7	Combined Ratio	74.67%	64.21%	52.15%	85.05%	68.99%
8	Technical Reserves to net premium ratio	NA	280.25%	569.58%	NA	273.98%
9	Underwriting balance ratio	-3.58%	-2.59%	-1.54%	-2.27%	-2.63%
10	Operating Profit Ratio	10.33%	11.19%	12.11%	12.26%	10.96%
11	Liquid Assets to liabilities ratio	NA	46.51%	40.78%	NA	46.61%
12	Net earning ratio	7.06%	7.77%	8.51%	8.62%	7.46%
13	return on net worth ratio	NA	11.09%	6.23%	NA	10.25%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	NA	1.34	1.37	NA	1.40
15	NPA Ratio					
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
Equity Holding Pattern for Non-Life Insurers						
1	(a) No. of shares	NA	269,321,500	269,321,500	NA	247,000,000
2	(b) Percentage of shareholding (Indian / Foreign)	NA	74/26	74/26	NA	74/26
3	(c) % of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA	2.48	2.48	NA	2.04
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	2.48	2.48	NA	2.04
6	(iv) Book value per share (Rs)	NA	22.34	22.34	NA	19.92

Note

1. Net Premium = Gross Direct Premium in India + Reinsurance Premium Acceptance - Reinsurance Premium Ceded

2. Net Commission Ratio= Gross Commission Paid/Gross Direct Premium in India

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

Insurer: **IFFCO TOKIO General Insurance Co.Ltd.**Date: **30th SEPTEMBER 2012**

(Rs in 'Lakhs)

Related Party Transactions					
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Up to the 30th SEPTEMBER 2012	Up to the 30th SEPTEMBER 2011
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	5,493.17	4,995.84
			Claims paid on direct basis	845.15	1,459.71
			Payment of Rent and other expenses	213.41	539.93
			Deposit of Insurance Premium	25.00	25.00
			Payment of Dividend		-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	718.90	397.52
			Deposit of Insurance Premium	1.00	1.00
			Payment of Rent and other expenses	8.05	12.01
			Payment of Dividend		-
			Claims paid on direct basis	819.65	22.83
4	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte	Promoters with more than 20% Voting rights	Payment of Fee	1.67	3.73
			Payment of Dividend		-
5	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,040.87	874.11
			Commission Earned on Premium Ceded	196.58	203.28
			Fees	3.70	
			Losses Recovered from Re-insurer	912.23	719.28
6	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	17.02	1.11
7	Tokio Marine Global Re Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	490.91	724.42
			Commission Earned on Premium Ceded	71.74	138.58
			Losses Recovered from Re-insurer	418.31	119.52
8	K. Srinivasa Gowda	Chairman	Payment of Rent on office Building	6.32	14.40
9	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	31.07	36.00
			Claims paid on direct basis	10.30	14.08
			Payment of -Commission	242.18	260.43

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

			-Service Charges	1,621.10	147.25
			Investment in Equity		50.00
10	Tokio Marine & Nichido Risk consultaning Co Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees		0.49
11	Tokio Marine Claims Service Co Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees		0.65
12	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees		0.39
13	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	3.93	3.11
14	TM Claims Services Inc	Associate of Promoters with more	Payment of Fees	5.27	0.56
15	Tokio Marine Management Pty	Associate of Promoters with more	Payment of Fees		0.14
16	Tokio Marine Compania de			11.20	
17	Tokio Marine Newa Insurance		Fees	1.17	
18	TM Management Services		Fees	0.17	
19	TM Claims Service Europe Ltd.		Payment of Fees	0.26	
*including the premium flow through Assocaites/ Group companies as an agent					

FORM NL-32

Insurer:

IFFCO TOKIO GENERAL INSURANCE CO.LTD.

Date:

9/30/2012

List below the products and/or add-ons introduced during the period

[illegible]

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 30th September 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):		244,716.57
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		240,780.82
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		3,935.75
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		85,571.64
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		28,701.93
7	Excess in Shareholders' Funds (5-6)		56,869.71
8	Total Available Solvency Margin [ASM] (4+7)		56,869.71
9	Total Required Solvency Margin [RSM]		42,578.30
10	Solvency Ratio (Total ASM/Total RSM)		1.34

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2012 to 30th September, 2012

BOD and Key Person information			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Lee King Chi Arthur	Vice Chairman	No change
3	Mr. Balvinder Singh Nakai	Director	No change
4	Dr. B.S. Vishwanathan	Director	No change
5	Dr. U.S. Awasthi	Director	No change
6	Mr. Rakesh Kapur	Managing Director & CEO	w.e.f. - 21st June, 2012
7	Dr. P.S. Gahlaut	Director	No change
8	Mr. S.K. Kanwar	Director	No change
9	Mr. Bahushrut Lugani	Director	No change
10	Mr. S. Narayanan	Managing Director & CEO	Cessation w.e.f - 15th May, 2012
11	Mr. Yogesh Lohiya	Managing Director & CEO	Appointment -16th May, 2012,
12	Mr. N.K. Kedia	Director (Marketing)	No change
13	Mr. Yasunobu Fukuda	Director (Operations)	Cessation w.e.f.- 30th June, 2012
14	Mr. Ichiro Maeda	Director (Operations)	Appointment w.e.f -2nd July, 2012
15	Mr. K.K. Wadhwa	Appointed Actuary	No change
16	Mr. H.O. Suri	Chief Investment Officer	No change
17	Mr. M.S. Sethi	Chief of Internal Audit	No change
18	Mr. Sanjeev Chopra	Chief Finance Officer	No change

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

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30th September, 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 any		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			

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

FORM NL-36-YIELD ON INVESTMENTS 1

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

STATEMENT AS ON : 30th September, 2012

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

PERIODICITY OF SUBMISSION: QUARTERLY

NAME OF THE FUND :

PERIODICITY OF SUBMISSION: QUARTERLY			Current Quarter						Year to Date					Previous Year				
NO.	Category of Investment	Category Code	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				
1	Central Government Bonds	CGSB	58,652.74	58,244.47	1,181.29	7.99%	5.40%	57,539.49	58,244.47	2,314.65	8.02%	5.42%	50,425.65	49,682.50	3,999.14	7.93%	5.36%	
2	Special Deposits	CSPD																
3	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,124.99	1,148.59	23.26	8.20%	5.54%	1,098.63	1,148.59	45.39	8.24%	5.57%	1,075.45	1,043.30	88.55	8.23%	5.56%	
4	Treasury Bills	CTRB	-		-	-	-	-		-	-	-						
5	Central Government Guaranteed Loans / Bonds	CGSL	-		-	-	-	-		-	-	-						
6	State Government Bonds	SGGB	27,244.22	27,941.35	590.99	8.61%	5.81%	25,557.16	27,941.35	1,105.40	8.63%	5.83%	14,393.34	21,572.66	1,214.11	8.44%	5.70%	
7	State Government Guaranteed Loans	SGGL	-		-	-	-	-		-	-	-						
8	Other Approved Securities(excluding Infrastructure Investments)	SGOA	3,047.87	2,980.35	66.48	8.65%	5.85%	3,043.47	2,980.35	132.97	8.71%	5.89%	3,016.87	2,885.65	265.94	8.82%	5.95%	
9	Guaranteed Equity	SGGE	-		-	-	-	-		-	-	-						
10	Loans to State Government for Housing	HLSH	-		-	-	-	-		-	-	-						
11	Loans to State Government for Fire Fighting Equipment	HLSF	-		-	-	-	-		-	-	-						
12	Term Loan-HUDCO / NHB / Institutions accredited by NHB	HTLH	-		-	-	-	-		-	-	-						
13	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-		-	-	-	-		-	-	-						
14	Housing - Securitised Assets	HMBS	-		-	-	-	-		-	-	-						
15	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-		-	-	-	-		-	-	-						
16	Bonds/Debentures issued by HUDCO	HTHD	2,000.00	-	17.31	8.10%	5.47%	1,115.07	-	33.32	8.59%	5.80%	687.84	1,040.94	58.48	8.50%	5.74%	
17	Bonds/Debentures issued by NHB / Institutions accredited by NHB	HTDN	-		-	-	-			-	-	-						
18	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	27,416.42	27,084.35	650.34	9.41%	6.36%	24,759.84	27,084.90	1,163.52	9.37%	6.33%	19,096.09	17,546.70	1,766.96	9.25%	6.25%	
19	Bonds/Debentures issued by HUDCO	HFHD	2,152.17	3,321.19	43.21	7.96%	7.96%	2,324.18	3,321.19	92.78	8.01%	8.01%	2,000.00	2,388.40	18.10	12.27%	12.27%	
20	Bonds/Debentures issued by NHB / Institutions accredited by NHB	HFDN	-		-	-	-	-		-	-	-						
21	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	-		-	-	-	-		-	-	-						
22	Infrastructure - Other Approved Securities	ISAS	-		-	-	-	-		-	-	-						
23	Infrastructure - PSU - Equity Shares - Quoted	IPTE	-		-	-	-	-		-	-	-						
24	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	-		-	-	-	-		-	-	-						
25	Infrastructure - Equity & Equity Related Instruments (Promoter Group)	IEPG	-		-	-	-	-		-	-	-						
26	Infrastructure - Securitised Assets	IESA	-		-	-	-	-		-	-	-						

27	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-		-	-	-	-		-	-	-					
28	Infrastructure - PSU-Debentures / Bonds	IPTD	39,732.46	38,411.88	870.98	8.70%	5.88%	38,345.46	38,411.88	1,667.27	8.67%	5.86%	34,416.88	36,636.75	2,986.84	8.68%	5.86%
29	Infrastructure - PSU - CPs	IPCP	-		-	-	-	-		-	-	-					
30	Infrastructure - Other Corporate Securities - Debentures/Bonds	ICTD	-		-	-	-	-		-	-	-					
31	Infrastructure - Other Corporate Securities - CPs	ICCP	-		-	-	-	-		-	-	-					
32	Infrastructure - Term Loans (with Charge)	ILWC	-		-	-	-	-		-	-	-					
33	Infrastructure - PSU - Debentures/Bonds	IPFD	2,290.92	4,300.61	47.19	8.17%	8.17%	2,319.06	4,300.61	91.86	7.90%	7.90%	1,098.89	2,191.45	77.16	7.02%	7.02%
34	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICFD	-		-	-	-	-		-	-	-					
35	PSU - Equity shares - quoted	EAEQ	-		-	-	-	-		-	-	-					
36	Corporate Securities - Equity shares (Ordinary) - quoted	EACE	-		-	-	-	-		-	-	-					
37	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-		-	-	-	-		-	-	-					
38	Equity Shares - (incl. Equity related Instruments) - Promoter Group	EEPG	-		-	-	-	-		-	-	-					
39	Corporate Securities-Bonds-(Taxable)	EPBT	7,770.49	9,101.90	185.80	9.49%	6.41%	7,416.64	9,101.90	350.06	9.41%	6.36%	8,172.25	6,498.00	772.41	9.45%	6.39%
40	Corporate Securities - Bonds - (Tax Free)	EPBF	-		-	-	-	-		-	-	-					
41	Corporate Securities - Preference Shares	EPNQ	-		-	-	-	-		-	-	-					
42	Corporate Securities - Investment in Subsidiaries	ECIS	50.00	50.00	-	-	-	50.00	50.00	-	-	-	50.00	50.00			
43	Corporate Securities - Debentures	ECOS	-		-	-	-	-		-	-	-					
44	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG	-		-	-	-	-		-	-	-					
45	Corporate Securities - Derivative Instruments	ECDI	-		-	-	-	-		-	-	-					
46	Investment Properties - Immovable	EINP	-		-	-	-	-		-	-	-					
47	Loans - Policy Loans	ELPL	-		-	-	-	-		-	-	-					
48	Loans-Secured Loans-Mortgage of property in India(Term Loan)	ELMI	-		-	-	-	-		-	-	-					
49	Loans-Secured Loans-Mortgage of property outside India(Term Loan)	ELMO	-		-	-	-	-		-	-	-					
50	Deposits-Deposit with scheduled banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	92,192.39	93,050.00	2,379.78	10.24%	6.92%	89,888.25	93,050.00	4,628.44	10.27%	6.94%	69,126.61	85,150.00	7,351.57	10.63%	7.18%

51	Deposits - CDs with Scheduled Banks	EDCD	-		-	-	-	-		-	-	-					
52	Deposits - Repo / Reverse Repo	ECMR	-		-	-	-	-		-	-	-					
53	Deposit with Primary Dealers duly recognised by Reserve bank of India	EDPD	-		-	-	-	-		-	-	-					
54	CCIL - CBLO	ECBO	-		-	-	-	-		-	-	-					
55	Commercial Papers	ECCP	-		-	-	-	-		-	-	-					
56	Application Money	ECAM	500.00	-	1.29	9.39%	6.34%	1,095.24		6.50	10.31%	6.97%	2,764.36	-	51.67	5.56%	3.76%
57	Perpetual Debt Instruments of Tier I & II capital issued by PSU Banks	EUPD	-		-	-	-	-		-	-	-					
58	Perpetual Debt Instruments of Tier I & II capital issued by Non - PSU Banks	EPPD	-		-	-	-	-		-	-	-					
59	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P.Shares of Tier I & II capital issued by PSU Banks	EUPS	-		-	-	-	-		-	-	-					
60	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P.Shares of Tier I & II capital issued by Non-PSU Banks	EPPS	-		-	-	-	-		-	-	-					
61	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-		-	-	-	-		-	-	-					
62	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	3,281.29	4,003.26	70.31	8.59%	5.81%	3,000.02	4,003.26	137.86	9.22%	6.23%	2,302.68	1,801.04	193.95	9.01%	6.09%
63	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-		-	-	-	-		-	-	-					
64	Net Current Assets (Only in respect of ULIP Business)	ENCA	-		-	-	-	-		-	-	-					
65	Bonds - PSU - Taxable	OBPT	-		-	-	-	-		-	-	-					
66	Bonds - PSU - Tax Free	OBPF	-		-	-	-	-		-	-	-					
67	Equity Shares (incl. Co-op Societies)	OESH	-		-	-	-	-		-	-	-					
68	Equity Shares (PSUs & Unlisted)	OEPU	-		-	-	-	-		-	-	-					
69	Equity Shares (incl.Equity Related Instruments) - Promoter Group	OEPG	-		-	-	-	-		-	-	-					
70	Debentures	OLDB	-		-	-	-	-		-	-	-					
71	Debentures / Bonds / CPs / Loans etc. - (Promoter Group)	ODPG	-		-	-	-	-		-	-	-					
72	Commercial Papers	OACP	-		-	-	-	-		-	-	-					
73	Preference Shares	OPSH	-		-	-	-	-		-	-	-					
74	Venture Fund	OVNF	-		-	-	-	-		-	-	-					
75	Short term Loans (Unsecured Deposits)	OSLU	-		-	-	-	-		-	-	-					
76	Term loans (without Charges)	OTLW	-		-	-	-	-		-	-	-					
77	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	2,355.07	1,701.52	40.11	8.63%	5.83%	2,412.72	1,701.52	98.40	9.54%	6.45%	3,224.74	1,402.58	263.43	8.72%	5.89%
78	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-		-	-	-	-		-	-	-					
79	Derivative Instruments	OCDI	-		-	-	-	-		-	-	-					
80	Securitised Assets	OPSA	-		-	-	-	-		-	-	-					
81	Investment Properties - Immovable	OIPI	-		-	-	-	-		-	-	-					
	TOTAL (3d)		267,665.58	271,339.47	6,168.34	9.14%	6.18%	258,280.29	271,340.02	11,868.42	9.17%	6.19%	211,209.21	229,889.97	19,108.32	9.05%	6.11%

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

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 30th September, 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 ¹</u>								
B.	<u>As on Date ²</u>								

Nil

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
- 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 GIC Date: 30TH September'12

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business									
Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	3,493.64	18015	13140.31	40711	15,424.09	30581	13140.31	40711
2	Cargo & Hull	3,020.29	2607	6908.28	5357	5,826.73	4885	6908.28	5357
3	Motor TP	13,174.27	13110	16933.2	18914	25,196.03	19837	16933.2	18914
4	Motor OD	22,060.73	904286	32370.62	1755328	42,513.97	1837779	32370.62	1755328
5	Engineering	2,157.61	1382	3035.38	2469	3,614.21	2534	3035.38	2469
6	Workmen's Compensation	335.19	2325	703.75	5606	671.25	5042	703.75	5606
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	266.17	59	457.38	133	488.38	97	457.38	133
9	Personal Accident	623.25	6570	1442.44	11256	1,493.73	12054	1442.44	11256
10	Health	4,107.58	5864	9290.94	11236	7,823.09	10986	9290.94	11236
11	Others*	18,552.42	104825	13859.47	83750	25,369.74	196508	13859.47	83750

Note:

- Premium stands for amount of premium
- 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

Date:

Apr- Sept 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	3,402	138.62	440,874.56
		Social			
2	Cargo & Hull	Rural	-	-	0.00
		Social			
3	Motor TP	Rural	-	2,595.88	0.00
		Social			
4	Motor OD	Rural	191,403	3,117.46	268,914.02
		Social			
5	Engineering	Rural	37	17.53	2,784.30
		Social			
6	Workmen's Compensation	Rural	209	14.18	1,045.00
		Social			
7	Employer's Liability	Rural	192	3.01	606.25
		Social			
8	Aviation	Rural	-	-	0.00
		Social			
9	Personal Accident	Rural	4,563	549.44	2,651,523.62
		Social	495	34.24	130,182.60
10	Health	Rural	498	4,041.21	372,275.20
		Social	50	3,555.86	347,036.70
11	Others	Rural	23,328	13,876.23	708,631.54
		Social	2,914	11,501.54	140,748.24

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer:

IFFCO TOKIO GIC

Date: 30th September '12

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	316623	10,780.62	505162	13357.39	628520	20,834.60	505162	13357.39
2	Corporate Agents-Banks	6351	164.38	4316	153.55	12927	431.72	4316	153.55
3	Corporate Agents -Others	73474	2,672.58	42084	1399.98	136801	3,688.57	42084	1399.98
4	Brokers	131551	18,291.30	154828	22036.14	259331	35,493.83	154828	22036.14
5	Micro Agents	4296	35.83	1191	4.42	8511	80.78	1191	4.42
6	Direct Business	525413	35,846.68	331541	32958.54	1072877	67,891.89	331541	32958.54
	Total (A)	1057708	67,791.39	1039122	69,910.02	2118967	128,421.39	1039122	69,910.02
1	Referral (B)	21	(0.24)	98	13.62	22	(0.17)	98	13.62
	Grand Total (A+B)	1057729	67,791.15	1039220	69,923.64	2118989	128,421.22	1039220	69,923.64

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

GRIEVANCE DISPOSAL

Insurer:

IFFCO-TOKIO GENERAL INSURANCE

Date:

July to Sep' 2012

GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	0	3	1		2	0
b)	Policy Administration Related	6	273	218	22	6	32
c)	Insurance Policy Coverage related	0	2	1		1	0
d)	Claims related	8	330	231	44	35	29
e)	others	4	55	32	9	6	12
d)	Total Number	18	663	483	75	50	73

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	49	0	49
b)	Greater than 15 days	24	0	24
	Total Number	73	0	73

* Opening balance should tally with the closing balance of the previous financial year.