

**Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2013-31st March, 2014**

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**PERIODIC DISCLOSURES**

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

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

Registration No. 106 dated 4.12.2000

**FIRE INSURANCE REVENUE ACCOUNT\*\* FOR THE YEAR ENDED 31ST MARCH 2014**

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2014	YEAR ENDED 31ST MARCH 2014	QUARTER ENDED 31ST MARCH 2013	YEAR ENDED 31ST MARCH 2013
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	47,294	372,286	115,748	516,933
2	Profit/ Loss on sale/redemption of Investments		168	914	168	1,161
3	Others		(1,461)	(4,744)	544	(4,256)
4	Interest, Dividend & Rent – Gross		17,975	71,436	14,558	66,465
	<b>TOTAL (A)</b>		<b>63,976</b>	<b>439,892</b>	<b>131,019</b>	<b>580,303</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	114,248	278,035	66,913	439,149
2	Commission	<b>NL-6-Commission Schedule</b>	(66,290)	(157,675)	14,906	(89,510)
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	21,465	91,777	39,924	133,991
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>69,423</b>	<b>212,137</b>	<b>121,743</b>	<b>483,630</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		<b>(5,447)</b>	<b>227,755</b>	<b>9,276</b>	<b>96,673</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(5,447)	227,755	9,276	96,673
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>(5,447)</b>	<b>227,755</b>	<b>9,276</b>	<b>96,673</b>

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT\*\* FOR THE YEAR ENDED 31ST MARCH 2014

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2014	YEAR ENDED 31ST MARCH 2014	QUARTER ENDED 31ST MARCH 2013	YEAR ENDED 31ST MARCH 2013
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	159,183	429,158	134,320	383,908
2	Profit/ Loss on sale/redemption of Investments		199	1,062	259	1,299
3	Others		48	369	603	9,554
4	Interest, Dividend & Rent – Gross		21,168	82,965	19,939	74,322
	<b>TOTAL (A)</b>		<b>180,598</b>	<b>513,554</b>	<b>155,121</b>	<b>469,083</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	133,186	401,318	201,200	438,129
2	Commission	<b>NL-6-Commission Schedule</b>	(20,606)	(56,060)	(10,142)	(24,163)
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	9,673	95,779	13,774	92,253
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>122,253</b>	<b>441,037</b>	<b>204,832</b>	<b>506,219</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		<b>58,345</b>	<b>72,517</b>	<b>(49,711)</b>	<b>(37,136)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		58,345	72,517	(49,711)	(37,136)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>58,345</b>	<b>72,517</b>	<b>(49,711)</b>	<b>(37,136)</b>

**PERIODIC DISCLOSURES**

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

**MISCELLANEOUS INSURANCE REVENUE ACCOUNT\*\* FOR THE YEAR ENDED 31ST MARCH 2014**

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2014	YEAR ENDED 31ST MARCH 2014	QUARTER ENDED 31ST MARCH 2013	YEAR ENDED 31ST MARCH 2013
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	4,616,136	18,729,594	4,312,913	15,339,994
2	Profit/ Loss on sale/redemption of Investments		6,609	31,237	11,222	35,907
3	Others		1,591	7,688	3,234	9,481
4	Interest, Dividend & Rent – Gross		676,532	2,440,608	764,872	2,055,323
	<b>TOTAL (A)</b>		<b>5,300,868</b>	<b>21,209,127</b>	<b>5,092,242</b>	<b>17,440,705</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	3,354,104	14,137,982	3,225,517	11,577,199
2	Commission	<b>NL-6-Commission Schedule</b>	(134,109)	(108,601)	50,046	66,847
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	1,235,071	4,832,785	1,218,264	4,225,747
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>4,455,066</b>	<b>18,862,166</b>	<b>4,493,828</b>	<b>15,869,793</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		<b>845,802</b>	<b>2,346,961</b>	<b>598,413</b>	<b>1,570,912</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		845,802	2,346,961	598,413	1,570,912
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>845,802</b>	<b>2,346,961</b>	<b>598,413</b>	<b>1,570,912</b>

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 31ST MARCH 2014**

	Particulars	Schedule	QUARTER ENDED 31ST	YEAR ENDED 31ST	QUARTER ENDED 31ST	YEAR ENDED 31ST
			MARCH 2014	MARCH 2014	MARCH 2013	MARCH 2013
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(5,447)	227,755	9,276	96,673
	(b) Marine Insurance		58,345	72,517	(49,711)	(37,136)
	(c) Miscellaneous Insurance		845,802	2,346,961	598,413	1,570,912
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		142,717	565,405	(105,249)	307,662
	(b) Profit on sale of investments		1,335	7,236	(2,523)	5,375
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		16,285	34,156	19,544	28,521
	<b>TOTAL (A)</b>		<b>1,059,037</b>	<b>3,254,030</b>	<b>469,749</b>	<b>1,972,007</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others					
	- For doubtful Advances		(21,169)	-		
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		2,565	7,497	6,527	9,074
	(b) Bad debts written off		21,169	21,169		-
	(c) Loss on Sale/Scraping of Fixed Assets		200	357	24	97
	<b>TOTAL (B)</b>		<b>2,765</b>	<b>29,023</b>	<b>6,551</b>	<b>9,171</b>

	<b>Profit Before Tax</b>		<b>1,056,272</b>	<b>3,225,007</b>	<b>463,198</b>	<b>1,962,836</b>
	Provision for Taxation		352,555	1,064,157	142,315	614,915
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	1,433,260	-	85,339
	<b>Balance carried forward to Balance Sheet</b>			<b>3,594,110</b>		<b>1,433,260</b>

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 2014**

	Schedule	AS AT 31ST MARCH 2014	AS AT 31ST MARCH 2013
		(Rs.'000)	(Rs.'000)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,693,215	2,693,215
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	6,164,065	4,003,215
FAIR VALUE CHANGE ACCOUNT		-	166
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>8,857,280</b>	<b>6,696,596</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule	21,935,572	19,584,368
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	276,673	274,278
DEFERRED TAX ASSET		80,500	64,500
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	14,599,437	12,144,502
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	4,615,562	3,637,762
<b>Sub-Total (A)</b>		<b>19,214,999</b>	<b>15,782,264</b>



	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	22,350,301	19,414,558
	PROVISIONS	NL-18-Provisions Schedule	10,300,163	9,594,256
	DEFERRED TAX LIABILITY		-	-
	<b>Sub-Total (B)</b>		<b>32,650,464</b>	<b>29,008,814</b>
	NET CURRENT ASSETS (C) = (A - B)		<b>(13,435,465)</b>	<b>(13,226,550)</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>8,857,280</b>	<b>6,696,596</b>

#### CONTINGENT LIABILITIES

	Particulars		AS AT 31ST MARCH 2014	AS AT 31ST MARCH 2013
			(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)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		10,163	7,035
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others (to be specified)		-	-
	<b>TOTAL</b>		<b>10,163</b>	<b>7,035</b>

**PERIODIC DISCLOSURES**

**FORM NL-4- PREMIUM SCHEDULE**

**PREMIUM EARNED [NET]**

(Rs.'000)

Particulars	QUARTER ENDED 31ST MARCH 2014				YEAR ENDED 31ST MARCH 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	502,375	260,480	7,294,946	8,057,801	2,134,274	1,174,105	26,000,850	29,309,229
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	20,076	(93,475)	1,098,114	1,024,715	221,804	4,378	1,435,349	1,661,531
<b>Gross Earned Premium</b>	<b>482,299</b>	<b>353,955</b>	<b>6,196,832</b>	<b>7,033,086</b>	<b>1,912,470</b>	<b>1,169,727</b>	<b>24,565,501</b>	<b>27,647,698</b>
Add: Premium on reinsurance accepted	106,172	10,828	(33,426)	83,574	365,574	28,449	215,713	609,736
Less : Premium on reinsurance ceded	516,824	225,910	2,018,786	2,761,520	2,129,840	816,275	6,735,905	9,682,020
<b>Net Premium</b>	<b>71,647</b>	<b>138,873</b>	<b>4,144,620</b>	<b>4,355,140</b>	<b>148,204</b>	<b>381,901</b>	<b>18,045,309</b>	<b>18,575,414</b>
Adjustment for change in reserve for unexpired risks	24,353	(20,311)	(471,516)	(467,473)	(224,082)	(47,257)	(684,285)	(955,624)
<b>Premium Earned (Net)</b>	<b>47,294</b>	<b>159,183</b>	<b>4,616,136</b>	<b>4,822,613</b>	<b>372,286</b>	<b>429,158</b>	<b>18,729,594</b>	<b>19,531,038</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.

Particulars	QUARTER ENDED 31ST MARCH 2013				YEAR ENDED 31ST MARCH 2013			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	291,092	241,202	6,391,845	6,924,140	1,731,715	1,017,464	22,901,129	25,650,308
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(150,252)	(87,964)	977,669	739,453	47,287	(20,947)	2,770,682	2,797,022
<b>Gross Earned Premium</b>	<b>441,344</b>	<b>329,166</b>	<b>5,414,176</b>	<b>6,184,686</b>	<b>1,684,428</b>	<b>1,038,411</b>	<b>20,130,447</b>	<b>22,853,286</b>
Add: Premium on reinsurance accepted	167,039	880	(8,423)	159,496	485,875	24,486	333,376	843,737
Less : Premium on reinsurance ceded	299,139	191,012	1,546,582	2,036,733	1,657,834	656,472	5,587,646	7,901,952
<b>Net Premium</b>	<b>309,244</b>	<b>139,034</b>	<b>3,859,171</b>	<b>4,307,449</b>	<b>512,469</b>	<b>406,425</b>	<b>14,876,177</b>	<b>15,795,071</b>
Adjustment for change in reserve for unexpired risks	193,496	4,714	(453,742)	(255,532)	(4,464)	22,517	(463,817)	(445,764)
<b>Premium Earned (Net)</b>	<b>115,748</b>	<b>134,320</b>	<b>4,312,913</b>	<b>4,562,981</b>	<b>516,933</b>	<b>383,908</b>	<b>15,339,994</b>	<b>16,240,835</b>

**PERIODIC DISCLOSURES**

**FORM NL-5 - CLAIMS SCHEDULE**

**CLAIMS INCURRED [NET]**

(Rs. '000)

Particulars	QUARTER ENDED 31ST MARCH 2014				YEAR ENDED 31ST MARCH 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	301,453	223,660	4,507,556	5,032,669	1,415,184	807,901	13,680,461	15,903,546
Add Claims Outstanding at the end of the period	62,250	(27,156)	187,449	222,543	457,735	502,770	12,394,773	13,355,278
Less Claims Outstanding at the beginning of the year	-	-	-	-	408,703	474,314	7,948,972	8,831,989
	<b>363,703</b>	<b>196,504</b>	<b>4,695,005</b>	<b>5,255,212</b>	<b>1,464,216</b>	<b>836,357</b>	<b>18,126,262</b>	<b>20,426,835</b>
Add :Re-insurance accepted to direct claims	4,082	2,620	132,101	138,803	16,321	20,340	392,803	429,464
Less :Re-insurance Ceded to claims paid	253,537	65,938	1,473,003	1,792,478	1,202,502	455,379	4,381,083	6,038,964
<b>Total Claims Incurred</b>	<b>114,248</b>	<b>133,186</b>	<b>3,354,103</b>	<b>3,601,537</b>	<b>278,035</b>	<b>401,318</b>	<b>14,137,982</b>	<b>14,817,335</b>

Particulars	QUARTER ENDED 31ST MARCH 2013				YEAR ENDED 31ST MARCH 2013			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	324,473	251,226	3,784,695	4,360,394	1,630,580	788,345	10,554,733	12,973,658
Add Claims Outstanding at the end of the period	30,039	31,772	308,957	370,768	408,703	474,314	7,948,972	8,831,989
Less Claims Outstanding at the beginning of the year	-	-	-	-	442,108	455,591	13,528,091	14,425,790
	<b>354,512</b>	<b>282,998</b>	<b>4,093,652</b>	<b>4,731,162</b>	<b>1,597,175</b>	<b>807,068</b>	<b>4,975,614</b>	<b>7,379,857</b>
Add :Re-insurance accepted to direct claims	275	-	376,120	376,395	110,533	-	10,139,157	10,249,690
Less :Re-insurance Ceded to claims paid	287,874	81,798	1,244,255	1,613,927	1,268,559	368,939	3,537,572	5,175,070
<b>Total Claims Incurred</b>	<b>66,913</b>	<b>201,200</b>	<b>3,225,517</b>	<b>3,493,631</b>	<b>439,149</b>	<b>438,129</b>	<b>11,577,199</b>	<b>12,454,477</b>

**Notes:**

- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- b) Claims includes specific claims settlement cost but not expenses of management
- c) The surveyor fees, legal and other expenses shall also form part of claims cost.
- d) 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**

**COMMISSION**

(Rs.'000)

Particulars	QUARTER ENDED 31ST MARCH 2014				YEAR ENDED 31ST MARCH 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Commission paid</b>								
Direct	9,518	12,251	245,856	267,625	61,203	57,755	1,044,523	1,163,481
Add: Re-insurance Accepted	13,754	2,178	2,098	18,030	25,836	3,672	4,694	34,202
Less: Commission on Re-insurance Ceded	89,562	35,035	382,063	506,660	244,714	117,487	1,157,818	1,520,019
<b>Net Commission</b>	<b>(66,290)</b>	<b>(20,606)</b>	<b>(134,109)</b>	<b>(221,005)</b>	<b>(157,675)</b>	<b>(56,060)</b>	<b>(108,601)</b>	<b>(322,336)</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>								
Agents	3,166	5,740	116,863	125,769	30,211	23,699	522,102	576,012
Brokers	5,350	6,219	96,495	108,064	24,546	32,731	429,366	486,643
Corporate Agency	1,002	292	32,498	33,792	6,446	1,325	93,055	100,826
Others	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>9,518</b>	<b>12,251</b>	<b>245,856</b>	<b>267,625</b>	<b>61,203</b>	<b>57,755</b>	<b>1,044,523</b>	<b>1,163,481</b>

Particulars	QUARTER ENDED 31ST MARCH 2013				YEAR ENDED 31ST MARCH 2013			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Commission paid</b>								
Direct	12,444	13,466	272,941	298,851	62,209	61,348	1,028,042	1,151,599
Add: Re-insurance Accepted	16,902	9	5,457	22,368	29,650	2,489	12,236	44,375
Less: Commission on Re-insurance Ceded	14,440	23,618	228,351	266,409	181,369	88,000	973,431	1,242,800
<b>Net Commission</b>	<b>14,906</b>	<b>(10,142)</b>	<b>50,046</b>	<b>54,810</b>	<b>(89,510)</b>	<b>(24,163)</b>	<b>66,847</b>	<b>(46,826)</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>								
Agents	5,778	5,220	157,431	168,429	32,284	26,928	577,865	637,077
Brokers	4,112	7,991	92,662	104,765	20,689	33,150	368,302	422,141
Corporate Agency	2,554	255	22,848	25,657	9,236	1,270	81,875	92,381
Others	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>12,444</b>	<b>13,466</b>	<b>272,941</b>	<b>298,851</b>	<b>62,209</b>	<b>61,348</b>	<b>1,028,042</b>	<b>1,151,599</b>

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**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(Rs.'000)

	Particulars	QUARTER ENDED 31ST MARCH 2014				YEAR ENDED 31ST MARCH 2014			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	3,426	1,263	199,395	204,084	16,214	16,927	853,651	886,792
2	Travel, conveyance and vehicle running expenses	3,961	3,914	210,323	218,198	5,176	5,403	272,506	283,085
3	Training expenses	18	(4)	1,158	1,172	146	153	7,711	8,010
4	Rents, rates & taxes	1,234	552	71,023	72,809	5,304	5,537	279,251	290,092
5	Repairs	561	392	31,140	32,093	1,631	1,703	85,886	89,220
6	Printing & stationery	308	199	17,236	17,743	983	1,026	51,763	53,772
7	Communication	294	148	16,741	17,183	1,170	1,221	61,573	63,964
8	Legal & professional charges	7,984	6,317	436,939	451,240	19,135	19,976	1,007,434	1,046,545
9	Auditors' fees, expenses etc								
	(a) as auditor	22	14	1,089	1,125	57	57	2,886	3,000
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	6	5	289	300	6	5	289	300
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,140	1,046	61,246	63,432	1,940	2,026	102,179	106,145
11	Marketing and Support Services	909	(4,333)	91,313	87,889	30,109	31,434	1,585,247	1,646,790
12	Interest & Bank Charges	229	97	13,244	13,570	1,016	1,061	53,509	55,586
13	Others :								
	Policy Stamps	16	-	1,269	1,285	33	-	2,511	2,544
	Information & Technology Expenses	1,618	1,351	87,925	90,894	3,484	3,637	183,410	190,531
	Electricity & Water Charges	242	145	13,657	14,044	844	882	44,443	46,169
	Courtesies & Entertainment	152	101	8,497	8,750	478	500	25,182	26,160
	Others	(203)	(449)	(8,730)	(9,382)	1,110	1,159	58,433	60,702
14	Depreciation	543	347	30,509	31,399	1,769	1,849	93,227	96,845
15	Service Tax Expenses	(995)	(1,432)	(49,192)	(51,619)	1,172	1,223	61,694	64,089
	<b>TOTAL</b>	<b>21,465</b>	<b>9,673</b>	<b>1,235,071</b>	<b>1,266,209</b>	<b>91,777</b>	<b>95,779</b>	<b>4,832,785</b>	<b>5,020,341</b>

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

	Particulars	QUARTER ENDED 31ST MARCH 2013				YEAR ENDED 31ST MARCH 2013			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	4,947	994	148,720	154,661	21,498	14,805	677,760	714,063
2	Travel, conveyance and vehicle running expenses	5,987	3,859	187,972	197,818	7,804	5,375	246,040	259,219
3	Training expenses	53	17	1,622	1,693	181	124	5,702	6,007
4	Rents, rates & taxes	1,625	273	48,691	50,589	7,432	5,118	234,293	246,843
5	Repairs	1,093	557	33,864	35,514	2,435	1,677	76,767	80,879
6	Printing & stationery	602	263	18,523	19,388	1,640	1,129	51,697	54,466
7	Communication	650	289	20,036	20,975	1,746	1,203	55,057	58,006
8	Legal & professional charges	13,242	7,260	411,896	432,399	25,998	17,904	819,617	863,519
9	Auditors' fees, expenses etc								
	(a) as auditor	20	6	600	625	75	52	2,373	2,500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	9	6	285	300	9	6	285	300
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	999	188	29,991	31,178	4,428	3,050	139,608	147,086
11	Marketing and Support Services	5,562	(1,838)	158,319	162,043	44,445	30,607	1,401,169	1,476,221
12	Interest & Bank Charges	1,213	767	38,028	40,007	1,679	1,156	52,928	55,763
13	Others :								
	Policy Stamps	15	-	1,266	1,281	30	-	2,477	2,507
	Information & Technology Expenses	1,572	676	48,303	50,551	4,351	2,995	137,139	144,485
	Electricity & Water Charges	385	137	11,735	12,257	1,258	866	39,653	41,777
	Courtesies & Entertainment	328	163	10,142	10,633	759	523	23,928	25,210
	Others	830	(135)	24,052	24,747	5,683	3,914	179,169	188,766
14	Depreciation	792	291	24,220	25,303	2,540	1,749	80,085	84,374
	<b>TOTAL</b>	<b>39,924</b>	<b>13,774</b>	<b>1,218,264</b>	<b>1,271,962</b>	<b>133,991</b>	<b>92,253</b>	<b>4,225,747</b>	<b>4,451,991</b>

**PERIODIC DISCLOSURES****FORM NL-8-SHARE CAPITAL SCHEDULE**

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2014</b>	<b>AS AT 31ST MARCH 2013</b>
		<b>(Rs.'000).</b>	<b>(Rs.'000).</b>
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	2,693,215
3	Subscribed Capital		
	Equity Shares of Rs. 10each	2,693,215	2,693,215
4	Called-up Capital		
	Equity Shares of Rs. ....each	2,693,215	2,693,215
	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>2,693,215</b>

## PERIODIC DISCLOSURES

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

#### PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 31ST MARCH 2014		AS AT 31ST MARCH 2013	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	199,297,910	74	199,297,910	74
· Foreign	70,023,590	26	70,023,590	26
Others	-	-	-	-
<b>TOTAL</b>	<b>269,321,500</b>	<b>100</b>	<b>269,321,500</b>	<b>100</b>



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

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2014</b>	<b>AS AT 31ST MARCH 2013</b>
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,568,789	2,568,789
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	3,594,110	1,433,260
	<b>TOTAL</b>	<b>6,164,065</b>	<b>4,003,215</b>

## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE

	Particulars	AS AT 31ST MARCH 2014	AS AT 31ST MARCH 2013
		(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 2014	AS AT 31ST MARCH 2013
		(Rs.'000).	(Rs.'000).
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	11,410,644	10,553,315
2	Other Approved Securities	-	-
3	Other Investments		
	( a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	( b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	3,563,952	3,163,955
	(e) Other Securities (Non convertible Debentures)	900,000	800,000
	(f) Subsidiaries	5,000	5,000
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,231,931	3,932,610
5	Other than Approved Investments	-	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	101,662	-
2	Other Approved Securities	-	-
3	Other Investments		
	( a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	( b) Mutual Funds	-	300,166
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	300,000	100,000
	(e) Other Securities (Non convertible Debentures)	100,000	114,310
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	322,383	615,012
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>21,935,572</b>	<b>19,584,368</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 2014	AS AT 31ST MARCH 2013
		(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	-	-
	<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, 2013	Additions during the Year	Sales/ Adjustments during the Year	As at 31st March, 2014	Upto 31st March 2013	For The Year	On sales / adjustments	Upto 31st March, 2014	As at 31st March, 2014	As at 31st March, 2013
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	171,949	30,865	-	202,814	124,986	29,658	-	154,644	48,170	46,963
Land-Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	603	200	-	803	11,448	11,647
Furniture & Fittings	248,402	20,171	5,394	263,179	188,693	19,357	5,029	203,021	60,158	59,709
Information Technology Equipment	442,385	43,929	26,009	460,305	388,520	43,119	26,003	405,637	54,669	53,865
Vehicles	7,185	-	1,866	5,319	2,301	668	1,539	1,430	3,889	4,884
Office Equipment	72,041	8,462	711	79,793	20,985	3,843	293	24,536	55,257	51,057
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>992,062</b>	<b>103,427</b>	<b>33,980</b>	<b>1,061,510</b>	<b>726,088</b>	<b>96,845</b>	<b>32,864</b>	<b>790,071</b>	<b>271,440</b>	<b>265,974</b>
Capital Work in Progress	8,304	5,233	8,304	5,233	-	-	-	-	5,233	8,304
<b>Grand Total</b>	<b>1,000,366</b>	<b>108,660</b>	<b>42,284</b>	<b>1,066,743</b>	<b>726,088</b>	<b>96,845</b>	<b>32,864</b>	<b>790,071</b>	<b>276,673</b>	<b>274,278</b>
<b>PREVIOUS YEAR</b>	<b>911,554</b>	<b>102,839</b>	<b>14,027</b>	<b>1,000,366</b>	<b>641,782</b>	<b>84,374</b>	<b>68</b>	<b>726,088</b>	<b>274,278</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 2014	AS AT 31ST MARCH 2013
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	13,935	12,285
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	11,615,000	7,710,000
	(bb) Others	2,210,000	3,880,000
	(b) Current Accounts	760,502	542,217
	(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>14,599,437</b>	<b>12,144,502</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 2014 (Rs.'000).	AS AT 31ST MARCH 2013 (Rs.'000).
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	350,648	155,775
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	9,293	113,331
6	MAT Credit Entitlement	-	68,900
7	Deposit towards Rent	52,274	46,978
8	Service Tax Recoverable	52,433	-
9	Others	40,565	172,592
	<b>TOTAL (A)</b>	<b>505,213</b>	<b>557,576</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	1,860,538	1,347,452
2	Outstanding Premiums	983,607	574,528
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	1,266,204	1,158,206
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)	-	-
	<b>TOTAL (B)</b>	<b>4,110,349</b>	<b>3,080,186</b>
	<b>TOTAL (A+B)</b>	<b>4,615,562</b>	<b>3,637,762</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 2014	AS AT 31ST MARCH 2013
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	128,541	106,918
2	Balances due to other insurance companies	1,598,123	1,930,065
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	219,896	161,940
5	Unallocated Premium	-	-
6	Sundry creditors	401,050	519,666
7	Due to subsidiaries/ holding company	63,675	42,168
8	Claims Outstanding *	19,462,688	16,224,464
9	Due to Officers/ Directors	-	-
10	Deposit Premium	163,314	168,855
11	Service Tax Payable	-	2,558
12	Employee Benefits	115,547	65,583
13	Policy Holder Dues	197,467	192,341
	<b>TOTAL</b>	<b>22,350,301</b>	<b>19,414,558</b>

\* Claims Outstanding Includes Rs 6,107,410 thousand (Previous Year Rs 7,392,475 thousands) on account of settlement received from the IMTPIP towards the company's share of claim liability determined by the pool upto the date of dismantling (Net of claims paid upto reporting period)

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

	<b>Particulars</b>	<b>AS AT 31ST MARCH 2014</b>	<b>AS AT 31ST MARCH 2013</b>
		<b>(Rs.'000).</b>	<b>(Rs.'000).</b>
1	Reserve for Unexpired Risk	10,300,163	9,594,256
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>10,300,163</b>	<b>9,594,256</b>

## PERIODIC DISCLOSURES

### FORM NL-19 MISC EXPENDITURE SCHEDULE

#### MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

	Particulars	AS AT 31ST MARCH 2014	AS AT 31ST MARCH 2013
		(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

### RECEIPT AND PAYMENTS SCHEDULE

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

(Rs in '000's)

Particulars	As At 31st March 2014	As At 31st March 2013
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	33,202,419	28,486,808
Other receipts	34,156	28,521
Receipt from the re-insurers, net of commissions and claims	(4,521,124)	(922,395)
Payments to co-insurers, net of claims recovery	(618,617)	(40,553)
Payments of claims	(16,717,674)	(13,713,449)
Payments of commission and brokerage	(1,307,024)	(1,211,650)
Payments of other operating expenses	(5,525,932)	(4,568,334)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	127,069	(83,816)
Income taxes paid (Net)	(907,219)	(260,322)
Service tax paid	(1,523,739)	(1,741,519)
Other payments	-	-
Cash flows before extraordinary items	2,242,315	5,973,291
Cash flow from extraordinary operations	-	-
<b>Net cash flow from operating activities</b>	<b>2,242,315</b>	<b>5,973,291</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(99,743)	(88,998)
Proceeds from sale of fixed assets	758	39
Purchases of investments	(40,813,411)	(43,720,931)
Loans disbursed	-	-
Sales of investments	38,678,765	38,930,082
Repayments received	-	-
Rents/Interests/ Dividends received	2,453,748	2,075,475
Investments in money market instruments and in liquid mutual funds (Net)*	-	-
Expenses related to investments	(7,497)	(9,074)
<b>Net cash flow from investing activities</b>	<b>212,620</b>	<b>(2,813,407)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash flow from financing activities</b>	<b>-</b>	<b>-</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
<b>Net increase in cash and cash equivalents:</b>	<b>2,454,935</b>	<b>3,159,884</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>12,144,502</b>	<b>8,984,618</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>14,599,437</b>	<b>12,144,502</b>

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

Insurer: **IFFCO TOKIO GENERAL INSURANCE CO. LTD.** Date: **31st March 2014**

(Rs in Lakhs)

Statement of Liabilities									
	As At 31st March 2014					As At 31st March 2013			
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>	3,563.11	3,792.66	784.69	8,140.46	3,585.88	2,651.49	1,435.54	7,672.91
2	<b>Marine</b>								
a	Marine Cargo	2,448.94	2,872.40	1,153.42	6,474.75	2,710.05	2,925.84	1,107.80	6,743.69
b	Marine Hull	177.24	686.58	315.31	1,179.13	344.92	361.68	347.82	1,054.43
3	<b>Miscellaneous</b>								
a	Motor	79,318.02	68,564.59	98,580.56	246,463.16	77,791.08	64,762.60	74,610.03	217,163.71
b	Engineering	853.59	2,868.13	511.82	4,233.54	996.61	2,051.16	678.38	3,726.16
c	Aviation	16.12	507.34	-	523.47	67.68	783.44	-	851.12
d	Liabilities	696.34	628.16	551.69	1,876.19	409.22	590.75	508.75	1,508.72
e	Others	7,286.85	5,660.94	2,524.57	15,472.36	6,236.81	4,353.22	2,215.15	12,805.19
4	<b>Health Insurance</b>	8,641.41	2,940.08	1,683.96	13,265.45	3,800.30	1,447.95	1,413.03	6,661.28
5	<b>Total Liabilities</b>	<b>103,001.63</b>	<b>88,520.87</b>	<b>106,106.01</b>	<b>297,628.51</b>	<b>95,942.55</b>	<b>79,928.13</b>	<b>82,316.52</b>	<b>258,187.20</b>

**PERIODIC DISCLOSURES**

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

Insurer: **IFFCO Tokio General Insurance Company Ltd**

Date: **Apr'13 to Mar'14**

**GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:**

(Rs in Lakhs)

\*GDP figures (Excluding pool)

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	48.76	550.86	1.86	13.62	1.61	4.36	404.09	983.14	1,460.49	5,024.51	889.78	3,343.61	11.09	103.60	13.25	52.35	196.58	728.09	1.56	6.72	-	-	395.01	874.53	3,424.08	11,685.37	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Assam	2.51	2.28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.51	2.28	
Bihar	(133.94)	(101.05)	-	-	-	-	0.08	1.04	137.88	504.28	67.98	236.18	-	-	0.05	0.44	0.30	2.08	(0.05)	0.07	3,390.54	10,277.51	2,307.55	2,310.45	5,770.42	13,230.99	
Chhattisgarh	10.94	18.59	0.08	0.55	-	-	0.40	48.46	526.05	1,914.66	319.41	1,038.75	-	0.11	15.85	41.36	6.73	25.65	0.12	0.24	-	120.52	11.52	69.38	891.10	3,278.29	
Goa	18.17	58.05	1.00	5.04	42.26	172.31	7.08	13.18	291.04	1,128.00	220.54	837.78	0.70	2.99	1.39	14.36	12.82	33.09	0.59	1.42	-	-	10.22	41.25	605.81	2,307.46	
Gujarat	951.37	1,916.97	119.76	576.47	0.74	3.32	59.26	229.56	2,687.82	9,717.94	3,336.78	10,799.49	16.62	110.02	115.35	371.08	453.39	1,586.79	4.24	22.83	-	-	404.40	1,469.16	8,149.73	26,803.63	
Haryana	302.39	1,585.11	468.51	2,244.64	-	-	96.42	1,691.79	1,231.46	3,414.23	482.19	2,247.68	17.22	171.54	258.81	1,072.70	219.67	1,040.08	2.89	11.24	-	-	453.03	1,173.74	3,532.59	14,652.74	
Himachal Pradesh	10.86	15.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.86	15.01
Jammu & Kashmir	0.03	(2.23)	-	-	-	-	-	-	310.46	678.84	109.68	315.15	-	-	0.23	1.27	1.00	3.62	-	-	-	-	0.22	0.88	421.62	997.54	
Jharkhand	1.29	0.54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.29	0.54
Karnataka	163.34	910.75	79.47	173.78	-	-	75.94	234.57	1,989.01	7,713.49	1,318.83	5,139.96	163.76	366.71	34.65	120.02	226.68	2,026.90	1.68	4.52	5.68	18.46	96.53	362.47	4,155.56	17,071.63	
Kerala	68.80	238.82	0.93	2.87	-	-	0.27	4.72	924.98	3,637.53	202.66	868.02	0.43	1.72	3.65	15.25	29.06	86.53	0.08	0.51	-	-	88.40	295.00	1,319.25	5,150.97	
Madhya Pradesh	23.40	133.99	46.22	178.09	-	-	17.86	105.10	1,095.35	4,977.98	923.65	3,598.69	0.52	4.43	2.68	44.23	624.18	1,384.96	3.20	5.89	213.10	217.73	164.83	393.85	3,114.98	11,044.95	
Maharashtra	1,891.43	7,033.84	382.36	1,586.68	135.70	1,083.02	329.52	1,451.05	3,752.64	13,743.07	3,225.99	11,402.35	200.97	1,596.10	87.43	494.27	1,501.77	5,057.86	78.47	115.11	0.29	60.32	2,395.08	7,787.14	13,981.64	51,410.83	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	0.02	0.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.02
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	40.75	156.98	7.38	29.72	0.22	0.67	30.76	108.64	915.17	3,493.57	725.10	2,572.26	19.46	21.72	1.29	12.29	3,401.95	8,913.22	0.30	0.90	-	222.33	21.65	84.99	5,164.03	15,617.28	
Punjab	15.80	68.69	2.85	8.80	-	-	0.59	10.09	1,871.70	6,075.99	1,201.75	4,351.05	0.15	2.15	9.41	69.73	33.85	107.06	1.82	9.71	-	-	31.00	285.47	3,168.92	10,988.73	
Rajasthan	64.95	231.91	2.75	9.18	-	-	15.25	41.35	1,261.26	4,480.19	1,246.43	4,234.02	4.21	14.99	10.56	25.29	23.80	83.60	0.33	1.70	-	7,921.45	64.50	300.49	2,694.04	17,344.17	
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	106.72	813.80	148.40	1,027.83	-	0.91	25.64	117.01	2,291.57	9,585.38	1,587.36	6,243.15	40.16	115.70	17.54	129.80	102.00	828.88	2.05	11.07	0.40	4.80	137.24	558.76	4,459.08	19,437.10	
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	1,186.18	1,375.98	49.08	221.44	-	-	12.10	101.25	2,239.50	8,467.81	1,136.31	4,547.91	5.72	14.75	3.77	23.42	67.76	208.45	1.66	10.02	(23.71)	472.98	27.31	142.42	4,705.67	15,586.45	
Uttarakhand	45.56	177.92	2.06	8.10	0.21	0.21	1.12	3.48	252.54	1,004.88	175.09	702.71	0.21	0.78	34.79	73.01	41.92	95.36	0.05	0.13	9.67	173.48	39.42	144.76	602.64	2,384.80	
West Bengal	132.88	496.51	10.50	57.83	-	-	57.97	255.59	928.69	3,680.53	492.40	1,818.76	12.70	54.34	7.90	77.56	300.54	470.27	0.82	5.11	0.07	1.28	35.56	158.24	1,980.01	7,076.02	
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	0.86	101.20	4.33	31.61	-	-	4.08	22.91	1,087.28	3,584.69	566.76	2,012.10	1.97	4.00	9.32	37.01	22.33	71.63	0.49	1.73	2.66	640.25	33.34	101.04	1,733.44	6,608.16	
Dadra & Nagra Haveli	0.14	1.34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.14	1.34
Daman & Diu	4.25	5.56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.25	5.56
Delhi	58.25	5,540.86	1,096.54	4,282.59	-	17.51	1,469.24	3,923.80	2,762.65	11,426.90	1,396.68	5,608.66	208.18	594.47	102.21	399.59	2,775.43	5,415.40	32.23	157.11	-	-	774.88	3,013.42	10,676.29	40,380.30	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	2.58	4.98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.58	4.98
<b>Total</b>	<b>5,018.30</b>	<b>21,337.29</b>	<b>2,424.05</b>	<b>10,458.84</b>	<b>180.74</b>	<b>1,282.30</b>	<b>2,607.68</b>	<b>9,346.74</b>	<b>28,017.55</b>	<b>104,254.47</b>	<b>19,625.39</b>	<b>71,918.29</b>	<b>704.06</b>	<b>3,180.10</b>	<b>730.14</b>	<b>3,075.03</b>	<b>10,041.76</b>	<b>28,169.50</b>	<b>132.52</b>	<b>366.03</b>	<b>3,598.70</b>	<b>20,131.12</b>	<b>7,491.67</b>	<b>19,567.46</b>	<b>80,572.55</b>	<b>293,087.16</b>	

**PERIODIC DISCLOSURES****FORM NL-23****Reinsurance Risk Concentration**Insurer: **IFFCO TOKIO GENERAL INSURANCE CO.LTD.**

Date:

**PERIOD - 01/01/2014 TO 31/03/2014***(Rs in Lakhs)***Reinsurance Risk Concentration**

S.No.	Reinsurance Placements	No. of reinsurers				Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non- Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	1	18,138	54	-	20%
2	No. of Reinsurers with rating AA but less than AAA	15	7,743	573	4,968	15%
3	No. of Reinsurers with rating A but less than AA	114	29,603	2,283	22,316	60%
4	No. of Reinsurers with rating BBB but less than A	31	2,506	647	302	4%
5	No. of Reinsurers with rating less than BBB	0	-	-	-	0%
6	No. of Indian Reinsurers other than GIC	12	-	-	1,853	2%
<b>Total</b>		<b>173</b>	<b>57,990</b>	<b>3,556</b>	<b>29,440</b>	<b>100%</b>

## PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer: **IFFCO Tokio General  
Insurance  
Company Ltd**

Date:

31.03.2014

(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	289	161	178	168	169	965	14,277.95
2	Marine Cargo	9635	3371	1360	744	691	15801	8,208.33
3	Marine Hull	4	4	8	8	18	42	31.52
4	Engineering	229	169	184	253	246	1081	3,308.33
5	Motor OD	189587	84740	21367	9940	3555	309189	56,635.48
6	Motor TP	819	999	1413	3015	11986	18232	33,571.42
7	Health	11657	15525	1551	621	682	30036	19,922.33
8	Overseas Travel	126	40	148	356	61	731	124.82
9	Personal Accident	912	1196	850	1023	498	4479	1,640.89
10	Liability	21	50	144	159	141	515	60.82
11	Crop	159	128	49	89	19	444	17,687.85
12	Miscellaneous	1175	1412	712	465	310	4074	4,674.03



## PERIODIC DISCLOSURES

FORM NL-25

Quarterly claims data for Non-Life

Insurer:	IFFCO Tokio General Insurance Company Ltd	Date:	31.03.2014
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*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	936	894	70	972	18574	34354	2563	391	1205	124	0	38	1078	61199
2	Claims reported during the period	1149	15081	47	1214	304395	16060	29622	486	4714	45	380	85	4539	377817
3	Claims Settled during the period	793	15325	35	877	295875	17770	30303	731	4395	66	376	65	4138	370749
4	Claims Repudiated during the period	0	0	0	0	1198	4	0	0	2	0	0	0	0	1204
5	Claims closed during the period	187	754	8	219	13220	783	16	0	173	20	8	12	390	15790
6	Claims O/S at End of the period	1163	878	80	1144	16151	33623	2436	149	1589	93	111	53	1214	58684
	Less than 3months	142	491	7	143	11749	2995	1953	89	605	7	12	11	376	18580
	3 months to 6 months	105	119	3	87	1919	2524	140	7	339	9	15	21	187	5475
	6months to 1 year	191	117	11	290	1468	5060	237	8	382	9	66	17	248	8104
	1year and above	725	151	59	624	1015	23044	106	45	263	68	18	4	403	26525

**PERIODIC DISCLOSURES**

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

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency for the Year Ended on 31st March 2014

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

Item No.	Description	PREMIUM		Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire	14,464.03	2,677.88	16,955.85	4,368.05	1,446.40	2,543.38	2,543.38
2	Marine Cargo	6,504.02	1,853.96	9,372.52	3,763.52	780.48	1,687.05	1,687.05
3	Marine Hull	1,055.87	177.24	2,804.82	306.71	105.59	420.72	420.72
4	Motor	173,382.13	149,733.44	132,208.74	112,712.50	29,946.69	33,813.75	33,813.75
5	Engineering	8,114.58	1,219.75	6,503.01	2,049.16	811.46	975.45	975.45
6	Aviation	209.94	54.79	3,638.85	1,059.32	20.99	545.83	545.83
7	Laibilities	2,901.82	1,379.49	716.72	254.59	435.27	161.26	435.27
8	Others	21,010.26	8,602.04	30,234.84	9,395.36	2,941.44	6,349.32	6,349.32
9	Health	21,686.04	18,524.60	20,291.75	17,208.98	3,704.92	5,162.70	5,162.70
	<b>Total</b>	<b>249,328.68</b>	<b>184,223.19</b>	<b>222,727.09</b>	<b>151,118.20</b>	<b>40,193.24</b>	<b>51,659.46</b>	<b>51,933.47</b>

Note : Based on IRDA circular No IRDA/F&A/CIR/FA/126/07/2013 dated 3rd July, 2013, premium considered for the computation of RSM1 do not include premiums in respect of expired policies

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

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

**Date: 1st January, 2014 - 31st March, 2014**

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	73	
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	73	
7	No. of branches approved but not open	6	
8	No. of rural branches	0	
9	No. of urban branches	73	

PERIODIC DISCLOSURES  
FORM - 3B

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

STATEMENT AS ON : 31st March 2014

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

( Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

( Rs. )

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	219,356.00
2	Loans	9	-
3	Fixed Assets	10	2,767.00
4	Current Assets		-
	a. Cash & Bank Balance	11	145,994.00
	b. Advances & Other Assets	12	46,156.00
5	Current Liabilities		-
	a. Current Liabilities	13	223,503.00
	b. Provisions	14	103,002.00
	c. Misc. Exp not written off	15	
	d. Debit Balance of P&L A/c		
	<b>Application of Funds as per balance Sheet (A)</b>		<b>740,778.00</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,767.00
3	Cash & Bank Balance (if any)	11	7,744.00
4	Advances & Other Assets (if any)	12	46,156.00
5	Current Liabilities	13	223,503.00
6	Provisions	14	103,002.00
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		
	<b>Total (B)</b>		<b>383,172.00</b>
	<b>Investment Assets' as per FORM 3B</b>	<b>(A-B)</b>	<b>357,606.00</b>

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(Rs in Lakhs)

S.No.	'Investment' represented as	Reg %	SH		PH	Book Value(SH+PH)	% ACTUAL	FVC Amount	Total	MARKET VALUE
			Balance	FRSM*						
			(a)	(b)	(c)	d=(b+c)		(e)	(d+e)	
1	Government Securities	Not less than 20%		14572.00	64794.00	79,366.00	22.19%	0.00	79366.00	75,754.00
2	Government Securities or other approved securities (including (I) above )	Not less than 30%		21137.00	93986.00	115,123.00	32.19%	0.00	115123.00	110,293.00
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		17291.00	76891.00	94,182.00	26.34%	0.00	94182.00	96,791.00
	2. Approved Investments			27228.00	121072.00	148,300.00	41.47%	0.00	148300.00	148,279.00
	3. Other Investments(not exceeding 25%)	Not exceeding 55%		0.00	0.00	-	0.00%	0.00	0.00	-
	<b>TOTAL INVESTMENT ASSETS</b>	<b>100%</b>	<b>0</b>	<b>65656.00</b>	<b>291949.00</b>	<b>357,605.00</b>	<b>100.00%</b>	<b>0.00</b>	<b>357605.00</b>	<b>355363.00</b>

⌘ Company is not splitting shareholders funds on the basis of solvency margin into FRSM & Balance, therefore, all shareholders funds are showh 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:	31-Mar-2014
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(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31.03.2014	as % of total for this class	As at 31.03.13	as % of total for this class	As at 31.03.2014	as % of total for this class	As at 31.03.13	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	208,302.16	95.96%	82,654.03	92.98%	211,305.72	96.35%	81,258.87	93.12%
AA or better	8,760.38	4.04%	6,236.99	7.02%	8,000.00	3.65%	6,000.00	6.88%
Rated below AA but above A								
Rated below A but above B								
Any other								
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	124,422.29	35.01%	88,440.72	28.09%	124,440.44	34.80%	88,394.89	28.35%
more than 1 year and upto 3years	45,579.07	12.83%	57,996.90	18.42%	45,827.47	12.82%	58,034.30	18.61%
More than 3years and up to 7years	68,227.20	19.20%	48,960.70	15.55%	69,714.44	19.49%	48,468.35	15.55%
More than 7 years and up to 10 years	57,307.13	16.13%	79,924.49	25.39%	58,688.44	16.41%	78,509.75	25.18%
above 10 years	59,826.82	16.84%	39,494.83	12.55%	58,934.92	16.48%	38,386.39	12.31%
<b>Breakdown by type of the issuer</b>								
a. Central Government	75,754.47	34.90%	70,393.06	36.51%	79,366.09	36.19%	69,804.30	36.79%
b. State Government	34,538.51	15.91%	33,544.97	17.40%	35,756.97	16.30%	32,658.88	17.21%
c. Corporate Securities	106,769.53	49.19%	88,891.02	46.10%	104,182.66	47.51%	87,258.87	45.99%
			-					

**Note**

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

**PERIODIC DISCLOSURES**

**FORM NL-30 Analytical Ratios**

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

**Analytical Ratios for Non-Life companies**

S.No.	Particular	Quarter Ended 31st March 2014	Year Ended 31st March 2014	Quarter Ended 31st March 2013	Year Ended 31st March 2013
<b>1</b>	<b>Gross Direct Premium Growth Rate</b>				
	FIRE	72.58%	23.25%	10.59%	-1.16%
	MARINE	7.99%	15.40%	-8.11%	-22.10%
	MISCELLANEOUS	14.13%	13.54%	27.42%	37.18%
<b>2</b>	<b>Gross Direct Premium to Net Worth Ratio</b>	NA	3.31	NA	3.83
<b>3</b>	<b>Growth rate of Net Worth</b>	NA	32.27%	NA	25.21%
<b>4</b>	<b>Net Retention Ratio</b>	66.08%	67.64%	71.25%	70.17%
	FIRE	15.07%	14.80%	34.70%	25.24%
	MARINE	16.73%	32.12%	21.10%	37.00%
	MISCELLANEOUS	72.20%	74.31%	75.77%	75.95%
<b>5</b>	<b>Net Commission Ratio</b>	-4.11%	-1.59%	1.09%	-0.25%
	FIRE	-72.27%	-42.61%	9.38%	-15.99%
	MARINE	-45.39%	-14.51%	-19.86%	-6.27%
	MISCELLANEOUS	-2.56%	-0.56%	1.03%	0.38%
<b>6</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	19.04%	21.10%	22.69%	21.85%
<b>7</b>	<b>Expense of Management to Net Written Premium Ratio</b>	28.51%	30.56%	31.12%	30.14%
<b>8</b>	<b>Net Incurred Claims to Net Earned Premium</b>	74.68%	75.87%	76.56%	76.69%
<b>9</b>	<b>Combined Ratio</b>	94.11%	99.08%	102.85%	100.38%
<b>10</b>	<b>Technical Reserves to Net Premium ratio</b>	NA	1.47	NA	1.39

11	<b>Underwriting balance ratio</b>	3.65%	0.08%	-5.64%	-3.81%
	FIRE	-46.79%	43.02%	-5.18%	6.44%
	MARINE	23.20%	-2.77%	-52.50%	-31.86%
	MISCELLANEOUS	3.49%	-0.71%	-4.19%	-3.45%
12	<b>Operating Profit Ratio</b>	18.63%	13.54%	12.13%	9.95%
13	<b>Liquid Assets to liabilities ratio</b>	NA	0.51	NA	0.51
14	<b>Net earning ratio</b>	13.08%	10.68%	6.36%	7.25%
15	<b>Return on Net worth ratio</b>	NA	24.40%	NA	20.13%
16	<b>Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio</b>	NA	1.67	NA	1.43
17	<b>NPA Ratio</b>				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	NA	269,321,500	NA	269,321,500
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
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA	8.02	NA	5.00
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	8.02	NA	5.00
6	(iv) Book value per share (Rs)	NA	32.89	NA	24.86

**Note**

The Analytical Ratios has been calculated in accordance with the directions contained in IRDA's circular dated 5th October 2012. The Previous year Ratios has been recalculated so as to make them comparable.



**PERIODIC DISCLOSURES**

FORM NL-31:

**Related Party Transactions**

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

Date: **31st March, 2014**

SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Up to the 31st March 2014	Up to the 31st March 2013
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	6,718.08	6,524.50
			Claims paid on direct basis	2,678.90	1,725.04
			Payment of Rent and other expenses	2,205.45	1,610.97
			Deposit of Insurance Premium	25.00	25.00
			Amount Payable/ (Receivable ) at Balance sheet date	-	1,076.28
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	443.02	738.72
			Deposit of Insurance Premium	1.00	1.00
			Payment of Rent and other expenses	5.37	18.20
			Payment of Dividend	-	-
			Claims paid on direct basis	268.92	851.97
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	21.49	16.70
			Claim/Reimbursement of Expenses	7.43	8.48
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	3,829.97	1,997.08
			Commission Earned on Premium Ceded	802.15	427.36
			Losses Recovered from Re-insurer	2,044.10	2,009.69
			Claim/Reimbursement of Expenses	2.36	3.10
5	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Amount Payable/ (Receivable ) at Balance sheet date	(690.54)	86.39
			Payment of Professional fee	7.86	-
			Claim/Reimbursement of Expenses	3.17	6.99
6	Tokio Marine Global Re Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	1.84	11.38
			Premium on Cession of Re-insurance Premium	550.70	526.07
			Commission Earned on Premium Ceded	103.59	107.30
			Losses Recovered from Re-insurer	488.91	584.72
7	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Amount Payable/ (Receivable ) at Balance sheet date	22.63	66.26
			Payment of Fees	2.23	0.66
8	Tokio Marine Newa Insurance Co Ltd.	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	0.21	1.47
			Payment of Fees	0.66	0.98
			Claim/Reimbursement of Expenses	0.60	0.19

PERIODIC DISCLOSURES

FORM NL-31:

Related Party Transactions

9	Tokio Marine Services Europe Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	19.04	-
			Claim/Reimbursement of Expenses	20.80	-
10	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	47.04	2.12
			Payment of Fees	14.66	10.53
11	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	0.06	-
12	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	1.51	-
			Payment of Fees	2.59	-
13	Tokio Marine Insurance Singapore Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	0.95
14	TM Management Services Ltd.	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	0.10	7.17
			Payment of Fees	5.71	2.92
15	Tokio Marine cpmpania de seguros S. A. de C.V.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	0.38
16	Tokio Marine Insurance (Thailand) Public Co.Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fees	1.69	-
17	K. Srinivasa Gowda	Chairman	Payment of Rent on office Building	44.80	28.80
18	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	35.35	30.64
			Claims paid on direct basis	21.00	22.84
			Payment of -Commission	671.12	556.89
			-Service Charges	5,748.85	4,454.40
			Amount Payable/ (Receivable ) at Balance sheet date	636.75	421.68

**PERIODIC DISCLOSURES**

FORM NL-32

**Products Information**

<b>Insurer:</b>	<b>IFFCO TOKIO GENERAL INSURANCE CO.LTD.</b>	<b>Date:</b>	<b>31.03.2014</b>
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**Products Information**

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

<b>S. No.</b>	<b>Name of Product</b>	<b>Co. Ref. No.</b>	<b>IRDA Ref.no.</b>	<b>Class of Business*</b>	<b>Category of product</b>	<b>Date of filing of Product</b>	<b>Date IRDA confirmed filing/ approval</b>	<b>Applicability of Para 19</b>
<b>1st Jan 2014 to 31st March 2014</b>								
1	Health Protector	Lt. Dt. 26.11.2013	IRDA/NL-HLT/ITGI/P-H/V.I/204/13-14	Health	Exposure rated products	08.08.2013	21.03.2014	
2	Family Health Protector	Lt. Dt. 17.12.2013	IRDA/NL-HLT/ITGI/P-H/V.I/464/13-14	Health	Exposure rated products	20.12.2013	28.03.2014	
3	CSC - Health Protector	Lt. Dt. 31.01.2014	IRDA/NL-HLT/ITGI/P-H/V.1/CSC/13-14	Health	Exposure rated products	31.01.2014	05.02.2014	
4	Health Protector Plus	Lt. Dt. 11.03.2014	NA	Health	Exposure rated products	11.03.2014	14.03.2014	

**Note 1:** Product mentioned at S. No. 4 have been filed with IRDA in the previous quarter and the same have been mentioned in our last quarter report, however the clearance of the same have been received in the quarter ended 31.03.2014. Hence same are being reported in this quarter report also.

**Note 2:** Product mentioned at S. No. 2, have been filed and acknowledged by IRDA on 14.03.2014 and no further query have been received from IRDA so far.

**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 2014**

**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):		303,435.27
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		297,628.51
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		5,806.77
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):		125,733.90
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		39,185.15
7	<b>Excess in Shareholders' Funds (5-6)</b>		86,548.76
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		86,548.76
9	Total Required Solvency Margin [RSM]		51,933.47
10	Solvency Ratio (Total ASM/Total RSM)		<b>1.67</b>

**PERIODIC DISCLOSURES**

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st January, 2014 to 31st March, 2014

<b><i>BOD and Key Person information</i></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. Lee King Chi Arthur	Vice Chairman	No change
3	Mr. Balvinder Singh Nakai	Director	No change
4	Dr. B.S. Vishwanathan	Director	Cessation w.e.f - 27-02-2014
5	Dr. U.S. Awasthi	Director	No change
6	Mr. Rakesh Kapur	Director	No change
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. Yogesh Lohiya	Managing Director & CEO	No change
11	Mr. H.O. Suri	Director (Marketing)	No change
12	Mr. Ichiro Maeda	Director (Operations)	No change
13	Mr. Khushwant Pahwa	Appointed Actuary	No change
14	Mr. V. Rajaraman	Chief of Internal Audit	No change
15	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: 31st March 2014

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	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			

Nil

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

Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. 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: IFFCO-TOKIO GENERAL INSURANCE CO LTD & 106  
STATEMENT AS ON : 31st March 2014  
STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT  
PERIODICITY OF SUBMISSION: QUARTERLY

NAME OF THE FUND :

Rs In Lakhs

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				Book Value				Book Value			
1	Central Government Bonds	CGSB	78,243.00	1,579.00	2.02%	1.33%	76,113.00	6,144.00	8.07%	5.33%	59,655.16	4,805.47	8.06%	5.44%
2	Special Deposits	CSPD	-				-							
3	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,158.00	24.00	2.08%	1.37%	1,160.00	96.00	8.23%	5.49%	1,130.89	93.61	8.28%	8.28%
4	Treasury Bills	CTRB	-	-			-	-			-	-		
5	Central Government Guaranteed Loans / Bonds	CGSL	-	-			-	-			-	-		
6	State Government Bonds	SGGB	32,652.00	710.00	2.17%	1.43%	32,655.00	2,839.00	8.69%	5.74%	28,370.86	2,461.63	8.68%	5.86%
7	State Government Guaranteed Loans	SGGL	-	-			-	-			-	-		
8	Other Approved Securities(excluding Infrastructure Investments)	SGOA	3,101.00	66.00	2.14%	1.42%	3,088.00	266.00	8.61%	5.69%	3,052.28	265.94	8.71%	5.89%
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	-	-	0.00%	0.00%	2,000.00	73.00	3.64%	2.40%	1,655.71	(48.35)	-3.45%	-2.33%
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	32,617.00	782.00	2.40%	1.58%	31,786.00	2,993.00	9.42%	6.22%	27,152.35	2,550.20	9.39%	6.34%
19	Bonds/Debentures issued by HUDCO	HFHD	5,000.00	262.00	5.25%	5.25%	2,967.00	402.00	13.54%	13.54%	1,660.22	132.24	8.03%	8.03%
20	Bonds/Debentures issued by NHB / Institutions accredited by NHB	HFDN	1,026.00	3.00	0.29%	0.29%	1,026.00	3.00	13.15%	13.15%	-	-	-	-
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	35,697.00	776.00	2.17%	1.44%	37,555.00	3,298.00	8.78%	5.80%	39,299.76	3,436.27	8.74%	5.91%
29	Infrastructure - PSU - CP's	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	15,113.00	302.00	2.00%	2.00%	8,978.00	723.00	8.06%	8.06%	3,564.09	276.05	7.75%	7.75%
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	10,670.00	250.00	2.34%	1.55%	10,458.00	995.00	9.51%	6.28%	8,272.59	783.91	9.48%	6.40%
40	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-			-	-			-	-	-	-
41	Corporate Securities - Preference Shares	EPNQ	-	-			-	-			-	-	-	-
42	Corporate Securities - Investment in Subsidiaries	ECIS	50.00	-	-	-	50.00	-	-	0.00%	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	138,751.00	3,379.00	2.44%	1.61%	140,232.00	13,543.00	9.66%	6.37%	97,905.07	10,022.36	10.24%	6.92%
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	5,257.00	25.00	0.48%	0.32%	4,644.00	63.00	1.35%	0.89%	1,136.36	5.97	8.71%	5.89%
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	3,898.00	83.00	2.13%	1.41%	3,691.00	325.00	8.82%	5.82%	3,284.40	292.05	8.92%	6.02%
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	-	-	0.00%	0.00%	2,000.00	79.00	3.95%	2.61%	2,132.44	145.36	9.28%	6.27%
78	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-			-	-			-	-	-	-
79	Derivative Instruments	OCDI	-	-			-	-			-	-	-	-
80	Securitized Assets	OPSA	-	-			-	-			-	-	-	-
81	Investment Properties - Immovable	OIPI	-	-			-	-			-	-	-	-
	<b>TOTAL</b>		<b>363,233.00</b>	<b>8,241.00</b>	<b>2.27%</b>	<b>1.50%</b>	<b>358,403.00</b>	<b>31,842.00</b>	<b>8.88%</b>	<b>5.86%</b>	<b>276,410.93</b>	<b>25,222.71</b>	<b>9.13%</b>	<b>6.16%</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 2014

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
<b>A.</b>	<u>During the Quarter</u> <sup>1</sup>								
	-	-	-	-	-	-	-	-	-
<b>B.</b>	<u>As on Date</u> <sup>2</sup>								
	10.09% MRF BS 27-05-2019	EPBT	1000	5/27/2011	CRISIL	LAAA	AA+	10/30/2013	
	8.10% HUDCO DB 05-03-2022	HFHD	2000	4/4/2012	CRISIL	AAA	AA+	3/5/2012	

Date:

Note:

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

## PERIODIC DISCLOSURES

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

<b>Insurer:</b>	IFFCO Tokio General Insurance Company Ltd	<b>Date:</b>	31.03.2014		
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*Gross Direct Premium*

*(Rs in Lakhs)*

*(Rs in Lakhs)*

#### Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	5,018.30	17212	2,972.73	17367	21,337.38	67426	17,378.96	60657
2	Cargo & Hull	2,604.79	3644	2,451.25	2852	11,741.14	12830	10,213.87	10100
3	Motor TP	19,625.39	29339	17,502.69	30250	71,918.29	88642	59,209.89	63800
4	Motor OD	28,017.55	935310	29,240.16	991359	104,254.47	3700177	99,580.47	3869453
5	Engineering	2,607.68	1677	2,168.22	1524	9,346.74	6347	6,620.83	5244
6	Workmen's Compensation	399.83	2875	361.70	2701	1,599.80	11005	1,328.87	10189
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	107.18	14	238.25	17	360.11	32	590.85	94
9	Personal Accident	730.14	25302	783.76	7042	3,075.03	127064	3,025.83	25020
10	Health	10,174.28	57196	5,383.63	15559	28,535.53	145312	21,079.10	59685
11	Others*	11,287.41	70508	8,654.05	120053	40,918.67	296670	37,989.46	399978

Note:

1. Premium stands for amount of premium

2. The line of business which are not applicable for any company should be filled up with NA.

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

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

3. Premium is Gross Direct Premium and Previous Year Premium Figures have been reworked accordingly.

# PERIODIC DISCLOSURES

## FORM NL-39 Rural & Social Obligation

<b>Form:</b>	Rural & Social Sector Obligations				
<b>Insurer:</b>	IFFCO TOKIO General Insurance Company		<b>Date:</b>	January'2014 - March '2014	

*(Rs in Lakhs)*

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	5,330	211.32	598,573.04
		Social			
2	Cargo & Hull	Rural	-	-	0.00
		Social			
3	Motor TP	Rural	-	8,247.52	0.00
		Social			
4	Motor OD	Rural	383,767	7,372.67	633,013.41
		Social			
5	Engineering	Rural	101	17.84	16,128.36
		Social			
6	Workmen's Compensation	Rural	397	22.78	1,985.00
		Social			
7	Employer's Liability	Rural	308	5.94	4,326.35
		Social			
8	Aviation	Rural	-	-	0.00
		Social			
9	Personal Accident	Rural	15,700	1,154.34	3,791,299.60
		Social	1,665	56.12	316,606.05
10	Health	Rural	3,840	9,659.88	4,497,167.48
		Social	117	8,792.95	241,152.64
11	Others	Rural	37,562	21,373.48	1,155,548.83
		Social	2,741	17,968.43	1,922,550.30

## PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer:	IFFCO Tokio General Insurance Company Ltd	Date:	31.03.2014
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(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	634102	23,802.40	373521	13,752.47	2191848	78,939.83	1372948	47,807.56
2	Corporate Agents-Banks	8312	124.62	5551	122.19	21946	456.36	23873	691.31
3	Corporate Agents -Others	174219	5,394.28	93523	1,055.50	541286	13,824.63	311925	5,427.51
4	Brokers	159613	22,864.99	155209	21,289.38	647128	94,306.07	584925	78,878.97
5	Micro Agents	2920	31.34	4677	35.39	10162	101.42	16355	147.39
6	Direct Business	163911	28,354.93	556243	33,500.80	1043135	105,458.84	2194170	124,065.00
	Total (A)	1143077	80,572.56	1188724	69,755.73	4455505	293,087.16	4504196	257,017.74
1	Referral (B)	0	-	0	0.73	0	-	24	0.40
	Grand Total (A+B)	1143077	80,572.56	1188724	69,756.46	4455505	293,087.16	4504220	257,018.14

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold
3. The channel mapping has been corrected in FY 2013-14
4. Premium is Gross Direct Premium and Previous Year Premium Figures have been reworked accordingly.

## PERIODIC DISCLOSURES

FORM NL-41

GRIEVANCE DISPOSAL

Insurer:

IFFCO-TOKIO GENERAL INSURANCE Co.Ltd.

Date:

31.03.2014

### GRIEVANCE DISPOSAL FOR THE PERIOD Jan- Mar 14 DURING THE FINANCIAL YEAR 2013-14

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)	Proposal related	0	1	1	0	0	0
b)	Claim	42	782	685	63	69	7
c)	Policy Related	5	303	255	51	2	0
d)	Premium	0	0	0	0	0	0
e)	Refund	0	1	1	0	0	0
f)	Coverage	0	0	0	0	0	0
g)	Cover note related	0	0	0	0	0	0
h)	Product	0	1	0	0	1	0
i)	others	1	12	8	3	1	1
	<b>Total Number of Complaints</b>	<b>48</b>	<b>1100</b>	<b>950</b>	<b>117</b>	<b>73</b>	<b>8</b>

2	Total No. of policies during previous year	4,440,760	2012-13
3	Total No. of Claims during previous year	329,524	2012-13
4	Total no. of policies during current year	1,160,244	2013-14
5	Total no. of claims during current year	99,699	2013-14
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	2.74	1st Qtr
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	78.44	1st Qtr

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	6	0	6
(b)	7-15 days	1	0	1
(c)	15-30 days	1	0	1
(d)	30-90 days	0	0	0
(e)	90 days and beyond	0	0	0
	<b>Total Number of Complaints</b>	<b>8</b>	<b>0</b>	<b>8</b>

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