

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2020 - 30th September, 2020

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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 PERIOD ENDED 30TH SEPTEMBER 2020

(₹ In 000)

Sr. No.	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020	QUARTER ENDED 30TH SEPTEMBER 2019	PERIOD ENDED 30TH SEPTEMBER 2019
1	Premiums earned (Net)	NL-4-Premium Schedule	1,88,667	4,02,158	1,50,774	2,75,765
2	Profit/ (Loss) on sale/redemption of Investments		6,231	7,198	393	784
3	Others: Exchange Gain / (Loss)		-	-	-	-
	Handling Charges		(6,052)	(5,512)	(728)	(360)
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		27,736	53,751	22,000	46,203
	TOTAL (A)		2,16,582	4,57,595	1,72,439	3,22,392
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,72,047	3,79,219	1,17,677	2,05,580
2	Commission	NL-6-Commission Schedule	(27,937)	(1,77,909)	(59,635)	(2,31,150)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	9,564	56,865	20,146	38,628
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,53,674	2,58,175	78,188	13,058
	Operating Profit/(Loss) from Fire Business C= (A - B)		62,908	1,99,420	94,251	3,09,334
	APPROPRIATIONS					
	Transfer to Shareholders' Account		62,908	1,99,420	94,251	3,09,334
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		62,908	1,99,420	94,251	3,09,334

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2020

(₹ In 000)

S. No.	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020	QUARTER ENDED 30TH SEPTEMBER 2019	PERIOD ENDED 30TH SEPTEMBER 2019
1	Premiums earned (Net)	NL-4-Premium Schedule	1,81,307	3,52,106	1,81,116	3,42,747
2	Profit/ (Loss) on sale/redemption of Investments		3,494	4,082	289	542
3	Others: Exchange Gain / (Loss)		-	(10)	-	-
	Handling Charges		(393)	(395)	(36)	12
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		14,663	30,482	16,303	31,963
	TOTAL (A)		1,99,071	3,86,265	1,97,672	3,75,264
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,11,016	1,87,544	1,98,107	2,88,207
2	Commission	NL-6-Commission Schedule	21,804	33,594	(7,922)	(9,071)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	18,490	51,196	34,187	61,401
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,51,310	2,72,334	2,24,372	3,40,537
	Operating Profit/(Loss) from Marine Business C= (A - B)		47,761	1,13,931	(26,700)	34,727
	APPROPRIATIONS					
	Transfer to Shareholders' Account		47,761	1,13,931	(26,700)	34,727
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		47,761	1,13,931	(26,700)	34,727

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2020

(₹ In 000)

S. No.	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020	QUARTER ENDED 30TH SEPTEMBER 2019	PERIOD ENDED 30TH SEPTEMBER 2019
1	Premiums earned (Net)	NL-4-Premium Schedule	1,21,03,341	2,21,59,377	1,10,16,339	2,10,48,842
2	Profit/ (Loss) on sale/redemption of Investments		3,11,398	3,59,771	20,537	39,526
3	Others: Transfer & Duplicate Fee		1,243	1,534	1,020	1,976
	Exchange Gain / (Loss)		(94)	(169)	(536)	(543)
	Handling Charges		(2,897)	(2,371)	352	500
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		13,85,188	26,86,663	11,58,140	23,32,135
	TOTAL (A)		1,37,98,179	2,52,04,805	1,21,95,852	2,34,22,436
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,03,14,171	1,82,14,848	1,01,61,729	1,93,49,842
2	Commission	NL-6-Commission Schedule	7,20,156	13,76,636	98,771	11,14,267
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	16,72,908	32,22,005	17,94,053	32,70,390
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,27,07,235	2,28,13,489	1,20,54,553	2,37,34,499
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		10,90,944	23,91,316	1,41,299	(3,12,063)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		10,90,944	23,91,316	1,41,299	(3,12,063)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		10,90,944	23,91,316	1,41,299	(3,12,063)

PERIODIC DISCLOSURES

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2020

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020	QUARTER ENDED 30TH SEPTEMBER 2019	PERIOD ENDED 30TH SEPTEMBER 2019
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		62,908	1,99,420	94,251	3,09,334
	(b) Marine Insurance		47,761	1,13,931	(26,700)	34,727
	(c) Miscellaneous Insurance		10,90,944	23,91,316	1,41,299	(3,12,063)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,75,015	9,16,655	3,86,087	7,93,397
	(b) Profit on sale of investments		1,06,334	1,22,749	6,859	13,447
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		21,895	36,386	3,489	9,526
	b) Profit on Sale of Fixed Assets		41	41	67	76
	TOTAL (A)		18,04,898	37,80,498	6,05,352	8,48,444
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		2,00,000	2,00,000	-	-
	(b) For doubtful debts		-	-	-	-
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(i) Employees Remuneration Excess transferred from Policyholders' funds		-	-	-	-
	(ii) Expenses on Corporate Social Responsibility (CSR)		13,026	26,053	38,500	38,500
	(iii) Fines & penalties		-	-	-	-
	(b) Bad debts / Advances written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		-	-	-	-
	(d) Contribution to Policyholders' funds towards Excess EoM		-	-	-	-
	TOTAL (B)		2,13,026	2,26,053	38,500	38,500
	Profit Before Tax		15,91,872	35,54,445	5,66,852	8,09,944

	Less: Provision for Taxation					
	Current Tax		4,66,100	8,95,000	73,900	1,39,900
	Deferred Tax		(50,200)	(63,100)	80,700	84,300
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		-	-	-	-
	Deferred Tax		-	-	-	-
	Profit After Tax		11,75,972	27,22,545	4,12,252	5,85,744
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year			1,73,19,373		1,52,72,404
	Balance carried forward to Balance Sheet			2,00,41,918		1,58,58,148

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 2020

(₹ In 000)

	Schedule	AS AT 30TH SEPTEMBER 2020	AS AT 30TH SEPTEMBER 2019
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	27,42,183	27,42,183
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2,45,62,905	2,03,79,135
FAIR VALUE CHANGE ACCOUNT			
- Shareholders		(4,265)	(2,584)
- Policyholders		(15,615)	(10,039)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		2,72,85,208	2,31,08,695
APPLICATION OF FUNDS			
INVESTMENTS			
Investments - Shareholders	NL-12-Investment Schedule	2,40,83,320	1,88,51,321
Investments - Policyholders	NL-12(A)-Investment Schedule	8,81,64,962	7,32,32,137
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	7,37,900	6,44,855
DEFERRED TAX ASSET (NET)		4,96,900	3,00,300
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	11,28,827	18,24,591
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,68,77,845	2,07,64,222
Sub-Total (A)		2,80,06,672	2,25,88,813

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	8,95,28,205	6,95,42,223
	PROVISIONS	NL-18-Provisions Schedule	2,46,76,341	2,29,66,508
	Sub-Total (B)		11,42,04,546	9,25,08,731
	NET CURRENT ASSETS (C) = (A - B)		(8,61,97,874)	(6,99,19,918)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	TOTAL		2,72,85,208	2,31,08,695

CONTINGENT LIABILITIES

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2020	AS AT 30TH SEPTEMBER 2019
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debt by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	17,97,066	20,84,301
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	TOTAL	17,97,066	20,84,301

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020				PERIOD ENDED 30TH SEPTEMBER 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	17,91,337	3,06,674	2,28,36,693	2,49,34,704	50,73,553	7,26,535	3,64,79,388	4,22,79,476
	17,91,337	3,06,674	2,28,36,693	2,49,34,704	50,73,553	7,26,535	3,64,79,388	4,22,79,476
Add: Premium on reinsurance accepted	1,77,235	6,025	80,408	2,63,668	5,74,964	6,875	90,948	6,72,787
Less : Premium on reinsurance ceded	18,28,121	1,23,076	77,52,108	97,03,305	52,06,296	3,35,128	1,15,22,460	1,70,63,884
Net Premium	1,40,451	1,89,623	1,51,64,993	1,54,95,067	4,42,221	3,98,282	2,50,47,876	2,58,88,379
Adjustment for change in reserve for unexpired risks	(48,216)	8,316	30,61,652	30,21,752	40,063	46,176	28,88,499	29,74,738
Premium Earned (Net)	1,88,667	1,81,307	1,21,03,341	1,24,73,315	4,02,158	3,52,106	2,21,59,377	2,29,13,641

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2019				PERIOD ENDED 30TH SEPTEMBER 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	11,42,426	4,80,392	2,12,72,852	2,28,95,670	32,46,422	9,65,304	3,75,90,192	4,18,01,918
	11,42,426	4,80,392	2,12,72,852	2,28,95,670	32,46,422	9,65,304	3,75,90,192	4,18,01,918
Add: Premium on reinsurance accepted	1,68,725	4,193	41,854	2,14,772	4,69,851	9,259	57,175	5,36,285
Less : Premium on reinsurance ceded	11,95,630	2,81,713	1,07,63,428	1,22,40,771	34,38,278	5,32,451	1,41,17,540	1,80,88,269
Net Premium	1,15,521	2,02,872	1,05,51,278	1,08,69,671	2,77,995	4,42,112	2,35,29,827	2,42,49,934
Adjustment for change in reserve for unexpired risks	(35,253)	21,756	(4,65,061)	(4,78,558)	2,230	99,365	24,80,985	25,82,580
Premium Earned (Net)	1,50,774	1,81,116	1,10,16,339	1,13,48,229	2,75,765	3,42,747	2,10,48,842	2,16,67,354

PERIODIC DISCLOSURES

FORM NL-4 (A) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020			PERIOD ENDED 30TH SEPTEMBER 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	2,97,054	9,620	3,06,674	6,85,801	40,734	7,26,535
	2,97,054	9,620	3,06,674	6,85,801	40,734	7,26,535
Add: Premium on reinsurance accepted	6,025	-	6,025	6,875	-	6,875
Less : Premium on reinsurance ceded	1,17,333	5,743	1,23,076	3,04,828	30,300	3,35,128
Net Premium	1,85,746	3,877	1,89,623	3,87,848	10,434	3,98,282
Adjustment for change in reserve for unexpired risks	9,310	(994)	8,316	45,706	470	46,176
Premium Earned (Net)	1,76,436	4,871	1,81,307	3,42,142	9,964	3,52,106

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2019			PERIOD ENDED 30TH SEPTEMBER 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	4,65,498	14,894	4,80,392	9,37,229	28,075	9,65,304
	4,65,498	14,894	4,80,392	9,37,229	28,075	9,65,304
Add: Premium on reinsurance accepted	4,193	-	4,193	9,259	-	9,259
Less : Premium on reinsurance ceded	2,71,501	10,212	2,81,713	5,14,402	18,049	5,32,451
Net Premium	1,98,190	4,682	2,02,872	4,32,086	10,026	4,42,112
Adjustment for change in reserve for unexpired risks	19,516	2,240	21,756	95,080	4,285	99,365
Premium Earned (Net)	1,78,674	2,442	1,81,116	3,37,006	5,741	3,42,747

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

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020												
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous	
Premium from direct business written	42,13,094	45,91,878	88,04,972	2,43,879	1	88,617	2,97,815	1,04,873	63,57,188	61,88,179	7,51,169	2,28,36,693	
	42,13,094	45,91,878	88,04,972	2,43,879	1	88,617	2,97,815	1,04,873	63,57,188	61,88,179	7,51,169	2,28,36,693	
Add: Premium on reinsurance accepted	-	-	-	20,968	-	-	-	1,599	-	-	57,841	80,408	
Less : Premium on reinsurance ceded	10,58,419	2,41,438	12,99,857	2,18,913	-	4,431	24,027	54,723	8,02,271	48,18,120	5,29,766	77,52,108	
Net Premium	31,54,675	43,50,440	75,05,115	45,934	1	84,186	2,73,788	51,749	55,54,917	13,70,059	2,79,244	1,51,64,993	
Adjustment for change in reserve for unexpired risks	5,05,345	30,819	5,36,164	3,279	(52)	6,242	53,511	(15,646)	21,20,665	3,65,290	(7,801)	30,61,652	
Premium Earned (Net)	26,49,330	43,19,621	69,68,951	42,655	53	77,944	2,20,277	67,395	34,34,252	10,04,769	2,87,045	1,21,03,341	

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 2020												
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous	
Premium from direct business written	73,44,757	79,75,517	1,53,20,274	4,53,706	855	1,72,599	5,67,215	2,57,927	97,21,732	84,38,263	15,46,817	3,64,79,388	
	73,44,757	79,75,517	1,53,20,274	4,53,706	855	1,72,599	5,67,215	2,57,927	97,21,732	84,38,263	15,46,817	3,64,79,388	
Add: Premium on reinsurance accepted	-	-	-	21,236	-	-	-	4,456	-	-	65,256	90,948	
Less : Premium on reinsurance ceded	18,37,780	4,14,383	22,52,163	3,93,077	854	8,630	62,882	88,829	10,38,361	67,12,497	9,65,167	1,15,22,460	
Net Premium	55,06,977	75,61,134	1,30,68,111	81,865	1	1,63,969	5,04,333	1,73,554	86,83,371	17,25,766	6,46,906	2,50,47,876	
Adjustment for change in reserve for unexpired risks	2,96,146	(10,44,527)	(7,48,381)	(1,658)	(123)	13,225	80,856	34,707	27,36,859	6,89,125	83,889	28,88,499	
Premium Earned (Net)	52,10,831	86,05,661	1,38,16,492	83,523	124	1,50,744	4,23,477	1,38,847	59,46,512	10,36,641	5,63,017	2,21,59,377	

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	39,50,018	45,79,768	85,29,786	1,99,822	855	75,748	2,55,386	82,595	34,50,636	80,81,385	5,96,639	2,12,72,852
	39,50,018	45,79,768	85,29,786	1,99,822	855	75,748	2,55,386	82,595	34,50,636	80,81,385	5,96,639	2,12,72,852
Add: Premium on reinsurance accepted	-	-	-	7,390	-	-	-	25,198	-	-	9,266	41,854
Less : Premium on reinsurance ceded	26,76,075	2,40,893	29,16,968	1,77,435	725	3,789	28,933	44,778	8,16,932	64,39,669	3,34,199	1,07,63,428
Net Premium	12,73,943	43,38,875	56,12,818	29,777	130	71,959	2,26,453	63,015	26,33,704	16,41,716	2,71,706	1,05,51,278
Adjustment for change in reserve for unexpired risks	(18,27,760)	4,48,700	(13,79,060)	(20,242)	45	(83)	50,644	3,277	1,15,629	7,42,858	21,871	(4,65,061)
Premium Earned (Net)	31,01,703	38,90,175	69,91,878	50,019	85	72,042	1,75,809	59,738	25,18,075	8,98,858	2,49,835	1,10,16,339

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	81,86,320	86,79,002	1,68,65,322	4,58,513	1,619	1,58,516	5,02,959	2,00,921	75,64,612	1,03,36,517	15,01,213	3,75,90,192
	81,86,320	86,79,002	1,68,65,322	4,58,513	1,619	1,58,516	5,02,959	2,00,921	75,64,612	1,03,36,517	15,01,213	3,75,90,192
Add: Premium on reinsurance accepted	-	-	-	13,456	-	-	-	26,879	-	-	16,840	57,175
Less : Premium on reinsurance ceded	28,96,233	4,53,347	33,49,580	3,91,451	1,214	7,930	58,508	82,095	11,29,666	81,41,532	9,55,564	1,41,17,540
Net Premium	52,90,087	82,25,655	1,35,15,742	80,518	405	1,50,586	4,44,451	1,45,705	64,34,946	21,94,985	5,62,489	2,35,29,827
Adjustment for change in reserve for unexpired risks	(13,17,824)	6,95,955	(6,21,869)	(23,580)	(27)	6,716	1,06,708	32,125	16,84,366	12,22,270	74,276	24,80,985
Premium Earned (Net)	66,07,911	75,29,700	1,41,37,611	1,04,098	432	1,43,870	3,37,743	1,13,580	47,50,580	9,72,715	4,88,213	2,10,48,842

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020				PERIOD ENDED 30TH SEPTEMBER 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	3,44,676	(2,55,525)	1,54,85,730	1,55,74,881	6,23,675	(1,30,331)	2,10,37,830	2,15,31,174
Add Claims Outstanding at the end of the half year	96,611	(20,550)	27,98,924	28,74,985	8,95,797	5,52,894	5,90,62,516	6,05,11,207
Less Claims Outstanding at the beginning of the year	-	-	-	-	6,68,345	5,84,103	5,19,30,978	5,31,83,426
	4,41,287	(2,76,075)	1,82,84,654	1,84,49,866	8,51,127	(1,61,540)	2,81,69,368	2,88,58,955
Add :Re-insurance accepted	49,007	114	1,165	50,286	1,06,410	736	8,353	1,15,499
Less :Re-insurance Ceded	3,18,247	(3,86,977)	79,71,648	79,02,918	5,78,318	(3,48,348)	99,62,873	1,01,92,843
Total Claims Incurred	1,72,047	1,11,016	1,03,14,171	1,05,97,234	3,79,219	1,87,544	1,82,14,848	1,87,81,611

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2019				PERIOD ENDED 30TH SEPTEMBER 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	5,51,692	2,50,317	1,16,31,325	1,24,33,334	12,33,386	4,47,797	2,22,66,385	2,39,47,568
Add Claims Outstanding at the end of the half year	15,459	1,07,767	23,71,999	24,95,225	8,18,680	6,70,680	4,55,87,786	4,70,77,146
Less Claims Outstanding at the beginning of the year	-	-	-	-	8,15,656	5,62,250	4,03,82,090	4,17,59,996
	5,67,151	3,58,084	1,40,03,324	1,49,28,559	12,36,410	5,56,227	2,74,72,081	2,92,64,718
Add :Re-insurance accepted	6,310	26	-	6,336	21,242	92	-	21,334
Less :Re-insurance ceded	4,55,784	1,60,003	38,41,595	44,57,382	10,52,072	2,68,112	81,22,239	94,42,423
Total Claims Incurred	1,17,677	1,98,107	1,01,61,729	1,04,77,513	2,05,580	2,88,207	1,93,49,842	1,98,43,629

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

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020			PERIOD ENDED 30TH SEPTEMBER 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	(2,69,958)	14,433	(2,55,525)	(1,87,831)	57,500	(1,30,331)
Add Claims Outstanding at the end of the half year	(20,123)	(427)	(20,550)	4,95,375	57,519	5,52,894
Less Claims Outstanding at the beginning of the year	-	-	-	4,94,332	89,771	5,84,103
	(2,90,081)	14,006	(2,76,075)	(1,86,788)	25,248	(1,61,540)
Add :Re-insurance accepted	113	1	114	615	121	736
Less :Re-insurance Ceded	(3,97,427)	10,450	(3,86,977)	(3,68,987)	20,639	(3,48,348)
Total Claims Incurred	1,07,459	3,557	1,11,016	1,82,814	4,730	1,87,544

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2019			PERIOD ENDED 30TH SEPTEMBER 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims paid						
Direct claims	2,07,449	42,868	2,50,317	3,98,070	49,727	4,47,797
Add Claims Outstanding at the end of the half year	72,329	35,438	1,07,767	5,62,712	1,07,968	6,70,680
Less Claims Outstanding at the beginning of the year	-	-	-	5,04,814	57,436	5,62,250
	2,79,778	78,306	3,58,084	4,55,968	1,00,259	5,56,227
Add :Re-insurance accepted	-	26	26	16	76	92
Less :Re-insurance ceded	1,17,678	42,325	1,60,003	2,20,001	48,111	2,68,112
Total Claims Incurred	1,62,100	36,007	1,98,107	2,35,983	52,224	2,88,207

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

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	32,28,907	9,54,119	41,83,026	95,750	-	27,411	1,41,412	4,586	33,05,221	73,35,492	3,92,832	1,54,85,730
Add Claims Outstanding at the end of the half year	(2,45,600)	29,25,074	26,79,474	(3,442)	(498)	(498)	99,072	45,832	7,64,167	(7,84,538)	(645)	27,98,924
Less Claims Outstanding at the beginning of the year	-	1	1	-	-	-	-	-	-	(1)	-	-
	29,83,307	38,79,192	68,62,499	92,308	(498)	26,913	2,40,484	50,418	40,69,388	65,50,955	3,92,187	1,82,84,654
Add :Re-insurance accepted	-	-	-	436	728	-	1	-	-	-	-	1,165
Less :Re-insurance Ceded	9,79,697	1,23,724	11,03,421	63,544	-	1,370	1,08,437	2,028	10,07,319	54,57,307	2,28,222	79,71,648
Total Claims Incurred	20,03,610	37,55,468	57,59,078	29,200	230	25,543	1,32,048	48,390	30,62,069	10,93,648	1,63,965	1,03,14,171

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	46,03,214	15,14,406	61,17,620	2,30,241	-	42,032	2,06,623	5,839	59,08,332	79,95,267	5,31,876	2,10,37,830
Add Claims Outstanding at the end of the half year	20,41,578	4,91,73,063	5,12,14,641	2,18,940	799	1,62,138	4,32,046	2,63,157	26,58,160	34,21,538	6,91,097	5,90,62,516
Less Claims Outstanding at the beginning of the year	18,31,350	4,27,46,328	4,45,77,678	2,16,850	799	1,48,295	3,55,544	1,91,339	14,94,294	42,64,428	6,81,751	5,19,30,978
	48,13,442	79,41,141	1,27,54,583	2,32,331	-	55,875	2,83,125	77,657	70,72,198	71,52,377	5,41,222	2,81,69,368
Add :Re-insurance accepted	-	-	-	1,636	728	-	5,989	-	-	-	-	8,353
Less :Re-insurance ceded	14,12,876	1,99,441	16,12,317	1,69,958	-	2,101	1,14,797	2,159	18,11,259	59,78,603	2,71,679	99,62,873
Total Claims Incurred	34,00,566	77,41,700	1,11,42,266	64,009	728	53,774	1,74,317	75,498	52,60,939	11,73,774	2,69,543	1,82,14,848

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	32,76,475	25,50,986	58,27,461	72,367	-	30,336	2,66,785	161	22,98,982	29,38,269	1,96,964	1,16,31,325
Add Claims Outstanding at the end of the half year	(12,549)	17,24,203	17,11,654	14,888	-	10,971	(79,907)	16,097	2,97,891	3,09,623	90,782	23,71,999
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	(1)	-	-	-	-	1	-
	32,63,926	42,75,189	75,39,115	87,255	-	41,308	1,86,878	16,258	25,96,873	32,47,892	2,87,745	1,40,03,324
Add :Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance ceded	6,90,220	4,94,906	11,85,126	43,403	-	1,612	28,407	41	1,77,576	23,32,721	72,709	38,41,595
Total Claims Incurred	25,73,706	37,80,283	63,53,989	43,852	-	39,696	1,58,471	16,217	24,19,297	9,15,171	2,15,036	1,01,61,729

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	60,25,878	38,75,084	99,00,962	1,29,320	-	53,571	4,62,487	14,325	42,17,801	69,96,043	4,91,876	2,22,66,385
Add Claims Outstanding at the end of the half year	23,65,837	3,80,37,977	4,04,03,814	2,54,252	1,861	1,58,401	4,86,937	2,02,955	20,51,046	13,15,774	7,12,746	4,55,87,786
Less Claims Outstanding at the beginning of the year	19,53,185	3,35,89,844	3,55,43,029	2,02,514	1,958	1,47,210	5,99,720	1,54,799	12,84,820	18,44,523	6,03,517	4,03,82,090
	64,38,530	83,23,217	1,47,61,747	1,81,058	(97)	64,762	3,49,704	62,481	49,84,027	64,67,294	6,01,105	2,74,72,081
Add :Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance ceded	10,88,150	7,88,131	18,76,281	81,718	-	2,801	47,902	5,953	3,30,576	55,57,803	2,19,205	81,22,239
Total Claims Incurred	53,50,380	75,35,086	1,28,85,466	99,340	(97)	61,961	3,01,802	56,528	46,53,451	9,09,491	3,81,900	1,93,49,842

PERIODIC DISCLOSURES
FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020				PERIOD ENDED 30TH SEPTEMBER 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	1,89,986	37,840	13,72,139	15,99,965	4,96,510	75,111	24,27,917	29,99,538
Add: Commission on Re-insurance Accepted	15,808	242	10,782	26,832	36,076	399	13,117	49,592
Less: Commission on Re-insurance Ceded	2,33,731	16,278	6,62,765	9,12,774	7,10,495	41,916	10,64,398	18,16,809
Net Commission	(27,937)	21,804	7,20,156	7,14,023	(1,77,909)	33,594	13,76,636	12,32,321
Break-up of the expenses (Gross) incurred to procure business:								
Agents	46,280	12,254	3,22,734	3,81,268	1,18,728	22,550	5,80,383	7,21,661
Brokers	1,36,951	25,523	8,55,112	10,17,586	3,64,353	52,339	15,30,808	19,47,500
Corporate Agency	7,122	28	20,810	27,960	12,427	61	35,826	48,314
Others (Web Aggregator, CSC, IMF, MISP and POS)	(367)	35	1,73,483	1,73,151	1,002	161	2,80,900	2,82,063
TOTAL (B)	1,89,986	37,840	13,72,139	15,99,965	4,96,510	75,111	24,27,917	29,99,538

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2019				PERIOD ENDED 30TH SEPTEMBER 2019			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	1,06,560	28,432	11,63,586	12,98,578	2,53,634	60,961	24,22,098	27,36,693
Add: Commission on Re-insurance Accepted	6,149	47	2,301	8,497	17,693	138	3,771	21,602
Less: Commission on Re-insurance Ceded	1,72,344	36,401	10,67,116	12,75,861	5,02,477	70,170	13,11,602	18,84,249
Net Commission	(59,635)	(7,922)	98,771	31,214	(2,31,150)	(9,071)	11,14,267	8,74,046
Break-up of the expenses (Gross) incurred to procure business:								
Agents	29,782	11,724	2,80,118	3,21,624	72,461	25,617	5,73,441	6,71,519
Brokers	71,444	16,649	7,36,908	8,25,001	1,68,829	35,214	15,54,058	17,58,101
Corporate Agency	5,318	11	12,460	17,789	12,110	37	24,044	36,191
Others (Web Aggregator, CSC, IMF, MISP and POS)	16	48	1,34,100	1,34,164	234	93	2,70,555	2,70,882
TOTAL (B)	1,06,560	28,432	11,63,586	12,98,578	2,53,634	60,961	24,22,098	27,36,693

PERIODIC DISCLOSURES

FORM NL-6 (A) -COMMISSION SCHEDULE

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020			PERIOD ENDED 30TH SEPTEMBER 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	37,353	487	37,840	73,691	1,420	75,111
Add: Commission on Re-insurance Accepted	242	-	242	399	-	399
Less: Commission on Re-insurance Ceded	16,020	258	16,278	40,786	1,130	41,916
Net Commission	21,575	229	21,804	33,304	290	33,594
Break-up of the expenses (Gross) incurred to procure business:						
Agents	11,995	259	12,254	21,859	691	22,550
Brokers	25,295	228	25,523	51,610	729	52,339
Corporate Agency	28	-	28	61	-	61
Others (Web Aggregator, CSC, IMF, MISP and POS)	35	-	35	161	-	161
TOTAL (B)	37,353	487	37,840	73,691	1,420	75,111

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2019			PERIOD ENDED 30TH SEPTEMBER 2019		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	27,847	585	28,432	59,420	1,541	60,961
Add: Commission on Re-insurance Accepted	47	-	47	138	-	138
Less: Commission on Re-insurance Ceded	35,586	815	36,401	68,527	1,643	70,170
Net Commission	(7,692)	(230)	(7,922)	(8,969)	(102)	(9,071)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	11,383	341	11,724	24,648	969	25,617
Brokers	16,405	244	16,649	34,642	572	35,214
Corporate Agency	11	-	11	37	-	37
Others (Web Aggregator, CSC, IMF, MISP and POS)	48	-	48	93	-	93
TOTAL (B)	27,847	585	28,432	59,420	1,541	60,961

PERIODIC DISCLOSURES

FORM NL-6 (B) - COMMISSION SCHEDULE

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	8,17,030	90,234	9,07,264	32,314	-	15,950	33,863	23,606	2,63,607	-	95,535	13,72,139
Add: Commission on Re-insurance Accepted	-	-	-	2,258	-	-	-	(17)	-	-	8,541	10,782
Less: Commission on Re-insurance Ceded	2,80,149	39,504	3,19,653	22,107	-	665	3,457	4,155	51,521	2,08,222	52,985	6,62,765
Net Commission	5,36,881	50,730	5,87,611	12,465	-	15,285	30,406	19,434	2,12,086	(2,08,222)	51,091	7,20,156
Break-up of the expenses (Gross) incurred to procure business:												
Agents	1,28,422	40,729	1,69,151	12,271	-	9,110	8,106	2,833	89,365	-	31,898	3,22,734
Brokers	5,54,674	25,988	5,80,662	19,941	-	6,667	23,157	20,753	1,51,364	-	52,568	8,55,112
Corporate Agency	5,420	2,477	7,897	84	-	13	2,081	13	4,862	-	5,860	20,810
Others (Web Aggregator, CSC, IMF, MISP and POS)	1,28,514	21,040	1,49,554	18	-	160	519	7	18,016	-	5,209	1,73,483
TOTAL (B)	8,17,030	90,234	9,07,264	32,314	-	15,950	33,863	23,606	2,63,607	-	95,535	13,72,139

COMMISSION (₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	14,04,709	1,50,051	15,54,760	58,648	20	32,128	62,618	54,036	4,75,491	-	1,90,216	24,27,917
Add: Commission on Re-insurance Accepted	-	-	-	3,163	-	-	-	371	-	-	9,583	13,117
Less: Commission on Re-insurance Ceded	4,65,348	47,884	5,13,232	41,135	10	1,295	8,573	10,160	76,066	2,89,961	1,23,966	10,64,398
Net Commission	9,39,361	1,02,167	10,41,528	20,676	10	30,833	54,045	44,247	3,99,425	(2,89,961)	75,833	13,76,636
Break-up of the expenses (Gross) incurred to procure business:												
Agents	2,26,440	66,790	2,93,230	24,079	-	19,147	16,467	5,445	1,53,481	-	68,534	5,80,383
Brokers	9,55,348	45,825	10,01,173	34,415	20	12,693	41,875	48,524	2,92,464	-	99,644	15,30,808
Corporate Agency	9,716	3,666	13,382	133	-	30	3,351	21	5,723	-	13,186	35,826
Others (Web Aggregator, CSC, IMF, MISP and POS)	2,13,205	33,770	2,46,975	21	-	258	925	46	23,823	-	8,852	2,80,900
TOTAL (B)	14,04,709	1,50,051	15,54,760	58,648	20	32,128	62,618	54,036	4,75,491	-	1,90,216	24,27,917

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	7,52,695	72,225	8,24,920	29,168	33	15,403	26,087	24,322	1,60,618	-	83,035	11,63,586
Add: Commission on Re-insurance Accepted	-	-	-	73	-	-	-	837	-	-	1,391	2,301
Less: Commission on Re-insurance Ceded	7,08,402	10,634	7,19,036	18,390	6	568	3,866	2,386	40,406	2,21,910	60,548	10,67,116
Net Commission	44,293	61,591	1,05,884	10,851	27	14,835	22,221	22,773	1,20,212	(2,21,910)	23,878	98,771
Break-up of the expenses (Gross) incurred to procure business:												
Agents	1,20,349	33,499	1,53,848	12,049	-	9,042	10,915	2,277	62,532	-	29,455	2,80,118
Brokers	5,21,931	20,047	5,41,978	17,011	33	6,219	13,664	22,027	93,160	-	42,816	7,36,908
Corporate Agency	4,121	2,196	6,317	53	-	13	1,118	15	1,355	-	3,589	12,460
Others (Web Aggregator, CSC, IMF, MISP and POS)	1,06,294	16,483	1,22,777	55	-	129	390	3	3,571	-	7,175	1,34,100
TOTAL (B)	7,52,695	72,225	8,24,920	29,168	33	15,403	26,087	24,322	1,60,618	-	83,035	11,63,586

COMMISSION (₹ In 000)

Particulars	PERIOD ENDED 30TH SEPTEMBER 2019											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	15,69,999	1,33,359	17,03,358	57,800	33	31,523	52,770	48,064	3,64,331	-	1,64,219	24,22,098
Add: Commission on Re-insurance Accepted	-	-	-	165	-	-	-	1,114	-	-	2,492	3,771
Less: Commission on Re-insurance Ceded	7,41,446	21,212	7,62,658	42,429	8	1,189	7,941	6,695	72,545	2,83,154	1,34,983	13,11,602
Net Commission	8,28,553	1,12,147	9,40,700	15,536	25	30,334	44,829	42,483	2,91,786	(2,83,154)	31,728	11,14,267
Break-up of the expenses (Gross) incurred to procure business:												
Agents	2,50,326	62,043	3,12,369	24,304	-	19,873	20,026	5,706	1,25,777	-	65,386	5,73,441
Brokers	10,89,661	39,165	11,28,826	33,313	33	11,304	30,157	42,325	2,29,906	-	78,194	15,54,058
Corporate Agency	7,641	2,818	10,459	83	-	25	1,727	23	1,701	-	10,026	24,044
Others (Web Aggregator, CSC, IMF, MISP and POS)	2,22,371	29,333	2,51,704	100	-	321	860	10	6,947	-	10,613	2,70,555
TOTAL (B)	15,69,999	1,33,359	17,03,358	57,800	33	31,523	52,770	48,064	3,64,331	-	1,64,219	24,22,098

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2020				PERIOD ENDED 30TH SEPTEMBER 2020			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	2,243	7,813	7,88,719	7,98,775	29,939	26,963	16,95,752	17,52,654
2	Travel, conveyance and vehicle running expenses	150	170	12,571	12,891	322	290	18,232	18,844
3	Training expenses	11	13	895	919	21	20	1,227	1,268
4	Rents, rates & taxes	657	1,259	1,13,465	1,15,381	3,850	3,467	2,18,043	2,25,360
5	Repairs	279	449	38,408	39,136	1,225	1,103	69,392	71,720
6	Printing & stationery	226	226	15,329	15,781	331	299	18,783	19,413
7	Communication	130	190	15,742	16,062	481	433	27,230	28,144
8	Legal & professional charges	1,678	2,366	1,92,631	1,96,675	5,763	5,190	3,26,401	3,37,354
9	Auditors' fees, expenses etc								
	(a) as auditor	25	23	1,402	1,450	25	23	1,402	1,450
	(b) as adviser or in any other capacity, in respect of								-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	6	5	339	350	6	5	339	350
10	Advertisement and publicity	2,662	3,218	2,44,445	2,50,325	6,583	5,929	3,72,868	3,85,380
11	Interest & Bank Charges	398	601	50,240	51,239	1,556	1,402	88,157	91,115
12	Others :		-						
	Policy Stamps	20	-	2,277	2,297	20	-	2,277	2,297
	Information & Technology Expenses	(20)	499	57,902	58,381	2,450	2,207	1,38,777	1,43,434
	Electricity & Water Charges	18	92	9,658	9,768	380	342	21,512	22,234
	Courtesies & Entertainment	110	105	6,997	7,212	142	127	8,031	8,300
	Others	497	598	45,266	46,361	1,213	1,093	68,730	71,036
13	Depreciation	508	806	68,622	69,936	2,176	1,959	1,23,240	1,27,375
14	Service Tax Expenses / GST Expense	(34)	57	8,000	8,023	382	344	21,612	22,338
	TOTAL	9,564	18,490	16,72,908	17,00,962	56,865	51,196	32,22,005	33,30,066

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2019				PERIOD ENDED 30TH SEPTEMBER 2019			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	8,724	14,894	7,79,538	8,03,156	17,376	27,634	14,70,696	15,15,706
2	Travel, conveyance and vehicle running expenses	1,099	1,836	96,568	99,503	1,851	2,944	1,56,667	1,61,462
3	Training expenses	77	130	6,857	7,064	139	221	11,775	12,135
4	Rents, rates & taxes	1,097	1,895	98,902	1,01,894	2,378	3,782	2,01,259	2,07,419
5	Repairs	477	801	42,057	43,335	834	1,326	70,562	72,722
6	Printing & stationery	210	363	18,947	19,520	444	707	37,606	38,757
7	Communication	516	854	44,990	46,360	805	1,280	68,109	70,194
8	Legal & professional charges	2,159	3,622	1,90,333	1,96,114	3,758	5,977	3,18,090	3,27,825
9	Auditors' fees, expenses etc								
	(a) as auditor	17	26	1,407	1,450	17	26	1,407	1,450
	(b) as adviser or in any other capacity, in respect of								
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	4	6	340	350	4	6	340	350
10	Advertisement and publicity	3,074	5,220	2,73,565	2,81,859	5,890	9,367	4,98,524	5,13,781
11	Interest & Bank Charges	596	984	51,931	53,511	914	1,453	77,350	79,717
12	Others :								
	Policy Stamps	20	-	2,553	2,573	20	-	2,553	2,573
	Information & Technology Expenses	588	1,034	53,745	55,367	1,436	2,283	1,21,503	1,25,222
	Electricity & Water Charges	250	422	22,183	22,855	459	730	38,872	40,061
	Courtesies & Entertainment	145	249	12,987	13,381	295	469	24,946	25,710
	Others	192	330	17,284	17,806	374	595	31,684	32,653
13	Depreciation	766	1,290	67,766	69,822	1,367	2,175	1,15,782	1,19,324
14	Service Tax Expenses / GST Expense	135	231	12,100	12,466	267	426	22,665	23,358
	TOTAL	20,146	34,187	17,94,053	18,48,386	38,628	61,401	32,70,390	33,70,419

PERIODIC DISCLOSURES

FORM NL-7 (A) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2020			PERIOD ENDED 30TH SEPTEMBER 2020		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	7,709	104	7,813	26,257	706	26,963
2	Travel, conveyance and vehicle running expenses	166	4	170	282	8	290
3	Training expenses	12	1	13	19	1	20
4	Rents, rates & taxes	1,237	22	1,259	3,376	91	3,467
5	Repairs	440	9	449	1,074	29	1,103
6	Printing & stationery	220	6	226	291	8	299
7	Communication	187	3	190	422	11	433
8	Legal & professional charges	2,318	48	2,366	5,054	136	5,190
9	Auditors' fees, expenses etc						
	(a) as auditor	22	1	23	22	1	23
	(b) as adviser or in any other capacity, in respect of						
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	5	-	5	5	-	5
10	Advertisement and publicity	3,148	70	3,218	5,774	155	5,929
11	Interest & Bank Charges	590	11	601	1,365	37	1,402
12	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	495	4	499	2,149	58	2,207
	Electricity & Water Charges	91	1	92	333	9	342
	Courtesies & Entertainment	103	2	105	124	3	127
	Others	584	14	598	1,064	29	1,093
13	Depreciation	791	15	806	1,908	51	1,959
14	Service Tax Expenses / GST Expense	57	-	57	335	9	344
	TOTAL	18,175	315	18,490	49,854	1,342	51,196

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2019			PERIOD ENDED 30TH SEPTEMBER 2019		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	14,551	343	14,894	27,007	627	27,634
2	Travel, conveyance and vehicle running expenses	1,794	42	1,836	2,877	67	2,944
3	Training expenses	127	3	130	216	5	221
4	Rents, rates & taxes	1,851	44	1,895	3,696	86	3,782
5	Repairs	782	19	801	1,296	30	1,326
6	Printing & stationery	355	8	363	691	16	707
7	Communication	834	20	854	1,251	29	1,280
8	Legal & professional charges	3,539	83	3,622	5,841	136	5,977
9	Auditors' fees, expenses etc						
	(a) as auditor	25	1	26	25	1	26
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	6	-	6	6	-	6
10	Advertisement and publicity	5,101	119	5,220	9,155	212	9,367
11	Interest & Bank Charges	962	22	984	1,420	33	1,453
12	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	1,010	24	1,034	2,231	52	2,283
	Electricity & Water Charges	413	9	422	714	16	730
	Courtesies & Entertainment	242	7	249	458	11	469
	Others	322	8	330	582	13	595
13	Depreciation	1,261	29	1,290	2,126	49	2,175
14	Service Tax Expenses / GST Expense	226	5	231	416	10	426
	TOTAL	33,401	786	34,187	60,008	1,393	61,401

PERIODIC DISCLOSURES

FORM NL-7 (B) - OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1 Employees' remuneration & welfare benefits	1,56,934	2,17,221	3,74,155	2,244	-	3,779	12,985	571	3,00,744	84,189	10,052	7,88,719
2 Travel, conveyance and vehicle running expenses	2,661	3,665	6,326	40	-	73	235	56	4,529	1,052	260	12,571
3 Training expenses	191	262	453	3	-	5	17	4	320	73	20	895
4 Rents, rates & taxes	23,048	31,845	54,893	333	-	583	1,950	222	42,485	11,259	1,740	1,13,465
5 Repairs	7,882	10,881	18,763	114	-	204	674	99	14,248	3,666	640	38,408
6 Printing & stationery	3,308	4,548	7,856	48	-	95	297	87	5,419	1,170	357	15,329
7 Communication	3,253	4,488	7,741	47	-	85	280	47	5,803	1,463	276	15,742
8 Legal & professional charges	39,922	55,072	94,994	580	-	1,057	3,451	612	70,809	17,674	3,454	1,92,631
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	308	423	731	5	-	9	28	10	486	97	36	1,402
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity (Tax Audit Fees)	74	102	176	1	-	2	7	2	118	24	9	339
10 Advertisement and publicity	51,411	70,836	1,22,247	751	-	1,404	4,512	1,001	88,610	21,068	4,852	2,44,445
11 Interest & Bank Charges	10,357	14,293	24,650	150	-	271	891	144	18,559	4,709	866	50,240
12 Others :	-	-	-	-	-	-	-	-	-	-	-	-
Policy Stamps	730	1,002	1,732	3	-	92	7	1	73	-	369	2,277
Information & Technology Expenses	11,261	15,617	26,878	160	-	255	908	(34)	22,508	6,652	575	57,902
Electricity & Water Charges	1,909	2,643	4,552	27	-	45	156	3	3,706	1,054	115	9,658
Courtesies & Entertainment	1,520	2,088	3,608	22	-	45	139	43	2,456	516	168	6,997
Others	9,526	13,124	22,650	140	-	261	837	187	16,399	3,890	902	45,266
13 Depreciation	14,095	19,458	33,553	204	-	366	1,207	182	25,434	6,525	1,151	68,622
14 Service Tax Expenses / GST Expense	1,512	2,102	3,614	22	-	31	117	(18)	3,183	999	52	8,000
TOTAL	3,39,902	4,69,670	8,09,572	4,894	-	8,662	28,698	3,219	6,25,889	1,66,080	25,894	16,72,908

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	PERIOD ENDED 30TH SEPTEMBER 2020											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	3,72,824	5,11,892	8,84,716	5,542	-	11,101	34,144	11,750	5,87,868	1,16,835	43,796	16,95,752
2	Travel, conveyance and vehicle running expenses	4,008	5,504	9,512	60	-	119	367	126	6,321	1,256	471	18,232
3	Training expenses	270	370	640	4	-	8	25	8	425	85	32	1,227
4	Rents, rates & taxes	47,939	65,820	1,13,759	713	-	1,427	4,390	1,511	75,589	15,023	5,631	2,18,043
5	Repairs	15,257	20,947	36,204	227	-	454	1,397	481	24,056	4,781	1,792	69,392
6	Printing & stationery	4,130	5,670	9,800	61	-	123	378	130	6,512	1,294	485	18,783
7	Communication	5,987	8,220	14,207	89	-	178	548	189	9,440	1,876	703	27,230
8	Legal & professional charges	71,762	98,530	1,70,292	1,066	-	2,137	6,572	2,261	1,13,154	22,489	8,430	3,26,401
9	Auditors' fees, expenses etc												
	(a) as auditor	308	423	731	5	-	9	28	10	486	97	36	1,402
	(b) as adviser or in any other capacity, in respect of												
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	74	102	176	1	-	2	7	2	118	24	9	339
10	Advertisement and publicity	81,978	1,12,557	1,94,535	1,218	-	2,441	7,508	2,584	1,29,262	25,690	9,630	3,72,868
11	Interest & Bank Charges	19,382	26,612	45,994	288	-	577	1,775	611	30,561	6,074	2,277	88,157
12	Others :												
	Policy Stamps	730	1,002	1,732	3	-	92	7	1	73	-	369	2,277
	Information & Technology Expenses	30,511	41,892	72,403	454	-	908	2,794	962	48,110	9,562	3,584	1,38,777
	Electricity & Water Charges	4,730	6,494	11,224	70	-	141	433	149	7,458	1,481	556	21,512
	Courtesies & Entertainment	1,766	2,424	4,190	26	-	53	162	56	2,784	553	207	8,031
	Others	15,111	20,747	35,858	225	-	450	1,384	476	23,827	4,735	1,775	68,730
13	Depreciation	27,095	37,202	64,297	403	-	807	2,481	854	42,724	8,491	3,183	1,23,240
14	Service Tax Expenses / GST Expense	4,752	6,524	11,276	71	-	141	435	150	7,492	1,489	558	21,612
	TOTAL	7,08,614	9,72,932	16,81,546	10,526	-	21,168	64,835	22,311	11,16,260	2,21,835	83,524	32,22,005

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2019											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	1,16,774	3,07,146	4,23,920	2,331	10	5,225	16,171	4,703	1,99,776	1,07,730	19,672	7,79,538
2	Travel, conveyance and vehicle running expenses	16,626	36,770	53,396	301	2	639	1,950	587	25,243	12,053	2,397	96,568
3	Training expenses	1,125	2,644	3,769	21	-	45	139	42	1,779	889	173	6,857
4	Rents, rates & taxes	13,574	39,704	53,278	289	1	668	2,083	594	25,062	14,412	2,515	98,902
5	Repairs	7,043	16,131	23,174	130	-	279	854	255	10,948	5,367	1,050	42,057
6	Printing & stationery	2,681	7,559	10,240	56	1	128	397	114	4,820	2,712	479	18,947
7	Communication	8,159	16,886	25,045	143	1	296	899	275	11,856	5,367	1,108	44,990
8	Legal & professional charges	31,981	72,939	1,04,920	589	2	1,262	3,862	1,156	49,573	24,227	4,742	1,90,333
9	Auditors' fees, expenses etc												
	(a) as auditor	316	492	808	5	-	9	27	9	385	131	33	1,407
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	76	119	195	1	-	2	6	2	93	33	8	340
10	Advertisement and publicity	42,468	1,06,905	1,49,373	826	4	1,827	5,638	1,654	70,449	36,915	6,879	2,73,565
11	Interest & Bank Charges	9,524	19,428	28,952	166	-	341	1,034	317	13,709	6,132	1,280	51,931
12	Others :												
	Policy Stamps	791	1,231	2,022	4	-	83	8	1	35	-	400	2,553
	Information & Technology Expenses	6,350	22,183	28,533	151	1	368	1,157	320	13,384	8,445	1,386	53,745
	Electricity & Water Charges	3,575	8,591	12,166	68	1	148	454	135	5,743	2,915	553	22,183
	Courtesies & Entertainment	1,908	5,140	7,048	38	-	88	270	78	3,319	1,817	329	12,987
	Others	2,666	6,764	9,430	52	1	116	356	104	4,447	2,342	436	17,284
13	Depreciation	11,173	26,095	37,268	208	1	450	1,380	411	17,601	8,754	1,693	67,766
14	Service Tax Expenses / GST Expense	1,826	4,759	6,585	37	-	81	251	73	3,104	1,664	305	12,100
	TOTAL	2,78,636	7,01,486	9,80,122	5,416	25	12,055	36,936	10,830	4,61,326	2,41,905	45,438	17,94,053

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	PERIOD ENDED 30TH SEPTEMBER 2019											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	3,30,649	5,14,132	8,44,781	5,033	25	9,412	27,780	9,107	4,02,207	1,37,194	35,157	14,70,696
2	Travel, conveyance and vehicle running expenses	35,223	54,768	89,991	536	3	1,003	2,959	970	42,845	14,615	3,745	1,56,667
3	Training expenses	2,647	4,117	6,764	40	-	75	222	73	3,220	1,099	282	11,775
4	Rents, rates & taxes	45,248	70,357	1,15,605	689	3	1,288	3,802	1,246	55,041	18,775	4,810	2,01,259
5	Repairs	15,864	24,667	40,531	241	1	452	1,333	437	19,297	6,582	1,688	70,562
6	Printing & stationery	8,455	13,147	21,602	129	1	241	710	233	10,285	3,507	898	37,606
7	Communication	15,313	23,810	39,123	233	1	436	1,287	422	18,627	6,353	1,627	68,109
8	Legal & professional charges	71,515	1,11,199	1,82,714	1,088	5	2,036	6,008	1,970	86,991	29,673	7,605	3,18,090
9	Auditors' fees, expenses etc												
	(a) as auditor	316	492	808	5	-	9	27	9	385	131	33	1,407
	(b) as adviser or in any other capacity, in respect of			-									-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	76	119	195	1	-	2	6	2	93	33	8	340
10	Advertisement and publicity	1,12,080	1,74,276	2,86,356	1,706	9	3,190	9,417	3,087	1,36,336	46,505	11,918	4,98,524
11	Interest & Bank Charges	17,390	27,040	44,430	265	1	495	1,461	479	21,154	7,216	1,849	77,350
12	Others :												
	Policy Stamps	791	1,231	2,022	4	-	83	8	1	35	-	400	2,553
	Information & Technology Expenses	27,317	42,476	69,793	416	2	778	2,295	752	33,229	11,334	2,904	1,21,503
	Electricity & Water Charges	8,739	13,589	22,328	133	1	249	734	241	10,631	3,626	929	38,872
	Courtesies & Entertainment	5,609	8,721	14,330	85	-	160	471	154	6,822	2,327	597	24,946
	Others	7,123	11,076	18,199	108	1	203	598	196	8,665	2,956	758	31,684
13	Depreciation	26,031	40,475	66,506	396	2	741	2,187	717	31,664	10,801	2,768	1,15,782
14	Service Tax Expenses / GST Expense	5,095	7,923	13,018	78	-	145	428	140	6,198	2,114	544	22,665
	TOTAL	7,35,481	11,43,615	18,79,096	11,186	55	20,998	61,733	20,236	8,93,725	3,04,841	78,520	32,70,390

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2020	AS AT 30TH SEPTEMBER 2019
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,00,000	40,00,000
2	Issued Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	27,42,183	27,42,183
3	Subscribed Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	27,42,183	27,42,183
4	Called up Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	27,42,183	27,42,183
	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	27,42,183	27,42,183

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 30TH SEPTEMBER 2020		AS AT 30TH SEPTEMBER 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	13,98,51,333	51	13,98,51,333	51
· Foreign	13,43,66,967	49	13,43,66,967	49
Others	-	-	-	-
TOTAL	27,42,18,300	100	27,42,18,300	100

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

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2020	AS AT 30TH SEPTEMBER 2019
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	45,19,821	45,19,821
	Additions during the year	-	-
	Closing Balance	45,19,821	45,19,821
4	General Reserves	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	2,00,41,918	1,58,58,148
	TOTAL	2,45,62,905	2,03,79,135

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2020	AS AT 30TH SEPTEMBER 2019
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENTS SHAREHOLDERS

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2020	AS AT 30TH SEPTEMBER 2019
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	89,11,649	63,92,442
2	Other Approved Securities	6,06,716	3,78,630
3	Other Investments		
	Equity Shares	4,353	5,572
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	28,39,622	21,66,611
	Non Convertible Debenture/ Bonds	5,05,997	3,08,506
	Other Securities - CD/CP	-	-
	Subsidiaries	1,073	1,024
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	69,34,664	58,67,427
5	Other than approved investments		
	Mutual Funds	3,835	3,706
	Non Convertible Debenture	2,36,009	2,48,206
	Less: Provision for diminution in the value of investments	(1,18,005)	(63,463)
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,28,832	20,846
2	Other Approved Securities	27,40,863	17,54,470
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	1,07,299	1,53,579
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	4,51,434	5,42,387
	Non Convertible Debenture/ Bonds	42,911	5,53,184
	Others Securities - CD/CP	-	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	3,46,608	2,80,668
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	2,46,737	2,55,952
	Less: Provision for diminution in the value of investments	(1,07,277)	(18,426)
	TOTAL	2,40,83,320	1,88,51,321

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENTS POLICYHOLDERS

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2020	AS AT 30TH SEPTEMBER 2019
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,26,24,038	2,48,32,857
2	Other Approved Securities	22,21,084	14,70,870
3	Other Investments		
	Equity Shares	15,936	21,645
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	1,03,95,376	84,16,681
	Non Convertible Debenture/ Bonds	18,52,368	11,98,459
	Other Securities - CD/CP	-	-
	Subsidiaries	3,927	3,976
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,53,86,631	2,27,93,320
5	Other than approved investments		
	Mutual Funds	14,039	14,396
	Non Convertible Debenture	8,63,991	9,64,210
	Less: Provision for diminution in the value of investments	(4,31,995)	(2,46,537)
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	12,03,800	80,980
2	Other Approved Securities	1,00,33,837	68,15,629
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	3,92,805	5,96,614
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	16,52,623	21,07,025
	Non Convertible Debenture/ Bonds	1,57,089	21,48,966
	Others Securities - CD/CP	-	-
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	12,68,873	10,90,320
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	9,03,263	9,94,302
	Less: Provision for diminution in the value of investments	(3,92,723)	(71,576)
	TOTAL	8,81,64,962	7,32,32,137

PERIODIC DISCLOSURES**FORM NL-13-LOANS SCHEDULE**

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2020	AS AT 30TH SEPTEMBER 2019
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(₹ In 000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2020	Additions during the Half Year	Sales/ Adjustments during the Half Year	As at 30th September, 2020	Upto 31st March 2020	For the Half Year	On sales / adjustments	Upto 30th September, 2020	As at 30th September, 2020	As at 30th September, 2019
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	5,83,344	1,18,956	-	7,02,300	4,19,666	58,888	-	4,78,554	2,23,746	1,87,804
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	2,013	101	-	2,114	10,137	10,339
Furniture & Fittings	5,03,322	24,147	200	5,27,269	3,16,820	13,773	199	3,30,394	1,96,875	1,34,669
Information Technology Equipment	9,01,861	46,942	233	9,48,570	7,61,524	47,222	219	8,08,527	1,40,043	1,47,953
Vehicles	25,488	282	-	25,770	7,677	1,464	-	9,141	16,629	11,817
Office Equipment	1,34,301	5,859	189	1,39,971	1,01,580	5,927	188	1,07,319	32,652	32,664
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	21,98,416	1,96,186	622	23,93,980	16,09,280	1,27,375	606	17,36,049	6,57,931	5,63,095
Capital Work In Progress	71,321	79,969	71,321	79,969	-	-	-	-	79,969	81,760
Grand Total	22,69,737	2,76,155	71,943	24,73,949	16,09,280	1,27,375	606	17,36,049	7,37,900	6,44,855
Previous Period Total	19,56,207	2,81,021	1,03,126	21,34,102	13,71,117	1,19,324	1,194	14,89,247	6,44,855	

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

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2020	AS AT 30TH SEPTEMBER 2019
1	Cash (including cheques, drafts and stamps)	14,308	16,936
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	11,14,519	18,07,655
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	11,28,827	18,24,591
	Balances with non-scheduled banks included in 2 above	-	-

PERIODIC DISCLOSURES**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE****(₹ In 000)**

	Particulars	AS AT 30TH SEPTEMBER 2020	AS AT 30TH SEPTEMBER 2019
	ADVANCES		
1	Reserve deposits with ceding companies	27,59,293	23,32,852
2	Application money for investments	-	-
3	Prepayments	60,209	1,74,808
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	3,46,095
6	Deposit towards Rent	98,587	95,863
7	Service Tax/ GST Recoverable	-	1,384
8	Others	1,25,433	93,654
	TOTAL (A)	30,43,522	30,44,656
	OTHER ASSETS		
1	Income accrued on investments/ FDRs	32,13,263	26,27,618
2	Outstanding Premiums	1,81,26,509	1,17,78,383
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	22,00,013	29,46,178
6	Due from subsidiaries/ holding	-	45,824
7	Assets held for Unclaimed amount of Policyholders	2,37,239	2,60,063
	Add: Investment Income accruing on unclaimed amount	57,299	61,500
8	Deposit with Reserve Bank of India	-	-
9	Unsettled Investment contract receivable	-	-
	TOTAL (B)	2,38,34,323	1,77,19,566
	TOTAL (A+B)	2,68,77,845	2,07,64,222

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

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2020	AS AT 30TH SEPTEMBER 2019
1	Agents' Balances	6,20,315	5,19,820
2	Balances due to other insurance companies (including reinsurers)	1,66,66,563	1,15,80,776
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	81,79,095	58,00,263
5	Unallocated Premium	8,43,534	13,74,464
6	Sundry creditors	12,07,726	9,10,219
7	Due to subsidiaries/ holding company	3,056	-
8	Claims Outstanding *	6,05,11,207	4,81,60,835
9	Due to Officers/ Directors	-	-
10	Deposit Premium	5,80,509	4,76,098
11	Goods & Service Tax Payable	71,331	-
12	Employee Benefits	5,50,773	4,20,046
13	Unclaimed Amount of Policyholders	2,36,797	2,38,202
	Add: Investment Income accruing on unclaimed amount	57,299	61,500
	TOTAL	8,95,28,205	6,95,42,223

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

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2020	AS AT 30TH SEPTEMBER 2019
1	Reserve for Unexpired Risk	2,44,69,144	2,29,17,809
2	For Taxation (less advance tax paid and taxes deducted at source)	2,07,197	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Deficiency	-	-
6	For Doubtful Debt	-	48,699
	TOTAL	2,46,76,341	2,29,66,508

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

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2020	AS AT 30TH SEPTEMBER 2019
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES**FORM NL-21 STATEMENT OF LIABILITIES - TR****FORM IRDAI-GI-TR**

Insurance Regulatory and Development Authority of India

(Assets, Liabilities, and Solvency Margin of General Insurance Business) Regulations, 2016**STATEMENT OF LIABILITIES: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED**

As at 30th September, 2020

Name of Insurer : IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED
Registration Number :106
Date of Registration: 4.12.2000
Classification : Business within India / Total Business (All Business underwritten in India)

FIRE (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	45,066.74	6,879.80
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	45,066.74	6,879.80
Outstanding Claim Reseve (other than IBNR reserve)...(d)	1,05,191.99	7,878.38
IBNR Reserve....(e)	9,723.70	1,079.59
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	1,59,982.44	15,837.76

Marine Cargo (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	7,115.31	2,910.51
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	7,115.31	2,910.51
Outstanding Claim Reseve (other than IBNR reserve)...(d)	6,134.80	3,713.94
IBNR Reserve....(e)	2,651.54	1,239.81
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	15,901.65	7,864.26

Marine Hull (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	413.34	206.62
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	413.34	206.62
Outstanding Claim Reseve (other than IBNR reserve)...(d)	2,557.81	443.31
IBNR Reserve....(e)	543.38	131.87
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	3,514.52	781.81

PERIODIC DISCLOSURES

FORM NL-21 STATEMENT OF LIABILITIES - TR

Motor (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	1,71,135.17	1,44,293.66
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	1,71,135.17	1,44,293.66
Outstanding Claim Reseve (other than IBNR reserve)....(d)	2,53,670.51	2,17,298.18
IBNR Reserve....(e)	3,33,610.26	2,94,848.23
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	7,58,415.94	6,56,440.07

Engineering (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	6,112.03	1,069.85
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	6,112.03	1,069.85
Outstanding Claim Reseve (other than IBNR reserve)....(d)	7,632.89	1,786.22
IBNR Reserve....(e)	2,010.37	403.18
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	15,755.29	3,259.25

Aviation (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	0.42	0.40
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	0.42	0.40
Outstanding Claim Reseve (other than IBNR reserve)....(d)	2,063.61	7.99
IBNR Reserve....(e)	-	-
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	2,064.03	8.40

Liability (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	2,100.58	1,349.16
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	2,100.58	1,349.16
Outstanding Claim Reseve (other than IBNR reserve)....(d)	2,195.18	1,730.68
IBNR Reserve....(e)	1,579.93	900.89
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	5,875.70	3,980.73

PERIODIC DISCLOSURES

FORM NL-21 STATEMENT OF LIABILITIES - TR

Health & PA

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	73,528.12	69,308.09
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	73,528.12	69,308.09
Outstanding Claim Reserve (other than IBNR reserve)....(d)	11,546.19	10,645.43
IBNR Reserve....(e)	22,556.52	20,256.64
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	1,07,630.83	1,00,210.16

Crop

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	39,353.90	8,529.96
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	39,353.90	8,529.96
Outstanding Claim Reserve (other than IBNR reserve)....(d)	1,04,020.70	25,685.42
IBNR Reserve....(e)	34,119.84	8,529.96
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	1,77,494.44	42,745.33

Miscellaneous

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	20,531.06	10,143.40
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	20,531.06	10,143.40
Outstanding Claim Reserve (other than IBNR reserve)....(d)	11,527.96	5,440.38
IBNR Reserve....(e)	6,707.96	3,091.96
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	38,766.98	18,675.74

All classes

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	3,65,356.68	2,44,691.44
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	3,65,356.68	2,44,691.44
Outstanding Claim Reserve (other than IBNR reserve)....(d)	5,06,541.64	2,74,629.93
IBNR Reserve....(e)	4,13,503.49	3,30,482.15
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	12,85,401.81	8,49,803.51

PERIODIC DISCLOSURES

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

Insurer: **IFFCO Tokio General Insurance Company Ltd** Date: **1st Apr'20 to 30th Sep'20**

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		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	1,917.19	2,158.64	0.50	1.71	-	-	23.33	42.13	1,462.66	2,412.55	1,276.99	2,130.34	7.21	8.14	83.11	480.41	210.43	491.95	(0.00)	0.02	5.41	5.41	153.21	230.85	5,140.10	7,962.15	
Arunchal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Assam	283.00	351.96	0.18	0.88	-	-	5.09	17.70	769.83	1,112.84	732.64	1,145.59	-	0.03	0.05	0.17	216.94	228.16	-	-	-	-	1.97	12.28	2,009.71	2,869.61	
Bihar	304.98	311.34	0.45	0.55	-	-	1.40	6.17	198.39	354.50	247.84	416.45	-	-	3.80	12.67	16.39	25.49	-	-	-	-	6.60	39.20	779.84	1,166.36	
Chhattisgarh	1,157.47	1,209.35	8.02	12.12	-	-	23.14	41.49	877.78	1,448.42	839.13	1,533.35	0.32	0.32	58.62	76.73	127.15	173.61	-	-	-0.00	(3,650.26)	21.59	59.85	3,113.21	904.97	
Goa	148.56	179.00	2.86	4.99	23.14	44.93	3.18	9.86	240.36	409.50	397.84	707.86	0.08	0.08	1.12	1.61	15.86	24.45	-	-	-	-	16.98	26.97	849.99	1,409.26	
Gujarat	5,793.98	8,700.21	237.91	521.81	0.21	154.96	415.25	729.03	2,204.90	4,092.54	3,143.20	5,671.89	152.76	309.31	424.26	799.60	3,282.24	6,514.15	1.50	1.91	-	-	1,509.74	2,778.82	17,165.94	30,274.22	
Haryana	1,474.58	6,598.00	1,922.15	2,436.39	-	-	399.15	525.15	5,132.57	9,641.09	5,184.36	9,429.95	137.31	293.24	284.43	403.30	5,816.07	7,529.92	2.37	3.53	-22,500.84	-	744.85	1,016.46	(1,403.00)	37,877.02	
Himachal Pradesh	206.51	215.30	0.14	0.51	-	-	0.46	0.59	257.09	463.55	347.62	576.73	0.00	0.48	1.14	2.50	12.17	16.08	0.01	0.01	-	-	20.47	50.61	845.61	1,326.35	
Jammu & Kashmir	334.02	602.29	0.86	2.22	-	-	2.53	5.12	934.71	1,738.88	805.44	1,500.15	0.06	0.15	0.18	1.06	33.37	45.59	-	-	-	-	174.83	362.62	2,286.00	4,258.07	
Jharkhand	293.13	322.41	1.17	3.64	-	-	24.15	43.57	372.46	603.19	427.43	669.77	1.28	1.40	4.75	5.41	31.34	49.24	0.04	0.04	-	-	20.72	32.24	1,176.48	1,730.92	
Karnataka	1,589.49	2,827.14	87.05	174.81	-	-	69.06	122.93	3,004.12	5,086.11	5,227.20	8,523.15	360.57	646.96	257.32	323.92	3,415.44	6,206.30	0.91	1.46	-	-	450.88	752.92	14,462.06	24,665.71	
Kerala	145.00	187.44	3.79	8.25	1.62	2.26	1.09	4.87	2,539.75	3,847.65	1,575.75	2,476.43	3.53	7.29	24.18	88.25	237.08	292.24	0.18	0.37	-	-	23.44	77.62	4,555.41	6,992.47	
Madhya Pradesh	1,282.17	1,973.95	72.92	155.76	-	-	52.42	83.52	2,415.34	4,051.91	4,220.27	7,240.59	23.96	26.82	49.93	123.29	641.98	765.76	0.00	(2.41)	5,931.04	6,222.08	301.26	642.66	14,891.29	21,283.92	
Maharashtra	314.52	6,156.94	507.66	1,236.92	70.78	201.56	575.20	1,028.75	3,242.89	5,452.41	3,223.30	5,427.19	1,526.78	2,416.48	225.55	724.64	13,582.13	22,862.43	2.69	4.51	78,691.01	78,689.78	1,228.56	3,870.76	1,03,181.04	1,28,071.34	
Manipur	0.48	0.48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.48	0.48
Meghalaya	36.77	36.77	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36.77	36.77
Mizoram	0.01	0.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	2,819.05	3,040.10	30.90	69.69	0.39	0.58	124.11	190.10	822.49	1,435.38	1,401.64	2,410.71	3.25	4.77	257.85	260.69	262.69	331.50	0.04	0.40	-	-	47.09	88.60	5,769.49	7,832.50	
Punjab	252.99	482.30	18.05	45.05	-	-	10.66	19.43	1,867.87	3,348.62	1,214.74	2,208.01	6.37	8.44	15.64	67.62	22,802.36	22,871.13	0.52	0.75	-	-	98.08	281.76	26,287.27	29,333.09	
Rajasthan	1,612.48	1,727.78	36.63	57.16	-	-	61.58	101.55	2,072.66	3,514.34	2,571.31	4,407.34	23.96	36.11	15.62	29.55	175.03	244.10	0.09	0.09	-1,518.57	1,016.43	122.57	212.34	5,173.36	11,346.79	
Sikkim	0.88	0.88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.88	0.88
Tamil Nadu	1,512.13	2,750.22	164.62	306.83	-	-	80.33	144.14	4,214.22	7,318.59	5,090.52	9,064.47	84.72	224.89	278.52	441.27	2,717.63	6,239.79	0.90	1.05	-	-	394.97	823.94	14,538.54	27,315.17	
Telangana	(965.79)	10.48	57.77	66.89	-	-	136.15	190.36	1,414.30	2,467.82	1,172.89	2,127.89	74.94	184.27	146.10	353.10	4,322.19	8,288.20	0.04	0.30	1,209.06	1,472.63	61.15	130.15	7,628.81	15,292.11	
Tripura	1.53	1.53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.53	1.53
Uttar Pradesh	6,094.93	6,681.50	86.68	174.99	-	-	59.86	144.66	3,362.78	6,028.26	2,527.15	4,508.84	8.95	12.02	46.08	67.72	210.20	363.37	0.17	0.58	64.68	626.57	139.11	379.48	12,600.58	18,987.99	
Uttarakhand	574.11	594.75	1.97	3.54	-	-	1.75	1.96	503.49	819.84	514.85	838.46	0.99	1.04	18.08	39.67	44.07	64.62	0.00	0.75	-	-	22.95	41.83	1,582.27	2,406.46	
West Bengal	279.47	1,444.83	47.74	111.47	0.00	0.40	232.66	347.16	669.27	1,134.62	1,090.76	1,758.75	22.40	59.26	161.60	253.89	2,270.58	3,050.93	0.32	1.09	-	-	65.34	142.77	4,840.14	8,305.18	
Andaman & Nicobar I	2.00	2.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.00	2.00
Chandigarh	(56.70)	32.05	91.06	124.30	-	-	6.86	27.88	552.36	1,000.41	320.48	641.81	2.99	6.30	49.89	78.39	84.47	192.36	0.18	0.29	-	-	50.08	126.02	1,101.67	2,229.81	
Dadra & Nagar	324.57	324.57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	324.57	324.57
Daman & Diu	52.16	52.16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	52.16	52.16
Delhi	(9,868.65)	1,754.76	(411.26)	1,336.31	0.05	2.65	129.33	709.09	2,649.21	5,074.39	2,050.85	3,797.64	788.86	1,406.05	569.75	1,035.86	3,120.83	10,314.67	4.70	6.26	-	-	530.97	1,920.37	(435.36)	27,358.06	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	(3.66)	4.36	0.73	2.20	-	-	0.04	0.04	349.41	590.21	314.65	541.82	1.21	1.21	0.60	0.85	8.53	10.25	(0.00)	0.05	-	-	6.66	25.79	678.17	1,176.79	
Total	17,913.39	50,735.53	2,970.56	6,858.00	96.19	407.34	2,438.79	4,537.06	42,130.88	73,447.59	45,918.83	79,755.16	3,232.52	5,655.06	2,978.15	5,672.15	63,557.24	97,196.28	14.65	21.04	61,881.78	84,382.63	6,214.07	14,126.91	2,49,347.04	4,22,794.75	

1. Premium for Fire LOB is based on the Actual Location of the risk covered.
 2. Premium for other LOB is based on the location of premium booking Branch.

PERIODIC DISCLOSURES

FORM
NL-23

Reinsurance Risk Concentration

Insurer: IFFCO TOKIO GIC Ltd.

Period

1st July 2020 to 30th September, 2020

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers /
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					0%
2	No. of Reinsurers with rating AA but less than AAA	7	8,040	116	1,239	6%
3	No. of Reinsurers with rating A but less than AA	133	52,260	2,705	7,244	36%
4	No. of Reinsurers with rating BBB but less than A	31	84,326	2,814	5,982	55%
5	No. of Reinsurers with rating less than BBB					0%
6	No. of Indian Reinsurers other than GIC	15	36	3	5,874	3%
Total		186	1,44,662	5,638	20,339	100%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: IFFCO Tokio General Insurance Compar Date:

1st Apr'20 to 30th Sep'20

(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	242	337	205	210	523	1517	7,299.10
2	Marine Cargo	4268	1000	592	437	264	6561	-1,872.15
3	Marine Hull	0	0	0	1	17	18	576.21
4	Engineering	123	81	114	132	434	884	2,316.28
5	Motor OD	114828	34682	16276	8576	964	175326	46,032.14
6	Motor TP	52	73	136	554	2369	3184	15,144.06
7	Health	163220	68494	35721	16416	1867	285718	58,971.67
8	Overseas Travel	3	5	17	15	75	115	111.64
9	Personal Accident	325	738	779	594	170	2606	2,126.11
10	Liability	1	1	4	7	29	42	115.74
11	Crop	50	208	67	205	596	1126	79,952.67
12	Miscellaneous	2163	1693	1574	927	320	6677	5,689.01

Note:

1. Claims data is inclusive of Inward and Forward Busir

PERIODIC DISCLOSURES

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

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'20 to 30th Sep'20

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	1211	1427	34	829	25651	35192	18514	44	1330	248	577	231	2456	87744
2	Claims reported during the period	1324	6536	10	549	171349	3183	304458	37	2416	65	923	117	6118	497085
3	Claims Settled during the period	1517	6561	18	884	175326	3184	285718	115	2606	42	1126	138	6539	483774
4	Claims Repudiated during the period	0	11	0	0	723	4	20849	99	831	0	0	0	17	22534
5	Claims closed during the period	818	993	13	533	11941	274	0	0	0	33	13	43	1412	16073
6	Claims O/S at End of the period	1117	1477	29	534	29766	36166	39730	52	1394	312	1023	224	2269	114093
	Less than 3months	226	740	2	170	23373	80	32399	5	630	12	0	0	878	58515
	3 months to 6 months	297	233	6	74	3131	187	5141	2	353	16	56	0	469	9965
	6months to 1 year	109	202	6	81	2619	1852	1888	16	292	56	320	61	433	7935
	1year and above	485	302	15	209	643	34047	302	29	119	228	647	163	489	37678

Note:

1. Claims data is inclusive of Inward and Forward Business.

PERIODIC DISCLOSURES
FORM NL-26 - STATEMENT OF SOLVENCY MARGIN - SM

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

STATEMENT OF SOLVENCY MARGIN: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
As at 30th September, 2020

Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED Registration Number: 106 Date of registration: 4.12.2000 Classification : Business within India / Total Business (All Business underwritten in India)

Required solvency margin based on net premium and net incurred claims

(₹ In Lakhs)

Item No	Line of Business	Gross Premiums	Net Premiums	Gross Incurred claims	Net Incurred claims	RSM-1	RSM-2	RSM	Factor A	Factor B
1	Fire	81,965.53	9,186.60	47,584.22	4,441.71	8,196.55	7,137.63	8,196.55	0.50	0.50
2	Marine Cargo	14,780.56	7,233.10	5,945.76	3,807.07	1,773.67	1,142.12	1,773.67	0.60	0.60
3	Marine Hull	561.34	206.01	2,414.37	276.67	56.13	362.16	362.16	0.50	0.50
4	Motor	3,37,220.21	2,80,849.14	2,80,069.75	2,32,455.66	56,169.83	69,736.70	69,736.70	0.75	0.75
5	Engineering	8,985.97	1,843.35	3,908.53	939.50	898.60	586.28	898.60	0.50	0.50
6	Aviation	20.70	3.85	(93.99)	(3.33)	2.07	(1.00)	2.07	0.50	0.50
7	Liability	4,372.28	2,805.15	843.27	789.28	655.84	236.79	655.84	0.75	0.75
8	Health & PA	1,63,277.65	1,37,693.87	1,42,459.89	1,07,616.66	27,538.77	32,285.00	32,285.00	0.75	0.75
9	Miscellaneous	32,660.25	15,157.44	20,075.36	7,468.86	4,572.43	4,215.83	4,572.43	0.70	0.70
10	Crop	1,69,343.13	35,529.84	1,73,671.85	42,863.17	16,934.31	26,050.78	26,050.78	0.50	0.50
	Total	8,13,187.62	4,90,508.35	6,76,879.00	4,00,655.26	1,16,798.21	1,41,752.27	1,44,533.79		

PERIODIC DISCLOSURES**FORM NL-27: Offices information for Non-Life**Insurer: **IFFCO TOKIO General Insurance Co. Ltd.**Date: **1st July, 2020 - 30th September, 2020**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	338
2	No. of branches approved during the Quarter	0
3	No. of branches opened during the Quarter	Out of approvals of previous quarters 0
4		Out of approvals of this quarter 0
5	No. of branches closed during the Quarter	0
6	No of branches at the end of the Quarter	338
7	No. of branches approved but not opened	0
8	No. of rural branches	1
9	No. of urban branches	337

Note- Number of offices mentioned at serial No 9 contains details of offices located in Metro, Urban & Semi Urban areas.

Details of Location wise offices are as under.

Metro- 114

Urban - 165

Semi Urban- 58

Rural- 1

FORM - NL 28 STATEMENT OF ASSETS
COMPANY NAME & CODE: IFFCO-TOKIO GENERAL INSURANCE CO LTD & 106
STATEMENT AS ON : 30th SEPTMBER 2020
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	11,22,483
2	Loans	9	-
3	Fixed Assets	10	7,379
4	Current Assets		-
	a. Cash & Bank Balance	11	11,288
	b. Advances & Other Assets	12	2,68,778
5	Current Liabilities		-
	a. Current Liabilities	13	(8,95,282)
	b. Provisions	14	(2,46,763)
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per balance Sheet (A)		2,67,883
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,379
3	Cash & Bank Balance (if any)	11	11,288
4	Advances & Other Assets (if any)	12	2,68,778
5	Current Liabilities	13	(8,95,282)
6	Provisions	14	(2,46,763)
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
		Total (B)	(8,54,600)
	Investment Assets' as per FORM 3B	(A-B)	11,22,483

Cont to next page...

Cont from prev page...

(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)						
1	Government Securities	Not less than 20%		56,743	2,07,728	2,64,471	23.56%	-	2,64,471	2,74,487
2	Government Securities or other approved securities (including (l) above)	Not less than 30%		92,405	3,38,278	4,30,683	38.37%	-	4,30,683	4,44,209
3	Investment subject to Exposure Norms									
	1. Housing and Loans to State Govt. for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		1,05,723	3,87,035	4,92,758	43.90%	-	4,92,758	5,12,740
	2. Approved Investments	Not exceeding 55%		40,092	1,46,770	1,86,863	16.65%	-	1,86,863	1,87,587
	3. Other Investments(not exceeding 15%)			2,613	9,566	12,179	1.08%	-	12,179	9,457
	TOTAL INVESTMENT ASSETS	100%	0	2,40,833	8,81,650	11,22,483	100.00%	-	11,22,483	11,53,994

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

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

Registration Number : 106

Statement as on : 30-09-2020

(Rs in Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 30.09.2020	as % of total for this class	As at 30.09.19	as % of total for this class	As at 30.09.2020	as % of total for this class	As at 30.09.119	as % of total for this class
Break down by credit rating								
AAA rated	5,22,620.45	52.66%	4,47,329.16	54.75%	5,02,126.45	52.25%	4,43,992.11	54.91%
AA or better	16,428.17	1.66%	30,892.36	3.78%	16,215.50	1.69%	30,741.82	3.80%
Rated below AA but not below A	-	-	1,002.40	0.12%	-	-	1,000.00	0.12%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	9,278.45	0.93%	18,073.72	2.21%	12,000.00	1.25%	19,626.69	2.43%
Any other (Sovereign)	4,44,209.25	44.75%	3,19,769.25	39.14%	4,30,683.17	44.81%	3,13,271.24	38.74%
Total	9,92,536.33	100.00%	8,17,066.89	100.00%	9,61,025.12	100.00%	8,08,631.86	100.00%
Break down by residual maturity								
Up to 1 year	54,925.31	5.53%	78,370.07	9.59%	60,655.04	6.31%	78,946.30	9.76%
more than 1 year and upto 3years	1,85,985.04	18.74%	1,34,608.64	16.47%	1,79,002.29	18.63%	1,33,686.28	16.53%
More than 3years and up to 7years	4,08,810.96	41.19%	2,50,144.50	30.61%	3,91,187.07	40.71%	2,48,148.24	30.69%
More than 7 years and up to 10 years	2,34,372.77	23.61%	1,64,154.59	20.09%	2,27,760.44	23.70%	1,59,845.93	19.77%
above 10 years	1,08,442.25	10.93%	1,89,789.09	23.23%	1,02,420.28	10.66%	1,88,005.11	23.25%
Total	9,92,536.33	100.00%	8,17,066.89	100.00%	9,61,025.12	100.00%	8,08,631.86	100.00%
Break down by type of the issuer								
a. Central Government	2,74,486.76	27.66%	2,03,967.45	24.96%	2,64,471.25	27.52%	2,02,112.81	24.99%
b. State Government	1,69,722.49	17.10%	1,15,801.81	14.17%	1,66,211.92	17.30%	1,11,158.44	13.75%
c. Corporate Securities	5,48,327.07	55.25%	4,97,297.64	60.86%	5,30,341.95	55.19%	4,95,360.62	61.26%
Total	9,92,536.33	100.00%	8,17,066.89	100.00%	9,61,025.12	100.00%	8,08,631.86	100.00%

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 on 30th September 2020	Period Ended on 30th September 2020	Quarter Ended on 30th September 2019	Period Ended on 30th September 2019
1	Gross Direct Premium Growth Rate	8.91%	1.14%	23.64%	20.19%
	Fire	56.80%	56.28%	68.22%	67.27%
	Marine Total	-36.16%	-24.74%	16.87%	14.50%
	Miscellaneous Total	7.35%	-2.96%	22.06%	17.48%
	Marine Cargo	-36.19%	-26.83%	16.93%	14.90%
	Marine Hull	-35.41%	45.09%	15.06%	2.54%
	Motor OD	6.66%	-10.28%	9.06%	11.11%
	Motor TP	0.26%	-8.11%	28.33%	20.99%
	Motor Total	3.23%	-9.16%	18.62%	15.98%
	Engineering	22.05%	-1.05%	17.92%	23.06%
	Aviation	-99.88%	-47.21%	26.29%	30.33%
	Workmen Compensation	16.99%	8.88%	16.69%	12.46%
	Personal Accident	16.61%	12.78%	-57.25%	-38.94%
	Public / Product Liability	26.97%	28.37%	0.07%	15.75%
	Health	84.23%	28.52%	107.80%	96.15%
	Crop	-23.43%	-18.36%	13.41%	-4.24%
	Other Miscellaneous	25.90%	3.04%	11.29%	16.17%
2	Gross Direct Premium to Net Worth Ratio	NA	1.55	NA	1.81
3	Growth rate of Net Worth	NA	18.09%	NA	7.11%
4	Net Retention Ratio	61.49%	60.27%	47.03%	57.28%
	Fire	7.13%	7.83%	8.81%	7.48%
	Marine Total	60.64%	54.31%	41.87%	45.37%
	Miscellaneous Total	66.17%	68.49%	49.50%	62.50%
	Marine Cargo	61.29%	55.99%	42.20%	45.65%
	Marine Hull	40.30%	25.62%	31.44%	35.71%
	Motor OD	74.88%	74.98%	32.25%	64.62%
	Motor TP	94.74%	94.80%	94.74%	94.78%
	Motor Total	85.24%	85.30%	65.80%	80.14%
	Engineering	17.34%	17.24%	14.37%	17.06%
	Aviation	100.00%	0.07%	15.20%	24.98%
	Workmen Compensation	95.00%	95.00%	95.00%	95.00%
	Personal Accident	91.93%	88.91%	88.67%	88.37%
	Public / Product Liability	48.60%	66.15%	58.46%	63.96%
	Health	87.38%	89.32%	76.33%	85.07%
	Crop	22.14%	20.45%	20.31%	21.24%
	Other Miscellaneous	34.52%	40.13%	44.84%	37.05%

5	Net Commission Ratio	4.61%	4.76%	0.29%	3.60%
	Fire	-19.89%	-40.23%	-51.62%	-83.15%
	Marine Total	11.50%	8.43%	-3.90%	-2.05%
	Miscellaneous Total	4.75%	5.50%	0.94%	4.74%
	Marine Cargo	11.62%	8.59%	-3.88%	-2.08%
	Marine Hull	5.91%	2.77%	-4.91%	-1.02%
	Motor OD	17.02%	17.06%	3.48%	15.66%
	Motor TP	1.17%	1.35%	1.42%	1.36%
	Motor Total	7.83%	7.97%	1.89%	6.96%
	Engineering	27.14%	25.26%	36.44%	19.30%
	Aviation	0.00%	1618.46%	20.77%	6.22%
	Workmen Compensation	18.16%	18.80%	20.62%	20.14%
	Personal Accident	11.11%	10.72%	9.81%	10.09%
	Public / Product Liability	37.55%	25.49%	36.14%	29.16%
	Health	3.82%	4.60%	4.56%	4.53%
	Crop	-15.20%	-16.80%	-13.52%	-12.90%
	Other Miscellaneous	18.30%	11.72%	8.79%	5.64%
6	Expense of Management to Gross Direct Premium Ratio	13.24%	14.97%	13.74%	14.61%
7	Expense of Management to Net Written Premium Ratio	21.30%	24.45%	28.95%	25.18%
8	Net Incurred Claims to Net Earned Premium	84.96%	81.97%	92.33%	91.58%
9	Combined Ratio	100.54%	99.59%	109.62%	109.09%
10	Technical Reserves to Net Premium ratio	NA	3.28	NA	2.93
11	Underwriting balance ratio	-4.32%	-1.88%	-8.89%	-11.17%
	FIRE	18.55%	35.80%	48.14%	95.26%
	MARINE	16.54%	22.66%	-23.88%	0.64%
	MISCELLANEOUS	-4.99%	-2.95%	-9.42%	-12.76%
12	Operating Profit Ratio	9.70%	11.83%	1.84%	0.14%
13	Liquid Assets to liabilities ratio	NA	0.24	NA	0.27
14	Net earning ratio	7.59%	10.52%	3.79%	2.42%
15	Return on Net worth ratio	NA	9.97%	NA	2.53%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.74	NA	1.59
17	NPA Ratio				
	Gross NPA Ratio	NA	1.99%	NA	-
	Net NPA Ratio	NA	1.07%	NA	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	NA	27,42,18,300	NA	27,42,18,300
2	(b) Percentage of shareholding (Indian / Foreign)	NA	51/49	NA	51/49
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	9.93	NA	2.14
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	9.93	NA	2.14
6	(iv) Book value per share (Rs)	NA	99.57	NA	84.32

Note

The Analytical Ratios has been calculated in accordance with the directions contained in IRDA's circular dated 5th October 2012.

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 30th September 2020

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 30TH SEPTEMBER 2020	PERIOD ENDED 30TH SEPTEMBER 2020	QUARTER ENDED 30TH SEPTEMBER 2019	PERIOD ENDED 30TH SEPTEMBER 2019
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	917.85	5,882.36	1,565.90	7,008.14
			Claims paid on direct basis	224.77	586.59	110.34	177.06
			Payment of Rent and other expenses	630.00	1,206.45	525.57	1,007.98
			Deposit of Insurance Premium	-	25.00	-	25.00
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	N.A	0.58
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	13.74	299.94	117.10	174.61
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	11.60	12.63	82.60	87.99
			Payment of Rent and other expenses	38.09	40.21	2.55	4.25
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(5.09)	N.A	-
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	-	-	9.90	9.90
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	715.76	2,344.74	621.89	1,982.49
			Commission Earned on Premium Ceded	178.45	586.44	159.03	470.54
			Losses Recovered from Re-insurer	332.88	479.25	723.94	1,249.68
			Claim/Reimbursement of Expenses	-	-	-	5.32
			Amount Payable/ (Receivable) at Balance sheet date	N.A	2,284.11	N.A	1,567.88
5	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Losses Recovered from Re-insurer	(250.00)	(249.63)	0.29	0.29
			Amount Payable/ (Receivable) at Balance sheet date	N.A	247.99	N.A	(2.75)
6	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,961.66	3,979.36	881.25	2,301.52
			Commission Earned on Premium Ceded	220.89	428.93	95.51	236.13
			Losses Recovered from Re-insurer	263.62	499.73	343.49	727.28
			Amount Payable/ (Receivable) at Balance sheet date	N.A	3,253.94	N.A	1,409.53
7	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Amount Payable/ (Receivable) at Balance sheet date	N.A	1.16	N.A	1.16
8	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	0.20	8.77	6.63	8.03
			Commission Earned on Premium Ceded	0.06	0.51	1.03	1.11
			Amount Payable/ (Receivable) at Balance sheet date	N.A	0.26	N.A	(1.26)
9	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	257.20	310.60	128.21	240.10
			Commission Earned on Premium Ceded	15.61	27.77	7.37	29.35
			Amount Payable/ (Receivable) at Balance sheet date	N.A	304.20	N.A	268.59
10	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.91	0.91	0.32	0.32
			Claim/Reimbursement of Expenses	1.18	1.18	-	-
11	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	12.01	22.10	32.22	38.68
			Payment of Fee	7.42	10.50	15.80	22.92
12	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	2.25	2.25
			Claim/Reimbursement of Expenses	-	-	1.34	1.34
13	TM Claim Service Europe Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	0.59
14	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	125.80	125.80
			Payment of Fee	-	-	6.51	6.51
15	Baoviet Tokio Marine Insurance Company Limited-Ho Chi Minh Branch	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	4.28	1.41	1.41
			Claim/Reimbursement of Expenses	-	-	0.85	0.85

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

16	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	(0.01)	33.31	1.86	28.17
			Claims paid on direct basis	18.90	20.94	2.07	3.56
			Payment of Rent and other expenses	0.24	1.04	-	-
17	Tokio Marine Safety Insurance (Thailand) Public Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.66	0.66	-	-
18	The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.47	0.47	-	-
19	PT Asuransi Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	3.93	3.93	-	-
20	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	20.00	24.90	0.87	4.06
			Claims paid on direct basis	18.11	22.60	3.82	9.15
			Payment of Rent and other expenses	23.57	23.60	0.05	0.60
21	IFFCO Kisan Finance Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	30.26	30.40	-	-
			Claims paid on direct basis	5.64	5.64	-	-
22	K. Srinivasa Gowda	Chairman	Honorarium Charges	4.50	9.00	4.50	9.00
			Payment of Rent and other expenses	23.69	35.76	18.40	27.60
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(110.40)	N.A	-
23	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Amount Payable/ (Receivable) at Balance sheet date	N.A	30.56	N.A	458.24
24	IFFCO KISAN LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	0.89	-	0.75
25	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	37.38	58.68	32.49	82.47
			Claims paid on direct basis	10.85	11.25	4.86	12.39
26	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	1.45	1.48	0.89	0.92
27	INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	2.86	22.17	(1.01)	18.63
			Payment for CSR activity-IFFDC being implementation agency	2.93	2.93	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(60.00)	N.A	-
28	COOPERATIVE RURAL DEVELOPMENT TRUST	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	1.12	1.12	-	-
			Claims paid on direct basis	0.92	0.92	-	-
29	IFFCO EMPLOYEE BENEVOLENT TRUST	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	-	-	2.40
			Claims paid on direct basis	-	-	-	280.27
30	CN IFFCO PRIVATE LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.67	8.19	-	-
31	WARENDRA SINHA	Managing Director & Chief Executive Officer (upto 27.03.2020)	Remuneration-Key Management Personnel	-	-	35.16	80.80
	ANAMIKA ROY RASHTRAWAR	Director-Marketing (upto 26.03.2020)		-	-	33.00	71.01
		Managing Director & Chief Executive Officer (w.e.f 27.03.2020)		43.35	86.59	-	-
	JUN MATSUI	Director-Operation (upto 31.03.2020)		-	-	10.72	24.08
	MITSUTAKA SATO	Director-Operation (wef 01.04.2020)		17.58	28.41	-	-
	SANJEEV CHOPRA	Chief Financial Officer		18.60	37.30	15.89	33.57
AMIT JAIN	Company Secretary		11.72	23.48	9.93	20.88	

PERIODIC DISCLOSURES								
FORM NL-32	Products Information							
Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.							
List of below the products and/or add-ons introduced during the period							Date: 1st July, 2020 - 30th September, 2020	
S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product (DD.MM.YYYY)	Date IRDA confirmed filing/ approval (DD.MM.YYYY)	Applicability of Para 19
1	Ayushman Bharat Sarbat Sehat Bima Yojana (AB- SSBY)	IFFCO-TOKIO/PRO/1008/2020-21	IFFHGSP21194V012021	Health Insurance	Government Sponsored Scheme	24-08-2020	31-08-2020	No
2	Corona Rakshak Policy, IFFCO Tokio General Insurance Company Limited	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21082V012021	Health Insurance	19(i) – Internal Tariff Rated	09-07-2020	09-07-2020	Yes
3	Corona Kavach Policy, IFFCO Tokio General Insurance Company Limited	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21081V012021	Health Insurance	19(i) – Internal Tariff Rated	09-07-2020	09-07-2020	Yes
4	IFFCO-Tokio Group Hospital Daily Cash Policy	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLGP21045V012021	Health Insurance	19(i) – Internal Tariff Rated	23-05-2020	29-05-2020	Yes
6	Health Protector	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21323V032021	Health Insurance	19(i) – Internal Tariff Rated	07-09-2020	21-09-2020	Yes
7	Family Health Protector	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21324V032021	Health Insurance	19(i) – Internal Tariff Rated	07-09-2020	21-09-2020	Yes
8	Swasthya Kavach (Family health) Policy	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21325V032021	Health Insurance	19(i) – Internal Tariff Rated	10-09-2020	21-09-2020	Yes
9	Individual Medishield Insurance Policy	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21329V032021	Health Insurance	19(i) – Internal Tariff Rated	08-09-2020	21-09-2020	Yes
10	Health Protector Plus	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21328V022021	Health Insurance	19(i) – Internal Tariff Rated	16-09-2020	21-09-2020	Yes
11	Swasthya Raksha Bima	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21326V022021	Health Insurance	19(i) – Internal Tariff Rated	14-09-2020	21-09-2020	Yes
12	Comprehensive Accident Hospitalization Policy	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21354V032021	Health Insurance	19(i) – Internal Tariff Rated	20-09-2020	21-09-2020	Yes
13	Critical Illness insurance Policy	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21353V022021	Health Insurance	19(i) – Internal Tariff Rated	20-09-2020	21-09-2020	Yes
14	Group Medishield Insurance Policy	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLGP21327V022021	Health Insurance	19(i) – Internal Tariff Rated	14-09-2020	21-09-2020	Yes

Note- Products mentioned at serial number 6 to 14 were filed to comply with the New Health Regulations and Circulars, these Products were submitted to the Authority on Certification basis, duly signed by the Appointed Actuary, Chief Compliance Officer and Managing Director of the Company. The Authority has accorded its approval for all these products vide its individual Approval Letters dated 21st September, 2020

PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - SM2

**TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO
As at 30th September, 2020**

Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED
Registration Number: 106
Date of registration: 4.12.2000
Classification : Business within India / Total Business (All Business underwritten in India)

(₹ In Lakhs)

Item	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets	8,81,649.62
	Deduct :	
(B)	Current Liabilities as per BS	6,05,112.07
(C)	Provisions as per BS	2,44,691.44
(D)	Other Liabilities	31,846.11
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	0.00
	Shareholder's FUNDS	
(F)	Available Assets	5,12,104.69
	Deduct :	
(G)	Other Liabilities	2,60,395.83
(H)	Excess in Shareholder's funds (F-G)	2,51,708.86
(I)	Total ASM (E+H)	2,51,708.86
(J)	Total RSM	1,44,533.79
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.74

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2020 - 30th September, 2020

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. Noboru Yamagata	Vice Chairman	No change
3	Mr. Balwinder Singh Nakai	Director	No change
4	Dr. U.S. Awasthi	Director	No change
5	Mr. Rakesh Kapur	Director	No change
6	Dr. P.S. Gahlaut	Director	No change
7	Mrs. Mira Mehrishi	Independent Director	No change
8	Mr. Sudhakar Rao	Independent Director	No change
9	Mr. Amar Sinha	Independent Director	No change
10	Mr. Chisato Kojima	Director	No change
11	Mr. Shinjiro Hamada	Director	No change
12	Mr. Allen Po Hsu Juang**	Director	Resigned
13	Mr. Saloon Tham**	Director	New Appointment
14	Mrs. Anamika Roy Rashtrawar	Managing Director & CEO	No change
15	Mr. Mitsutaka Sato	Director (Operations)	No change
16	Mr. H.O. Suri	Financial Advisor & Chief of Internal Audit	No change
17	Mr. Sanjeev Chopra	Chief Finance Officer	No change
18	Mr. Ramesh Kumar*	Executive Director (HR, Admin & CSR)	No change
19	Ms. Seema Gaur*	Executive Director (IT-Head)	No change
20	Mr. Abhay Kumar*	Executive Director (Head-Retail Marketing)	No change
21	Mr. V Rajaraman*	Executive Vice President (Head- Institutional Marketing & Government Business))	No change
22	Mrs. Isha Khera	Appointed Actuary	No change
23	Mr. Kenji Ino	Chief risk Officer	No change
24	Mr. Amit Jain	Company Secretary & Chief Compliance Officer	No change
25	Mr. Abhishek Sharma	Chief Investment Officer	No change

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

** Mr. Allen Po Hsu Juang, Tokio Marine Nominee Non Executive Director of the Company has resigned from the directorship of the Company w.e.f 4th September, 2020 and Board of Directors and Shareholders of the Company in their respective Meetings held on 4th September, 2020 appointed Mr. Saloon Tham as Tokio Marine Nominee Non Executive Director on the Board of IFFCO TOKIO w.e.f 4th September, 2020.

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30/09/2020

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs in Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Total O/s (Face 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 Principal Waiver?		Classification	Provision (%) FV	Provision
			%	Has there been revision?										Amount	Board Approval Ref			
IODS	IL&FS	NCD	9.55	NO	2,500.00	2,500.00	-	477.50		13-Aug-19	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	1,250
IODS	IL&FS	NCD	8.80	NO	2,000.00	2,000.00	2,000.00	528.00	21-Sep-20	21-Sep-18	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	1,000
IODS	IL&FS	NCD	8.72	NO	1,000.00	1,000.00	-	174.40		21-Jan-19	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	500
IODS	IL&FS	NCD	9.00	NO	1,500.00	1,500.00	-	270.00		29-Dec-18	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	750
IODS	IL&FS	NCD	7.60	NO	2,500.00	2,500.00	2,500.00	380.00	7-Sep-20	7-Sep-19	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	1,250
IODS	IL&FS	NCD	8.06	NO	2,500.00	2,500.00	-	403.00		6-Jun-19	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	1,250
IODS	IL&FS	NCD	9.50	NO	1,000.00	1,000.00	-	190.00		28-Jul-19	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	500
OLDB	IL& FS FINANCIAL SERVICES LTD.	NCD	9.50	NO	3,000.00	3,000.00	3,000.00	285.00	3-Jul-19	3-Jul-19	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	1,500
OLDB	IL& FS FINANCIAL SERVICES LTD.	NCD	8.00	NO	2,500.00	2,500.00	-	400.00		25-Jul-19	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	1,250
OLDB	IL& FS FINANCIAL SERVICES LTD.	NCD	8.75	NO	1,500.00	1,500.00	1,500.00	65.80	3-Dec-18	3-Dec-18	NIL	NIL	NIL	NO	NA	Non-Performing	50.00%	750
HODS	DHFL	NCD	11.00	NO	1,000.00	1,000.00	1,000.00	51.75	12-Sep-19	12-Sep-19	NIL	NIL	NIL	NO	NA	Non-Performing	20.00%	200
HODS	DHFL	NCD	9.05	NO	1,500.00	1,500.00	1,500.00	135.75	9-Sep-19	9-Sep-19	NIL	NIL	NIL	NO	NA	Non-Performing	20.00%	300

FORM NL-36-YIELD ON INVESTMENTS 1

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

Registration Number : 106

Statement as on : 30-09-2020

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

Rs. Lakhs

S. No	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year)				
			Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value*	Market Value				Book Value*	Market Value				Book Value*	Market Value			
1	CENTRAL GOVERNMENT BONDS	CGSB	2,49,730.09	2,66,076.57	4,388.97	1.76	1.32	2,39,625.73	2,66,076.57	8,425.17	3.52	2.63	1,91,430.57	2,03,079.21	6,578.64	3.44	2.57
2	SPECIAL DEPOSITS	CSPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSS	840.50	910.19	17.52	2.08	1.56	840.73	910.19	35.04	4.17	3.12	842.55	888.92	35.04	4.16	3.11
4	TREASURY BILLS	CTRB	15,862.52	7,500.00	84.55	0.85	0.64	11,285.40	7,500.00	126.80	1.69	1.27	3,121.39	0.00	11.71	3.34	2.50
5	STATE GOVERNMENT BONDS	SGGB	1,54,766.04	1,66,090.37	4,538.16	2.93	2.19	1,39,467.17	1,66,090.37	6,811.34	4.88	3.65	1,05,563.65	1,12,337.80	4,094.43	3.88	2.90
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	3,331.46	3,632.12	66.48	2.00	1.49	3,327.07	3,632.12	132.96	4.00	2.99	3,291.65	3,464.70	132.96	4.04	3.02
8	GUARANTEED EQUITY	SGGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HTDA	1,43,810.90	1,46,674.07	3,527.10	2.45	1.84	1,37,390.04	1,46,674.07	6,090.41	4.43	3.32	1,19,449.59	1,23,147.70	4,674.29	3.91	2.93
17	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	9,648.16	10,415.84	146.75	1.52	1.52	9,662.11	10,415.84	291.90	3.02	3.02	9,774.29	10,106.77	292.68	2.99	2.99
18	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	594.98	672.67	9.47	1.59	1.59	595.98	672.67	18.84	3.16	3.16	604.06	652.07	18.77	3.11	3.11

63	CCIL - CBLO	ECBO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
64	COMMERCIAL PAPERS	ECCP	0.00	0.00	0.00	0.00	0.00	2,497.64	0.00	7.72	2.20	1.65	4,220.59	0.00	100.52	3.27	2.45
65	APPLICATION MONEY	ECAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
66	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	1,000.56	0.00	36.34	3.63	2.72	1,000.60	0.00	56.54	5.65	4.23	1,000.86	949.70	40.69	4.07	3.04
67	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
68	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY NON-PSU BANKS	EPPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
69	PERPETUAL NON-CUM. P. SHARES & REDEEMABLE CUMULATIVE P. SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EUPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
70	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
71	PERPETUAL NON-CUM. P. SHARES & REDEEMABLE CUMULATIVE P. SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS	EPPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS / LOAN - (PROMOTER GROUP)	EDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	EFDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
74	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	12,482.84	5,001.05	120.36	0.96	0.72	13,518.80	5,001.05	259.50	1.92	1.44	16,446.33	7,501.93	542.98	3.30	2.47
75	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
76	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
77	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	EETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
78	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	EETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
79	BONDS - PSU - TAXABLE	OBPT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00	1,002.40	21.80	2.18	1.63

80	BONDS - PSU - TAX FREE	OCPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81	EQUITY SHARES (INCL CO-OP SOCIETIES)	OESH	198.01	0.00	225.86	114.06	85.35	99.01	0.00	225.86	228.12	170.71	0.00	0.00	0.00	0.00	0.00
82	DEBENTURES	OLDB	7,000.00	2,220.90	0.00	0.00	0.00	7,000.00	2,220.90	0.00	0.00	0.00	6,500.00	5,030.30	25.48	0.56	0.42
83	MUNICIPAL BONDS	OMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
84	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	PREFERENCE SHARES	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	VENTURE FUND / SEBI APPROVED ALTERNATE INVESTMENT FUND	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	EQUITY SHARES (PSUS & UNLISTED)	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	TERM LOANS (WITHOUT CHARGE)	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES	OMGS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	DERIVATIVE INSTRUMENTS	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95	SECURITISED ASSETS	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
97	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	175.13	178.73	0.00	0.00	0.00	175.00	178.73	0.00	0.00	0.00	181.06	181.02	0.00	0.00	0.00
98	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total			11,27,237.29	11,53,994.00	22,832.17	2.03	1.56	10,79,564.76	11,53,994.00	40,969.44	3.79	2.90	9,20,336.56	9,29,224.39	32,579.97	3.54	2.83

FORM NL-37-DOWN GRADING OF INVESTMENT

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

Statement as on: 30/09/2020

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. in 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</u>								
	<u>9.00% PNB HF BS 30-08-2022</u>	HTDA	5,000	30-Aug-18	CARE	AAA	AA	04-Jul-20	
B.	<u>As on Date</u>								
	<u>8.72% IL&FS BS 21-01-2025</u>	IODS	1,000	09-Apr-15	CARE	AAA	D	21-Sep-18	
	<u>8.80% IL&FS BS 21-09-2020</u>	IODS	2,000	12-Oct-15	ICRA	LAAA	D	21-Sep-18	
	<u>9.00% IL&FS BS 29-12-2024</u>	IODS	1,500	29-Dec-14	CARE	AAA	D	21-Sep-18	
	<u>9.55% IL&FS BS 13-08-2024</u>	IODS	2,500	23-Sep-16	CARE	AAA	D	21-Sep-18	
	<u>7.60% IL&FS BS 07-09-2020</u>	IODS	2,500	07-Sep-17	CARE	AAA	D	21-Sep-18	
	<u>8.06% IL&FS BS 08-06-2022</u>	IODS	2,500	06-Jun-18	CARE	AAA	D	21-Sep-18	
	<u>9.50% IL&FS BS 28-07-2024</u>	IODS	1,000	28-Jul-14	CARE	AAA	D	21-Sep-18	
	<u>8.00% IL&FS FIN SER BS 25-07-2022</u>	OLDB	2,500	25-Jul-18	CARE	AAA	D	21-Sep-18	
	<u>8.75% IL&FS FIN SER BS 03-12-2018</u>	OLDB	1,500	03-Jun-16	CARE	AAA	D	21-Sep-18	
	<u>9.50% IL&FS FIN SER 03-07-2019</u>	OLDB	3,000	03-Jul-14	FITCH	AAA(IND)	D	21-Sep-18	
	<u>9.05% DEWAN BS 09-09-2019</u>	HODS	1,500	04-Aug-17	CARE	AAA	D	05-Jun-19	
	<u>11.00% DEWAN BS 12-09-2019</u>	HODS	1,000	02-Sep-15	CARE	AAA	D	05-Jun-19	
	<u>7.89% CAN FIN HOME BS 18-05-2022</u>	HTDA	3,524	04-Sep-17	INDIA RATING	AA+	AA	18-Dec-19	
	<u>8.90% INDIABULLS HOUSING FINANCE LIMITED BS 26-09-20</u>	HTDA	2,522	08-Aug-17	CARE	AAA	AA	15-Feb-20	
	<u>8.47% PNB HF BS 01-07-2021</u>	HTDA	2,510	03-Mar-17	INDIA RATING	AAA	AA	06-Mar-20	
	<u>7.59% PNB HF BS 27-07-2022</u>	HTDA	2,500	01-Aug-17	INDIA RATING	AAA	AA	06-Mar-20	
	<u>9.00% PNB HF BS 30-08-2022</u>	HTDA	5,000	30-Aug-18	CARE	AAA	AA	04-Jul-20	

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'20 to 30th Sep'20

Gross Direct Premium

(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	17,913.38	29721	11424.26	29819	50,735.53	58273	32464.22	62688
2	Cargo & Hull	3,066.74	8336	4803.93	7335	7,265.34	13849	9653.04	15183
3	Motor TP	45,919.11	682991	45797.68	425800	79,755.16	1140931	86790.02	614342
4	Motor OD	42,130.87	1160137.00	39500.19	1203813	73,447.59	2029366.00	81863.21	2391616
5	Engineering	2,438.78	3688	1998.22	3662	4,537.06	6756	4585.13	7609
6	Workmen's Compensation	886.16	5500	757.48	5617	1,725.99	9956	1585.16	12193
7	Employer's Liability	3,232.52	2464.00	1849.20	1698	5,655.06	3765	4664.57	3584
8	Aviation	0.00	0	8.54	7	8.54	0	16.19	7
9	Personal Accident	2,978.15	41476	2553.87	42973	5,672.15	77205	5029.59	83336
10	Health	63,557.24	177089	34506.36	61376	97,196.28	230502	75646.12	116558
11	Crop Insurance	61,881.78	15	80,814	16	84,383	18	1,03,365	27
12	Others**	5,342.56	73741	4943.14	1,08,899	12,413.42	1,37,930.00	12356.77	2,17,525.00

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
4. Crop Insurance added as separate LOB from Q4 of FY 2019-20.
5. Health is inclusive of Overseas Insurance.
6. Employer's Liability represents Liability Insurance.
7. Count corresponding to Motor TP is only for Stand Alone TP Policies.

PERIODIC DISCLOSURES

FORM NL-39 -Rural & Social Obligations (Quarterly Returns)

Insurer: IFFCO TOKIO General Insurance Company Ltd.	Date: Apr 2020- September 2020
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(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	11,947	1,689.71	17,46,660.93
		Social			
2	Cargo & Hull	Rural	-	-	-
		Social			
3	Motor TP	Rural	6,34,194	14,341.97	2,62,556.31
		Social			
4	Motor OD	Rural	1,05,617	2,114.31	3,64,900.61
		Social			
5	Engineering	Rural	1,453	318.36	1,84,004.88
		Social			
6	Workmen's Compensation	Rural	1,973	327.14	1,24,676.72
		Social			
7	Employer's Liability	Rural	548	14.84	25,501.23
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	26,010	1,199.15	39,52,417.08
		Social	1	34.32	1,37,280.00
10	Health	Rural	35,741	25,201.06	2,12,205.09
		Social			
11	Others	Rural	51,806	87,419.99	23,95,448.49
		Social	102	0.75	593.35

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'20 to 30th Sep'20

(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	1538695	51486.25611	1190865	27,480.08	2150203	86413.98156	2353164	81,811.90
2	Corporate Agents-Banks	74656	2069.859582	51498	1,058.42	150188	4137.869582	30933	793.92
3	Corporate Agents -Others	26650	1176.001242	8013	252.59	26803	1190.651242	15216	624.92
4	Brokers	987522	122266.4367	487011	51,333.55	1160002	184849.9667	788435	1,13,816.58
5	Micro Agents	32	0.55656	0	0.00	32	0.55656	174	3.65
6	Direct Business	128399	103543.7622	153628	1,48,832.12	221323	146201.9946	227821	1,50,752.85
7	Others*	-570796	-31195.57699	0	0	0	0	0	0
	Total (A)	2185158	249347.2954	1891015	228956.7581	3708551	422795.0202	3415743	347803.8258
1	Referral (B)	-	-	-	-0.05	-	-	-	-0.18
	Grand Total (A+B)	21,85,158.00	2,49,347.30	1891015	228956.71	3708551	4,22,795.02	34,15,743.00	3,47,803.65

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 updated in FY 2019-20 and hence, the last year data cannot be compared with this year data.
4. Premium is Gross Direct Premium
5. Others* represents Business done by MISP Agents.

PERIODIC DISCLOSURES

FORM NL-41

GRIEVANCE DISPOSAL

INSURER: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

DATE: JULY - SEPTEMBER' 2020

GRIEVANCE DISPOSAL FOR THE PERIOD JULY TO SEPTEMBER 2020 DURING THE FINANCIAL YEAR 2020-21

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal related	0	0	0	0	0	0
b)	Claim	14	125	29	51	59	0
c)	Policy Related	1	30	25	2	3	1
d)	Premium	0	3	3	0	0	0
e)	Refund	0	4	4	0	0	0
f)	Coverage	0	2	1	1	0	0
g)	Cover note related	0	0	0	0	0	0
h)	Product	0	1	1	0	0	0
i)	Others	0	1	1	0	0	0
	Total Number of Complaints	15	166	64	54	62	1

2	Total No. of policies during previous year	70,78,135	2019-20
3	Total No. of Claims during previous year	10,89,630	2019-20
4	Total no. of policies during current year	21,85,158	Q2 - 2020-21
5	Total no. of claims during current year	2,86,766	Q2 - 2020-21
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.14	Q2 - 2020-21
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	4.36	Q2 - 2020-21

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	0	0	0
(b)	8-15 days	1	0	1
(c)	16-30 days	0	0	0
(d)	31-90 days	0	0	0
(e)	91 days and beyond	0	0	0
	Total Number of Complaints	1	0	1