

| Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April - 30th June, 2011 |  |                                       |
|---|--|---------------------------------------|
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|    |   |   |
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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 QUARTER ENDED AS AT 30TH JUNE 2011**

|   | Particulars   | Schedule                         | FOR THE QUARTER<br>JUNE 2011 | UP TO THE QUARTER<br>JUNE 2011 | FOR THE QUARTER<br>JUNE 2010 | UP TO THE QUARTER<br>JUNE 2010 |
|---|---|----------------------------------|------------------------------|--------------------------------|------------------------------|--------------------------------|
|   |   |                                  | (Rs.'000)                    | (Rs.'000)                      | (Rs.'000)                    | (Rs.'000)                      |
| 1 | Premiums earned (Net)   | NL-4-Premium Schedule            | 125,794                      | 125,794                        | 131,872                      | 131,872                        |
| 2 | Profit/ Loss on sale/redemption<br>of Investments   |                                  | 414                          | 414                            | 555                          | 555                            |
| 3 | Others (to be specified)  |                                  | 51                           | 51                             | (756)                        | (756)                          |
| 4 | Interest, Dividend & Rent – Gross   |                                  | 15,903                       | 15,903                         | 13,991                       | 13,991                         |
|   | <b>TOTAL (A)</b>  |                                  | <b>142,161</b>               | <b>142,161</b>                 | <b>145,662</b>               | <b>145,662</b>                 |
| 1 | Claims Incurred (Net)   | NL-5-Claims Schedule             | 150,005                      | 150,005                        | 221,754                      | 221,754                        |
| 2 | Commission  | NL-6-Commission Schedule         | (82,666)                     | (82,666)                       | (68,108)                     | (68,108)                       |
| 3 | Operating Expenses related to Insurance<br>Business                                       | NL-7-Operating Expenses Schedule | 151,418                      | 151,418                        | 126,504                      | 126,504                        |
| 4 | Premium Deficiency  |                                  | -                            | -                              | -                            | -                              |
|   | <b>TOTAL (B)</b>  |                                  | <b>218,757</b>               | <b>218,757</b>                 | <b>280,150</b>               | <b>280,150</b>                 |
|   | <b>Operating Profit/(Loss) from<br/>Fire/Marine/Miscellaneous Business C=<br/>(A - B)</b> |                                  | <b>(76,596)</b>              | <b>(76,596)</b>                | <b>(134,488)</b>             | <b>(134,488)</b>               |
|   | <b>APPROPRIATIONS</b>   |                                  | -                            | -                              | -                            | -                              |
|   | Transfer to Shareholders' Account   |                                  | -                            | -                              | -                            | -                              |
|   | Transfer to Catastrophe Reserve   |                                  | -                            | -                              | -                            | -                              |
|   | Transfer to Other Reserves (to be<br>specified)   |                                  | -                            | -                              | -                            | -                              |
|   | <b>TOTAL (C)</b>  |                                  | <b>(76,596)</b>              | <b>(76,596)</b>                | <b>(134,488)</b>             | <b>(134,488)</b>               |

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT\*\* FOR THE QUARTER ENDED AS AT 30TH JUNE 2011

|   | Particulars   | Schedule                         | FOR THE QUARTER<br>JUNE 2011<br>(Rs.'000) | UP TO THE QUARTER<br>JUNE 2011<br>(Rs.'000) | FOR THE QUARTER<br>JUNE 2010<br>(Rs.'000) | UP TO THE QUARTER<br>JUNE 2010<br>(Rs.'000) |
|---|---|----------------------------------|---|---|---|---|
| 1 | Premiums earned (Net)   | NL-4-Premium Schedule            | 69,481                                    | 69,481                                      | 54,451                                    | 54,451                                      |
| 2 | Profit/ Loss on sale/redemption<br>of Investments   |                                  | 442                                       | 442   | 516                                       | 516   |
| 3 | Others (to be specified)  |                                  | 219                                       | 219   | 188                                       | 188   |
| 4 | Interest, Dividend & Rent – Gross   |                                  | 16,978                                    | 16,978                                      | 13,006                                    | 13,006                                      |
|   | <b>TOTAL (A)</b>  |                                  | <b>87,120</b>                             | <b>87,120</b>                               | <b>68,161</b>                             | <b>68,161</b>                               |
| 1 | Claims Incurred (Net)   | NL-5-Claims Schedule             | 96,410                                    | 96,410                                      | 81,942                                    | 81,942                                      |
| 2 | Commission  | NL-6-Commission Schedule         | (5,136)                                   | (5,136)                                     | (13,798)                                  | (13,798)                                    |
| 3 | Operating Expenses related to Insurance<br>Business                                       | NL-7-Operating Expenses Schedule | 58,603                                    | 58,603                                      | 47,988                                    | 47,988                                      |
| 4 | Premium Deficiency  |                                  | -   | -   | -   | -   |
|   | <b>TOTAL (B)</b>  |                                  | <b>149,878</b>                            | <b>149,878</b>                              | <b>116,131</b>                            | <b>116,131</b>                              |
|   | <b>Operating Profit/(Loss) from<br/>Fire/Marine/Miscellaneous Business C=<br/>(A - B)</b> |                                  | <b>(62,758)</b>                           | <b>(62,758)</b>                             | <b>(47,971)</b>                           | <b>(47,971)</b>                             |
|   | <b>APPROPRIATIONS</b>   |                                  |   |   |   |   |
|   | Transfer to Shareholders' Account   |                                  | -   | -   | -   | -   |
|   | Transfer to Catastrophe Reserve   |                                  | -   | -   | -   | -   |
|   | Transfer to Other Reserves (to be<br>specified)   |                                  | -   | -   | -   | -   |
|   | <b>TOTAL (C)</b>  |                                  | <b>(62,758)</b>                           | <b>(62,758)</b>                             | <b>(47,971)</b>                           | <b>(47,971)</b>                             |

**PERIODIC DISCLOSURES**

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

**MISCELLANEOUS INSURANCE REVENUE ACCOUNT\*\* FOR THE QUARTER ENDED AS AT 30TH JUNE 2011**

|   | Particulars   | Schedule                                | FOR THE QUARTER<br>JUNE 2011 | UP TO THE QUARTER<br>JUNE 2011 | FOR THE QUARTER<br>JUNE 2010 | UP TO THE QUARTER<br>JUNE 2010 |
|---|---|---|------------------------------|--------------------------------|------------------------------|--------------------------------|
|   |   |   | (Rs.'000)                    | (Rs.'000)                      | (Rs.'000)                    | (Rs.'000)                      |
| 1 | Premiums earned (Net)   | <b>NL-4-Premium Schedule</b>            | 3,033,164                    | 3,033,164                      | 2,351,923                    | 2,351,923                      |
| 2 | Profit/ Loss on sale/redemption<br>of Investments   |   | 8,504                        | 8,504                          | 8,550                        | 8,550                          |
| 3 | Others (to be specified)  |   | 3,091                        | 3,091                          | 4,710                        | 4,710                          |
| 4 | Interest, Dividend & Rent – Gross   |   | 326,801                      | 326,801                        | 215,400                      | 215,400                        |
|   | <b>TOTAL (A)</b>  |   | <b>3,371,559</b>             | <b>3,371,559</b>               | <b>2,580,583</b>             | <b>2,580,583</b>               |
| 1 | Claims Incurred (Net)   | <b>NL-5-Claims Schedule</b>             | 2,354,747                    | 2,354,747                      | 1,898,667                    | 1,898,667                      |
| 2 | Commission  | <b>NL-6-Commission Schedule</b>         | 81,676                       | 81,676                         | 97,329                       | 97,329                         |
| 3 | Operating Expenses related to Insurance<br>Business                                       | <b>NL-7-Operating Expenses Schedule</b> | 528,238                      | 528,238                        | 378,985                      | 378,985                        |
| 4 | Premium Deficiency  |   | -                            | -                              | -                            | -                              |
|   | <b>TOTAL (B)</b>  |   | <b>2,964,662</b>             | <b>2,964,662</b>               | <b>2,374,981</b>             | <b>2,374,981</b>               |
|   | <b>Operating Profit/(Loss) from<br/>Fire/Marine/Miscellaneous Business C=<br/>(A - B)</b> |   | <b>406,898</b>               | <b>406,898</b>                 | <b>205,602</b>               | <b>205,602</b>                 |
|   | <b>APPROPRIATIONS</b>   |   | -                            | -                              | -                            | -                              |
|   | Transfer to Shareholders' Account   |   | -                            | -                              | -                            | -                              |
|   | Transfer to Catastrophe Reserve   |   | -                            | -                              | -                            | -                              |
|   | Transfer to Other Reserves (to be<br>specified)   |   | -                            | -                              | -                            | -                              |
|   | <b>TOTAL (C)</b>  |   | <b>406,898</b>               | <b>406,898</b>                 | <b>205,602</b>               | <b>205,602</b>                 |

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

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

**PERIODIC DISCLOSURES**

**FORM NL-2-B-PL**

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

Registration No. 106 dated 4.12.2000

**PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED AS ON 30TH JUNE 2011**

|   | Particulars   | Schedule | FOR THE<br>QUARTER JUNE<br>2011<br>(Rs.'000) | UP TO THE<br>QUARTER JUNE 2011<br>(Rs.'000) | FOR THE<br>QUARTER JUNE<br>2010<br>(Rs.'000) | UP TO THE<br>QUARTER JUNE 2010<br>(Rs.'000) |
|---|---|----------|--|---|--|---|
| 1 | OPERATING PROFIT/(LOSS)                                     |          |  |   |  |   |
|   | (a) Fire Insurance  |          | (76,596)                                     | (76,596)                                    | (134,488)                                    | (134,488)                                   |
|   | (b) Marine Insurance  |          | (62,758)                                     | (62,758)                                    | (47,971)                                     | (47,971)                                    |
|   | (c) Miscellaneous Insurance                                 |          | 406,898                                      | 406,898                                     | 205,602                                      | 205,602                                     |
| 2 | INCOME FROM INVESTMENTS                                     |          |  |   |  |   |
|   | (a) Interest, Dividend & Rent – Gross                       |          | 67,675                                       | 67,675                                      | 30,946                                       | 30,946                                      |
|   | (b) Profit on sale of investments                           |          | 1,761  | 1,761                                       | 1,228  | 1,228                                       |
|   | Less: Loss on sale of investments                           |          | -  | -   | -  | -   |
| 3 | OTHER INCOME (To be specified)                              |          | 3,283  | 3,283                                       | -  | -   |
|   | <b>TOTAL (A)</b>  |          | <b>340,263</b>                               | <b>340,263</b>                              | <b>55,318</b>                                | <b>55,318</b>                               |
| 4 | PROVISIONS (Other than taxation)                            |          |  |   |  |   |
|   | (a) For diminution in the value of investments              |          | -  | -   | -  | -   |
|   | (b) For doubtful debts                                      |          | -  | -   | -  | -   |
|   | (c) Others (to be specified)                                |          | -  | -   | -  | -   |
| 5 | OTHER EXPENSES  |          |  |   |  |   |
|   | (a) Expenses other than those related to Insurance Business |          | -  | -   | -  | -   |
|   | (b) Bad debts written off                                   |          | -  | -   | -  | -   |
|   | (c) Others (To be specified)                                |          | -  | -   | -  | -   |
|   | <b>TOTAL (B)</b>  |          | <b>-</b>                                     | <b>-</b>                                    | <b>-</b>                                     | <b>-</b>                                    |

|  |  |  |                |                |                |                |
|--|--|--|----------------|----------------|----------------|----------------|
|  | <b>Profit Before Tax</b>   |  | <b>340,263</b> | <b>340,263</b> | <b>55,318</b>  | <b>55,318</b>  |
|  | Provision for Taxation   |  | 110,639        | 113,027        | 18,375         | 18,375         |
|  |  |  |                |                |                |                |
|  | <b>APPROPRIATIONS</b>  |  |                |                |                |                |
|  | (a) Interim dividends paid during the year                       |  | -              | -              | -              | -              |
|  | (b) Proposed final dividend                                      |  | -              | -              | -              | -              |
|  | (c) Dividend distribution tax                                    |  | -              | -              | (286)          | (286)          |
|  | (d) Transfer to any Reserves or Other Accounts (to be specified) |  | -              | -              | -              | -              |
|  |  |  |                |                |                |                |
|  | <b>Balance of profit/ loss brought forward from last year</b>    |  | <b>403,310</b> | <b>403,310</b> | <b>730,024</b> | <b>730,024</b> |
|  |  |  |                |                |                |                |
|  | <b>Balance carried forward to Balance Sheet</b>                  |  | <b>632,935</b> | <b>630,547</b> | <b>767,253</b> | <b>767,253</b> |
|  |  |  |                |                |                |                |

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

(a) Premium income received from business concluded in and outside India shall be separately disclosed.

(b) Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.

(c) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end,.

(d) Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

(e) Fees and expenses connected with claims shall be included in claims.

(f) Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.

(g) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'..

(h) Income from rent shall include only the realised rent. It shall not include any notional rent.

**PERIODIC DISCLOSURES**  
**FORM NL-3-B-BS**

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

Registration No. 106 dated 4.12.2000

**BALANCE SHEET AS AT 30TH JUNE 2011**

|   | Schedule                                  | UP TO THE QUARTER JUNE 2011 | UP TO THE QUARTER JUNE 2010 |
|---|---|-----------------------------|-----------------------------|
|   |   | (Rs.'000)                   | (Rs.'000)                   |
| <b>SOURCES OF FUNDS</b>                   |   |                             |                             |
| SHARE CAPITAL                             | NL-8-Share Capital Schedule               | 2,470,000                   | 2,470,000                   |
| SHARE APPLICATION MONEY PENDING ALLOTMENT |   | -                           | -                           |
| RESERVES AND SURPLUS                      | NL-10-Reserves and Surplus Schedule       | 2,176,101                   | 2,310,420                   |
| FAIR VALUE CHANGE ACCOUNT                 |   | 442                         | 543                         |
| BORROWINGS                                | NL-11-Borrowings Schedule                 | -                           | -                           |
| <b>TOTAL</b>                              |   | <b>4,646,543</b>            | <b>4,780,963</b>            |
| <b>APPLICATION OF FUNDS</b>               |   |                             |                             |
| INVESTMENTS                               | NL-12-Investment Schedule                 | 13,650,614                  | 9,456,774                   |
| LOANS                                     | NL-13-Loans Schedule                      | -                           | -                           |
| FIXED ASSETS                              | NL-14-Fixed Assets Schedule               | 226,579                     | 136,845                     |
| DEFERRED TAX ASSET                        |   | 203,400                     | 75,800                      |
| CURRENT ASSETS                            |   |                             |                             |
| Cash and Bank Balances                    | NL-15-Cash and bank balance Schedule      | 7,216,320                   | 5,880,621                   |
| Advances and Other Assets                 | NL-16-Advancxes and Other Assets Schedule | 2,430,365                   | 3,630,470                   |
| <b>Sub-Total (A)</b>                      |   | <b>9,646,685</b>            | <b>9,511,091</b>            |



|  |   |  |                    |                    |
|--|---|--|--------------------|--------------------|
|  | CURRENT LIABILITIES   | NL-17-Current Liabilities Schedule       | 12,400,828         | 8,887,255          |
|  |   |  |                    |                    |
|  | PROVISIONS  | NL-18-Provisions Schedule                | 6,679,907          | 5,512,292          |
|  |   |  |                    |                    |
|  | DEFERRED TAX LIABILITY  |  |                    |                    |
|  |   |  |                    |                    |
|  | <b>Sub-Total (B)</b>  |  | <b>19,080,734</b>  | <b>14,399,547</b>  |
|  |   |  |                    |                    |
|  | <b>NET CURRENT ASSETS (C) = (A - B)</b>                               |  | <b>(9,434,049)</b> | <b>(4,888,456)</b> |
|  |   |  |                    |                    |
|  | MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | NL-19-Miscellaneous Expenditure Schedule | -                  | -                  |
|  |   |  |                    |                    |
|  | DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT                              |  | -                  | -                  |
|  |   |  |                    |                    |
|  | <b>TOTAL</b>  |  | <b>4,646,543</b>   | <b>4,780,963</b>   |

#### CONTINGENT LIABILITIES

|   | Particulars   |  | UP TO THE QUARTER JUNE 2011 | UP TO THE QUARTER JUNE 2010 |
|---|---|--|-----------------------------|-----------------------------|
|   |   |  | (Rs.'000)                   | (Rs.'000)                   |
| 1 | Partly paid-up investments  |  |                             |                             |
| 2 | Claims, other than against policies, not acknowledged as debts by the company |  | -                           | -                           |
| 3 | Underwriting commitments outstanding (in respect of shares and securities)    |  | 8,179                       | -                           |
| 4 | Guarantees given by or on behalf of the Company                               |  | -                           | -                           |
| 5 | Statutory demands/ liabilities in dispute, not provided for                   |  | 6,780                       | -                           |
| 6 | Reinsurance obligations to the extent not provided for in accounts            |  | -                           | -                           |
| 7 | Others (to be specified)  |  | -                           | -                           |
|   | <b>TOTAL</b>  |  | <b>14,959</b>               | <b>-</b>                    |

**PERIODIC DISCLOSURES**  
**FORM NL-4-PREMIUM SCHEDULE**

(Rs. In '000')

**PREMIUM EARNED [NET]**

|  | Particulars  | FOR THE QUARTER JUNE 2011 |                |                  | UP TO THE QUARTER JUNE 2011 |                |                  |
|--|--|---------------------------|----------------|------------------|-----------------------------|----------------|------------------|
|  |  | Fire                      | Marine         | Miscellaneous    | Fire                        | Marine         | Miscellaneous    |
|  | Premium from direct business written                 | 1,075,848                 | 416,382        | 3,753,209        | 1,075,848                   | 416,382        | 3,753,209        |
|  | Service Tax  | -                         | -              | -                | -                           | -              | -                |
|  | Adjustment for change in reserve for unexpired risks | 594,069                   | 109,550        | 63,363           | 594,069                     | 109,550        | 63,363           |
|  | <b>Gross Earned Premium</b>                          | <b>481,779</b>            | <b>306,832</b> | <b>3,689,846</b> | <b>481,779</b>              | <b>306,832</b> | <b>3,689,846</b> |
|  | Add: Premium on reinsurance accepted                 | 32,947                    | 2,446          | 624,953          | 32,947                      | 2,446          | 624,953          |
|  | Less : Premium on reinsurance ceded                  | 932,233                   | 184,177        | 1,217,866        | 932,233                     | 184,177        | 1,217,866        |
|  |  | -                         | -              | -                | -                           | -              | -                |
|  | <b>Net Premium</b>                                   | <b>(417,506)</b>          | <b>125,101</b> | <b>3,096,933</b> | <b>(417,506)</b>            | <b>125,101</b> | <b>3,096,933</b> |
|  |  |                           |                |                  |                             |                |                  |
|  | Adjustment for change in reserve for unexpired risks | (543,300)                 | 55,620         | 63,770           | (543,300)                   | 55,620         | 63,770           |
|  | <b>Premium Earned (Net)</b>                          | <b>125,794</b>            | <b>69,481</b>  | <b>3,033,164</b> | <b>125,794</b>              | <b>69,481</b>  | <b>3,033,164</b> |

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

**PREMIUM EARNED [NET]**

(Rs. In '000')

|  | Particulars  | FOR THE QUARTER JUNE 2010 |                |                  | UP TO THE QUARTER JUNE 2010 |                |                  |
|--|--|---------------------------|----------------|------------------|-----------------------------|----------------|------------------|
|  |  | Fire                      | Marine         | Miscellaneous    | Fire                        | Marine         | Miscellaneous    |
|  | Premium from direct business written                 | 1,043,637                 | 371,896        | 3,301,668        | 1,043,637                   | 371,896        | 3,301,668        |
|  | Service Tax  | -                         | -              | -                | -                           | -              | -                |
|  | Adjustment for change in reserve for unexpired risks | 589,775                   | 117,355        | 286,305          | 589,775                     | 117,355        | 286,305          |
|  | <b>Gross Earned Premium</b>                          | <b>453,862</b>            | <b>254,542</b> | <b>3,015,363</b> | <b>453,862</b>              | <b>254,542</b> | <b>3,015,363</b> |
|  | Add: Premium on reinsurance accepted                 | 59,415                    | 48,344         | 339,782          | 59,415                      | 48,344         | 339,782          |
|  | Less : Premium on reinsurance ceded                  | 932,267                   | 245,985        | 1,120,189        | 932,267                     | 245,985        | 1,120,189        |
|  |  |                           |                |                  |                             |                |                  |
|  | <b>Net Premium</b>                                   | <b>(418,990)</b>          | <b>56,900</b>  | <b>2,234,955</b> | <b>(418,990)</b>            | <b>56,900</b>  | <b>2,234,955</b> |
|  |  |                           |                |                  |                             |                |                  |
|  | Adjustment for change in reserve for unexpired risks | (550,862)                 | 2,450          | (116,968)        | (550,862)                   | 2,450          | (116,968)        |
|  | <b>Premium Earned (Net)</b>                          | <b>131,872</b>            | <b>54,451</b>  | <b>2,351,923</b> | <b>131,872</b>              | <b>54,451</b>  | <b>2,351,923</b> |

**PERIODIC DISCLOSURES**  
**FORM NL-5 - CLAIMS SCHEDULE**

**CLAIMS INCURRED [NET]**

(Rs. In '000')

|  | Particulars  | FOR THE QUARTER JUNE 2011 |                |                  | UP TO THE QUARTER JUNE 2011 |                |                  |
|--|--|---------------------------|----------------|------------------|-----------------------------|----------------|------------------|
|  |  | Fire                      | Marine         | Miscellaneous    | Fire                        | Marine         | Miscellaneous    |
|  | <b>Claims paid:</b>                                  |                           |                |                  |                             |                |                  |
|  | Direct claims  | 73,894                    | 154,457        | 1,687,709        | 73,894                      | 154,457        | 1,687,709        |
|  | Add Claims Outstanding at the end of the year        | 442,586                   | 488,809        | 10,433,909       | 442,586                     | 488,809        | 10,433,909       |
|  | Less Claims Outstanding at the beginning of the year | 346,116                   | 429,638        | 9,177,004        | 346,116                     | 429,638        | 9,177,004        |
|  | <b>Gross Incurred Claims</b>                         | <b>170,363</b>            | <b>213,629</b> | <b>2,944,613</b> | <b>170,363</b>              | <b>213,629</b> | <b>2,944,613</b> |
|  | Add :Re-insurance accepted to direct claims          | 7,628                     | 3,214          | 1,472            | 7,628                       | 3,214          | 1,472            |
|  | Less :Re-insurance Ceded to claims paid              | 27,987                    | 120,432        | 591,337          | 27,987                      | 120,432        | 591,337          |
|  |  |                           |                |                  |                             |                |                  |
|  | <b>Total Claims Incurred</b>                         | <b>150,005</b>            | <b>96,410</b>  | <b>2,354,747</b> | <b>150,005</b>              | <b>96,410</b>  | <b>2,354,747</b> |

**CLAIMS INCURRED [NET]**

(Rs. In '000')

|  | Particulars  | FOR THE QUARTER JUNE 2010 |                |                  | UP TO THE QUARTER JUNE 2010 |                |                  |
|--|--|---------------------------|----------------|------------------|-----------------------------|----------------|------------------|
|  |  | Fire                      | Marine         | Miscellaneous    | Fire                        | Marine         | Miscellaneous    |
|  | Claims paid  |                           |                |                  |                             |                |                  |
|  | Direct claims  | 624,931                   | 107,876        | 1,409,727        | 624,931                     | 107,876        | 1,409,727        |
|  | Add Claims Outstanding at the end of the year        | 749,285                   | 440,180        | 7,473,227        | 749,285                     | 440,180        | 7,473,227        |
|  | Less Claims Outstanding at the beginning of the year | 478,104                   | 426,188        | 6,593,730        | 478,104                     | 426,188        | 6,593,730        |
|  | <b>Gross Incurred Claims</b>                         | <b>896,112</b>            | <b>121,869</b> | <b>2,289,224</b> | <b>896,112</b>              | <b>121,869</b> | <b>2,289,224</b> |
|  | Add :Re-insurance accepted to direct claims          | (78,395)                  | 2,050          | 11,875           | (78,395)                    | 2,050          | 11,875           |
|  | Less :Re-insurance Ceded to claims paid              | 595,963                   | 41,977         | 402,432          | 595,963                     | 41,977         | 402,432          |
|  |  |                           |                |                  |                             |                |                  |
|  | <b>Total Claims Incurred</b>                         | <b>221,754</b>            | <b>81,942</b>  | <b>1,898,667</b> | <b>221,754</b>              | <b>81,942</b>  | <b>1,898,667</b> |

*Notes:*

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

**PERIODIC DISCLOSURES**  
**FORM NL-6-COMMISSION SCHEDULE**

| <b>COMMISSION</b> <span style="float: right;">(Rs. In '000')</span>                                 |                           |                |                |                             |                |                |
|---|---------------------------|----------------|----------------|-----------------------------|----------------|----------------|
| Particulars   | FOR THE QUARTER JUNE 2011 |                |                | UP TO THE QUARTER JUNE 2011 |                |                |
|   | Fire                      | Marine         | Miscellaneous  | Fire                        | Marine         | Miscellaneous  |
| <b>Commission paid:</b>   |                           |                |                |                             |                |                |
| Direct  | 31,161                    | 21,027         | 185,074        | 31,161                      | 21,027         | 185,074        |
| Add: Re-insurance Accepted  | 3,034                     | 37             | 9,440          | 3,034                       | 37             | 9,440          |
| Less: Commission on Re-insurance Ceded  | 116,861                   | 26,200         | 112,838        | 116,861                     | 26,200         | 112,838        |
| <b>Net Commission</b>   | <b>(82,666)</b>           | <b>(5,136)</b> | <b>81,676</b>  | <b>(82,666)</b>             | <b>(5,136)</b> | <b>81,676</b>  |
| <b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details</b> |                           |                |                |                             |                |                |
| Agents  | 11,234                    | 7,018          | 116,303        | 11,234                      | 7,018          | 116,303        |
| Brokers   | 17,789                    | 13,113         | 52,959         | 17,789                      | 13,113         | 52,959         |
| Corporate Agency  | 2,137                     | 896            | 15,811         | 2,137                       | 896            | 15,811         |
| Referral  | 0                         | -              | 1              | 0                           | -              | 1              |
| <b>TOTAL (B)</b>  | <b>31,161</b>             | <b>21,027</b>  | <b>185,074</b> | <b>31,161</b>               | <b>21,027</b>  | <b>185,074</b> |

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

| <b>COMMISSION –</b> <span style="float: right;">(Rs. In '000')</span> |                           |                 |                |                             |                 |                |
|---|---------------------------|-----------------|----------------|-----------------------------|-----------------|----------------|
| Particulars   | FOR THE QUARTER JUNE 2010 |                 |                | UP TO THE QUARTER JUNE 2010 |                 |                |
|   | Fire                      | Marine          | Miscellaneous  | Fire                        | Marine          | Miscellaneous  |
| <b>Commission paid:</b>   |                           |                 |                |                             |                 |                |
| Direct  | 36,007                    | 17,029          | 207,174        | 36,007                      | 17,029          | 207,174        |
| Add: Re-insurance Accepted  | 11,638                    | 287             | 14,884         | 11,638                      | 287             | 14,884         |
| Less: Commission on Re-insurance Ceded                                | 115,754                   | 31,114          | 124,729        | 115,754                     | 31,114          | 124,729        |
| <b>Net Commission</b>   | <b>(68,108)</b>           | <b>(13,798)</b> | <b>97,329</b>  | <b>(68,108)</b>             | <b>(13,798)</b> | <b>97,329</b>  |
| <b>Break-up of the expenses (Gross) incurred to</b>                   |                           |                 |                |                             |                 |                |
| Agents  | 17,613                    | 7,061           | 103,945        | 17,613                      | 7,061           | 103,945        |
| Brokers   | 13,536                    | 8,630           | 47,672         | 13,536                      | 8,630           | 47,672         |
| Corporate Agency  | 2,935                     | 1,334           | 49,182         | 2,935                       | 1,334           | 49,182         |
| Referral  | 1,922                     | 4               | 6,375          | 1,922                       | 4               | 6,375          |
| <b>TOTAL (B)</b>  | <b>36,007</b>             | <b>17,029</b>   | <b>207,174</b> | <b>36,007</b>               | <b>17,029</b>   | <b>207,174</b> |

| PERIODIC DISCLOSURES                  |
|---------------------------------------|
| FORM NL-7-OPERATING EXPENSES SCHEDULE |

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

| S.No. | Particulars  | FOR THE QUARTER JUNE 2011 |               |                |                | UP TO THE QUARTER JUNE 2011 |               |                |                |
|-------|--|---------------------------|---------------|----------------|----------------|-----------------------------|---------------|----------------|----------------|
|       |  | Fire                      | Marine        | Miscellaneous  | Total          | Fire                        | Marine        | Miscellaneous  | Total          |
| 1     | Employees' remuneration & welfare benefits             | 38,140                    | 14,761        | 133,056        | 185,958        | 38,140                      | 14,761        | 133,056        | 185,958        |
| 2     | Travel, conveyance and vehicle running expenses        | 5,379                     | 2,082         | 18,764         | 26,225         | 5,379                       | 2,082         | 18,764         | 26,225         |
| 3     | Training expenses                                      | 380                       | 147           | 1,325          | 1,852          | 380                         | 147           | 1,325          | 1,852          |
| 4     | Rents, rates & taxes                                   | 8,007                     | 3,099         | 27,934         | 39,041         | 8,007                       | 3,099         | 27,934         | 39,041         |
| 5     | Repairs  | 2,327                     | 901           | 8,118          | 11,345         | 2,327                       | 901           | 8,118          | 11,345         |
| 6     | Printing & stationery                                  | 1,933                     | 748           | 6,743          | 9,424          | 1,933                       | 748           | 6,743          | 9,424          |
| 7     | Communication  | 1,780                     | 689           | 6,209          | 8,678          | 1,780                       | 689           | 6,209          | 8,678          |
| 8     | Legal & professional charges                           | 78,140                    | 30,242        | 272,599        | 380,981        | 78,140                      | 30,242        | 272,599        | 380,981        |
| 9     | Auditors' fees, expenses etc                           | -                         | -             | -              | -              | -                           | -             | -              | -              |
|       | (a) as auditor   | -                         | -             | -              | -              | -                           | -             | -              | -              |
|       | (b) as adviser or in any other capacity, in respect of | -                         | -             | -              | -              | -                           | -             | -              | -              |
|       | (i) Taxation matters                                   | -                         | -             | -              | -              | -                           | -             | -              | -              |
|       | (ii) Insurance matters                                 | -                         | -             | -              | -              | -                           | -             | -              | -              |
|       | (iii) Management services; and                         | -                         | -             | -              | -              | -                           | -             | -              | -              |
|       | (c) in any other capacity                              | -                         | -             | -              | -              | -                           | -             | -              | -              |
| 10    | Advertisement and publicity                            | 1,790                     | 693           | 6,244          | 8,727          | 1,790                       | 693           | 6,244          | 8,727          |
| 11    | Interest & Bank Charges                                | 1,997                     | 773           | 6,967          | 9,736          | 1,997                       | 773           | 6,967          | 9,736          |
| 12    | Others   | 7,751                     | 3,000         | 27,041         | 37,791         | 7,751                       | 3,000         | 27,041         | 37,791         |
| 13    | Depreciation   | 3,795                     | 1,469         | 13,238         | 18,501         | 3,795                       | 1,469         | 13,238         | 18,501         |
|       | <b>TOTAL</b>   | <b>151,418</b>            | <b>58,603</b> | <b>528,238</b> | <b>738,259</b> | <b>151,418</b>              | <b>58,603</b> | <b>528,238</b> | <b>738,259</b> |

| S.No. | Particulars  | FOR THE QUARTER JUNE 2010 |               |                |                | UP TO THE QUARTER JUNE 2010 |               |                |                |
|-------|--|---------------------------|---------------|----------------|----------------|-----------------------------|---------------|----------------|----------------|
|       |  | Fire                      | Marine        | Miscellaneous  | Total          | Fire                        | Marine        | Miscellaneous  | Total          |
| 1     | Employees' remuneration & welfare benefits             | 28,252                    | 10,763        | 84,598         | 123,614        | 28,252                      | 10,763        | 84,598         | 123,614        |
| 2     | Travel, conveyance and vehicle running expenses        | 3,702                     | 1,410         | 11,084         | 16,196         | 3,702                       | 1,410         | 11,084         | 16,196         |
| 3     | Training expenses                                      | 159                       | 60            | 475            | 694            | 159                         | 60            | 475            | 694            |
| 4     | Rents, rates & taxes                                   | 7,373                     | 2,809         | 22,077         | 32,258         | 7,373                       | 2,809         | 22,077         | 32,258         |
| 5     | Repairs  | 2,191                     | 835           | 6,562          | 9,589          | 2,191                       | 835           | 6,562          | 9,589          |
| 6     | Printing & stationery                                  | 1,494                     | 569           | 4,474          | 6,538          | 1,494                       | 569           | 4,474          | 6,538          |
| 7     | Communication  | 2,514                     | 958           | 7,526          | 10,998         | 2,514                       | 958           | 7,526          | 10,998         |
| 8     | Legal & professional charges                           | 50,438                    | 19,216        | 151,033        | 220,687        | 50,438                      | 19,216        | 151,033        | 220,687        |
| 9     | Auditors' fees, expenses etc                           | -                         | -             | -              | -              | -                           | -             | -              | -              |
|       | (a) as auditor   | -                         | -             | -              | -              | -                           | -             | -              | -              |
|       | (b) as adviser or in any other capacity, in respect of | -                         | -             | -              | -              | -                           | -             | -              | -              |
|       | (i) Taxation matters                                   | -                         | -             | -              | -              | -                           | -             | -              | -              |
|       | (ii) Insurance matters                                 | -                         | -             | -              | -              | -                           | -             | -              | -              |
|       | (iii) Management services; and                         | -                         | -             | -              | -              | -                           | -             | -              | -              |
|       | (c) in any other capacity                              | -                         | -             | -              | -              | -                           | -             | -              | -              |
| 10    | Advertisement and publicity                            | 1,458                     | 555           | 4,365          | 6,378          | 1,458                       | 555           | 4,365          | 6,378          |
| 11    | Interest & Bank Charges                                | 1,361                     | 518           | 4,074          | 5,953          | 1,361                       | 518           | 4,074          | 5,953          |
| 12    | Others   | 22,764                    | 8,465         | 68,344         | 99,573         | 22,764                      | 8,465         | 68,344         | 99,573         |
| 13    | Depreciation   | 4,800                     | 1,829         | 14,372         | 21,000         | 4,800                       | 1,829         | 14,372         | 21,000         |
|       | <b>TOTAL</b>   | <b>126,504</b>            | <b>47,988</b> | <b>378,985</b> | <b>553,477</b> | <b>126,504</b>              | <b>47,988</b> | <b>378,985</b> | <b>553,477</b> |

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

**SHARE CAPITAL**

| <b>S.NO.</b> | <b>Particulars</b>  | <b>AS AT 30TH JUNE 2011<br/>(Rs.'000).</b> | <b>AS AT 30TH JUNE 2010<br/>(Rs.'000).</b> |
|--------------|---|--|--|
| 1            | Authorised Capital  |  |  |
|              | Equity Shares of Rs. 10 each                              | 4,000,000                                  | 4,000,000                                  |
| 2            | Issued Capital  |  |  |
|              | Equity Shares of Rs. 10each                               | 2,470,000                                  | 2,470,000                                  |
| 3            | Subscribed Capital  |  |  |
|              | Equity Shares of Rs. 10each                               | 2,470,000                                  | 2,470,000                                  |
| 4            | Called-up Capital   |  |  |
|              | Equity Shares of Rs. ....each                             | 2,470,000                                  | 2,470,000                                  |
|              | Less : Calls unpaid                                       | -  | -  |
|              | Add : Equity Shares forfeited (Amount originally paid up) | -  | -  |
|              | Less : Par Value of Equity Shares bought back             | -  | -  |
|              | Less : Preliminary Expenses                               | -  | -  |
|              | Expenses including commission or brokerage on             | -  | -  |
|              | Underwriting or subscription of shares                    | -  | -  |
|              | <b>TOTAL</b>  | <b>2,470,000</b>                           | <b>2,470,000</b>                           |

**PERIODIC DISCLOSURES****FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE****SHARE CAPITAL****PATTERN OF SHAREHOLDING****[As certified by the Management]**

| Shareholder  | AS AT 30TH JUNE 2011 |              | AS AT 30TH JUNE 2010 |              |
|--------------|----------------------|--------------|----------------------|--------------|
|              | Number of Shares     | % of Holding | Number of Shares     | % of Holding |
| Promoters    |                      |              |                      |              |
| · Indian     | 182,780,000          | 74           | 182,780,000          | 74           |
| · Foreign    | 64,220,000           | 26           | 64,220,000           | 26           |
| Others       | -                    | -            | -                    | -            |
| <b>TOTAL</b> | <b>247,000,000</b>   | <b>100</b>   | <b>247,000,000</b>   | <b>100</b>   |

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

**RESERVES AND SURPLUS**

| S.NO. | Particulars                                    | AS AT 30TH JUNE<br>2011<br>(Rs.'000). | AS AT 30TH JUNE<br>2010<br>(Rs.'000). |
|-------|--|---------------------------------------|---------------------------------------|
| 1     | Capital Reserve                                | -                                     | -                                     |
| 2     | Capital Redemption Reserve                     | -                                     | -                                     |
| 3     | Share Premium                                  | 1,542,000                             | 1,542,000                             |
| 4     | General Reserves                               | -                                     | -                                     |
|       | Less: Debit balance in Profit and Loss Account | -                                     | -                                     |
|       | Less: Amount utilized for Buy-back             | -                                     | -                                     |
| 5     | Catastrophe Reserve                            | 1,166                                 | 1,166                                 |
| 6     | Other Reserves (to be specified)               | -                                     | -                                     |
| 7     | Balance of Profit in Profit & Loss Account     | 632,935                               | 767,253                               |
|       | <b>TOTAL</b>                                   | <b>2,176,101</b>                      | <b>2,310,420</b>                      |



|                                       |
|---------------------------------------|
| <b>PERIODIC DISCLOSURES</b>           |
| <b>FORM NL-11-BORROWINGS SCHEDULE</b> |
| <b>BORROWINGS</b>                     |

| S.NO. | Particulars                 | AS AT 30TH<br>JUNE 2011<br>(Rs.'000). | AS AT 30TH<br>JUNE 2010<br>(Rs.'000). |
|-------|-----------------------------|---------------------------------------|---------------------------------------|
|       |                             |                                       |                                       |
| 1     | Debentures/ Bonds           | -                                     | -                                     |
| 2     | Banks                       | -                                     | -                                     |
| 3     | Financial Institutions      | -                                     | -                                     |
| 4     | Others (to be<br>specified) | -                                     | -                                     |
|       |                             |                                       |                                       |
|       | <b>TOTAL</b>                | <b>-</b>                              | <b>-</b>                              |

Notes:

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

**PERIODIC DISCLOSURES**  
**FORM NL-12-INVESTMENT SCHEDULE**

**Investments**

| S.NO. | Particulars  | AS AT 30TH JUNE 2011<br>(Rs.'000). | AS AT 30TH JUNE 2010<br>(Rs.'000). |
|-------|--|------------------------------------|------------------------------------|
|       | <b>LONG TERM INVESTMENTS</b>   |                                    |                                    |
| 1     | Government securities and Government guaranteed bonds including Treasury Bills |                                    |                                    |
|       | (a) Company  | 6,519,754                          | 4,049,700                          |
|       | (b) Motor Pool   | -                                  | 51,200                             |
| 2     | Other Approved Securities  | -                                  |                                    |
|       | (a) Company  | 2,295,922                          | 1,654,200                          |
|       | (b) Motor Pool   | -                                  | 100,000                            |
| 3     | Other Investments  | -                                  | -                                  |
|       | ( a) Shares  | -                                  | -                                  |
|       | (aa) Equity  | -                                  | -                                  |
|       | (bb) Preference  | -                                  | -                                  |
|       | ( b) Mutual Funds  | -                                  |                                    |
|       | (c) Derivative Instruments   | -                                  | -                                  |
|       | (d) Debentures/ Bonds  | -                                  | -                                  |
|       | (e) Other Securities (to be specified)   | -                                  | -                                  |
|       | (f) Subsidiaries   | 5,000                              | 5,000                              |
|       | (g) Investment Properties-Real Estate  | -                                  | -                                  |
| 4     | Investments in Infrastructure and Social Sector                                | 3,319,145                          | 1,744,200                          |
| 5     | Other than Approved Investments  | -                                  | -                                  |
|       | <b>SHORT TERM INVESTMENTS</b>  | -                                  |                                    |
| 1     | Government securities and Government guaranteed bonds including Treasury Bills | -                                  |                                    |
|       | (a) Company  | 165,350                            | 317,374                            |
|       | (b) Motor Pool   | -                                  | -                                  |
| 2     | Other Approved Securities  | -                                  |                                    |
|       | (a) Company  | 560,000                            | 149,600                            |

|   |   |                   |                  |
|---|---|-------------------|------------------|
|   | (b) Motor Pool                                  | -                 | -                |
| 3 | Other Investments                               | -                 | -                |
|   | (a) Shares                                      | -                 | -                |
|   | (aa) Equity                                     | -                 | -                |
|   | (bb) Preference                                 | -                 | -                |
|   | (b) Mutual Funds                                | -                 | -                |
|   | (i) Company                                     | 610,442           | 725,200          |
|   | (ii) Motor Pool                                 | -                 | 525,300          |
|   | (a) Derivative Instruments                      | -                 | -                |
|   | (b) Debentures/ Bonds                           | -                 | -                |
|   | (c) Other Securities (to be specified)          | -                 | -                |
|   | (d) Subsidiaries                                | -                 | -                |
|   | (e) Investment Properties-Real Estate           | -                 | -                |
| 4 | Investments in Infrastructure and Social Sector | -                 | -                |
|   | (a) Company                                     | 175,000           | 135,000          |
|   | (b) Motor Pool                                  | -                 | -                |
| 5 | Other than Approved Investments                 | -                 | -                |
|   | (a) Company                                     | -                 | -                |
|   | (b) Motor Pool                                  | -                 | -                |
|   | <b>TOTAL</b>                                    | <b>13,650,614</b> | <b>9,456,774</b> |

**Notes:**

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

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

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

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

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

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

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

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

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

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

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

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

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

**LOANS**

| S.No. | Particulars                              | AS AT 30TH JUNE<br>2011<br>(Rs.'000). | AS AT 30TH JUNE<br>2010<br>(Rs.'000). |
|-------|--|---------------------------------------|---------------------------------------|
| 1     | SECURITY-WISE CLASSIFICATION             |                                       |                                       |
|       | Secured                                  |                                       |                                       |
|       | (a) On mortgage of property              |                                       |                                       |
|       | (aa) In India                            | -                                     | -                                     |
|       | (bb) Outside India                       | -                                     | -                                     |
|       | (b) On Shares, Bonds, Govt. Securities   | -                                     | -                                     |
|       | (c) Others (to be specified)             | -                                     | -                                     |
|       | Unsecured                                | -                                     | -                                     |
|       | <b>TOTAL</b>                             | -                                     | -                                     |
| 2     | BORROWER-WISE CLASSIFICATION             |                                       |                                       |
|       | (a) Central and State Governments        | -                                     | -                                     |
|       | (b) Banks and Financial Institutions     | -                                     | -                                     |
|       | (c) Subsidiaries                         | -                                     | -                                     |
|       | (d) Industrial Undertakings              | -                                     | -                                     |
|       | (e) Others (to be specified)             | -                                     | -                                     |
|       | <b>TOTAL</b>                             |                                       |                                       |
| 3     | PERFORMANCE-WISE CLASSIFICATION          |                                       |                                       |
|       | (a) Loans classified as standard         | -                                     | -                                     |
|       | (aa) In India                            | -                                     | -                                     |
|       | (bb) Outside India                       | -                                     | -                                     |
|       | (b) Non-performing loans less provisions | -                                     | -                                     |
|       | (aa) In India                            | -                                     | -                                     |
|       | (bb) Outside India                       | -                                     | -                                     |
|       | <b>TOTAL</b>                             | -                                     | -                                     |
| 4     | MATURITY-WISE CLASSIFICATION             |                                       |                                       |
|       | (a) Short Term                           | -                                     | -                                     |
|       | (b) Long Term                            | -                                     | -                                     |
|       | <b>TOTAL</b>                             | -                                     | -                                     |

Notes:

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

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

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

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

**PERIODIC DISCLOSURES**  
**FORM NL-14-FIXED ASSETS SCHEDULE**

**FIXED ASSETS**

| Particulars             |                   |               |            |                |                 |                |                          |                | (Rs.'000)               |                         |
|-------------------------|-------------------|---------------|------------|----------------|-----------------|----------------|--------------------------|----------------|-------------------------|-------------------------|
|                         | Cost/ Gross Block |               |            |                | Depreciation    |                |                          |                | Net Block               |                         |
|                         | Opening           | Additions     | Deductions | Closing        | Up to Last Year | For The Period | On Sales/<br>Adjustments | To Date        | AS AT 30TH<br>JUNE 2011 | AS AT 30TH<br>JUNE 2010 |
| Goodwill                | -                 | -             | -          | -              | -               | -              | -                        | -              | -                       | -                       |
| Computer Software       | 101,093           | 13,705        | -          | 114,798        | 90,618          | 3,887          | -                        | 94,505         | 20,293                  | -                       |
| Land-Freehold           | -                 | -             | -          | -              | -               | -              | -                        | -              | -                       | -                       |
| Leasehold Property      | -                 | -             | -          | -              | -               | -              | -                        | -              | -                       | -                       |
| Buildings               | 50,099            | -             | -          | 50,099         | 204             | 86             | -                        | 290            | 49,810                  | -                       |
| Furniture & Fittings    | 208,284           | 3,599         | -          | 211,883        | 155,282         | 1,386          | -                        | 156,668        | 55,215                  | 40,418                  |
| Information Technology  | 368,516           | 2,917         | -          | 371,433        | 303,537         | 12,814         | -                        | 316,351        | 55,083                  | 60,527                  |
| Vehicles                | 4,354             | -             | -          | 4,354          | 1,129           | 43             | -                        | 1,171          | 3,182                   | 1,652                   |
| Office Equipment        | 57,222            | 619           | -          | 57,842         | 14,603          | 243            | -                        | 14,845         | 42,996                  | 34,248                  |
| Others (Specify nature) | -                 | -             | -          | -              | -               | -              | -                        | -              | -                       | -                       |
| <b>TOTAL</b>            | <b>789,568</b>    | <b>20,841</b> | <b>-</b>   | <b>810,409</b> | <b>565,372</b>  | <b>18,459</b>  | <b>-</b>                 | <b>583,830</b> | <b>226,579</b>          | <b>136,845</b>          |
| Work in progress        | -                 | -             | -          | -              | -               | -              | -                        | -              | -                       | -                       |
| <b>Grand Total</b>      | <b>789,568</b>    | <b>20,841</b> | <b>-</b>   | <b>810,409</b> | <b>565,372</b>  | <b>18,459</b>  | <b>-</b>                 | <b>583,830</b> | <b>226,579</b>          | <b>136,845</b>          |
| <b>PREVIOUS YEAR</b>    | <b>651,380</b>    | <b>10,857</b> | <b>837</b> | <b>661,401</b> | <b>504,393</b>  | <b>21,000</b>  | <b>837</b>               | <b>524,556</b> | <b>136,845</b>          |                         |

*Note:*

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

| PERIODIC DISCLOSURES                      |  |  |  |
|---|--|--|--|
| FORM NL-15-CASH AND BANK BALANCE SCHEDULE |  |  |  |
| CASH AND BANK BALANCES                    |  |  |  |

| S.No. | Particulars   | AS AT 30TH JUNE 2011 | AS AT 30TH JUNE 2010 |
|-------|---|----------------------|----------------------|
|       |   | (Rs.'000)            | (Rs.'000)            |
| 1     | Cash (including cheques, drafts and stamps)                 | 30,787               | 33,374               |
| 2     | Bank Balances   | -                    | -                    |
|       | (a) Deposit Accounts  | -                    | -                    |
|       | (aa) Short-term (due within 12 months)                      | 7,170,000            | 5,842,190            |
|       | (bb) Others   | -                    | -                    |
|       | (b) Current Accounts  | 15,532               | 5,057                |
|       | (c) Others (to be specified)                                | -                    | -                    |
| 3     | Money at Call and Short Notice                              | -                    | -                    |
|       | (a) With Banks  | -                    | -                    |
|       | (b) With other Institutions                                 | -                    | -                    |
| 4     | Others (to be specified)                                    | -                    | -                    |
|       | <b>TOTAL</b>  | <b>7,216,320</b>     | <b>5,880,621</b>     |
|       |   |                      |                      |
|       | Balances with non-scheduled banks included in 2 and 3 above | -                    | -                    |

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

| PERIODIC DISCLOSURES                          |  |  |  |
|---|--|--|--|
| FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE |  |  |  |
| ADVANCES AND OTHER ASSETS                     |  |  |  |

| S.No. | Particulars   | AS AT 30TH JUNE 2011<br>(Rs.'000). | AS AT 30TH JUNE 2010<br>(Rs.'000). |
|-------|---|------------------------------------|------------------------------------|
|       | <b>ADVANCES</b>   |                                    |                                    |
| 1     | Reserve deposits with ceding companies  | -                                  | -                                  |
| 2     | Application money for investments   | -                                  | -                                  |
| 3     | Prepayments   | 159,199                            | 181,081                            |
| 4     | Advances to Directors/Officers  | -                                  | -                                  |
| 5     | Advance tax paid and taxes deducted at source (Net of provision for taxation)     | 66,657                             | 23,433                             |
| 6     | Others (to be specified)  | 181,588                            | 196,271                            |
|       | <b>TOTAL (A)</b>  | <b>407,444</b>                     | <b>400,785</b>                     |
|       | <b>OTHER ASSETS</b>   |                                    |                                    |
| 1     | Income accrued on investments   | 725,030                            | 400,394                            |
| 2     | Outstanding Premiums  | -                                  | -                                  |
| 3     | Agents' Balances  | -                                  | -                                  |
| 4     | Foreign Agencies Balances   | -                                  | -                                  |
| 5     | Due from other entities carrying on insurance business                            | 1,297,891                          | 2,829,240                          |
| 6     | Share in Motor Pool   | -                                  | -                                  |
| 7     | Due from subsidiaries/ holding  | -                                  | -                                  |
| 8     | Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938] | -                                  | -                                  |
| 9     | Others (to be specified)  | -                                  | 51                                 |
|       | <b>TOTAL (B)</b>  | <b>2,022,921</b>                   | <b>3,229,684</b>                   |
|       | <b>TOTAL (A+B)</b>  | <b>2,430,365</b>                   | <b>3,630,470</b>                   |

Notes:

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

|  |
|--|
| <b>PERIODIC DISCLOSURES</b>                    |
| <b>FORM NL-17-CURRENT LIABILITIES SCHEDULE</b> |

**CURRENT LIABILITIES**

| S.No. | Particulars                               | AS AT 30TH JUNE 2011 | AS AT 30TH JUNE 2010 |
|-------|---|----------------------|----------------------|
|       |   | (Rs.'000).           | (Rs.'000).           |
| 1     | Agents' Balances                          | 143,683              | 191,973              |
| 2     | Balances due to other insurance companies | 136,429              | -                    |
| 3     | Deposits held on re-insurance ceded       | -                    | -                    |
| 4     | Premiums received in advance              | -                    | -                    |
| 5     | Unallocated Premium                       | -                    | -                    |
| 6     | Sundry creditors                          | 475,553              | 430,171              |
| 7     | Due to subsidiaries/ holding company      | -                    | -                    |
| 8     | Claims Outstanding                        | 11,365,303           | 8,265,111            |
| 9     | Due to Officers/ Directors                | -                    | -                    |
| 10    | Depsit Premium                            | 167,265              | -                    |
| 11    | Policy Holder Due                         | 112,594              | -                    |
|       | <b>TOTAL</b>                              | <b>12,400,828</b>    | <b>8,887,255</b>     |



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

**PROVISIONS**

| S.No. | Particulars   | AS AT 30TH JUNE 2011 | AS AT 30TH JUNE 2010 |
|-------|---|----------------------|----------------------|
|       |   | (Rs.'000).           | (Rs.'000).           |
| 1     | Reserve for Unexpired Risk  | 6,679,907            | 5,493,026            |
| 2     | For taxation (less advance tax paid and taxes deducted at source) | -                    | -                    |
| 3     | For proposed dividends  | -                    | 19,266               |
| 4     | For dividend distribution tax                                     | -                    | -                    |
| 5     | Others (to be specified)  | -                    | -                    |
| 6     | Reserve for Premium Deficiency                                    | -                    | -                    |
|       | <b>TOTAL</b>  | <b>6,679,907</b>     | <b>5,512,292</b>     |

|   |
|---|
| <b>PERIODIC DISCLOSURES</b>                 |
| <b>FORM NL-19 MISC EXPENDITURE SCHEDULE</b> |

**MISCELLANEOUS EXPENDITURE**  
(To the extent not written off or adjusted)

| S.No. | Particulars  | AS AT 30TH JUNE 2011 | AS AT 30TH JUNE 2010 |
|-------|--|----------------------|----------------------|
|       |  | (Rs.'000).           | (Rs.'000).           |
| 1     | Discount Allowed in issue of shares/<br>debentures | -                    | -                    |
|       |  |                      |                      |
| 2     | Others (to be specified)                           | -                    | -                    |
|       | <b>TOTAL</b>                                       | -                    | -                    |

Notes:

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

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

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

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

INSURER: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 1ST APRIL - 30TH JUNE 2011

(Rs in Lakhs)

| Statement of Liabilities |                          |                              |                                |               |                |                              |                                |               |                |
|--------------------------|--------------------------|------------------------------|--------------------------------|---------------|----------------|------------------------------|--------------------------------|---------------|----------------|
| Sl.No.                   | Particular               | As At 30TH JUNE 2011         |                                |               |                | As At 30TH JUNE 2010         |                                |               |                |
|                          |                          | Reserves for unexpired risks | Reserve for Outstanding Claims | IBNR Reserves | Total Reserves | Reserves for unexpired risks | Reserve for Outstanding Claims | IBNR Reserves | Total Reserves |
| 1                        | <b>Fire</b>              | 3,678                        | 3,782                          | 644           | 8,104          | 3,188                        | 5,044                          | 547           | 8,780          |
| 2                        | <b>Marine</b>            |                              |                                |               |                |                              |                                |               |                |
| a                        | Marine Cargo             | 3,356                        | 3,175                          | 705           | 7,237          | 2,888                        | 2,553                          | 593           | 6,033          |
| b                        | Marine Hull              | 362                          | 675                            | 333           | 1,369          | 488                          | 533                            | 207           | 1,228          |
| 3                        | <b>Miscellaneous</b>     |                              |                                |               |                |                              |                                |               |                |
| a                        | Motor                    | 48,631                       | 81,323                         | 7,813         | 137,766        | 38,280                       | 51,096                         | 9,771         | 99,147         |
| b                        | Engineering              | 988                          | 2,387                          | 427           | 3,803          | 1,076                        | 2,233                          | 376           | 3,685          |
| c                        | Aviation                 | 290                          | 1,087                          | -             | 1,377          | 284                          | 451                            | -             | 734            |
| d                        | Liabilities              | 438                          | 215                            | 366           | 1,019          | 399                          | 339                            | 302           | 1,041          |
| e                        | Others                   | 4,006                        | 2,763                          | 1,204         | 7,973          | 3,517                        | 2,043                          | 1,134         | 6,693          |
| 4                        | <b>Health Insurance</b>  | 5,049                        | 4,878                          | 1,876         | 11,803         | 4,810                        | 3,215                          | 2,216         | 10,241         |
| 5                        | <b>Total Liabilities</b> | 66,799                       | 100,285                        | 13,368        | 180,452        | 54,930                       | 67,506                         | 15,145        | 137,581        |

**PERIODIC DISCLOSURES**  
**FORM NL-22: Geographical Distribution of Business**

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April to 30th June, 2011

(Rs in Lakhs)

| 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        | 131.25           | 131.25           | 9.33            | 9.33            | 0.18            | 0.18            | 39.73           | 39.73           | 904.25           | 904.25           | 541.61            | 541.61          | 27.26               | 27.26           | 4.84              | 4.84          | 190.29            | 190.29          | 5.50             | 5.50         | -              | -            | 54.41                   | 54.41           | 1,908.63         | 1,908.63         |
| Arunachal Pradesh     | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| Assam                 | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| Bihar                 | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| Chhattisgarh          | 49.72            | 49.72            | 0.51            | 0.51            | -               | -               | 2.95            | 2.95            | 262.51           | 262.51           | 112.60            | 112.60          | -                   | -               | -                 | -             | 0.40              | 0.40            | 0.09             | 0.09         | -              | -            | 24.68                   | 24.68           | 453.47           | 453.47           |
| Goa                   | 20.62            | 20.62            | 0.40            | 0.40            | 36.93           | 36.93           | 3.95            | 3.95            | 295.02           | 295.02           | 109.35            | 109.35          | 1.30                | 1.30            | 7.55              | 7.55          | 3.69              | 3.69            | 0.32             | 0.32         | -              | -            | 4.36                    | 4.36            | 483.48           | 483.48           |
| Gujarat               | 448.13           | 448.13           | 170.14          | 170.14          | 1.24            | 1.24            | 45.56           | 45.56           | 1,923.41         | 1,923.41         | 1,261.84          | 1,261.84        | 69.71               | 69.71           | 69.47             | 69.47         | 446.92            | 446.92          | 10.05            | 10.05        | -              | -            | 422.97                  | 422.97          | 4,869.46         | 4,869.46         |
| Haryana               | 3,522.92         | 3,522.92         | 49.46           | 49.46           | (0.12)          | (0.12)          | 104.85          | 104.85          | (1,262.76)       | (1,262.76)       | 202.50            | 202.50          | 3.81                | 3.81            | 122.03            | 122.03        | (4.38)            | (4.38)          | 4.65             | 4.65         | -              | -            | 113.47                  | 113.47          | 2,856.42         | 2,856.42         |
| Himachal Pradesh      | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| Jammu & Kashmir       | 0.10             | 0.10             | -               | -               | -               | -               | -               | -               | 20.87            | 20.87            | 13.14             | 13.14           | -                   | -               | 0.01              | 0.01          | -                 | -               | -                | -            | -              | -            | 0.09                    | 0.09            | 34.21            | 34.21            |
| Jharkhand             | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| Karnataka             | 222.70           | 222.70           | 26.14           | 26.14           | -               | -               | 8.63            | 8.63            | 1,060.48         | 1,060.48         | 486.85            | 486.85          | 192.60              | 192.60          | 19.74             | 19.74         | 394.69            | 394.69          | 1.46             | 1.46         | -              | -            | 68.14                   | 68.14           | 2,481.42         | 2,481.42         |
| Kerala                | 46.62            | 46.62            | 1.44            | 1.44            | 0.30            | 0.30            | 9.78            | 9.78            | 407.64           | 407.64           | 99.98             | 99.98           | 0.08                | 0.08            | 1.28              | 1.28          | 8.00              | 8.00            | 0.13             | 0.13         | -              | -            | 60.35                   | 60.35           | 635.59           | 635.59           |
| Madhya Pradesh        | 67.65            | 67.65            | 59.72           | 59.72           | -               | -               | 14.80           | 14.80           | 644.14           | 644.14           | 326.97            | 326.97          | 3.64                | 3.64            | 2.70              | 2.70          | 21.41             | 21.41           | 1.32             | 1.32         | -              | -            | 99.99                   | 99.99           | 1,242.35         | 1,242.35         |
| Maharashtra           | 4,346.88         | 4,346.88         | 1,131.37        | 1,131.37        | 891.28          | 891.28          | 561.63          | 561.63          | 2,632.73         | 2,632.73         | 1,568.23          | 1,568.23        | 1,019.78            | 1,019.78        | 219.94            | 219.94        | 1,681.56          | 1,681.56        | 22.81            | 22.81        | -              | -            | 1,566.22                | 1,566.22        | 15,642.42        | 15,642.42        |
| Manipur               | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| Meghalaya             | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| Mizoram               | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| Nagaland              | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| Orissa                | 27.35            | 27.35            | 16.89           | 16.89           | 24.30           | 24.30           | 14.46           | 14.46           | 696.69           | 696.69           | 312.33            | 312.33          | 0.24                | 0.24            | 0.75              | 0.75          | 1.73              | 1.73            | 0.79             | 0.79         | -              | -            | 23.82                   | 23.82           | 1,119.35         | 1,119.35         |
| Punjab                | 7.35             | 7.35             | 0.20            | 0.20            | -               | -               | 2.64            | 2.64            | 629.03           | 629.03           | 322.91            | 322.91          | 2.71                | 2.71            | 0.99              | 0.99          | 8.49              | 8.49            | 0.99             | 0.99         | -              | -            | 105.94                  | 105.94          | 1,081.27         | 1,081.27         |
| Rajasthan             | 15.58            | 15.58            | 3.38            | 3.38            | -               | -               | 4.16            | 4.16            | 655.12           | 655.12           | 422.26            | 422.26          | 1.11                | 1.11            | 6.04              | 6.04          | 6.60              | 6.60            | 0.30             | 0.30         | -              | -            | 116.02                  | 116.02          | 1,230.58         | 1,230.58         |
| Sikkim                | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| Tamil Nadu            | 239.81           | 239.81           | 309.97          | 309.97          | -               | -               | 55.18           | 55.18           | 1,640.03         | 1,640.03         | 802.29            | 802.29          | 16.70               | 16.70           | 18.74             | 18.74         | 1,822.93          | 1,822.93        | 1.56             | 1.56         | -              | -            | 118.47                  | 118.47          | 5,025.68         | 5,025.68         |
| Tripura               | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| Uttar Pradesh         | 93.39            | 93.39            | 68.40           | 68.40           | 23.20           | 23.20           | 35.25           | 35.25           | 1,639.61         | 1,639.61         | 533.17            | 533.17          | 1.59                | 1.59            | 4.89              | 4.89          | 34.05             | 34.05           | 2.82             | 2.82         | -              | -            | 67.66                   | 67.66           | 2,504.04         | 2,504.04         |
| Uttarakhand           | 17.18            | 17.18            | 0.86            | 0.86            | -               | -               | 0.78            | 0.78            | 182.88           | 182.88           | 72.45             | 72.45           | 0.15                | 0.15            | 0.83              | 0.83          | 2.03              | 2.03            | 0.16             | 0.16         | -              | -            | 24.20                   | 24.20           | 301.51           | 301.51           |
| West Bengal           | 219.69           | 219.69           | 94.58           | 94.58           | 41.20           | 41.20           | 248.32          | 248.32          | 740.51           | 740.51           | 206.58            | 206.58          | 19.54               | 19.54           | 15.92             | 15.92         | 74.85             | 74.85           | 2.86             | 2.86         | -              | -            | 47.69                   | 47.69           | 1,711.76         | 1,711.76         |
| Andaman & Nicobar Is. | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| Chandigarh            | 13.33            | 13.33            | 4.38            | 4.38            | -               | -               | 5.57            | 5.57            | 544.48           | 544.48           | 241.07            | 241.07          | -                   | -               | 4.81              | 4.81          | 591.04            | 591.04          | 0.53             | 0.53         | -              | -            | 212.62                  | 212.62          | 1,617.82         | 1,617.82         |
| Dadra & Nagar Haveli  | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| Daman & Diu           | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| Delhi                 | 1,268.21         | 1,268.21         | 1,186.27        | 1,186.27        | 11.87           | 11.87           | 366.85          | 366.85          | 2,389.25         | 2,389.25         | 799.62            | 799.62          | 106.25              | 106.25          | 198.89            | 198.89        | 445.46            | 445.46          | 37.32            | 37.32        | -              | -            | 444.93                  | 444.93          | 7,254.93         | 7,254.93         |
| Lakshadweep           | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| Puducherry            | -                | -                | -               | -               | -               | -               | -               | -               | -                | -                | -                 | -               | -                   | -               | -                 | -             | -                 | -               | -                | -            | -              | -            | -                       | -               | -                | -                |
| <b>Total</b>          | <b>10,758.48</b> | <b>10,758.48</b> | <b>3,133.45</b> | <b>3,133.45</b> | <b>1,030.38</b> | <b>1,030.38</b> | <b>1,525.09</b> | <b>1,525.09</b> | <b>16,005.92</b> | <b>16,005.92</b> | <b>8,435.73</b>   | <b>8,435.73</b> | <b>1,466.48</b>     | <b>1,466.48</b> | <b>699.43</b>     | <b>699.43</b> | <b>5,729.74</b>   | <b>5,729.74</b> | <b>93.68</b>     | <b>93.68</b> | <b>-</b>       | <b>-</b>     | <b>3,576.02</b>         | <b>3,576.02</b> | <b>52,454.39</b> | <b>52,454.39</b> |

**PERIODIC DISCLOSURES**

**FORM NL-23: Reinsurance Risk Concentration**

Insurer: IFFCO TOKIO GENERAL INSURANCE CO.LTD.

Date: 01/04/2011 TO 30/06/2011

*(Rs in Lakhs)*

| Reinsurance Risk Concentration |  |                   |                             |                  |             |   |
|--------------------------------|--|-------------------|-----------------------------|------------------|-------------|---|
| S.No.                          | Reinsurance Placements                             | No. of reinsurers | Premium ceded to reinsurers |                  |             | Premium ceded to reinsurers / Total reinsurance premium ceded (%) |
|                                |  |                   | Proportional                | Non-Proportional | Facultative |   |
| 1                              | No. of Reinsurers with rating of AAA and above     | 1                 | 745                         |                  |             | 3.09  |
| 2                              | No. of Reinsurers with rating AA but less than AAA | 11                | 418                         | 342              | 250         | 4.19  |
| 3                              | No. of Reinsurers with rating A but less than AA   | 88                | 11,942                      | 1,016            | 7,240       | 83.84   |
| 4                              | No. of Reinsurers with rating BBB but less than A  |                   | 600                         | 126              | 15          | 3.08  |
| 5                              | No. of Reinsurers with rating less than BBB        |                   |                             |                  |             |   |
| 6                              | No. of Indian Reinsurers other than GIC            | 11                | 1                           |                  | 1,396       | 5.80  |
|                                | Total  | 111               | 13,706                      | 1,484            | 8,901       | 100.00  |

**PERIODIC DISCLOSURES**  
**FORM NL-24: Ageing of Claims**

Insurer: IFFCO TOKIO GENERAL INSURANCECO LTD

Date: 1st April to 30th June, 2011

*(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                | Fire              | 2                  | 21    | 30   | 62   | 78   | 193                      | 815.22                      |
| 2                | Marine Cargo      | 0                  | 385   | 1022 | 563  | 182  | 2152                     | 1,542.13                    |
| 3                | Marine Hull       | 0                  | 0     | 0    | 1    | 6    | 7                        | 34.58                       |
| 4                | Engineering       | 1                  | 15    | 44   | 48   | 31   | 139                      | 696.13                      |
| 5                | Motor OD          | 1774               | 36318 | 5003 | 1440 | 429  | 44964                    | 6,936.83                    |
| 6                | Motor TP          | 0                  | 0     | 22   | 89   | 1310 | 1421                     | 3,548.92                    |
| 7                | Health            | 1                  | 1788  | 836  | 174  | 746  | 3545                     | 1,565.09                    |
| 8                | Overseas Travel   | 0                  | 0     | 3    | 10   | 54   | 67                       | 7.92                        |
| 9                | Personal Accident | 0                  | 99    | 231  | 166  | 106  | 602                      | 404.52                      |
| 10               | Liability         | 0                  | 0     | 6    | 27   | 9    | 42                       | 93.65                       |
| 11               | Crop              | 0                  | 0     | 0    | 0    | 0    | 0                        | -                           |
| 12               | Miscellaneous     | 29                 | 175   | 115  | 91   | 62   | 472                      | 3,638.75                    |

**PERIODIC DISCLOSURES**  
**FORM NL-25 Quarterly claims data for Non-Life**

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

DATE: 1<sup>ST</sup> APRIL - 30<sup>TH</sup> JUNE, 2011

*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 | 471  | 1852         | 65          | 449         | 21376    | 28221    | 2560   | 99              | 1571              | 162       | 0    | 4      | 1163          | 57993 |
| 2       | Claims reported during the period         | 351  | 2991         | 19          | 291         | 61119    | 3330     | 4608   | 84              | 1125              | 60        | 0    | 6      | 968           | 74952 |
| 3       | Claims Settled during the period          | 193  | 2152         | 7           | 139         | 44964    | 1421     | 3545   | 67              | 602               | 42        | 0    | 3      | 469           | 53604 |
| 4       | Claims Repudiated during the period       | 0    | 0            | 0           | 0           | 0        | 0        | 0      | 0               | 0                 | 0         | 0    | 0      | 0             | 0     |
| 5       | Claims closed during the period           | 0    | 0            | 0           | 0           | 0        | 0        | 0      | 0               | 0                 | 0         | 0    | 0      | 0             | 0     |
| 6       | Claims O/S at End of the period           | 1044 | 2501         | 121         | 819         | 36420    | 30076    | 1872   | 92              | 1811              | 174       | 0    | 8      | 1649          | 76587 |
|         | Less than 3months                         | 248  | 783          | 6           | 206         | 25091    | 2314     | 1153   | 26              | 724               | 47        | 0    | 5      | 513           | 31116 |
|         | 3 months to 6 months                      | 222  | 600          | 31          | 163         | 6388     | 3129     | 234    | 15              | 448               | 32        | 0    |        | 419           | 11681 |
|         | 6months to 1 year                         | 286  | 566          | 22          | 208         | 3571     | 5400     | 357    | 5               | 311               | 51        | 0    | 1      | 330           | 11108 |
|         | 1year and above                           | 288  | 552          | 62          | 242         | 1370     | 19233    | 128    | 46              | 328               | 44        | 0    | 2      | 387           | 22682 |

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

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

**Solvency for the quarter ended as on 30th June' 2011**

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

| Item No. | Description  | PREMIUM       |             | CLAIM                |                    | RSM   |       | RSM   |
|----------|--------------|---------------|-------------|----------------------|--------------------|-------|-------|-------|
|          |              | Gross Premium | Net Premium | Gross incurred claim | Net incurred Claim | RSM-1 | RSM-2 |       |
| 1        | Fire         | 22306         | 5464        | 16439                | 4550               | 2231  | 2466  | 2466  |
| 2        | Marine Cargo | 9192          | 4022        | 9318                 | 3593               | 1103  | 1677  | 1677  |
| 3        | Marine Hull  | 3794          | 353         | 2985                 | 540                | 379   | 448   | 448   |
| 4        | Motor        | 99981         | 94508       | 61808                | 62563              | 18902 | 18769 | 18902 |
| 5        | Engineering  | 6672          | 2050        | 4867                 | 1580               | 667   | 730   | 730   |
| 6        | Aviation     | 4033          | 1774        | 3828                 | 1498               | 403   | 574   | 574   |
| 7        | Laibilities  | 3614          | 829         | 1114                 | 199                | 542   | 251   | 542   |
| 8        | Others       | 20070         | 7782        | 9463                 | 4036               | 2810  | 1987  | 2810  |
| 9        | Health       | 20401         | 15436       | 19737                | 15807              | 3087  | 4742  | 4742  |
|          | Total        | 190063        | 132217      | 129560               | 94366              | 30124 | 31644 | 32891 |



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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April to 30th June, 2011

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

**PERIODIC DISCLOSURES**

**FORM - 3B**

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

**STATEMENT AS ON : 30th June, 2011**

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

**( Business within India)**

**( Rs in Lakhs)**

| S NO. | PARTICULARS  |  | SCH              | AMOUNT           |
|-------|--|--|------------------|------------------|
| 1     | Investments  |  | 8                | 208,206          |
| 2     | Loans  |  | 9                | -                |
| 3     | Fixed Assets   |  | 10               | 2,266            |
| 4     | Current Assets                                       |  |                  |                  |
|       | a. Cash & Bank Balance                               |  | 11               | 463              |
|       | b. Advances & Other Assets                           |  | 12               | 24,304           |
| 5     | Current Liabilities                                  |  |                  |                  |
|       | a. Current Liabilities                               |  | 13               | 124,008          |
|       | b. Provisions  |  | 14               | 66,799           |
|       | c. Misc. Exp not written off                         |  | 15               | -                |
|       | d. Debit Balance of P&L A/c                          |  |                  | -                |
|       | <b>Application of Funds as per balance Sheet (A)</b> |  |                  | <b>44,432</b>    |
|       |  |  |                  |                  |
|       | <b>Less: Other Assets</b>                            |  | <b>SCH</b>       |                  |
| 1     | Loans (if any)                                       |  | 9                | -                |
| 2     | Fixed Assets (if any)                                |  | 10               | 2,266            |
| 3     | Cash & Bank Balance (if any)                         |  | 11               | 463              |
| 4     | Advances & Other Assets (if any)                     |  | 12               | 24,304           |
| 5     | Current Liabilities                                  |  | 13               | 124,008          |
| 6     | Provisions   |  | 14               | 66,799           |
| 7     | Misc. Exp not written off                            |  | 15               | -                |
| 8     | Debit Balance of P&L A/c                             |  |                  |                  |
|       |  |  |                  |                  |
|       |  |  | <b>Total (B)</b> | <b>(163,774)</b> |
|       |  |  | <b>(A-B)</b>     | <b>208,206</b>   |

**Investment Assets' as per FORM 3B**

Cont to next page...

# PERIODIC DISCLOSURES

## FORM - 3B

Cont from prev page...

| S.No. | 'Investment' represented as  | Reg %             | SH             |              | PH            | Book Value(SH+PH)<br>d=(b+c) | % ACTUAL       | FVC Amount<br>(e) | Total<br>(d+e) | MARKET VALUE  |
|-------|--|-------------------|----------------|--------------|---------------|------------------------------|----------------|-------------------|----------------|---------------|
|       |  |                   | Balance<br>(a) | FRSM*<br>(b) |               |                              |                |                   |                |               |
| 1     | Government Securities  | Not less than 20% | 0              | 8092         | 43007         | 51,099                       | 24.54%         |                   | 51,099         | 49,797        |
| 2     | Government Securities or other approved securities (including (I) above )                      | Not less than 30% | 0              | 10586        | 56265         | 66,851                       | 32.11%         |                   | 66,851         | 65,266        |
| 3     | Investment subject to Exposure Norms   |                   | 0              |              |               |                              |                |                   |                |               |
|       | 1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments | Not less than 15% | 0              | 8619         | 45808         | 54,427                       | 26.14%         |                   | 54,427         | 52,797        |
|       | 2. Approved Investments  | Not exceeding 55% | 0              | 13116        | 69708         | 82,823                       | 39.78%         | 1.96              | 82,825         | 82,763        |
|       | 3. Other Investments(not exceeding 25%)  |                   | 0              | 649          | 3451          | 4,100                        | 1.97%          | 2.46              | 4,102          | 4,102         |
|       | <b>TOTAL INVESTMENT ASSETS</b>   | <b>100%</b>       | <b>0</b>       | <b>32971</b> | <b>175231</b> | <b>208201</b>                | <b>100.00%</b> | <b>4.42</b>       | <b>208206</b>  | <b>204929</b> |

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

### CERTIFICATION

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

### Note:

- (\*) FRSM refers 'Funds representing solvency margin'
- (\*) Pattern of investment will apply only to SH funds representing FRMS
- (\*) Book Value shall not include funds beyond solvency margin
- Other Investments are as permitted under Sec27A(2) and 27B(3)

**PERIODIC DISCLOSURES**
**FORM NL-29: Detail regarding debt securities**

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April to 30th June, 2011

(Rs in Lakhs)

| Detail Regarding debt securities       |                |                              |                                     |                              |                |                              |                                     |                              |
|--|----------------|------------------------------|-------------------------------------|------------------------------|----------------|------------------------------|-------------------------------------|------------------------------|
|  | MARKET VALUE   |                              |                                     |                              | Book Value     |                              |                                     |                              |
|  | As at 30.06.11 | as % of total for this class | as at 30.06.10 Of the previous year | as % of total for this class | As at 30.06.11 | as % of total for this class | as at 30.06.10 Of the previous year | as % of total for this class |
| <b>Break down by credit rating</b>     |                |                              |                                     |                              |                |                              |                                     |                              |
| AAA rated                              | 59,604         | 96.43%                       | 36,661                              | 94.00%                       | 61,199         | 96.38%                       | 35,527                              | 93.91%                       |
| AA or better                           | 2,205          | 3.57%                        | 2,030                               | 5.21%                        | 2,301          | 3.15%                        | 2,000                               | 5.29%                        |
| Rated below AA but above A             | -              | 0.00%                        | 311                                 | 0.80%                        | -              | 0.47%                        | 303                                 | 0.80%                        |
| Rated below A but above B              | -              | 0.00%                        | -                                   | 0.00%                        | -              | 0.00%                        | -                                   | 0.00%                        |
| Any other                              | -              | 0.00%                        | -                                   | 0.00%                        | -              | 0.00%                        | -                                   | 0.00%                        |
|  | -              |                              | -                                   |                              | -              |                              | -                                   |                              |
| <b>BREAKDOWN BY RESIDUALMATURITY</b>   | -              |                              | -                                   |                              | -              |                              | -                                   |                              |
| Up to 1 year                           | 9,003          | 7.08%                        | 9,661                               | 11.60%                       | 9,004          | 6.91%                        | 9,420                               | 11.49%                       |
| more than 1 year and upto 3years       | 9,741          | 7.67%                        | 9,595                               | 11.52%                       | 9,889          | 7.59%                        | 9,286                               | 11.32%                       |
| More than 3years and up to 7years      | 31,573         | 24.85%                       | 25,354                              | 30.43%                       | 32,607         | 25.01%                       | 24,949                              | 30.42%                       |
| More than 7 years and up to 10 years   | 34,706         | 27.31%                       | 15,432                              | 18.52%                       | 35,564         | 27.28%                       | 14,991                              | 18.28%                       |
| above 10 years                         | 42,053         | 33.09%                       | 23,264                              | 27.93%                       | 43,288         | 33.21%                       | 23,366                              | 28.49%                       |
|  | -              |                              | -                                   |                              | -              |                              | -                                   |                              |
| <b>Breakdown by type of the issuer</b> | -              |                              | -                                   |                              | -              |                              | -                                   |                              |
| a. Central Government                  | 49,797         | 39.19%                       | 44,304                              | 53.18%                       | 51,099         | 39.20%                       | 44,183                              | 53.87%                       |
| b. State Government                    | 15,469         | 12.17%                       | -                                   | -                            | 15,752         | 12.08%                       | -                                   | -                            |
| c. Corporate Securities                | 61,809         | 48.64%                       | 39,003                              | 46.82%                       | 63,501         | 48.71%                       | 37,829                              | 46.13%                       |
|  | -              |                              |                                     |                              |                |                              |                                     |                              |

**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.

Date: 1st April - 30th June 2011

(Rs in Lakhs)

| Sl.No. | Particular   | FOR THE<br>QUARTER<br>JUNE 2011 | UP TO THE<br>QUARTER JUNE<br>2011 | FOR THE<br>QUARTER JUNE<br>2010 | UP TO THE<br>QUARTER JUNE<br>2010 |
|--------|--|---------------------------------|-----------------------------------|---------------------------------|-----------------------------------|
| 1      | <b>Gross Premium Growth Rate</b>                         |                                 |                                   |                                 |                                   |
|        | FIRE   | 3%                              | 3%                                | 5%                              | 5%                                |
|        | MARINE   | 12%                             | 12%                               | 6%                              | 6%                                |
|        | MISCELLANEOUS  | 14%                             | 14%                               | 15%                             | 15%                               |
| 2      | <b>Gross Premium to shareholders' fund ratio</b>         | 113%                            | 113%                              | 98%                             | 98%                               |
| 3      | <b>Growth rate of shareholders' fund</b>                 | -3%                             | -3%                               | 3%                              | 3%                                |
| 4      | <b>Net Retention Ratio</b>                               |                                 |                                   |                                 |                                   |
|        | FIRE   | 16%                             | 16%                               | 16%                             | 16%                               |
|        | MARINE   | 56%                             | 56%                               | 42%                             | 42%                               |
|        | MISCELLANEOUS  | 84%                             | 84%                               | 78%                             | 78%                               |
| 5      | <b>Net Commission Ratio</b>                              |                                 |                                   |                                 |                                   |
|        | FIRE   | 3%                              | 3%                                | 3%                              | 3%                                |
|        | MARINE   | 5%                              | 5%                                | 4%                              | 4%                                |
|        | MISCELLANEOUS  | 5%                              | 5%                                | 6%                              | 6%                                |
|        |  |                                 |                                   |                                 |                                   |
| 6      | <b>Expense of Management to Gross Direct Premium Rat</b> | 19%                             | 19%                               | 17%                             | 17%                               |
| 7      | <b>Combined Ratio</b>                                    | 55%                             | 55%                               | 63%                             | 63%                               |
| 8      | <b>Technical Reserves to net premium ratio</b>           | 505%                            | 505%                              | 480%                            | 480%                              |
| 9      | <b>Underwriting balance ratio</b>                        | -3%                             | -3%                               | -8%                             | -8%                               |
| 10     | <b>Operating Profit Ratio</b>                            | 9%                              | 9%                                | 2%                              | 2%                                |
| 11     | <b>Liquid Assets to liabilities ratio</b>                | 49%                             | 49%                               | 56%                             | 56%                               |
| 12     | <b>Net earning ratio</b>                                 | 6%                              | 6%                                | 2%                              | 2%                                |
| 13     | <b>return on net worth ratio</b>                         | 5%                              | 5%                                | 1%                              | 1%                                |
|        | <b>Available Solvency Margin Ratio to Required</b>       |                                 |                                   |                                 |                                   |
| 14     | <b>Solvency Margin Ratio</b>                             | 0.0133                          | 0.0133                            | 163%                            | 163%                              |
| 15     | <b>NPA Ratio</b>   |                                 |                                   |                                 |                                   |
|        | Gross NPA Ratio  | 0                               | 0                                 | 0%                              | 0%                                |
|        | Net NPA Ratio  | 0                               | 0                                 | 0%                              | 0%                                |

**PERIODIC DISCLOSURES**  
**FORM NL-30: Analytical Ratios**

| <b>Equity Holding Pattern for Non-Life Insurers</b> |   |             |             |             |             |
|---|---|-------------|-------------|-------------|-------------|
| 1   | (a) No. of shares   | 247,000,000 | 247,000,000 | 247,000,000 | 247,000,000 |
| 2   | (b) Percentage of shareholding (Indian / Foreign)   | 74/26       | 74/26       | 74/26       | 74/26       |
| 3   | ( c) %of Government holding (in case of public sector insurance companies)                                      | NIL         | NIL         | NIL         | NIL         |
| 4   | (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | 0.93        | 0.93        | 0.15        | 0.15        |
| 5   | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)  | 0.93        | 0.93        | 0.15        | 0.15        |
| 6   | (iv) Book value per share (Rs)  | 18.81       | 18.81       | 19.35       | 19.35       |

Note

1. Net Premium = Gross Direct Premium in India + Reinsurance Premium Acceptance - Reinsurance Premium Ceded
2. Net Commission Ratio= Gross Commission Paid/Gross Direct Premium in India

**PERIODIC DISCLOSURES**  
**FORM NL-31: Related Party Transactions**

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

Date: **1st April - 30th June 2011**

(Rs in 'Lakhs)

| Related Party Transactions |  |   |  |                          |                          |
|----------------------------|--|---|--|--------------------------|--------------------------|
| Sl.No.                     | Name of the Related Party                          | Nature of Relationship with the Company                 | Description of Transactions / Categories   | Up to the 30th June 2011 | Up to the 30th June 2010 |
| 1                          | INDIAN FARMERS FERTILISER COOP LTD                 | Promoters with more than 20% voting rights              | Premium collected from direct business     | 4,142.86                 | 3,977.25                 |
|                            |  |   | Claims paid on direct basis                | 807.61                   | 2,444.80                 |
|                            |  |   | Payment of Rent and other expenses         | 269.97                   | 133.33                   |
|                            |  |   | Deposit of Insurance Premium               | 25.00                    | 25.00                    |
|                            |  |   | Payment of Dividend                        | -                        | 538.26                   |
| 2                          | Indian Potash Limited                              | Associate of Promoters with more than 20% Voting rights | Premium collected from direct business     | 245.48                   | 47.76                    |
|                            |  |   | Deposit of Insurance Premium               | 1.00                     | -                        |
|                            |  |   | Payment of Rent and other expenses         | 7.00                     | 7.00                     |
|                            |  |   | Payment of Dividend                        | -                        | 10.08                    |
|                            |  |   | Claims paid on direct basis                | 8.04                     | 3.64                     |
| 4                          | Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte | Promoters with more than 20% Voting rights              | Payment of Fee                             | 3.73                     | -                        |
|                            |  |   | Payment of Dividend                        | -                        | 192.66                   |
| 5                          | Tokio Marine & Nichido Fire Insurance Co Ltd       | Associate of Promoters with more than 20% Voting rights | Premium on Cession of Re-insurance Premium | 634.42                   | 246.42                   |
|                            |  |   | Commission Earned on Premium Ceded         | 149.73                   | 60.06                    |
|                            |  |   | Losses Recovered from Re-insurer           | 200.86                   | 258.42                   |
| 6                          | Tokio Marine Claim Service Asia Pte Ltd            | Associate of Promoters with more than 20% Voting rights | Payment of Fee                             | -                        | 1.20                     |
| 7                          | Tokio Marine Global Re Ltd.                        | Associate of Promoters with more than 20% Voting rights | Premium on Cession of Re-insurance Premium | 503.04                   | 469.04                   |
|                            |  |   | Commission Earned on Premium Ceded         | 94.70                    | 91.61                    |
|                            |  |   | Losses Recovered from Re-insurer           | 65.01                    | 179.79                   |
| 8                          | K. Srinivasa Gowda                                 | Chairman  | Payment of Rent on office Building         | 7.20                     | 4.80                     |
| 9                          | IFFCO TOKIO INSURANCE SERVICES LTD                 | Subsidiary of the company with 100% voting rights       | Premium collected from direct business     | 36.00                    | 10.15                    |
|                            |  |   | Claims paid on direct basis                | 7.46                     | 5.25                     |
|                            |  |   | Payment of -Commission                     | 140.68                   | 122.80                   |
|                            |  |   | -Service Charges                           | 675.20                   | 630.50                   |
|                            |  |   | Investment in Equity                       | 50.00                    | 50.00                    |

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

**PERIODIC DISCLOSURES**  
**FORM NL-32 Products Information**

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

**Date:** 1st April - 30th June 2011

**Products Information**

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

| Sl. No. | Name of Product                  | Co. Ref. No. | IRDA Ref.no.                       | Class of Business* | Category of product | Date of filing of Product | Date IRDA confirmed filing/ approval | Applicability of Para 19             |
|---------|----------------------------------|--------------|------------------------------------|--------------------|---------------------|---------------------------|--------------------------------------|--------------------------------------|
| 1       | Fasal Bima (MICRO) YOJANA POLICY | N/M          | IRDA/NL/AIC/p/MISC./V.1/1991/10-11 | Miscellaneous      | Rural (Micro)       | 25/05/2011                | 20/06/2011                           | Experience Based rating <sup>1</sup> |
|         |                                  |              |                                    |                    |                     |                           |                                      |                                      |



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

**TABLE - II**

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

**Solvency for the Quarter ended on 30th June 2011**

**Available Solvency Margin and Solvency Ratio**

(Rs. in Lacs)

| Item | Description  | Notes No. | Amount        |
|------|--|-----------|---------------|
| (1)  | (2)  | (3)       | (4)           |
| 1    | Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA): |           | 177,388       |
|      | Deduct:  |           |               |
| 2    | Liabilities (reserves as mentioned in Form HG)   |           | 180,452       |
|      |  |           |               |
| 3    | Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)    |           | -             |
| 4    | <b>Excess in Policyholders' Funds (1-2-3)</b>  |           | (3,064)       |
|      |  |           |               |
| 5    | Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):           |           | 58,098        |
|      | Deduct:  |           |               |
| 6    | Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)     |           | 11,429        |
| 7    | <b>Excess in Shareholders' Funds (5-6)</b>   |           | 46,669        |
|      |  |           |               |
| 8    | <b>Total Available Solvency Margin [ASM] (4+7)</b>   |           | <b>43,605</b> |
|      |  |           |               |
| 9    | Total Required Solvency Margin [RSM]   |           | <b>32,891</b> |
|      |  |           |               |
| 10   | Solvency Ratio (Total ASM/Total RSM)   |           | <b>1.33</b>   |

**PERIODIC DISCLOSURES****FORM NL-34: Board of Directors & Key Persons****Insurer: IFFCO TOKIO General Insurance Co. Ltd.****Date: 1st April to 30th June, 2011**

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

| PERIODIC DISCLOSURES                |
|-------------------------------------|
| FORM NL-35-NON PERFORMING ASSETS-7A |

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

Statement as on: 30th June, 2011

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

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

Date:

**Note:**

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

PERIODIC DISCLOSURES  
FORM NL-36-YIELD ON INVESTMENTS 1

COMPANY NAME & CODE: IFFCO-TOKIO GENERAL INSURANCE CO. LTD. & 106  
STATEMENT AS ON : 30th June, 2011  
STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT  
PERIODICITY OF SUBMISSION: QUARTERLY

Rs In Lakhs

| NO. | Category of Investment   | Category Code | Current Quarter  |              |                            |                  |                | Year to Date     |            |                            |                  |                | Previous Year    |        |                            |                  |                |
|-----|--|---------------|------------------|--------------|----------------------------|------------------|----------------|------------------|------------|----------------------------|------------------|----------------|------------------|--------|----------------------------|------------------|----------------|
|     |  |               | Investment (Rs.) |              | Income on Investment (Rs.) | Gross Yield (%)1 | Net Yield (%)2 | Investment (Rs.) |            | Income on Investment (Rs.) | Gross Yield (%)1 | Net Yield (%)2 | Investment (Rs.) |        | Income on Investment (Rs.) | Gross Yield (%)1 | Net Yield (%)2 |
|     |  |               | Book Value       | Market Value |                            |                  |                |                  | Book Value | Market Value               |                  |                |                  |        | Book Value                 | Market Value     |                |
| A   | GOVERNMENT SECURITIES  |               |                  |              |                            |                  |                |                  |            |                            |                  |                |                  |        |                            |                  |                |
| A01 | Central Government Bonds   | CGSB          | 49,243           | 48,745       | 972                        | 7.94%            | 5.36%          | 49,243           | 48,745     | 972                        | 7.94%            | 5.36%          | 48,146           | 47,764 | 3,592                      | 7.99%            | 5.34%          |
| A02 | Special Deposits   | CSPD          |                  |              |                            |                  |                |                  |            |                            |                  |                |                  |        |                            |                  |                |
| A03 | Deposit under Section 7 of Insurance Act, 1938                         | CDSS          | 1,078            | 1,052        | 22                         | 8.26%            | 5.58%          | 1,078            | 1,052      | 22                         | 8.26%            | 5.58%          | 1,078            | 1,071  | 89                         | 8.19%            | 5.47%          |
| A04 | Treasury Bills   | CTRB          | -                |              | -                          |                  |                | -                |            | -                          |                  |                | -                |        | -                          |                  |                |
|     | TOTAL(1)   |               | 50,321           | 49,797       | 994                        |                  |                | 50,321           | 49,797     | 994                        |                  |                | 49,224           | 48,835 | 3,681                      |                  |                |
| B   | GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES                      |               |                  |              |                            |                  |                |                  |            |                            |                  |                |                  |        |                            |                  |                |
| B01 | Central Government Guaranteed Loans / Bonds                            | CGSL          | -                |              | -                          | -                | -              | -                |            | -                          | -                | -              | -                |        | -                          | -                | -              |
| B02 | State Government Bonds   | SGGB          | 10,861           | 12,585       | 225                        | 8.34%            | 5.63%          | 10,861           |            | 225                        | 8.34%            | 5.63%          | 8,418            | 8,448  | 379                        | 8.55%            | 5.71%          |
| B03 | State Government Guaranteed Loans                                      | SGGL          | -                |              | -                          | -                | -              | -                |            | -                          | -                | -              | -                |        |                            |                  |                |
| B04 | Other Approved Securities(excluding Infrastructure Investments)        | SGOA          | 3,004            | 2,885        | 66                         | 8.90%            | 6.01%          | 3,004            |            | 66                         | 8.90%            | 6.01%          | 2,999            | 2,957  | 140                        | 8.42%            | 5.62%          |
| B05 | Guaranteed Equity  | SGGE          | -                |              | -                          | -                | -              | -                |            | -                          | -                | -              | -                |        | -                          | -                | -              |
|     | TOTAL(2)   |               | 13,864           | 15,469       | 292                        |                  |                | 13,864           | 15,469     | 292                        |                  |                | 11,417           | 11,405 | 519                        |                  |                |
|     | TOTAL(1+2)   |               | 64,185           | 65,266       | 1,286                      |                  |                | 64,185           | 65,266     | 1,286                      |                  |                | 60,641           | 60,240 | 4,200                      |                  |                |
|     |  |               |                  |              |                            |                  |                |                  |            |                            |                  |                |                  |        |                            |                  |                |
|     |  |               |                  |              |                            |                  |                |                  |            |                            |                  |                |                  |        |                            |                  |                |
| C   | HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT |               |                  |              |                            |                  |                |                  |            |                            |                  |                |                  |        |                            |                  |                |
| C01 | Loans to State Government for Housing                                  | HLSH          | -                |              | -                          | -                | -              | -                |            | -                          | 0.00%            | 0.00%          | -                |        | -                          | -                | -              |
| C02 | Loans to State Government for Fire Fighting Equipment                  | HLSF          | -                |              | -                          | -                | -              | -                |            | -                          | -                | -              | -                |        | -                          | -                | -              |
| C03 | Term Loan-HUDCO / NHB / Institutions accredited by NHB                 | HTLH          | -                |              | -                          | -                | -              | -                |            | -                          | -                | -              | -                |        | -                          | -                | -              |
| C04 | Commercial Papers - NHB / Institutions accredited by NHB               | HTLN          | -                |              | -                          | -                | -              | -                |            | -                          | -                | -              | -                |        | -                          | -                | -              |
| C05 | Housing - Securitised Assets   | HMBS          | -                |              | -                          | -                | -              | -                |            | -                          | -                | -              | -                |        | -                          | -                | -              |

|          |   |      |               |               |            |       |       |               |               |            |       |       |               |               |              |       |       |
|----------|---|------|---------------|---------------|------------|-------|-------|---------------|---------------|------------|-------|-------|---------------|---------------|--------------|-------|-------|
| C06      | Debentures / Bonds / CPs / Loans - (Promoter Group)   | HDPG | -             |               | -          | -     | -     | -             | -             | -          | -     | -     | -             | -             | -            | -     | -     |
|          | <b>TAXABLE BONDS</b>  |      |               |               |            |       |       |               |               |            |       |       |               |               |              |       |       |
| C07      | Bonds/Debentures issued by HUDCO  | HTHD | 301           | 299           | 7          | 9.36% | 6.32% | 301           | 299           | 7          | 9.36% | 6.32% | 302           | 299           | 28           | 9.33% | 6.23% |
| C08      | Bonds/Debentures issued by NHB / Institutions accredited by NHB   | HTDN | -             |               | -          | -     | 0.00% | -             |               |            |       |       |               |               | 4            | 5.88% | 3.92% |
| C09      | Bonds/Debentures issued by Authority constituted under any Housing/Building Scheme approved by Central/State/any authority or Body constituted by Central/State Act | HTDA | 18,649        | 18,620        | 426        | 9.18% | 6.20% | 18,649        | 18,620        | 426        | 9.18% | 6.20% | 18,191        | 17,821        | 1,358        | 9.10% | 6.08% |
|          | <b>TAXFREE BONDS OF</b>   |      |               |               |            |       |       |               |               |            |       |       |               |               |              |       |       |
| C10      | Bonds/Debentures issued by HUDCO  | HFHD | -             |               | -          | -     | -     | -             |               | -          | 0.00% | 0.00% | -             |               | -            | -     | -     |
| C11      | NHB / Institutions accredited by NHB  | HFDN | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| C12      | Bonds/Debentures issued by Authority constituted under any Housing/Building Scheme approved by Central/State/any authority or Body constituted by Central/State Act | HFDA | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
|          | <b>TOTAL ( 3a )</b>   |      | <b>18,951</b> | <b>18,919</b> | <b>433</b> |       |       | <b>18,951</b> | <b>18,919</b> | <b>433</b> |       |       | <b>18,493</b> | <b>18,120</b> | <b>1,390</b> |       |       |
| <b>D</b> | <b>INFRASTRUCTURE INVESTMENTS</b>   |      |               |               |            |       |       |               |               |            |       |       |               |               |              |       |       |
| D01      | Infrastructure - Other Approved Securities  | ISAS | -             |               | -          | -     | -     | -             |               | -          | 0.00% | 0.00% | -             |               | -            | 0.00% | 0.00% |
| D02      | Infrastructure - PSU - Equity Shares - Quoted   | IPTE | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| D03      | Infrastructure - Corporate Securities - Equity Shares - Quoted  | ITCE | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| D04      | Infrastructure - Equity & Equity Related Instruments (Promoter Group)   | IEPG | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| D05      | Infrastructure - Securitised Assets   | IESA | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| D06      | Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)  | IDPG | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
|          | <b>TAXABLE BONDS OF</b>   |      |               |               |            |       |       |               |               |            |       |       |               |               |              |       |       |
| D07      | Infrastructure - PSU- Debentures / Bonds  | IPTD | 33,441        | 32,856        | 724        | 8.71% | 5.88% | 33,441        | 32,856        | 724        | 8.71% | 5.88% | 33,041        | 32,416        | 2,237        | 8.68% | 5.73% |
| D08      | Infrastructure - PSU - CP's   | IPCP | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| D09      | Infrastructure - Other Corporate Securities - Debentures/Bonds  | ICTD | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| D10      | Infrastructure - Other Corporate Securities - CPs   | ICCP | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |

|          |  |      |               |               |            |       |       |               |               |            |       |       |               |               |              |       |       |
|----------|--|------|---------------|---------------|------------|-------|-------|---------------|---------------|------------|-------|-------|---------------|---------------|--------------|-------|-------|
| D11      | Infrastructure - Term Loans (with Charge)  | ILWC | -             |               | -          | -     | -     | -             | -             | -          | -     | -     | -             | -             | -            | -     | -     |
|          | TAXFREE BONDS  |      |               |               |            |       |       |               |               |            |       |       |               |               |              |       |       |
| D12      | Infrastructure - PSU - Debentures/Bonds  | IPFD | 1,000         | 1,022         | 17         | 6.85% | 6.85% | 1,000         | 1,022         | 17         | 6.85% | 6.85% | 1,000         | 1,028         | 69           | 6.81% | 6.81% |
| D13      | Infrastructure - Other Corporate Securities - Debentures / Bonds                               | ICFD | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
|          | <b>TOTAL ( 3b )</b>  |      | <b>34,441</b> | <b>33,879</b> | <b>741</b> |       |       | <b>34,441</b> | <b>33,879</b> | <b>741</b> |       |       | <b>34,041</b> | <b>33,444</b> | <b>2,306</b> |       |       |
| <b>E</b> | <b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>   |      |               |               |            |       |       |               |               |            |       |       |               |               |              |       |       |
| E01      | PSU - Equity shares - quoted   | EAEQ | -             |               | -          | -     | -     | -             |               | -          | 0.00% | 0.00% | -             |               | -            | -     | -     |
| E02      | Corporate Securities - Equity shares (Ordinary) - quoted                                       | EACE | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| E03      | Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)      | EFES | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| E04      | Equity Shares - (incl. Equity related Instruments) - Promoter Group                            | EEPG | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| E05      | Corporate Securities-Bonds- (Taxable)  | EPBT | 8,453         | 9,011         | 200        | 9.52% | 6.43% | 8,453         | 9,011         | 200        | 9.52% | 6.43% | 8,063         | 7,989         | 762          | 9.47% | 6.32% |
| E06      | Corporate Securities - Bonds - (Tax Free)  | EPBF | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| E07      | Corporate Securities - Preference Shares   | EPNQ | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| E08      | Corporate Securities - Investment in Subsidiaries  | ECIS | 50            | 50            | -          | -     | -     | 50            | 50            | -          | -     | -     | 50            | 50            | -            | -     | -     |
| E09      | Corporate Securities - Debentures  | ECOS | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| E10      | Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)                      | EDPG | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| E11      | Corporate Securities - Derivative Instruments  | ECDI | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| E12      | Investment Properties - Immovable  | EINP | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| E13      | Loans - Policy Loans   | ELPL | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| E14      | Loans-Secured Loans- Mortgage of property in India(Term Loan)                                  | ELMI | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| E15      | Loans-Secured Loans- Mortgage of property outside India(Term Loan)                             | ELMO | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| E16      | Deposits-Deposit with scheduled banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI | ECDB | 68,186        | 71,700        | 1,642      | 9.68% | 6.54% | 68,186        | 71,700        | 1,642      | 9.68% | 6.54% | 58,010        | 58,010        | 3,902        | 7.15% | 4.78% |
| E17      | Deposits - CDs with Scheduled Banks  | EDCD | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |
| E18      | Deposits - Repo / Reverse Repo   | ECMR | -             |               | -          | -     | -     | -             |               | -          | -     | -     | -             |               | -            | -     | -     |

|          |  |      |               |               |              |       |       |               |               |              |       |       |               |               |              |       |       |
|----------|--|------|---------------|---------------|--------------|-------|-------|---------------|---------------|--------------|-------|-------|---------------|---------------|--------------|-------|-------|
| E19      | Deposit with Primary Dealers duly recognised by Reserve bank of India  | EDPD | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| E20      | CCIL - CBLO  | ECBO | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| E21      | Commercial Papers  | ECCP | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| E22      | Application Money  | ECAM | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| E23      | Perpetual Debt Instruments of Tier I & II capital issued by PSU Banks  | EUPD | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| E24      | Perpetual Debt Instruments of Tier I & II capital issued by Non - PSU Banks                                  | EPPD | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| E25      | Perpetual Non-Cum. P. Shares & Redeemable Cumulative P.Shares of Tier I & II capital issued by PSU Banks     | EUPS | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| E26      | Perpetual Non-Cum. P. Shares & Redeemable Cumulative P.Shares of Tier I & II capital issued by Non-PSU Banks | EPPS | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| E27      | Foreign Debt Securities (invested prior to IRDA Regulations)   | EFDS | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| E28      | Mutual Funds - Gilt / G Sec / Liquid Schemes   | EGMF | 1,901         | 2,002         | 27           | 7.65% | 5.17% | 1,901         | 2,002         | 27           | 7.65% | 5.17% | 2,501         | 2,501         | 336          | 6.59% | 4.40% |
| E29      | Mutual Funds - (under Insurer's Promoter Group)  | EMPG | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| E30      | Net Current Assets (Only in respect of ULIP Business)  | ENCA | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
|          | <b>TOTAL ( 3c )</b>  |      | <b>78,591</b> | <b>82,763</b> | <b>1,869</b> |       |       | <b>78,591</b> | <b>82,763</b> | <b>1,869</b> |       |       | <b>68,624</b> | <b>68,550</b> | <b>5,000</b> |       |       |
| <b>F</b> | <b>OTHER INVESTMENTS</b>   |      |               |               |              |       |       |               |               |              |       |       |               |               |              |       |       |
| F01      | Bonds - PSU - Taxable  | OBPT | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| F02      | Bonds - PSU - Tax Free   | OBPF | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| F03      | Equity Shares (incl. Co-op Societies)  | OESH | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| F04      | Equity Shares (PSUs & Unlisted)  | OEPU | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| F05      | Equity Shares (incl.Equity Related Instruments) - Promoter Group   | OEPG | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| F06      | Debentures   | OLDB | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| F07      | Debentures / Bonds / CPs / Loans etc. - (Promoter Group)   | ODPG | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| F08      | Commercial Papers  | OACP | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| F09      | Preference Shares  | OPSH | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| F10      | Venture Fund   | OVNF | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| F11      | Short term Loans (Unsecured Deposits)  | OSLU | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| F12      | Term loans (without Charges)   | OTLW | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     | -             | -             | -            | -     | -     |
| F13      | Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes   | OMGS | 4,163         | 4,102         | 85           | 8.17% | 5.52% | 4,163         | 4,102         | 85           | 8.17% | 5.52% | -             | -             | -            | -     | -     |

|     |   |      |                |                |              |          |   |                |                |              |   |   |                |                |               |   |   |
|-----|---|------|----------------|----------------|--------------|----------|---|----------------|----------------|--------------|---|---|----------------|----------------|---------------|---|---|
| F14 | Mutual Funds - (under Insurer's Promoter Group) | OMPG | -              |                | -            | -        | - | -              | -              | -            | - | - | -              | -              | -             | - | - |
| F15 | Derivative Instruments                          | OCDI | -              |                | -            | -        | - | -              | -              | -            | - | - | -              | -              | -             | - | - |
| F16 | Securitised Assets                              | OPSA | -              |                | -            | -        | - | -              | -              | -            | - | - | -              | -              | -             | - | - |
| F17 | Investment Properties - Immovable               | OIPI | -              |                | -            | -        | - | -              | -              | -            | - | - | -              | -              | -             | - | - |
|     | <b>TOTAL ( 3d )</b>                             |      | <b>4,163</b>   | <b>4,102</b>   | <b>85</b>    |          |   | <b>4,163</b>   | <b>4,102</b>   | <b>85</b>    |   |   | <b>-</b>       |                | <b>-</b>      |   |   |
|     |   |      |                |                |              |          |   |                |                |              |   |   |                |                |               |   |   |
|     | <b>TOTAL ( 3a )+(3b)+(3c)+(3d)</b>              |      | <b>136,145</b> | <b>139,663</b> | <b>3,127</b> |          |   | <b>136,145</b> | <b>139,663</b> | <b>3,127</b> |   |   | <b>121,158</b> | <b>120,115</b> | <b>8,696</b>  |   |   |
|     |   |      |                |                |              |          |   |                |                |              |   |   |                |                |               |   |   |
|     | <b>GRAND TOTAL(1+2+3)</b>                       |      | <b>200,330</b> | <b>204,929</b> | <b>4,413</b> | <b>-</b> |   | <b>200,330</b> | <b>204,929</b> | <b>4,413</b> |   |   | <b>181,799</b> | <b>180,355</b> | <b>12,896</b> |   |   |

#### **CERTIFICATION**

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

**Note:** Category of Investment(COI) shall be as per Guidelines

1. To be calculated based on Monthly or lesser frequency'Weighted Average' of Investments

2. Yield netted for Tax

3. FORM-1 shall be prepared in respect of each fund



**PERIODIC DISCLOSURES**  
**FORM NL-37-DOWN GRADING OF INVESTMENT-2**

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

**Statement as on:** 30th June, 2011 **Name of Fund** \_\_\_\_\_

**Statement of Down Graded Investments**

**Periodicity of Submission: Quarterly**

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

Nil

**Note:**

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

**PERIODIC DISCLOSURES****FORM NL-38: Quarterly Business Returns across lines of Business****Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.****Date: 1st April - 30th June, 2011***(Rs in Lakhs)*

| Quarterly Business Returns across line of Business |                        |           |                 |
|--|------------------------|-----------|-----------------|
| S. No.   | Line of Business       | Premium   | No. of Policies |
| 1  | Fire                   | 11,087.95 | 20518           |
| 2  | Cargo & Hull           | 4,188.28  | 2572            |
| 3  | Motor TP               | 8,453.70  | 903144          |
| 4  | Motor OD               | 16,005.92 | 15660           |
| 5  | Engineering            | 1,571.32  | 1260            |
| 6  | Workmen's Compensation | 382.74    | 2887            |
| 7  | Employer's Liability   | 1,470.83  | 793             |
| 8  | Aviation               | 571.14    | 110             |
| 9  | Personal Accident      | 699.43    | 6652            |
| 10   | Health                 | 5,823.42  | 20792           |
| 11   | Others*                | 2,978.12  | 26789           |

Note:

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

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

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

**PERIODIC DISCLOSURES**

**FORM NL-39: Rural & Social Sector Obligations**

**Insurer:** IFFCO TOKIO General Insurance Company

**Date:** 1st April- 30th June 2011

*(Rs in Lakhs)*

| <b>Rural &amp; Social Obligations (Quarterly Returns)</b> |                         |                   |                               |                          |                    |
|---|-------------------------|-------------------|-------------------------------|--------------------------|--------------------|
| <b>Sl.No.</b>   | <b>Line of Business</b> | <b>Particular</b> | <b>No. of Policies Issued</b> | <b>Premium Collected</b> | <b>Sum Assured</b> |
| 1   | Fire                    | Rural             | 3,509                         | 89.33                    | 220,928.20         |
|   |                         | Social            |                               |                          |                    |
| 2   | Cargo & Hull            | Rural             | -                             | -                        | -                  |
|   |                         | Social            |                               |                          |                    |
| 3   | Motor TP                | Rural             | -                             | 636.71                   | -                  |
|   |                         | Social            |                               |                          |                    |
| 4   | Motor OD                | Rural             | 63,287                        | 1,505.64                 | 230,422.43         |
|   |                         | Social            |                               |                          |                    |
| 5   | Engineering             | Rural             | 12                            | 10.58                    | 2,186.55           |
|   |                         | Social            |                               |                          |                    |
| 6   | Workmen's Compensation  | Rural             | 13                            | 3.26                     | 65.00              |
|   |                         | Social            |                               |                          |                    |
| 7   | Employer's Liability    | Rural             | 14                            | 0.28                     | 544.76             |
|   |                         | Social            |                               |                          |                    |
| 8   | Aviation                | Rural             | -                             | -                        | -                  |
|   |                         | Social            |                               |                          |                    |
| 9   | Personal Accident       | Rural             | 1,360                         | 156.85                   | 592,791.71         |
|   |                         | Social            | 16                            | 8.73                     | 34,791.12          |
| 10  | Health                  | Rural             | 190                           | 2,389.51                 | 1,816,348.20       |
|   |                         | Social            | 1                             | 0.01                     | 3.00               |
| 11  | Others                  | Rural             | 9,731                         | 212.15                   | 192,592.52         |
|   |                         | Social            | 3,409                         | 29.32                    | 9,198.70           |

**PERIODIC DISCLOSURES****FORM NL-40: Business Acquisition through different channels****Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.****Date: 1st April - 30th June, 2011***(Rs in Lakhs)*

| Sl.No. | Business Acquisition through different channels |                 |           |
|--------|---|-----------------|-----------|
|        |   | No. of Policies | Premium   |
| 1      | Individual agents                               | 822,358         | 35,039.74 |
| 2      | Corporate Agents-Banks                          | 0               | 0         |
| 3      | Corporate Agents -Others                        | 74,421          | 2,522.54  |
| 4      | Brokers   | 78,964          | 12,417.07 |
| 5      | Micro Agents                                    | 24,739          | 571.26    |
| 6      | Direct Business                                 | 689             | 2,675.25  |
|        | Total (A)                                       | 1,001,171       | 53,225.86 |
| 1      | Referral (B)                                    | 6               | 6.99      |
|        | Grand Total (A+B)                               | 1,001,177       | 53,232.85 |

Note:

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

**PERIODIC DISCLOSURES**  
**FORM NL-41: GRIEVANCE DISPOSAL**

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April - 30th June, 2011

**GRIEVANCE DISPOSAL**

| SI No.   | Particulars                         | Opening Balance * | Additions   | Complaints Resolved | Complaints Pending |
|----------|-------------------------------------|-------------------|-------------|---------------------|--------------------|
| <b>1</b> | <b>Complaints made by customers</b> |                   |             |                     |                    |
| a)       | Sales Related                       | 12                | 20          | 17                  | 15                 |
| b)       | Policy Administration Related       | 62                | 4097        | 3893                | 266                |
| c)       | Insurance Policy Coverage related   | <b>0</b>          | <b>2</b>    | <b>2</b>            | 0                  |
| d)       | Claims related                      | 90                | 1853        | 1662                | 281                |
| e)       | others                              | 23                | 230         | 184                 | 69                 |
| d)       | <b>Total Number</b>                 | <b>187</b>        | <b>6202</b> | <b>5758</b>         | <b>631</b>         |

|          |                                     | Complaints made by customers | Complaints made by intermediaries | Total      |
|----------|-------------------------------------|------------------------------|-----------------------------------|------------|
| <b>3</b> | <b>Duration wise Pending Status</b> |                              |                                   |            |
| a)       | Less than 15 days                   | 235                          |                                   | 235        |
| b)       | Greater than 15 days                | 396                          |                                   | 396        |
|          | <b>Total Number</b>                 | <b>631</b>                   |                                   | <b>631</b> |

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