

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April - 30th September, 2013

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2013**

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2013	PERIOD ENDED 30TH SEPTEMBER 2013	QUARTER ENDED 30TH SEPTEMBER 2012	PERIOD ENDED 30TH SEPTEMBER 2012
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	104,127	227,263	128,801	243,609
2	Profit/ Loss on sale/redemption of Investments		266	503	313	702
3	Others		(394)	(1,646)	(8,784)	(620)
4	Interest, Dividend & Rent – Gross		18,796	36,705	17,338	34,560
	TOTAL (A)		122,795	262,825	137,669	278,251
1	Claims Incurred (Net)	NL-5-Claims Schedule	15,033	141,471	160,997	252,758
2	Commission	NL-6-Commission Schedule	(2,312)	(85,080)	(12,473)	(100,144)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	30,063	62,736	157,249	202,056
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		42,784	119,127	305,773	354,670
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		80,011	143,698	(168,104)	(76,419)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		80,011	143,698	(168,104)	(76,419)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		80,011	143,698	(168,104)	(76,419)

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2013**

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2013	PERIOD ENDED 30TH SEPTEMBER 2013	QUARTER ENDED 30TH SEPTEMBER 2012	PERIOD ENDED 30TH SEPTEMBER 2012
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	100,223	173,039	91,938	159,969
2	Profit/ Loss on sale/redemption of Investments		302	552	352	762
3	Others		249	326	(373)	128
4	Interest, Dividend & Rent – Gross		21,309	40,243	19,363	37,536
	TOTAL (A)		122,083	214,160	111,280	198,395
1	Claims Incurred (Net)	NL-5-Claims Schedule	97,581	190,254	80,094	155,462
2	Commission	NL-6-Commission Schedule	(14,398)	(18,802)	(9,592)	(7,046)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	30,744	72,567	55,888	88,936
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		113,927	244,019	126,390	237,352
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		8,157	(29,859)	(15,110)	(38,957)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		8,157	(29,859)	(15,110)	(38,957)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		8,157	(29,859)	(15,110)	(38,957)

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT** FOR THE PERIOD ENDED 30TH SEPTEMBER 2013

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2013	PERIOD ENDED 30TH SEPTEMBER 2013	QUARTER ENDED 30TH SEPTEMBER 2012	PERIOD ENDED 30TH SEPTEMBER 2012
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	4,843,405	9,329,790	3,817,069	6,999,794
2	Profit/ Loss on sale/redemption of Investments		8,276	15,552	7,864	16,896
3	Others		3,195	6,098	1,325	4,701
4	Interest, Dividend & Rent – Gross		583,561	1,134,446	431,763	831,839
	TOTAL (A)		5,438,437	10,485,886	4,258,020	7,853,230
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,801,379	7,150,920	3,011,001	5,393,877
2	Commission	NL-6-Commission Schedule	(120,785)	(10,526)	(142,806)	(59,601)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,222,549	2,325,222	895,606	1,699,661
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		4,903,143	9,465,616	3,763,800	7,033,937
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		535,294	1,020,270	494,220	819,293
	APPROPRIATIONS					
	Transfer to Shareholders' Account		535,294	1,020,270	494,220	819,293
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		535,294	1,020,270	494,220	819,293

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 PERIOD ENDED 30TH SEPTEMBER 2013

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2013	PERIOD ENDED 30TH SEPTEMBER 2013	QUARTER ENDED 30TH SEPTEMBER 2012	PERIOD ENDED 30TH SEPTEMBER 2012
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		80,011	143,698	(168,105)	(76,419)
	(b) Marine Insurance		8,157	(29,859)	(15,110)	(38,957)
	(c) Miscellaneous Insurance		535,294	1,020,270	494,220	819,293
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		143,726	279,706	137,327	259,281
	(b) Profit on sale of investments		2,038	3,834	2,513	5,266
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		11,302	13,977	6,169	8,230
	TOTAL (A)		780,528	1,431,626	457,014	976,694
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others				-	-
	- For doubtful Advances		21,169	21,169		
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		2,314	3,642	2,538	2,538
	(b) Bad debts written off			-		-
	(c) Loss on Sale/Scraping of Fixed Assets		141	159	73	73
	TOTAL (B)		23,623	24,970	2,611	2,611

	Profit Before Tax		756,905	1,406,656	454,403	974,083
	Provision for Taxation		250,600	466,900	142,600	306,900
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	1,433,260	-	85,339
	Balance carried forward to Balance Sheet			2,373,016		752,522

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 SEPTEMBER 2013

	Schedule	AS AT 30TH SEPTEMBER 2013 (Rs.'000)	AS AT 30TH SEPTEMBER 2012 (Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,693,215	2,693,215
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	4,942,971	3,322,478
FAIR VALUE CHANGE ACCOUNT		122	454
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		7,636,308	6,016,147
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	21,024,272	17,817,710
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	281,346	269,705
DEFERRED TAX ASSET		75,100	222,300
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	14,279,074	9,964,050
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	4,207,870	4,556,111
Sub-Total (A)		18,486,944	14,520,161

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	22,547,871	18,382,606
	PROVISIONS	NL-18-Provisions Schedule	9,683,483	8,431,123
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		32,231,354	26,813,729
	NET CURRENT ASSETS (C) = (A - B)		(13,744,410)	(12,293,568)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	TOTAL		7,636,308	6,016,147

CONTINGENT LIABILITIES

	Particulars		AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		7,035	21,782
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others (to be specified)		-	-
	TOTAL		7,035	21,782

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs.'000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2013				PERIOD ENDED 30TH SEPTEMBER 2013			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	278,040	307,698	6,293,993	6,879,730	1,472,596	672,598	12,468,798	14,613,992
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(200,654)	61,379	(262,297)	(401,572)	524,821	184,134	335,336	1,044,291
Gross Earned Premium	478,693	246,319	6,556,289	7,281,302	947,775	488,464	12,133,462	13,569,701
Add: Premium on reinsurance accepted	90,709	8,466	110,607	209,783	192,401	16,308	140,142	348,851
Less : Premium on reinsurance ceded	262,770	211,306	2,000,089	2,474,165	1,414,578	399,160	3,329,786	5,143,524
Net Premium	306,633	43,479	4,666,808	5,016,920	(274,402)	105,612	8,943,818	8,775,028
Adjustment for change in reserve for unexpired risks	202,506	(56,745)	(176,597)	(30,836)	(501,665)	(67,427)	(385,972)	(955,065)
Premium Earned (Net)	104,127	100,224	4,843,405	5,047,756	227,263	173,039	9,329,790	9,730,092

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

Particulars	QUARTER ENDED 30TH SEPTEMBER 2012				PERIOD ENDED 30TH SEPTEMBER 2012			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	274,880	285,841	6,202,935	6,763,657	1,282,020	564,331	10,777,245	12,623,596
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(34,523)	52,572	764,919	782,968	573,446	106,408	1,203,068	1,882,922
Gross Earned Premium	309,403	233,269	5,438,016	5,980,689	708,574	457,923	9,574,177	10,740,674
Add: Premium on reinsurance accepted	75,093	18,915	107,676	201,684	260,998	21,069	252,683	534,750
Less : Premium on reinsurance ceded	266,493	204,888	2,077,754	2,549,136	1,247,404	329,069	2,990,377	4,566,850
Net Premium	118,003	47,296	3,467,938	3,633,237	(277,832)	149,923	6,836,483	6,708,574
Adjustment for change in reserve for unexpired risks	(10,799)	(44,642)	(349,131)	(404,572)	(521,441)	(10,046)	(163,311)	(694,798)
Premium Earned (Net)	128,801	91,938	3,817,069	4,037,808	243,609	159,969	6,999,794	7,403,372

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs.'000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2013				PERIOD ENDED 30TH SEPTEMBER 2013			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	770,651	159,417	2,724,080	3,654,149	925,539	352,528	4,924,630	6,202,697
Add Claims Outstanding at the end of the period	(62,960)	34,071	1,661,147	1,632,258	438,999	546,645	11,277,187	12,262,831
Less Claims Outstanding at the beginning of the year	-	-	-	-	408,703	474,314	7,948,972	8,831,989
	707,692	193,489	4,385,227	5,286,407	955,835	424,859	8,252,845	9,633,539
Add :Re-insurance accepted to direct claims	6,067	8,960	60,990	76,017	6,288	17,720	94,333	118,341
Less :Re-insurance Ceded to claims paid	698,725	104,868	644,838	1,448,432	820,652	252,325	1,196,258	2,269,235
Total Claims Incurred	15,034	97,580	3,801,379	3,913,992	141,471	190,254	7,150,920	7,482,645

Particulars	QUARTER ENDED 30TH SEPTEMBER 2012				PERIOD ENDED 30TH SEPTEMBER 2012			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	880,549	179,746	2,596,276	3,656,571	1,116,869	352,045	4,084,964	5,553,878
Add Claims Outstanding at the end of the period	(49,894)	(8,763)	(8,084,141)	(8,142,798)	351,001	435,521	6,799,407	7,585,929
Less Claims Outstanding at the beginning of the year	-	-	-	-	442,108	455,591	13,528,091	14,425,790
	830,655	170,983	(5,487,865)	(4,486,227)	1,025,762	331,975	(2,643,720)	(1,285,983)
Add :Re-insurance accepted to direct claims	11,635	-	9,284,668	9,296,302	110,210	-	9,289,296	9,399,506
Less :Re-insurance Ceded to claims paid	681,292	90,889	785,802	1,557,983	883,214	176,513	1,251,699	2,311,426
Total Claims Incurred	160,997	80,094	3,011,001	3,252,092	252,758	155,462	5,393,877	5,802,097

Notes:

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

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(Rs. '000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2013				PERIOD ENDED 30TH SEPTEMBER 2013			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	11,852	12,846	248,792	273,490	40,957	32,568	537,682	611,207
Add: Re-insurance Accepted	4,533	769	1,477	6,780	8,805	1,481	1,850	12,136
Less: Commission on Re-insurance Ceded	18,697	28,013	371,056	417,766	134,842	52,851	550,058	737,751
Net Commission	(2,312)	(14,398)	(120,786)	(137,496)	(85,080)	(18,802)	(10,526)	(114,408)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	5,895	5,423	117,688	129,007	21,394	11,089	266,220	298,703
Brokers	4,190	7,151	112,340	123,680	15,620	20,852	233,192	269,664
Corporate Agency	1,767	272	18,764	20,803	3,943	627	38,270	42,840
Others	-	-	-	-	-	-	-	-
TOTAL (B)	11,852	12,846	248,792	273,490	40,957	32,568	537,682	611,207

Particulars	QUARTER ENDED 30TH SEPTEMBER 2012				PERIOD ENDED 30TH SEPTEMBER 2012			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	12,117	16,507	256,206	284,830	39,639	34,376	487,613	561,628
Add: Re-insurance Accepted	1,109	1,368	4,616	7,093	9,835	1,845	6,363	18,043
Less: Commission on Re-insurance Ceded	25,699	27,467	403,629	456,795	149,618	43,267	553,577	746,462
Net Commission	(12,473)	(9,592)	(142,806)	(164,871)	(100,144)	(7,046)	(59,601)	(166,791)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	6,844	9,245	138,973	155,062	22,312	15,686	265,758	303,756
Brokers	2,828	6,997	98,617	108,442	12,480	18,012	181,304	211,796
Corporate Agency	2,445	265	18,616	21,326	4,847	678	40,551	46,076
Others	-	-	-	-	-	-	-	-
TOTAL (B)	12,117	16,507	256,206	284,830	39,639	34,376	487,613	561,628

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

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs.'000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2013				PERIOD ENDED 30TH SEPTEMBER 2013			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	5,407	5,555	219,242	230,204	11,117	12,864	411,957	435,938
2	Travel, conveyance and vehicle running expenses	502	519	20,221	21,242	997	1,152	36,914	39,063
3	Training expenses	84	93	3,223	3,400	117	136	4,347	4,600
4	Rents, rates & taxes	1,665	1,670	68,592	71,927	3,750	4,339	138,962	147,051
5	Repairs	808	897	31,010	32,715	1,124	1,301	41,658	44,083
6	Printing & stationery	291	299	11,764	12,354	592	685	21,937	23,214
7	Communication	308	306	12,742	13,356	713	825	26,419	27,957
8	Legal & professional charges	6,368	6,931	247,734	261,033	9,924	11,482	367,718	389,124
9	Auditors' fees, expenses etc								
	(a) as auditor	32	37	1,181	1,250	32	37	1,181	1,250
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	485	542	18,469	19,496	638	738	23,638	25,014
11	Marketing and Support Services	10,426	10,078	439,736	460,240	26,575	30,750	984,757	1,042,082
12	Interest & Bank Charges	237	233	9,884	10,354	571	660	21,142	22,373
13	Others :								
	Policy Stamps	17	-	1,242	1,259	17	-	1,242	1,259
	Information & Technology Expenses	759	796	30,246	31,801	1,415	1,636	52,402	55,453
	Electricity & Water Charges	335	356	13,247	13,938	587	679	21,752	23,018
	Courtesies & Entertainment	152	158	6,087	6,397	292	337	10,797	11,426
	Others	621	635	25,357	26,613	1,316	1,524	48,799	51,639
14	Depreciation	594	612	23,922	25,128	1,189	1,374	44,011	46,574
15	Service Tax Expenses	972	1,026	38,650	40,648	1,770	2,048	65,589	69,407
	TOTAL	30,063	30,744	1,222,549	1,283,356	62,736	72,567	2,325,222	2,460,525

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2012				PERIOD ENDED 30TH SEPTEMBER 2012			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	30,793	11,203	183,442	225,439	38,700	17,035	325,326	381,061
2	Travel, conveyance and vehicle running expenses	3,021	1,030	15,779	19,830	4,030	1,774	33,886	39,690
3	Training expenses	178	54	730	962	258	113	2,165	2,536
4	Rents, rates & taxes	8,888	2,952	43,908	55,749	12,119	5,335	101,881	119,335
5	Repairs	2,624	977	16,349	19,950	3,223	1,419	27,096	31,738
6	Printing & stationery	1,682	580	9,009	11,271	2,220	977	18,663	21,860
7	Communication	1,796	599	8,940	11,335	2,441	1,075	20,520	24,036
8	Legal & professional charges	23,071	8,474	140,011	171,555	28,725	12,644	241,473	282,842
9	Auditors' fees, expenses etc								
	(a) as auditor	127	56	1,067	1,250	127	56	1,067	1,250
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	4,017	1,622	29,070	34,709	4,509	1,985	37,908	44,402
11	Marketing and Support Services	60,910	20,723	316,739	398,373	81,386	35,825	684,170	801,381
12	Interest & Bank Charges	581	210	3,430	4,222	734	323	6,167	7,224
13	Others :								
	Information & Technology Expenses	5,849	2,144	35,340	43,333	7,300	3,214	61,371	71,885
	Others	5,347	1,922	32,389	39,658	6,777	2,977	58,053	67,807
14	Depreciation	2,794	890	12,579	16,263	3,937	1,733	33,093	38,763
15	Service Tax Expenses	5,570	2,451	46,822	54,843	5,570	2,451	46,822	54,843
	TOTAL	157,249	55,888	895,606	1,108,742	202,056	88,936	1,699,661	1,990,653

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

	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	Equity Shares of Rs. 10 each	4,000,000	4,000,000
2	Issued Capital		
	Equity Shares of Rs. 10each	2,693,215	2,693,215
3	Subscribed Capital		
	Equity Shares of Rs. 10each	2,693,215	2,693,215
4	Called-up Capital		
	Equity Shares of Rs.each	2,693,215	2,693,215
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	TOTAL	2,693,215	2,693,215

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 30TH SEPTEMBER 2013		AS AT 30TH SEPTEMBER 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	199,297,910	74	199,297,910	74
· Foreign	70,023,590	26	70,023,590	26
Others	-	-	-	-
TOTAL	269,321,500	100	269,321,500	100

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

	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,568,789	2,568,789
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	2,373,016	752,522
	TOTAL	4,942,971	3,322,478

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

a) *The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.*

b) *Amounts due within 12 months from the date of Balance Sheet should be shown separately*

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE

	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	11,524,950	9,049,671
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	3,262,667	2,965,235
	(e) Other Securities (Non convertible Debentures)	900,000	912,328
	(f) Subsidiaries	5,000	5,000
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	3,835,240	3,649,968
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	720,122	570,477
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	200,000	100,000
	(e) Other Securities (Non convertible Debentures)	216,304	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	359,989	565,031
5	Other than Approved Investments	-	-
	TOTAL	21,024,272	17,817,710

Notes:

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

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

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

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

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

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

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

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

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

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

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

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

PERIODIC DISCLOSURES
FORM NL-13-LOANS SCHEDULE

	Particulars	AS AT 30TH SEPTEMBER 2013 (Rs.'000).	AS AT 30TH SEPTEMBER 2012 (Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Notes:

- (a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.
- (b) Provisions against non-performing loans shall be shown separately.
- (c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.
- (d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block			Depreciation				Net Block		
	As at 1st April, 2013	Additions during the period	Sales/ Adjustments during the period	As at 30th September, 2013	Upto 31st March 2013	For The Period	On sales / adjustments	Upto 30th September, 2013	As at 30th September, 2013	As at 30th September, 2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	171,949	5,316	-	177,264	124,986	14,035	-	139,021	38,243	41,698
Land-Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	603	100	-	703	11,548	11,747
Furniture & Fittings	248,402	11,536	2,569	257,369	188,693	8,054	2,296	194,451	62,918	62,322
Information Technology Equipment	442,385	35,982	-	478,367	388,521	21,973	-	410,494	67,873	59,904
Vehicles	7,185	-	-	7,185	2,301	342	-	2,643	4,542	5,224
Office Equipment	72,041	6,165	39	78,167	20,985	2,070	14	23,040	55,127	50,961
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	992,062	58,999	2,608	1,048,452	726,089	46,574	2,310	770,352	278,100	269,705
Work in Progress	8,304	3,247	8,304	3,246	-	-	-	-	3,246	-
Grand Total	1,000,366	62,246	10,912	1,051,698	726,089	46,574	2,310	770,352	281,346	269,705
PREVIOUS YEAR	911,554	52,600	13,969	950,185	641,782	38,763	65	680,480	269,705	264,400

Note:

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

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

	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	16,977	81,094
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	8,505,000	7,790,000
	(bb) Others	5,240,000	1,515,000
	(b) Current Accounts	517,097	577,956
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	14,279,074	9,964,050
	Balances with non-scheduled banks included in 2 and 3 above	-	-

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

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	200,000	-
3	Prepayments	109,860	783,790
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	19,831	170,800
6	MAT Credit Entitlement	68,900	40,400
7	Deposit towards Rent	51,486	47,602
8	Service Tax Recoverable	-	1,849
9	Others (Net of Provision for Doubtful Advances of Rs 21,169 thousand (Previous Year: Nil))	68,372	64,045
	TOTAL (A)	518,449	1,108,486
	OTHER ASSETS		
1	Income accrued on investments	1,380,657	967,729
2	Outstanding Premiums	1,351,168	1,192,774
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	846,564	1,235,490
6	Due from subsidiaries/ holding	111,032	51,632
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)	-	-
	TOTAL (B)	3,689,421	3,447,625
	TOTAL (A+B)	4,207,870	4,556,111

Notes:

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

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	118,607	137,399
2	Balances due to other insurance companies	1,788,620	1,511,763
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	150,883	113,991
5	Unallocated Premium	-	-
6	Sundry creditors	824,097	629,665
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding *	19,169,457	15,646,959
9	Due to Officers/ Directors	-	-
10	Deposit Premium	139,558	137,577
11	Service Tax Payable	81,018	-
12	Employee Benefits	86,749	63,245
13	Policy Holder Dues	188,882	142,007
	TOTAL	22,547,871	18,382,606

* Claims Outstanding Includes Rs 6,906,626 thousand (Previous Half Year Rs 8,061,030 thousand) on account of settlement received from the IMTPIP towards the company's share of claim liability determined by the pool upto the date of dismantling (Net of claims paid upto reporting period)

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

	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	9,683,483	8,431,123
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (to be specified)	-	-
6	Reserve for Premium Deficiency	-	-
	TOTAL	9,683,483	8,431,123

PERIODIC DISCLOSURES

FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

	Particulars	AS AT 30TH SEPTEMBER 2013	AS AT 30TH SEPTEMBER 2012
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

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

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

(b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" 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: **30th September 2013**

(Rs in Lakhs)

Statement of Liabilities									
		As At 30th September 2013				As At 30th September 2012			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	3,817.45	3,525.37	864.63	8,207.44	3,677.70	2,754.76	755.25	7,187.71
2	Marine								
a	Marine Cargo	3,865.01	3,259.83	1,157.27	8,282.12	3,611.22	2,437.89	890.51	6,939.62
b	Marine Hull	357.03	663.79	385.56	1,406.37	391.68	609.09	417.72	1,418.49
3	Miscellaneous								
a	Motor	74,378.90	77,291.47	84,708.28	236,378.65	63,731.18	60,176.48	73,347.57	197,255.23
b	Engineering	1,022.78	2,948.05	623.57	4,594.40	935.43	1,757.34	563.63	3,256.40
c	Aviation	36.95	690.62	-	727.57	86.83	1,430.74	-	1,517.57
d	Liabilities	667.86	547.26	717.78	1,932.90	458.44	323.49	484.58	1,266.51
e	Others	6,806.50	7,478.86	2,724.33	17,009.69	5,726.65	4,824.61	1,982.84	12,534.10
4	Health Insurance	5,882.34	2,588.68	1,519.23	9,990.25	5,692.10	2,249.79	1,463.29	9,405.18
5	Total Liabilities	96,834.82	98,993.93	92,700.64	288,529.40	84,311.24	76,564.19	79,905.39	240,780.82

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer:	IFFCO Tokio General Insurance Company Ltd	Date:	30th September 2013
	GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:		

(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	167.78	392.57	4.68	8.91	0.62	1.43	337.21	473.17	1,062.49	2,311.28	748.18	1,627.73	21.50	44.48	8.89	23.02	203.60	428.61	1.35	2.92	-	-	337.04	407.02	2,893.34	5,721.13
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bihar	0.10	22.00	-	-	-	-	0.45	0.95	149.33	217.96	65.98	116.65	-	-	0.06	0.13	0.79	0.81	0.07	0.12	-	-	1,491.45	2,387.71	1,708.24	2,746.33
Chhattisgarh	1.36	2.14	0.06	0.30	-	-	6.97	31.96	367.42	797.54	185.77	414.53	-	0.11	0.84	25.09	9.58	13.18	0.02	0.11	-	-	137.72	166.33	709.74	1,451.30
Goa	22.29	34.51	1.23	1.93	53.77	83.10	3.95	4.13	235.41	506.15	181.84	356.26	0.56	0.58	8.30	10.70	8.20	11.89	0.20	0.55	-	-	13.23	21.44	528.98	1,031.24
Gujarat	257.06	762.72	138.96	292.87	0.75	2.15	43.72	122.52	1,975.21	4,466.16	2,080.83	4,653.14	9.91	83.12	78.51	190.29	253.55	749.40	5.16	13.14	-	-	311.94	730.53	5,165.60	12,066.02
Haryana	217.66	1,128.20	631.79	1,206.29	-	-	87.54	1,527.92	1,165.46	857.61	529.70	1,235.79	40.39	118.71	311.64	479.93	161.50	307.17	2.13	6.23	-	-	186.84	373.75	3,334.66	7,241.60
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	-	-	83.73	191.60	57.29	129.32	-	-	0.16	0.48	1.21	1.40	-	-	-	-	0.25	0.46	142.64	323.25
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Karnataka	216.06	564.36	31.35	76.90	-	-	64.79	110.64	1,852.96	3,730.93	1,264.23	2,501.27	70.52	125.80	28.20	62.05	289.87	1,591.43	0.78	2.22	-	-	108.42	176.53	3,927.05	8,942.14
Kerala	60.05	113.13	0.45	1.94	-	-	3.96	4.11	911.38	1,811.16	222.81	447.04	0.64	0.79	3.99	7.78	11.95	30.85	0.28	0.38	-	-	78.92	149.05	1,294.44	2,566.24
Madhya Pradesh	32.98	80.03	39.95	83.52	-	-	39.87	55.00	1,055.42	2,620.73	754.29	1,748.39	0.89	2.64	9.02	25.93	81.13	401.51	0.95	1.88	-	-	64.47	149.87	2,078.96	5,169.50
Maharashtra	999.66	4,862.72	318.84	858.22	391.61	867.24	266.30	781.35	2,787.58	6,387.43	2,349.01	5,203.80	210.29	1,235.99	84.64	286.17	1,046.27	2,684.56	9.07	26.40	-	-	2,297.32	4,255.97	10,760.58	27,449.84
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	22.67	80.15	1.72	19.37	-	0.45	27.85	49.11	734.86	1,666.53	563.29	1,201.46	1.13	2.20	8.88	9.70	2,588.63	3,516.13	0.29	0.44	-	-	21.82	44.65	3,971.14	6,590.19
Punjab	14.80	33.60	1.40	2.82	-	-	2.11	5.48	1,223.44	2,700.68	903.66	2,064.80	-	2.00	13.02	37.83	26.06	43.22	2.34	5.73	-	-	45.58	210.93	2,232.40	5,107.09
Rajasthan	40.44	81.54	1.90	3.05	-	-	9.35	14.18	778.52	2,078.12	749.60	1,902.75	2.00	3.15	3.49	10.13	23.58	31.54	0.46	0.84	-	-	7,852.17	7,956.41	9,461.53	12,081.71
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	211.60	592.25	150.13	711.41	-	-	52.87	64.82	2,395.95	5,124.97	1,542.93	3,305.38	23.48	57.92	33.61	66.16	337.87	436.04	3.10	7.47	-	-	153.47	282.67	4,905.03	10,649.08
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	26.97	108.88	45.10	105.99	-	-	10.96	77.37	1,715.16	3,931.53	951.43	2,293.87	3.56	7.28	5.82	16.89	52.85	91.96	3.05	5.58	-	-	524.45	551.91	3,339.34	7,191.25
Uttarakhand	29.48	48.21	1.06	3.74	-	-	0.39	1.58	197.79	488.65	137.40	339.56	0.44	0.49	4.27	20.98	15.35	28.07	0.01	0.03	-	-	294.33	243.18	590.52	1,174.48
West Bengal	74.95	317.53	14.19	39.15	-	-	39.10	142.61	860.93	1,898.19	423.18	933.63	12.74	29.95	6.15	66.06	55.97	124.34	1.91	3.55	-	-	40.86	97.15	1,529.99	3,652.18
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	46.25	96.11	7.16	14.56	-	-	3.47	5.53	727.86	1,584.99	419.33	988.77	1.48	1.91	6.67	15.26	23.85	36.05	0.81	1.16	-	-	584.60	628.05	1,821.48	3,372.38
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	367.02	5,434.09	1,231.43	2,314.32	-	17.51	1,897.15	2,235.58	2,651.39	5,769.06	1,300.58	2,914.33	134.75	273.41	86.66	252.65	1,133.47	2,050.60	34.79	89.04	-	-	626.74	1,314.71	9,463.98	22,665.29
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	2,809.17	14,754.74	2,621.39	5,745.27	446.79	971.87	2,898.02	5,708.01	22,932.20	49,141.26	15,431.33	34,378.47	534.27	1,990.51	702.83	1,607.25	6,325.28	12,578.76	66.77	167.80	-	-	15,081.61	20,148.32	69,849.64	147,192.28

PERIODIC DISCLOSURES

FORM NL-23	Reinsurance Risk Concentration				
Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.		Date:	PERIOD 01/07/2013 TO 30/09/2013	

Public Disclosures IIInd quarter ending September, 2013

(Rs in Lakhs)

S.No.	Reinsurance Placements	No. of reinsurers				Premium ceded to reinsurers / Total reinsurance premium
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	1	9,083	35	-	18%
2	No. of Reinsurers with rating AA but less than AAA	12	3,960	352	2,693	14%
3	No. of Reinsurers with rating A but less than AA	104	17,623	1,303	12,372	62%
4	No. of Reinsurers with rating BBB but less than A	24	1,572	330	282	4%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0%
6	No. of Indian Reinsurers other than GIC	11	-	-	1,285	3%
Total		152	32,238	2,020	16,633	100%

PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer:	IFFCO TOKIO General Insurance Company Ltd	Date:	30.09.2013
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(Rs in Lakhs)

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	67	77	58	63	68	333	9,318.50
2	Marine Cargo	4265	1379	525	284	495	6948	3,669.20
3	Marine Hull	3	3	4	1	13	24	22.30
4	Engineering	100	70	78	85	75	408	1,284.85
5	Motor OD	81414	41396	9083	3078	1595	136566	24,376.11
6	Motor TP	211	221	360	797	3701	5290	11,360.95
7	Health	4717	6912	478	123	277	12507	8,288.62
8	Overseas Travel	5	20	128	154	52	359	23.73
9	Personal Accident	306	455	206	239	126	1332	530.71
10	Liability	4	2	1	4	37	48	25.79
11	Crop	24	0	40	23	2	89	-
12	Miscellaneous	499	674	292	176	124	1765	3,228.08

PERIODIC DISCLOSURES

FORM NL-25 :

Quarterly claims data for Non-Life

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 01.07.2013 - 30.09.2013

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	936	894	70	972	18574	34354	2563	391	1205	124	0	38	1078	61199
2	Claims reported during the period	531	6922	28	640	147985	7965	12753	182	2311	23	0	41	2510	181891
3	Claims Settled during the period	266	6643	23	318	131389	4930	12496	359	1306	41	0	35	1691	159497
4	Claims Repudiated during the period	0	0	0	0	432	0	0	0	1	0	0	0	0	433
5	Claims closed during the period	67	305	1	90	4745	360	11	0	25	7	0	7	121	5739
6	Claims O/S at End of the period	1134	868	74	1204	29993	37029	99	2184	2809	214	0	37	1776	77421
	Less than 3months	224	406	8	213	20147	3283	8	767	1928	89	0	15	626	27714
	3 months to 6 months	121	106	7	205	5570	3354	5	575	288	69	0	10	348	10658
	6months to 1 year	160	163	3	177	2768	5803	14	482	385	13	0	9	421	10398
	1year and above	629	193	56	609	1508	24589	72	360	208	43	0	3	381	28651

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency for the Period Ended on 30th September 2013

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

Item No.	Description	PREMIUM		Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire	22,295.72	4,570.67	15,755.22	4,368.05	2,229.57	2,363.28	2,363.28
2	Marine Cargo	10,226.46	3,886.65	9,372.52	4,666.20	1,227.17	1,687.05	1,687.05
3	Marine Hull	1,093.72	207.51	2,804.82	248.93	109.37	420.72	420.72
4	Motor	172,409.03	152,214.83	110,829.44	98,207.96	30,442.97	29,462.39	30,442.97
5	Engineering	7,600.03	1,555.58	4,562.03	2,332.90	760.00	699.87	760.00
6	Aviation	200.97	(72.11)	3,638.85	1,059.32	20.10	545.83	545.83
7	Laibilities	2,803.70	1,200.06	716.72	378.60	420.55	161.26	420.55
8	Others	16,098.39	7,415.78	22,568.22	8,326.59	2,253.78	4,739.33	4,739.33
9	Health	16,136.01	13,227.82	19,342.20	16,264.90	2,645.56	4,879.47	4,879.47
	Total	248,864.03	184,206.79	189,590.02	135,853.45	40,109.08	44,959.20	46,259.21

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2013 - 30th September, 2013

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		73
2	No. of branches approved during the Quarter		0
3	No. of branches opened during the Quarter	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the Quarter		0
6			73
7	No. of branches approved but not open		0
8	No. of rural branches		0
9	No. of urban branches		73

PERIODIC DISCLOSURES

FORM - 3B

FORM - NL 28 STATEMENT OF ASSETS

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

STATEMENT AS ON : 30th September 2013

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

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	210,243.00
2	Loans	9	-
3	Fixed Assets	10	2,813.00
4	Current Assets		-
	a. Cash & Bank Balance	11	142,791.00
	b. Advances & Other Assets	12	42,079.00
5	Current Liabilities		-
	a. Current Liabilities	13	225,479.00
	b. Provisions	14	96,835.00
	c. Misc. Exp not written off	15	
	d. Debit Balance of P&L A/c		
	Application of Funds as per balance Sheet (A)		720,240.00
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,813.00
3	Cash & Bank Balance (if any)	11	5,341.00
4	Advances & Other Assets (if any)	12	40,079.00
5	Current Liabilities	13	225,479.00
6	Provisions	14	96,835.00
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		
	Total (B)		370,547.00

Investment Assets' as per FORM 3B

(A-B)

349,693.00

Cont to next page...

(Rs in Lakhs)

Cont from prev page...		SH		PH	Book Value(SH+PH)	%	FVC Amount	Total	MARKET VALUE
'Investment' represented as	Reg %	Balance	FRSM*	('c)	d=(b+c)	ACTUAL	(e)	(d+e)	
		(a)	(b)						
Government Securities	Not less than 20%		14915.00	64591.00	79,506.00	22.74%		79506.00	75,116.00
Government Securities or other approved securities (including (I) above)	Not less than 30%		21621.00	62213.00	76,579.00	21.90%		76579.00	75,133.00
Investment subject to Exposure Norms				125648.00	154,663.00	44.23%	2.05	154665.05	154,558.00
1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		14366.00	2600.00	3,200.00	0.92%	1.03	3201.03	3,200.00
2. Approved Investments	Not exceeding		29015.00	284089.00	349,691.00	100.00%	3.08	349694.08	342313.00
3. Other Investments(not exceeding 25%)	55%		600.00						
TOTAL INVESTMENT ASSETS	100%	0	65602.00						

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)

DATE:

Note:

(*) FRSM refers 'Funds representing solvency margin'

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

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

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: Iffco Tokio General Insurance Co. Ltd. Date: 30-Sep-2013

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30.09.13	as % of total for this class	As at 30.09.12	as % of total for this class	As at 30.09.13	as % of total for this class	As at 30.09.12	as % of total for this class
Break down by credit rating								
AAA rated	189,358.00	96.80%	75,962.00	92.39%	196,992.00	97.04%	75,925.61	92.68%
AA or better	6,254.00	3.20%	6,259.34	7.61%	6,000.00	2.96%	6,000.00	7.32%
Rated below AA but above A								
Rated below A but above B								
Any other								
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	101,951.00	29.78%	90,182.66	33.24%	102,013.00	29.17%	90,255.09	33.28%
more than 1 year and upto 3years	73,292.00	21.41%	34,510.03	12.72%	73,597.00	21.05%	34,585.19	12.75%
More than 3years and up to 7years	63,078.00	18.43%	39,761.49	14.65%	64,852.00	18.55%	39,964.31	14.73%
More than 7 years and up to 10 years	63,880.00	18.66%	73,305.63	27.02%	66,859.00	19.12%	73,488.30	27.09%
above 10 years	40,113.00	11.72%	33,580.24	12.38%	42,370.00	12.12%	32,934.20	12.14%
Breakdown by type of the issuer								
a. Central Government	75,116.00	38.40%	59,393.10	34.42%	79,507.00	39.17%	59,787.55	34.68%
b. State Government	34,306.00	17.54%	30,921.70	17.92%	35,743.00	17.61%	30,709.15	17.81%
c. Corporate Securities	86,190.00	44.06%	82,220.48	47.65%	87,742.00	43.22%	81,925.61	47.51%
			-					

Note

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

PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Analytical Ratios for Non-Life companies

S.No.	Particular	For the Quarter Ended on 30th September 2013	Upto the Quarter Ended on 30th September 2013	For the Quarter Ended on 30th September 2012	Upto the Quarter Ended on 30th September 2012
1	Gross Direct Premium Growth Rate				
	FIRE	1.15%	14.87%	16.36%	-2.29%
	MARINE	7.65%	19.18%	3.94%	-18.38%
	MISCELLANEOUS	1.47%	15.70%	54.54%	38.76%
2	Gross Direct Premium to Net Worth Ratio	NA	1.91	NA	2.10
3	Growth rate of Net Worth	NA	26.93%	NA	22.24%
4	Net Retention Ratio				
	FIRE	28.74%	15.04%	23.85%	19.16%
	MARINE	33.17%	42.06%	32.77%	43.79%
	MISCELLANEOUS	68.77%	73.59%	67.08%	72.89%
5	Net Commission Ratio				
	FIRE	-2.18%	-33.98%	-14.94%	-33.88%
	MARINE	-13.73%	-6.49%	-9.60%	-2.75%
	MISCELLANEOUS	-2.74%	-0.11%	-3.37%	-0.74%
6	Expense of Management to Gross Direct Premium Ratio	22.63%	21.02%	20.60%	20.22%
7	Expense of Management to Net Written Premium Ratio	33.73%	31.28%	31.56%	29.71%
8	Net Incurred Claims to Net Earned Premium	77.54%	76.90%	80.54%	78.37%
9	Combined Ratio	102.37%	100.79%	101.91%	99.60%
10	Technical Reserves to Net Premium ratio	NA	2.94	NA	2.80

11	Underwriting balance ratio	-0.24%	-1.01%	-3.92%	-3.01%
	FIRE	58.91%	47.58%	-137.40%	-45.59%
	MARINE	-13.67%	-41.02%	-37.47%	-48.37%
	MISCELLANEOUS	-1.23%	-1.46%	1.40%	-0.49%
12	Operating Profit Ratio	12.29%	11.61%	7.90%	9.45%
13	Liquid Assets to liabilities ratio	NA	0.54	NA	0.46
14	Net earning ratio	10.97%	9.57%	7.06%	7.77%
15	Return on Net worth ratio	NA	12.31%	NA	11.09%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.47	NA	1.34
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	NA	269,321,500	NA	269,321,500
2	(b) Percentage of shareholding (Indian / Foreign)	NA	74/26	NA	74/26
3	(c) % of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA	3.49	NA	2.48
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	3.49	NA	2.48
6	(iv) Book value per share (Rs)	NA	28.35	NA	22.34

Note

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

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 30th September, 2013

(Rs in 'Lakhs)

Related Party Transactions					
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Up to the 30th September 2013	Up to the 30th September 2012
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	5,823.51	5,493.17
			Claims paid on direct basis	864.69	845.15
			Payment of Rent and other expenses	974.91	213.41
			Deposit of Insurance Premium	25.00	25.00
			Payment of Dividend	-	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	441.54	718.90
			Deposit of Insurance Premium	1.00	1.00
			Payment of Rent and other expenses	5.37	8.05
			Payment of Dividend	-	-
			Claims paid on direct basis	190.27	819.65
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	9.96	1.67
			Payment of Dividend	-	-
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	2,013.37	1,040.87
			Commission Earned on Premium Ceded	391.33	196.58
			Losses Recovered from Re-insurer	1,082.39	912.23
			Fees	0.06	3.70
5	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	13.32	17.02
6	Tokio Marine Global Re Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	382.13	490.91
			Commission Earned on Premium Ceded	58.08	71.74
			Losses Recovered from Re-insurer	382.32	418.31
7	K. Srinivasa Gowda	Chairman	Payment of Rent on office Building	20.80	6.32
8	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	32.00	31.07
			Claims paid on direct basis	6.79	10.30
			Payment of -Commission	232.87	242.18
			-Service Charges	2,024.60	1,621.10
			Investment in Equity	50.00	50.00
9	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	1.83	3.93
10	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claims	27.81	5.27
			Payment of Fees	5.52	-
11	Tokio Marine Compania de Seguros S.A. de C.V.			-	11.20
12	TM Management Services		Fees	1.49	0.17
			Claims	9.49	-
			Payment of Fees	11.75	0.26
13	TM Claims Service Europe Ltd.				

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

PERIODIC DISCLOSURES
FORM NL-33 - SOLVENCY MARGIN - KGII

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

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

Solvency for the period ended on 30th September 2013
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):		293,322.63
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		288,529.40
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		4,793.23
4	Excess in Policyholders' Funds (1-2-3)		(0.00)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		112,584.69
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		40,649.31
7	Excess in Shareholders' Funds (5-6)		71,935.38
8	Total Available Solvency Margin [ASM] (4+7)		71,935.38
9	Total Required Solvency Margin [RSM]		46,259.21
10	Solvency Ratio (Total ASM/Total RSM)		1.56

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2013 to 30th September, 2013

BOD and Key Person information			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Lee King Chi Arthur	Vice Chairman	No change
3	Mr. Balvinder Singh Nakai	Director	No change
4	Dr. B.S. Vishwanathan	Director	No change
5	Dr. U.S. Awasthi	Director	No change
6	Mr. Rakesh Kapur	Director	No change
7	Dr. P.S. Gahlaut	Director	No change
8	Mr. S.K. Kanwar	Director	No change
9	Mr. Bahushrut Lugani	Director	No change
10	Mr. Yogesh Lohiya	Managing Director & CEO	No change
11	Mr. H.O. Suri	Director (Marketing)	No change
12	Mr. Ichiro Maeda	Director (Operations)	No change
13	Mr. Khushwant Pahwa	Appointed Actuary	No change
14	Mr. V. Rajaraman	Chief of Internal Audit	No change
15	Mr. Sanjeev Chopra	Chief Finance Officer	No change

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

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30th September 2013

Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

Nil

Date: _____

Note:

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

56	Application Money	ECAM	2,000.00	2,000.00	3.00	0.56%	0.36	144.00%	2,000.00	2,000.00	3.00	0.28%	0.18%	1,136.36	-	5.97	8.71%	5.89%
57	Perpetual Debt Instruments of Tier I & II capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
58	Perpetual Debt Instruments of Tier I & II capital issued by Non - PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
59	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
60	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
61	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	3,773.00	4,001.00	91.00	9.64%	6.52%	26.08%	3,785.00	4,001.00	165.00	8.70%	5.88%	3,284.40	3,001.66	292.05	8.92%	6.02%
63	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
64	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
65	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	Equity Shares (incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
68	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
69	Equity Shares (incl. Equity Related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
70	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
71	Debentures / Bonds / CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
72	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
73	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
74	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
76	Term loans (without Charges)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
77	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	1,633.00	3,200.00	18.00	4.36%	292.00%	1168.00%	1,799.00	3,200.00	40.00	4.42%	2.98%	2,132.44	-	145.36	9.28%	6.27%
78	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
79	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
80	Securitized Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
81	Investment Properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		356,293.00	342,312.00	7,938.00	8.92%	8.92%	35.68%	347,060.00	342,312.00	15,488.00	8.92%	8.92%	276,410.93	314,750.09	25,222.71	9.13%	6.16%

DATE:

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

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

2. Yield netted for Tax

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

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Statement as on:

30th September 2013

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

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

Nil

Note:

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

PERIODIC DISCLOSURES

FORM NL-38

Quarterly Business Returns across line of Business

Insurer:

IFFCO Tokio General Insurance
Company Ltd

Date:

30th September, 2013

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,809.17	18626	2,742.71	17928	14,754.74	34930	12,814.11	30331
2	Cargo & Hull	3,068.14	2905	2,831.15	2599	6,717.14	5565	5,616.04	4877
3	Motor TP	15,431.33	17268	13,174.27	14692	34,378.47	35690	25,196.03	19837
4	Motor OD	22,932.20	825113	22,060.73	889593	49,141.26	1791501	42,513.97	1817873
5	Engineering	2,898.02	1417	2,098.23	1379	5,708.01	2901	3,539.92	2530
6	Workmen's Compensation	368.58	2470	335.19	2325	807.41	5360	671.25	5042
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	54.92	3	132.87	40	241.00	16	247.48	75
9	Personal Accident	702.83	32902	623.09	6569	1,607.25	75402	1,466.16	12052
10	Health	6,392.05	26855	4,141.37	13784	12,746.55	53616	7,796.47	30508
11	Others*	15,192.38	71872	18,458.39	97590	21,090.42	140595	25,335.97	178609

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.
Figure '0' in those fields will imply no business in the segment.

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

PERIODIC DISCLOSURES

FORM NL-39 Rural & Social Obligation

Insurer: IFFCO TOKIO General Insurance Company Date: July- Sep' 2013

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	3,062	129.82	372,020.04
		Social			
2	Cargo & Hull	Rural	-	-	
		Social			
3	Motor TP	Rural	-	4,613.33	0.00
		Social			
4	Motor OD	Rural	191,939	4,087.59	340,408.16
		Social			
5	Engineering	Rural	65	6.78	9,854.05
		Social			
6	Workmen's Compensation	Rural	261	12.60	1,305.00
		Social			
7	Employer's Liability	Rural	148	3.41	3,757.60
		Social			
8	Aviation	Rural	-	-	
		Social			
9	Personal Accident	Rural	11,152	491.03	1,774,206.31
		Social	949	24.51	157,584.52
10	Health	Rural	1,053	4,806.06	1,459,168.25
		Social	77	4,757.26	1,453,977.00
11	Others	Rural	16,191	12,095.45	623,298.19
		Social	1,581	9,914.73	113,579.70

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer:	IFFCO Tokio General Insurance Company Ltd	Date:	01.07.2013 - 30.09.2013
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(Rs in Lakhs)

Business Acquisition through different channels									
Sl.No.	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	528383	17,913.61	647700	22,344.83	890846	32,211.61	1318182	43,542.40
2	Corporate Agents-Banks	4243	94.00	6351	164.38	7549	192.00	12927	431.72
3	Corporate Agents -Others	136233	3,558.00	136181	4,883.37	194505	4,322.00	256615	8,523.88
4	Brokers	143961	22,187.74	131776	18,912.79	318804	49,001.74	259629	38,126.34
5	Micro Agents	1944	20.00	4296	35.83	4304	42.00	8511	82.78
6	Direct Business	184667	26,076.29	120174	20,257.04	729568	61,422.91	245848	34,490.45
	Total (A)	999431	69,849.64	1046478	66,598.24	2145576	147,192.26	2101712	125,197.57
1	Referral (B)	0	-	21	(0.24)	0	-	22	(0.17)
	Grand Total (A+B)	999431	69,849.64	1046499	66,598.00	2145576	147,192.26	2101734	125,197.40

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 COMPANY LIMITED Date: 30.09.13

GRIEVANCE DISPOSAL FOR THE PERIOD UP TO SEPT DURING THE FINANCIAL YEAR 2013-14

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal related	0	2	0	0	2	0
b)	Claim	28	411	348	42	31	18
c)	Policy Related	17	273	236	44	0	10
d)	Premium	1	6	3	0	3	1
e)	Refund	0	3	2	1	0	0
f)	Coverage	0	1	1	0	0	0
g)	Cover note related	0	4	3	1	0	0
h)	Product	0	0	0	0	0	0
i)	others	5	19	15	3	2	4
	Total Number of Complaints	51	719	608	91	38	33
2	Total No. of policies during previous year	4,440,760	2012-13	Q2			
3	Total No. of Claims during previous year	329,524	2012-13				
4	Total no. of policies during current year	1,000,131	2013-14				
5	Total no. of claims during current year	92,162	2013-14				
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	3.08	1st Qtr				
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	44.60	1st Qtr				
8	Duration wise Pending Status		Complaints made by customers	Complaints made by intermediaries	Total		
(a)	Up to 7 days	21	0	0	21		
(b)	7-15 days	2	0	0	2		
(c)	15-30 days	8	0	0	8		
(d)	30-90 days	2	0	0	2		
(e)	90 days and beyond	0	0	0	0		
	Total Number of Complaints	33	0	0	33		

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