

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April - 30th September, 2014

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2014**

Particulars	Schedule	QUARTER ENDED 30TH	PERIOD ENDED 30TH	QUARTER ENDED 30TH	PERIOD ENDED 30TH
		SEPTEMBER 2014	SEPTEMBER 2014	SEPTEMBER 2013	SEPTEMBER 2013
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1 Premiums earned (Net)	NL-4-Premium Schedule	103,668	211,394	104,127	227,263
2 Profit/ Loss on sale/redemption of Investments		237	459	266	503
3 Others		306	(450)	(394)	(1,646)
4 Interest, Dividend & Rent – Gross		19,626	37,474	18,796	36,705
TOTAL (A)		123,837	248,877	122,795	262,825
1 Claims Incurred (Net)	NL-5-Claims Schedule	72,974	128,589	15,033	141,471
2 Commission	NL-6-Commission Schedule	(547)	(89,517)	(2,312)	(85,080)
3 Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	42,039	63,276	30,063	62,736
4 Premium Deficiency		-	-	-	-
TOTAL (B)		114,466	102,348	42,784	119,127
Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		9,371	146,529	80,011	143,698
APPROPRIATIONS					
Transfer to Shareholders' Account		9,371	146,529	80,011	143,698
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-
TOTAL (C)		9,371	146,529	80,011	143,698

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2014**

	Particulars	Schedule	QUARTER ENDED 30TH	PERIOD ENDED 30TH	QUARTER ENDED 30TH	PERIOD ENDED 30TH
			SEPTEMBER 2014	SEPTEMBER 2014	SEPTEMBER 2013	SEPTEMBER 2013
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	122,361	221,614	100,223	173,039
2	Profit/ Loss on sale/redemption of Investments		265	515	302	552
3	Others		(1,999)	(2,061)	249	326
4	Interest, Dividend & Rent – Gross		21,972	42,054	21,309	40,243
	TOTAL (A)		142,599	262,122	122,083	214,160
1	Claims Incurred (Net)	NL-5-Claims Schedule	126,998	254,970	97,581	190,254
2	Commission	NL-6-Commission Schedule	(19,396)	(22,513)	(14,398)	(18,802)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	13,674	62,588	30,744	72,567
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		121,276	295,045	113,927	244,019
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		21,323	(32,923)	8,156	(29,859)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		21,323	(32,923)	8,156	(29,859)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		21,323	(32,923)	8,156	(29,859)

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT** FOR THE PERIOD ENDED 30TH SEPTEMBER 2014

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2014	PERIOD ENDED 30TH SEPTEMBER 2014	QUARTER ENDED 30TH SEPTEMBER 2013	PERIOD ENDED 30TH SEPTEMBER 2013
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	5,246,682	10,157,872	4,843,405	9,329,790
2	Profit/ Loss on sale/redemption of Investments		8,731	16,839	8,276	15,552
3	Others		(4,522)	(2,110)	3,195	6,098
4	Interest, Dividend & Rent – Gross		725,383	1,375,472	583,561	1,134,446
	TOTAL (A)		5,976,274	11,548,073	5,438,437	10,485,886
1	Claims Incurred (Net)	NL-5-Claims Schedule	4,087,441	7,776,221	3,801,379	7,150,920
2	Commission	NL-6-Commission Schedule	59,480	216,976	(120,785)	(10,526)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,490,347	2,820,996	1,222,549	2,325,222
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		5,637,268	10,814,193	4,903,143	9,465,616
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		339,006	733,880	535,294	1,020,270
	APPROPRIATIONS					
	Transfer to Shareholders' Account		339,006	733,880	535,294	1,020,270
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		339,006	733,880	535,294	1,020,270

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 2014

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2014	PERIOD ENDED 30TH SEPTEMBER 2014	QUARTER ENDED 30TH SEPTEMBER 2013	PERIOD ENDED 30TH SEPTEMBER 2013
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		9,371	146,529	80,011	143,698
	(b) Marine Insurance		21,323	(32,923)	8,156	(29,859)
	(c) Miscellaneous Insurance		339,006	733,880	535,294	1,020,270
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		137,526	277,945	143,726	279,706
	(b) Profit on sale of investments		1,651	3,402	2,038	3,834
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		6,812	18,429	11,303	13,977
	TOTAL (A)		515,689	1,147,262	780,528	1,431,626
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		1,611	2,936	2,314	3,642
	(b) Bad debts written off		-	-	-	-
	(c) Loss on Sale/Scraping of Fixed Assets		13	13	140	159
	TOTAL (B)		1,624	2,949	23,623	24,970

	Profit Before Tax		514,065	1,144,313	756,905	1,406,656
	Provision for Taxation		156,690	357,990	250,600	466,900
	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		-	3,594,110	-	1,433,260
	Balance carried forward to Balance Sheet			4,380,433		2,373,016

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 2014

	Schedule	AS AT 30TH SEPTEMBER 2014	AS AT 30TH SEPTEMBER 2013
		(Rs.'000)	(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	6,950,388	4,942,971
FAIR VALUE CHANGE ACCOUNT		279	122
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		9,643,882	7,636,308
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	26,120,229	21,024,272
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	216,042	281,346
DEFERRED TAX ASSET		95,660	75,100
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	14,288,765	14,279,074
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	5,456,370	4,207,870
Sub-Total (A)		19,745,135	18,486,944

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	24,782,172	22,547,871
	PROVISIONS	NL-18-Provisions Schedule	11,751,012	9,683,483
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		36,533,184	32,231,354
	NET CURRENT ASSETS (C) = (A - B)		(16,788,049)	(13,744,410)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	TOTAL		9,643,882	7,636,308

CONTINGENT LIABILITIES

	Particulars		AS AT 30TH SEPTEMBER 2014	AS AT 30TH SEPTEMBER 2013
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		10,163	7,035
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others (to be specified)		-	-
	TOTAL		10,163	7,035

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs.'000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2014				PERIOD ENDED 30TH SEPTEMBER 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	231,108	290,621	7,375,016	7,896,745	1,385,595	660,413	14,054,898	16,100,906
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(279,505)	(10,282)	525,004	235,217	369,644	90,740	998,654	1,459,038
Gross Earned Premium	510,613	300,903	6,850,012	7,661,528	1,015,951	569,673	13,056,244	14,641,868
Add: Premium on reinsurance accepted	183,720	7,197	40,166	231,083	305,619	31,743	102,540	439,902
Less : Premium on reinsurance ceded	247,732	252,770	1,623,192	2,123,694	1,432,584	436,281	2,630,214	4,499,079
Net Premium	446,601	55,330	5,266,986	5,768,917	(111,014)	165,135	10,528,570	10,582,691
Adjustment for change in reserve for unexpired risks	342,933	(67,031)	20,304	296,206	(322,408)	(56,479)	370,698	(8,189)
Premium Earned (Net)	103,668	122,361	5,246,682	5,472,711	211,394	221,614	10,157,872	10,590,880

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 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	6,879,731	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	478,694	246,319	6,556,290	7,281,303	947,775	488,464	12,133,462	13,569,701
Add: Premium on reinsurance accepted	90,709	8,466	110,607	209,782	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	(56,744)	(176,597)	(30,835)	(501,665)	(67,427)	(385,972)	(955,064)
Premium Earned (Net)	104,127	100,223	4,843,405	5,047,755	227,263	173,039	9,329,790	9,730,092

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs.'000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2014				PERIOD ENDED 30TH SEPTEMBER 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	238,621	379,660	3,674,575	4,292,856	521,679	546,015	6,394,457	7,462,151
Add Claims Outstanding at the end of the period	32,538	18,347	1,198,646	1,249,531	509,186	580,483	15,319,023	16,408,692
Less Claims Outstanding at the beginning of the year	-	-	-	-	457,735	502,771	12,394,772	13,355,278
	271,159	398,007	4,873,221	5,542,387	573,130	623,727	9,318,708	10,515,565
Add :Re-insurance accepted to direct claims	4,306	1,242	59,369	64,917	4,306	2,788	118,664	125,758
Less :Re-insurance Ceded to claims paid	202,491	272,250	845,150	1,319,891	448,847	371,545	1,661,151	2,481,543
Total Claims Incurred	72,974	126,999	4,087,440	4,287,413	128,589	254,970	7,776,221	8,159,780

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	3,654,148	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	-	-	(1)	(1)	408,703	474,314	7,948,972	8,831,989
	707,691	193,488	4,385,228	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	104,867	644,839	1,448,431	820,652	252,325	1,196,258	2,269,235
Total Claims Incurred	15,033	97,581	3,801,379	3,913,993	141,471	190,254	7,150,920	7,482,645

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 2014				PERIOD ENDED 30TH SEPTEMBER 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	11,063	14,261	264,207	289,531	38,701	34,706	553,425	626,832
Add: Re-insurance Accepted	14,247	1,278	2,597	18,122	22,879	2,253	2,797	27,929
Less: Commission on Re-insurance Ceded	25,857	34,935	207,324	268,116	151,097	59,472	339,246	549,815
Net Commission	(547)	(19,396)	59,480	39,537	(89,517)	(22,513)	216,976	104,946
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	6,762	5,508	119,130	131,400	19,549	11,068	246,060	276,677
Brokers	3,520	8,280	124,530	136,330	16,906	22,837	265,243	304,986
Corporate Agency	781	473	20,547	21,801	2,246	801	42,122	45,169
Others	-	-	-	-	-	-	-	-
TOTAL (B)	11,063	14,261	264,207	289,531	38,701	34,706	553,425	626,832

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	1,478	6,780	8,805	1,481	1,850	12,136
Less: Commission on Re-insurance Ceded	18,697	28,013	371,055	417,765	134,842	52,851	550,058	737,751
Net Commission	(2,312)	(14,398)	(120,785)	(137,495)	(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	129,006	21,394	11,089	266,220	298,703
Brokers	4,190	7,151	112,340	123,681	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

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 2014				PERIOD ENDED 30TH SEPTEMBER 2014			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	6,695	1,405	226,558	234,658	10,666	10,552	475,384	496,602
2	Travel, conveyance and vehicle running expenses	704	301	25,944	26,949	1,006	995	44,836	46,837
3	Training expenses	24	18	1,022	1,064	29	30	1,335	1,394
4	Rents, rates & taxes	2,119	672	74,861	77,652	3,204	3,170	142,818	149,192
5	Repairs	686	371	26,328	27,384	920	911	41,016	42,847
6	Printing & stationery	352	50	11,597	12,000	579	573	25,822	26,974
7	Communication	456	247	17,531	18,235	612	606	27,291	28,509
8	Legal & professional charges	4,825	113	150,883	155,822	8,372	8,282	373,102	389,756
9	Auditors' fees, expenses etc								
	(a) as auditor	32	32	1,436	1,500	32	32	1,436	1,500
	(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	576	161	20,000	20,736	886	875	39,434	41,195
11	Marketing and Support Services	20,083	6,612	712,627	739,322	30,174	29,853	1,344,875	1,404,902
12	Interest & Bank Charges	468	192	17,154	17,815	675	668	30,093	31,436
13	Others :								
	Policy Stamps	14	-	1,404	1,418	14	-	1,404	1,418
	Information & Technology Expenses	1,791	1,267	72,822	75,879	2,173	2,148	96,787	101,108
	Electricity & Water Charges	399	208	15,233	15,841	542	537	24,177	25,256
	Courtesies & Entertainment	399	293	16,357	17,049	476	471	21,197	22,144
	Others	491	340	19,884	20,715	602	595	26,821	28,018
14	Depreciation	1,329	895	53,471	55,695	1,650	1,633	73,558	76,841
15	Service Tax Expenses	594	496	25,235	26,325	664	657	29,610	30,931
	TOTAL	42,039	13,674	1,490,347	1,546,060	63,276	62,588	2,820,996	2,946,860

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	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	32,716	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	6,369	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

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

	Particulars	AS AT 30TH SEPTEMBER 2014	AS AT 30TH SEPTEMBER 2013
		(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 2014		AS AT 30TH SEPTEMBER 2013	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	199,297,910	74	199,297,910	74
· Foreign	70,023,590	26	70,023,590	26
Others	-	-	-	-
TOTAL	269,321,500	100	269,321,500	100

PERIODIC DISCLOSURES

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

	Particulars	AS AT 30TH SEPTEMBER 2014	AS AT 30TH SEPTEMBER 2013
		(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	4,380,433	2,373,016
	TOTAL	6,950,388	4,942,971

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

	Particulars	AS AT 30TH SEPTEMBER 2014	AS AT 30TH SEPTEMBER 2013
		(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 2014	AS AT 30TH SEPTEMBER 2013
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	12,678,452	11,524,950
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	4,012,665	3,262,667
	(e) Other Securities (Non convertible Debentures)	1,300,000	900,000
	(f) Subsidiaries	5,000	5,000
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,421,942	3,835,240
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	426,906	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	540,279	720,122
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	450,000	200,000
	(e) Other Securities (Non convertible Debentures)	-	216,304
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	284,985	359,989
5	Other than Approved Investments	-	-
	TOTAL	26,120,229	21,024,272

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 2014	AS AT 30TH SEPTEMBER 2013
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	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 2014	Upto 31st March 2013	For The Period	On sales / adjustments	Upto 30th September 2014	As At 30th September 2014	As At 30th September 2013
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	202,814	5,543	-	208,356	154,644	15,177	-	169,820	38,536	38,243
Land-Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	803	102	138	767	11,484	11,548
Furniture & Fittings	263,179	3,869	-	267,048	203,021	9,667	-	212,688	54,360	62,918
Information Technology Equipment	460,305	1,108	11	461,403	405,637	20,772	11	426,398	35,005	67,873
Vehicles	5,319	-	-	5,319	1,430	579	-	2,008	3,311	4,542
Office Equipment	79,793	3,400	25	83,167	24,536	30,682	6	55,212	27,955	55,127
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	1,061,510	13,920	36	1,075,393	790,071	76,979	155	866,893	208,500	278,100
Capital Work in Progress	5,233	7,542	5,233	7,542	790,069				7,542	3,246
Grand Total	1,066,743	21,462	5,269	1,082,935	1,580,140	76,979	155	866,893	216,042	281,346
Previous Period Total	1,000,366	62,246	10,912	1,051,698	726,089	46,574	2,310	770,352	281,346	-

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 2014	AS AT 30TH SEPTEMBER 2013
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	27,971	16,977
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	12,615,000	8,505,000
	(bb) Others	790,000	5,240,000
	(b) Current Accounts	855,794	517,097
	(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	14,288,765	14,279,074
	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 2014 (Rs.'000).	AS AT 30TH SEPTEMBER 2013 (Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	200,000
3	Prepayments	173,140	109,860
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	148,013	19,831
6	MAT Credit Entitlement	-	68,900
7	Deposit towards Rent	52,520	51,486
8	Service Tax Recoverable	-	-
9	Others	44,884	68,372
	TOTAL (A)	418,557	518,449
	OTHER ASSETS		
1	Income accrued on investments	1,864,948	1,380,657
2	Outstanding Premiums	1,421,701	1,351,168
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	1,669,890	846,564
6	Due from subsidiaries/ holding	81,274	111,032
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)	-	-
	TOTAL (B)	5,037,813	3,689,421
	TOTAL (A+B)	5,456,370	4,207,870

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 2014	AS AT 30TH SEPTEMBER 2013
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	155,300	118,607
2	Balances due to other insurance companies	1,130,458	1,788,620
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	144,133	150,883
5	Unallocated Premium	-	-
6	Sundry creditors	697,277	824,097
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding *	22,013,432	19,169,457
9	Due to Officers/ Directors	-	-
10	Deposit Premium	122,766	139,558
11	Service Tax Payable	163,994	81,018
12	Employee Benefits	128,854	86,749
13	Policy Holder Dues	225,958	188,882
	TOTAL	24,782,172	22,547,871

* Claims Outstanding Includes Rs 5,604,740 thousand (Previous Year Rs 6,906,625 thousands) on account of settlement received from the IMTPIP towards the company's share of claim liability determined by the pool upto the date of dismantling (Net of claims paid upto reporting period)

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

	Particulars	AS AT 30TH SEPTEMBER 2014	AS AT 30TH SEPTEMBER 2013
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	11,751,012	9,683,483
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	11,751,012	9,683,483

PERIODIC DISCLOSURES

FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

	Particulars	AS AT 30TH SEPTEMBER 2014	AS AT 30TH SEPTEMBER 2013
		(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 2014**

(Rs in Lakhs)

Statement of Liabilities									
		As At 30th September 2014				As At 30th September 2013			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	4,035.48	4,209.97	881.89	9,127.34	3,817.45	3,525.37	864.63	8,207.44
2	Marine								
a	Marine Cargo	2,765.27	3,164.45	1,316.91	7,246.64	3,865.01	3,259.83	1,157.27	8,282.12
b	Marine Hull	203.52	978.90	344.57	1,526.98	357.03	663.79	385.56	1,406.37
3	Miscellaneous								
a	Motor	90,237.67	78,290.68	109,361.39	277,889.74	74,378.90	77,291.47	84,708.28	236,378.65
b	Engineering	959.56	2,971.59	659.48	4,590.62	1,022.78	2,948.05	623.57	4,594.40
c	Aviation	13.32	221.39	-	234.71	36.95	690.62	-	727.57
d	Liabilities	908.92	674.96	731.41	2,315.29	667.86	547.26	717.78	1,932.90
e	Others	7,968.84	8,013.83	2,927.23	18,909.90	6,806.50	7,478.86	2,724.33	17,009.69
4	Health Insurance	10,417.55	3,209.91	2,175.76	15,803.23	5,882.34	2,588.68	1,519.23	9,990.25
5	Total Liabilities	117,510.13	101,735.69	118,398.63	337,644.44	96,834.82	98,993.93	92,700.64	288,529.40

PERIODIC DISCLOSURES

Geographical Distribution of Business

FORM NL-22

Insurer: **IFFCO Tokio General Insurance Company Ltd** Date: **Apr'14 to Sep'14**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

(Rs in Lakhs) *GDP figures (Excluding pool)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	159.45	307.63	0.66	1.38	0.57	1.09	4.75	10.75	722.28	1,385.69	660.65	1,197.22	0.97	1.15	2.38	9.30	11.15	35.48	0.65	1.05	-	-	28.47	127.05	1,591.99	3,077.78
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	0.14	61.45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.14	61.45
Bihar	412.91	444.46	-	0.02	-	-	(0.04)	0.61	155.92	300.63	75.53	134.35	-	-	1.00	1.60	1.43	2.69	-	-	637.84	637.84	0.21	1.81	1,284.78	1,523.99
Chhattisgarh	5.08	39.91	1.25	1.44	-	-	5.95	14.95	544.31	1,108.79	309.95	620.39	-	-	2.27	2.26	8.80	15.90	0.18	0.28	-	-	15.71	33.02	893.51	1,836.95
Goa	17.26	42.75	2.22	5.06	40.93	80.74	6.78	15.54	339.63	608.61	253.25	460.42	0.60	0.73	5.12	15.12	14.81	19.96	0.35	0.77	-	-	12.90	23.43	693.85	1,273.12
Gujarat	286.57	2,492.08	201.67	407.20	0.74	2.15	63.48	146.59	2,534.83	5,009.19	3,050.42	5,957.70	23.53	95.41	121.76	254.41	713.94	1,253.94	4.96	15.38	-	-	552.51	1,148.20	7,554.42	16,782.26
Haryana	208.45	1,101.79	696.42	1,369.78	1.45	1.45	85.47	450.01	1,352.32	2,782.02	613.88	1,201.40	46.82	132.73	359.29	559.84	670.22	969.39	3.59	8.45	-	-	283.26	564.64	4,321.17	9,141.49
Himachal Pradesh	12.59	38.22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.59	38.22
Jammu & Kashmir	0.31	2.62	-	-	-	-	-	-	395.51	796.79	143.41	292.33	-	-	0.21	1.04	1.16	3.10	-	-	-	-	0.54	0.87	541.14	1,096.74
Jharkhand	6.49	21.94	1.00	1.25	-	-	9.35	13.43	514.41	944.49	225.25	408.67	0.17	0.17	0.47	0.60	0.97	1.85	-	-	325.00	325.00	8.23	8.38	1,091.33	1,725.78
Karnataka	98.25	728.57	24.91	51.04	-	-	75.02	120.48	2,201.25	4,116.32	1,676.57	3,012.57	84.46	190.09	34.02	63.92	264.71	671.88	1.46	2.62	1,100.39	1,100.39	92.98	192.89	5,654.03	10,250.79
Kerala	45.25	90.42	(0.03)	1.25	-	-	0.29	0.62	1,260.96	2,145.29	270.71	485.09	0.27	0.38	3.51	5.84	17.90	32.40	0.10	0.59	-	-	60.33	114.32	1,659.29	2,876.21
Madhya Pradesh	63.67	239.70	48.27	91.05	-	-	20.94	35.95	1,127.64	2,432.11	1,047.07	2,071.30	18.01	20.30	12.03	20.64	37.98	857.61	2.89	8.53	2.43	2.43	81.66	174.34	2,462.59	5,953.96
Maharashtra	414.67	1,962.22	179.68	805.43	98.32	805.28	492.12	1,104.80	3,664.24	7,414.47	3,088.80	5,923.37	244.65	1,346.90	121.40	366.19	1,718.75	4,039.05	12.57	37.26	1.46	1.46	3,520.65	5,441.13	13,557.32	29,247.55
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	0.11	0.11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.11	0.11
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	20.61	118.58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20.61	118.58
Orissa	14.23	1,135.46	(0.04)	16.77	0.22	0.22	17.24	31.91	502.93	1,116.29	516.19	1,036.89	0.15	(1.43)	20.77	22.23	597.33	2,364.38	0.75	1.60	-	-	22.87	43.04	1,692.64	5,767.35
Punjab	41.80	123.68	1.94	3.56	-	-	2.02	29.67	1,468.45	3,102.86	1,045.57	2,090.12	8.20	9.85	50.94	83.16	38.69	60.72	1.68	3.85	-	-	77.25	252.00	2,736.53	5,759.47
Rajasthan	118.85	321.18	4.48	7.22	-	-	12.88	23.81	1,404.71	2,579.72	1,716.29	2,836.87	2.11	3.72	8.38	13.97	25.65	38.96	0.54	1.14	3,718.09	3,718.09	93.33	154.86	7,105.32	9,699.53
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	85.09	684.23	223.85	712.38	-	-	23.52	51.38	2,532.62	4,823.49	1,886.50	3,504.10	32.37	72.75	25.63	41.72	242.17	381.89	2.59	5.61	-	-	126.89	267.03	5,181.22	10,544.58
Telangana	-	-	11.68	13.36	-	-	432.12	487.34	721.25	1,513.81	446.17	898.65	23.57	38.51	15.33	52.07	1,295.76	1,861.46	1.05	3.54	-	-	324.50	333.69	-	0.07
Tripura	0.07	0.76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	145.36	2,940.88	70.85	136.79	-	-	26.59	75.40	2,069.39	4,392.38	1,229.47	2,372.64	1.55	8.65	7.19	16.19	62.06	123.48	2.93	5.89	2,292.55	2,318.87	46.18	72.40	5,954.13	12,463.58
Uttarakhand	24.69	131.44	0.44	2.60	-	-	3.58	4.13	226.34	502.60	169.71	349.13	0.13	0.20	16.85	20.58	5.26	12.63	0.08	0.11	-	-	12.70	40.91	459.59	1,064.32
West Bengal	64.94	562.66	7.33	28.15	-	-	19.82	58.36	829.17	1,664.98	448.98	882.75	20.88	33.30	10.06	59.09	90.12	180.50	1.51	4.26	-	1.28	40.99	114.62	1,533.81	3,589.96
Andaman & Nicobar Is.	0.25	0.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.25	0.25
Chandigarh	4.87	12.67	6.90	15.62	-	-	3.22	4.97	1,089.78	2,336.68	686.40	1,364.15	0.87	1.15	50.87	63.68	31.04	50.67	0.43	0.83	-	967.54	39.14	76.60	1,913.51	4,894.55
Dadra & Nagra Haveli	1.27	16.66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.27	16.66
Daman & Diu	4.95	5.34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.95	5.34
Delhi	73.12	257.01	1,174.00	2,188.87	-	16.50	296.13	756.23	2,924.45	6,103.28	1,511.94	3,055.82	184.23	345.30	62.27	227.69	1,970.14	4,025.52	53.73	124.19	-	-	864.94	1,514.42	9,114.95	18,614.82
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	0.27	0.54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.27	0.54
Total	2,331.60	13,985.22	2,657.51	5,860.23	142.23	907.42	1,601.21	3,436.91	28,582.39	57,180.49	21,072.71	40,155.92	693.55	2,299.87	931.55	1,901.13	7,820.03	17,003.46	92.06	225.95	8,077.75	9,072.89	6,306.23	10,699.67	80,308.80	162,629.16

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.		Date:	01/07/2014 TO 30/09/2014		

Public Disclosures IIInd quarter ending September, 2014

(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	0	-	-	-	0%
2	No. of Reinsurers with rating AA but less than AAA	17	6,915	476	7,253	31%
3	No. of Reinsurers with rating A but less than AA	98	18,849	1,267	9,284	62%
4	No. of Reinsurers with rating BBB but less than A	21	1,573	197	35	4%
5	No. of Reinsurers with rating less than BBB	0	-	-	-	0%
6	No. of Indian Reinsurers other than GIC	10	-	-	1,901	4%
Total		146	27,337	1,940	18,472	100%

PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer: IFFCO Tokio General Insurance Corr Date:

Apr'14 to Sep'14

(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	73	56	78	48	65	320	5,298.06
2	Marine Cargo	4605	1601	520	201	224	7151	3,436.81
3	Marine Hull	1	3	7	2	18	31	2,071.68
4	Engineering	75	45	70	67	164	421	870.99
5	Motor OD	105364	38450	8821	2901	1175	156711	28,392.68
6	Motor TP	316	417	543	993	3820	6089	16,083.86
7	Health	12161	17806	4388	764	254	35373	11,574.05
8	Overseas Travel	43	4	1	0	0	48	30.16
9	Personal Accident	369	547	290	281	200	1687	723.50
10	Liability	0	1	4	3	6	14	52.47
11	Crop	21	1	10	6	2	40	363.74
12	Miscellaneous	570	797	316	231	124	2038	4,834.96

PERIODIC DISCLOSURES

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

Insurer: IFFCO Tokio General Insurance Company Ltd Date: Apr'14 to Sep'14

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	1163	878	80	1144	16151	33623	2436	149	1589	93	111	53	1214	58684
2	Claims reported during the period	435	7721	18	420	173779	8421	39869	53	2019	22	34	98	2665	235554
3	Claims Settled during the period	322	7163	32	425	156979	6138	35751	48	1693	14	40	69	1989	210663
4	Claims Repudiated during the period	0	0	0	0	384	0	0	0	0	0	0	0	0	384
5	Claims closed during the period	59	296	6	74	4508	274	2	0	29	8	0	2	144	5402
6	Claims O/S at End of the period	1292	1733	70	1164	35121	36280	7071	154	2065	105	108	87	1991	87241
	Less than 3months	157	1019	8	116	24470	3881	5144	9	648	7	2	37	796	36294
	3 months to 6 months	113	303	5	133	6013	3301	1178	2	368	8	2	27	392	11845
	6months to 1 year	179	218	3	153	2814	4857	542	90	580	13	24	12	265	9750
	1year and above	843	193	54	762	1824	24241	207	53	469	77	80	11	538	29352

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 2014

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

Item No.	Description	PREMIUM		Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire	24,563.15	3,887.84	16,641.05	3,677.04	2,456.32	2,496.16	2,496.16
2	Marine Cargo	10,842.82	3,273.83	8,983.36	4,106.40	1,301.14	1,617.00	1,617.00
3	Marine Hull	1,082.93	202.86	2,446.81	553.95	108.29	367.02	367.02
4	Motor	189,235.15	171,332.94	136,213.45	117,463.69	34,266.59	35,239.11	35,239.11
5	Engineering	6,539.16	1,330.09	3,725.24	1,381.41	653.92	558.79	653.92
6	Aviation	97.95	2.30	584.80	490.45	9.80	147.13	147.13
7	Laibilities	3,454.64	1,726.72	4,266.57	231.13	518.20	959.98	959.98
8	Others	23,291.16	9,784.49	24,535.16	8,030.89	3,260.76	5,152.38	5,152.38
9	Health	27,567.10	23,191.48	24,316.60	20,774.06	4,638.30	6,232.22	6,232.22
	Total	286,674.07	214,732.57	221,713.04	156,709.02	47,213.30	52,769.79	52,864.92

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

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2014 - 30th September, 2014

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	79	
2	No. of branches approved during the Quarter	0	
3	No. of branches opened during the Quarter	Out of approvals of previous quarter	0
4		Out of approvals of this quarter	0
5	No. of branches closed during the Quarter	0	
6	No of branches at the end of the Quarter	79	
7	No. of branches approved but not open	0	
8	No. of rural branches	0	
9	No. of urban branches	79	

PERIODIC DISCLOSURES

FORM - 3B

FORM - NL 28 STATEMENT OF ASSETS

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

STATEMENT AS ON : 30th September 2014

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

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

1	Investments		8	261,202.00
2	Loans		9	-
3	Fixed Assets		10	2,160.00
4	Current Assets			-
	a. Cash & Bank Balance		11	142,888.00
	b. Advances & Other Assets		12	54,564.00
5	Current Liabilities			-
	a. Current Liabilities		13	247,822.00
	b. Provisions		14	117,510.00
	c. Misc. Exp not written off		15	
	d. Debit Balance of P&L A/c			
	Application of Funds as per balance Sheet (A)			826,146.00
	Less: Other Assets		SCH	
1	Loans (if any)		9	-
2	Fixed Assets (if any)		10	2,160.00
3	Cash & Bank Balance (if any)		11	8,838.00
4	Advances & Other Assets (if any)		12	54,564.00
5	Current Liabilities		13	247,822.00
6	Provisions		14	117,510.00
7	Misc. Exp not written off		15	-
8	Debit Balance of P&L A/c			
			Total (B)	430,894.00
	Investment Assets' as per FORM 3B		(A-B)	395,252.00

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(Rs in Lakhs)

S. No.	'Investment' represented as	Reg %	SH		PH ('c)	Book Value(SH+PH) d=(b+c)	% ACTUAL	FVC Amount (e)	Total (d+e)	MARKET VALUE
			Balance (a)	FRSM* (b)						
1	Government Securities	Not less than 20%		13605.00	71215.00	84,820.00	21.46%	0.00	84820.00	829.96
2	Government Securities or other approved securities (including (I) above)	Not less than 30%		21021.00	110033.00	131,054.00	33.16%	0.00	131054.00	128,805.00
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		17916.00	93780.00	111,696.00	28.26%	0.00	111696.00	116,030.00
	2. Approved Investments	Not exceeding 55%		24461.00	128039.00	152,500.00	38.58%	2.00	152502.00	152,638.00
	3. Other Investments(not exceeding 25%)			0.00	0.00	-	0.00%	0.00	0.00	-
	TOTAL INVESTMENT ASSETS	100%	0	63398.00	331852.00	395,250.00	100.00%	2.00	395252.00	397473.00

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

Note:

(*) FRSM refers 'Funds representing solvency margin'

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

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

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: Iffco Tokio General Insurance Co. Ltd.

Date: 30-Sep-2014

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30.09.2014	as % of total for this class	As at 30.09.13	as % of total for this class	As at 30.06.2014	as % of total for this class	As at 30.09.13	as % of total for this class
Break down by credit rating								
AAA rated	249,410.00	96.68%	189,358.00	96.80%	247,750.00	96.87%	196,992.00	96.51%
AA or better	8,560.00	3.32%	6,254.00	3.20%	8,000.00	3.13%	6,000.00	3.49%
Rated below AA but above A	-	-	-	0.00%	-	-	-	0.00%
Rated below A but above B	-	-	-	0.00%	-	-	-	0.00%
Any other	-	-	-	0.00%	-	-	-	0.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	143,144.51	36.01%	101,951.00	30.61%	143,168.91	36.22%	102,013.00	31.18%
more than 1 year and upto 3years	46,865.91	11.79%	73,292.00	19.10%	46,900.20	11.87%	73,597.00	19.43%
More than 3years and up to 7years	73,247.98	18.43%	63,078.00	14.21%	74,117.69	18.75%	64,852.00	14.20%
More than 7 years and up to 10 years	67,046.28	16.87%	63,880.00	23.34%	66,908.16	16.93%	66,859.00	23.00%
above 10 years	67,167.97	16.90%	40,113.00	12.74%	64,154.54	16.23%	42,370.00	12.18%
Breakdown by type of the issuer								
a. Central Government	82,996.00	32.17%	75,116.00	37.62%	84,821.00	33.17%	79,507.00	37.72%
b. State Government	45,809.00	17.76%	34,306.00	18.07%	46,233.00	18.08%	35,743.00	17.82%
c. Corporate Securities	129,165.00	50.07%	86,190.00	44.31%	124,696.00	48.76%	87,742.00	44.46%
			-					

Note

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

PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Analytical Ratios for Non-Life companies

S.No.	Particular	Quarter Ended 30th September 2014	Period Ended 30th September 2014	Quarter Ended 30th September 2013	Period Ended 30th September 2013
1	Gross Direct Premium Growth Rate	14.78%	10.17%	1.72%	15.77%
	FIRE	-16.88%	-5.91%	1.15%	14.87%
	MARINE	-5.55%	-1.81%	7.65%	19.18%
	MISCELLANEOUS	17.18%	12.72%	1.47%	15.70%
2	Gross Direct Premium to Net Worth Ratio	NA	1.67	NA	1.91
3	Growth rate of Net Worth	NA	26.29%	NA	26.93%
4	Net Retention Ratio	73.87%	72.80%	65.10%	65.62%
	FIRE	40.28%	15.29%	28.74%	15.04%
	MARINE	15.13%	36.97%	33.17%	42.06%
	MISCELLANEOUS	78.11%	81.42%	68.77%	73.59%
5	Net Commission Ratio	0.66%	0.87%	-2.98%	-1.17%
	FIRE	-0.33%	-34.61%	-2.18%	-33.98%
	MARINE	-43.06%	-8.80%	-13.73%	-6.49%
	MISCELLANEOUS	1.03%	1.88%	-2.74%	-0.11%
6	Expense of Management to Gross Direct Premium Ratio	23.24%	22.20%	22.63%	21.02%
7	Expense of Management to Net Written Premium Ratio	30.57%	29.68%	33.73%	31.28%
8	Net Incurred Claims to Net Earned Premium	78.34%	77.05%	77.54%	76.90%
9	Combined Ratio	104.75%	102.39%	102.37%	100.79%
10	Technical Reserves to Net Premium ratio	NA	2.80	NA	2.94

11	Underwriting balance ratio	-7.31%	-5.86%	-0.24%	-1.01%
	FIRE	-10.42%	51.58%	58.91%	47.58%
	MARINE	0.89%	-33.13%	-13.67%	-41.02%
	MISCELLANEOUS	-7.44%	-6.46%	-1.23%	-1.46%
12	Operating Profit Ratio	6.87%	8.05%	12.29%	11.61%
13	Liquid Assets to liabilities ratio	NA	0.47	NA	0.54
14	Net earning ratio	5.95%	6.53%	10.97%	9.57%
15	Return on Net worth ratio	NA	8.15%	NA	12.31%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.67	NA	1.56
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	2.92	NA	3.49
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	2.92	NA	3.49
6	(iv) Book value per share (Rs)	NA	35.81	NA	28.35

Note

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

FORM NL-31:	PERIODIC DISCLOSURES
	Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 30th September, 2014

(Rs in 'Lakhs)

SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Up to 30th September 2014	Up to 30th September 2013
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	6,178.62	5,823.51
			Claims paid on direct basis	1,460.99	864.69
			Payment of Rent and other expenses	1,074.62	974.91
			Deposit of Insurance Premium	25.00	
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	459.00	441.54
			Deposit of Insurance Premium	1.00	1.00
			Payment of Rent and other expenses	-	5.37
			Claims paid on direct basis	991.32	190.27
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting	Payment of Fee	42.64	9.96
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	2,245.41	2,013.37
			Commission Earned on Premium Ceded	489.53	391.33
			Losses Recovered from Re-insurer	560.43	1,082.39
5	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	1.67	13.36
6	Tokio Marine Global Re Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	46.29	382.13
			Commission Earned on Premium Ceded	12.88	58.08
			Losses Recovered from Re-insurer	10.20	382.32
7	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	2.53	1.83
8	Tokio Marine Services Europe Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	5.11	11.75
			Claim/Reimbursement of Expenses	20.27	9.49
9	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	2.79	27.81
10	Tokio Marine Insurance Singapore Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fees	2.74	5.52
			Premium on Cession of Re-insurance Premium	642.38	-
			Commission Earned on Premium Ceded	100.59	
11	TM Management Services Ltd.	Associate of Promoters with more than 20% Voting rights	Losses Recovered from Re-insurer	274.48	
			Claim/Reimbursement of Expenses	-	-
12	K. Srinivasa Gowda	Chairman	Payment of Fees	4.71	-
13	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Payment of Rent on office Building	24.00	20.80
			Premium collected from direct business	35.00	32.00
			Claims paid on direct basis	9.02	6.79
			Payment of -Commission	242.27	232.87
			-Service Charges	2,512.40	2,024.60
14	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1.79	-
			Commission Earned on Premium Ceded	0.62	
			Losses Recovered from Re-insurer	-	
15	TOKIO MARINE & NICHIDO RISK CONSULTING CO. LTD.	Associate of Promoters with more than	Payment of Fees	2.87	-

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 2014

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		342,573.00
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		337,644.44
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		4,928.55
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):		130,813.94
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		42,606.12
7	Excess in Shareholders' Funds (5-6)		88,207.82
8	Total Available Solvency Margin [ASM] (4+7)		88,207.82
9	Total Required Solvency Margin [RSM]		52,864.92
10	Solvency Ratio (Total ASM/Total RSM)		1.67

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2014 to 30th September, 2014

<i>BOD and Key Person information</i>			
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. U.S. Awasthi	Director	No change
5	Mr. Rakesh Kapur	Director	No change
6	Dr. P.S. Gahlaut	Director	No change
7	Mr. S.K. Kanwar	Director	No change
8	Mr. Bahushrut Lugani	Director	No change
9	Mr. Yogesh Lohiya	Managing Director & CEO	No change
10	Mr. H.O. Suri	Director (Marketing)	No change
11	Mr. Ichiro Maeda	Director (Operations)	No change
12	Mr. Ravindra Pratap Singh	Director	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 2014

Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

Nil

Note:

- A. Category of Investmet (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.

64	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	2,000.00	2,000.00	3.00	0.14	0.09
65	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY PSU BANKS	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
66	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
67	PERPETUAL DEBT INSTRUMENTS OF TIER I & II CAPITAL ISSUED BY NON-PSU BANKS	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
68	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
69	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
70	PERPETUAL NON-CUM. P.SHARES & REDEEMABLE CUMULATIVE P.SHARES OF TIER 1 & 2 CAPITAL ISSUED BY NON-PSU BANKS	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
71	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
72	FOREIGN DEBT SECURITIES (INVESTED PRIOR TO IRDA REGULATIONS)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
73	MUTUAL FUNDS - GILT / G SEC / LIQUID SCHEMES	EGMF	4,672.00	5,403.00	109.00	2.33	1.54	5,013.00	5,403.00	212.00	4.23	2.79	3,785.00	4,001.00	165.00	4.35	2.87
74	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75	NET CURRENT ASSETS (ONLY IN RESPECT OF ULIP BUSINESS)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
76	BONDS - PSU - TAXABLE	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
77	BONDS - PSU - TAX FREE	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
78	EQUITY SHARES (INCL CO-OP SOCIETIES)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
79	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
80	MUNICIPAL BONDS	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
81	COMMERCIAL PAPERS	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
82	PREFERENCE SHARES	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
83	VENTURE FUND / SEBI APPROVED ALTERNATE INVESTMENT FUND	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
84	EQUITY SHARES (PSUS & UNLISTED)	OEPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
85	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
86	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
87	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
88	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
89	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES	OMGS	-	-	-	-	-	-	-	-	-	-	1,799.00	3,200.00	40.00	2.21	1.46
90	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
91	DERIVATIVE INSTRUMENTS	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
92	SECURITISED ASSETS	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
93	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
94	Total		390,888.00	397,473.00	8,912.00	2.28	1.55	384,539.00	397,473.00	17,454.00	4.54	3.09	346,670.00	342,312.00	15,487.00	4.47	3.14

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 2014

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	-	-	-	-	-	-	-	-	-
B.	<u>As on Date</u> ²								
	10.09% MRF BS 27-05-2019	EPBT	1000	5/27/2011	CRISIL	LAAA	AA+	10/30/2013	
	8.10% HUDCO DB 05-03-2022	HFHD	2000	4/4/2012	CRISIL	AAA	AA+	3/5/2012	

Date:

Note:

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

PERIODIC DISCLOSURES

FORM NL-38

Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company Ltd Date: 1st Apr'14 to 30th Sep'2014

Gross Direct Premium (Rs in Lakhs) (Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,331.60	14747	2,809.17	18626	13,885.22	28429	14,754.74	34930
2	Cargo & Hull	2,799.73	4517	3,068.14	2905	6,767.65	8806	6,717.14	5565
3	Motor TP	21,072.71	87988	15,431.33	17268	40,155.92	122532	34,378.47	35690
4	Motor OD	28,582.39	959267	22,932.20	825113	57,180.49	1917582	49,141.26	1791501
5	Engineering	1,601.21	1652	2,898.02	1417	3,436.91	3248	5,708.01	2901
6	Workmen's Compensation	588.81	4603	368.58	2470	1,123.04	8329	807.41	5360
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	28.72	3	54.92	3	60.45	10	241.00	16
9	Personal Accident	931.55	29432	702.83	32902	1,901.13	68424	1,607.25	75402
10	Health	7,912.08	39641	6,392.05	26855	17,229.41	75569	12,746.55	53616
11	Others*	14,460.00	104703	15,192.38	71872	20,888.93	216768	21,090.42	140595

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.
Figure '0' in those fields will imply no business in the segment.
- *any other segment contributing more than 5% of the total premium needs to be shown separately
3. Premium is Gross Direct Premium

PERIODIC DISCLOSURES

FORM NL-39 Rural & Social Obligation

Insurer: IFFCO TOKIO General Insurance Company Date: July- Sep' 2014

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)

(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	1,794	92.61	281,444.51
		Social			
2	Cargo & Hull	Rural	-	-	0.00
		Social			
3	Motor TP	Rural	-	5,795.49	0.00
		Social			
4	Motor OD	Rural	189,752	4,175.81	373,391.33
		Social			
5	Engineering	Rural	27	3.79	609.79
		Social			
6	Workmen's Compensation	Rural	121	14.67	3,111.77
		Social			
7	Employer's Liability	Rural	125	2.27	409.46
		Social			
8	Aviation	Rural	-	-	0.00
		Social			
9	Personal Accident	Rural	5,611	537.87	1,862,472.85
		Social	1,208	26.38	1,301,984.00
10	Health	Rural	1,224	3,151.36	287,421.50
		Social	13	2,501.61	281,645.70
11	Others	Rural	15,260	9,879.43	532,902.86
		Social	4,978	2,346.36	30,425.31

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Company Ltd

Date: 1st Apr'14 to 30th Sep'2014

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	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	611730	22,545.24	528383	17,913.61	1233013	45,285.52	890846	32,211.61
2	Corporate Agents-Banks	2558	59.14	4243	94.00	6709	159.06	7549	192.00
3	Corporate Agents -Others	199815	4,117.80	136233	3,558.00	396304	8,075.83	194505	4,322.00
4	Brokers	200825	30,776.23	143961	22,187.74	401441	64,581.93	318804	49,001.74
5	Micro Agents	1560	18.43	1944	20.00	2778	33.55	4304	42.00
6	Direct Business	230065	22,791.96	184667	26,076.29	409452	44,493.27	729568	61,422.91
	Total (A)	1246553	80,308.80	999431	69,849.64	2449697	162,629.16	2145576	147,192.26
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	1246553	80,308.80	999431	69,849.64	2449697	162,629.16	2145576	147,192.26

Note:

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

PERIODIC DISCLOSURES

GRIEVANCE DISPOSAL

FORM NL-41

Insurer: IFFCO-TOKIO GENERAL INSURANCE Co. Ltd.

Date: July-Sep'2014

GRIEVANCE DISPOSAL FOR THE PERIOD July- September, 2014 DURING THE FINANCIAL YEAR 2014-15

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
	a) Proposal related	0	0	0	0	0	0
	b) Claim	32	579	445	39	44	83
	c) Policy Related	28	124	104	19	9	20
	d) Premium	1	5	1	0	0	5
	e) Refund	0	0	0	0	0	0
	f) Coverage	0	0	0	0	0	0
	g) Cover note related	0	0	0	0	0	0
	h) Product	0	0	0	0	0	0
	i) others	11	17	12	5	4	7
	Total Number of Complaints	72	725	562	63	57	115

2	Total No. of policies during previous year	4,455,505	2013-14
3	Total No. of Claims during previous year	377,973	2013-14
4	Total no. of policies during current year	1,246,623	Q2 - 2014-15
5	Total no. of claims during current year	125,069	Q2 - 2014-15
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	1.17	Q2 - 2014-15
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	46.29	Q2 - 2014-15

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	37	0	37
(b)	7-15 days	23	0	23
(c)	15-30 days	16	0	16
(d)	30-90 days	38	0	38
(e)	90 days and beyond	1	0	1
	Total Number of Complaints	115	0	115