

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

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2014	PERIOD ENDED 30TH JUNE 2014	QUARTER ENDED 30TH JUNE 2013	PERIOD ENDED 30TH JUNE 2013
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	107,726	107,726	123,136	123,136
2	Profit/ Loss on sale/redemption of Investments		222	222	237	237
3	Others		(756)	(756)	(1,252)	(1,252)
4	Interest, Dividend & Rent – Gross		17,848	17,848	17,909	17,909
	TOTAL (A)		125,040	125,040	140,030	140,030
1	Claims Incurred (Net)	NL-5-Claims Schedule	55,615	55,615	126,438	126,438
2	Commission	NL-6-Commission Schedule	(88,970)	(88,970)	(82,768)	(82,768)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	21,237	21,237	32,673	32,673
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		(12,118)	(12,118)	76,343	76,343
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		137,158	137,158	63,687	63,687
	APPROPRIATIONS					
	Transfer to Shareholders' Account		137,158	137,158	63,687	63,687
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		137,158	137,158	63,687	63,687

PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2014	PERIOD ENDED 30TH JUNE 2014	QUARTER ENDED 30TH JUNE 2013	PERIOD ENDED 30TH JUNE 2013
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	99,253	99,253	72,816	72,816
2	Profit/ Loss on sale/redemption of Investments		250	250	250	250
3	Others		(62)	(62)	77	77
4	Interest, Dividend & Rent – Gross		20,082	20,082	18,934	18,934
	TOTAL (A)		119,523	119,523	92,077	92,077
1	Claims Incurred (Net)	NL-5-Claims Schedule	127,972	127,972	92,673	92,673
2	Commission	NL-6-Commission Schedule	(3,117)	(3,117)	(4,404)	(4,404)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	48,914	48,914	41,823	41,823
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		173,769	173,769	130,092	130,092
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(54,246)	(54,246)	(38,015)	(38,015)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(54,246)	(54,246)	(38,015)	(38,015)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(54,246)	(54,246)	(38,015)	(38,015)

PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2014	PERIOD ENDED 30TH JUNE 2014	QUARTER ENDED 30TH JUNE 2013	PERIOD ENDED 30TH JUNE 2013
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	4,911,190	4,911,190	4,486,385	4,486,385
2	Profit/ Loss on sale/redemption of Investments		8,108	8,108	7,276	7,276
3	Others		2,412	2,412	2,903	2,903
4	Interest, Dividend & Rent – Gross		650,089	650,089	550,885	550,885
	TOTAL (A)		5,571,799	5,571,799	5,047,449	5,047,449
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,688,780	3,688,780	3,349,541	3,349,541
2	Commission	NL-6-Commission Schedule	157,496	157,496	110,259	110,259
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,330,649	1,330,649	1,102,673	1,102,673
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		5,176,925	5,176,925	4,562,473	4,562,473
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		394,874	394,874	484,976	484,976
	APPROPRIATIONS					
	Transfer to Shareholders' Account		394,874	394,874	484,976	484,976
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		394,874	394,874	484,976	484,976

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 JUNE 2014

	Particulars	Schedule	QUARTER ENDED 30TH JUNE 2014	PERIOD ENDED 30TH JUNE 2014	QUARTER ENDED 30TH JUNE 2013	PERIOD ENDED 30TH JUNE 2013
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		137,158	137,158	63,687	63,687
	(b) Marine Insurance		(54,246)	(54,246)	(38,015)	(38,015)
	(c) Miscellaneous Insurance		394,874	394,874	484,976	484,976
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		140,419	140,419	135,980	135,980
	(b) Profit on sale of investments		1,751	1,751	1,796	1,796
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		11,617	11,617	2,674	2,674
	TOTAL (A)		631,573	631,573	651,098	651,098
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		1,325	1,325	1,328	1,328
	(b) Bad debts written off		-	-	-	-
	(c) Loss on Sale/Scraping of Fixed Assets		-	-	19	19
	TOTAL (B)		1,325	1,325	1,347	1,347

	Profit Before Tax		630,248	630,248	649,751	649,751
	Provision for Taxation		201,300	201,300	216,300	216,300
	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	3,594,110	-	1,433,259
	Balance carried forward to Balance Sheet			4,023,058		1,866,710

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
- (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
- (e) Fees and expenses connected with claims shall be included in claims.
- (f) Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- (g) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'..
- (h) Income from rent shall include only the realised rent. It shall not include any notional rent.

PERIODIC DISCLOSURES

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 30TH JUNE 2014

	Schedule	AS AT 30TH JUNE 2014	AS AT 30TH JUNE 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	6,593,013	4,436,665
FAIR VALUE CHANGE ACCOUNT		1,122	309
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		9,287,350	7,130,189
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	24,409,265	20,710,407
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	261,318	283,441
DEFERRED TAX ASSET		83,200	70,100
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	13,738,220	14,286,835
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	5,649,103	3,517,693
Sub-Total (A)		19,387,323	17,804,528

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	23,634,168	21,622,398
	PROVISIONS	NL-18-Provisions Schedule	11,219,588	10,115,889
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		34,853,756	31,738,287
	NET CURRENT ASSETS (C) = (A - B)		(15,466,433)	(13,933,759)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	TOTAL		9,287,350	7,130,189

CONTINGENT LIABILITIES

	Particulars		AS AT 30TH JUNE 2014	AS AT 30TH JUNE 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 JUNE 2014				PERIOD ENDED 30TH JUNE 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	1,154,487	369,792	6,679,882	8,204,161	1,154,487	369,792	6,679,882	8,204,161
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	649,149	101,022	473,650	1,223,821	649,149	101,022	473,650	1,223,821
Gross Earned Premium	505,338	268,770	6,206,232	6,980,340	505,338	268,770	6,206,232	6,980,340
Add: Premium on reinsurance accepted	121,899	24,546	62,374	208,819	121,899	24,546	62,374	208,819
Less : Premium on reinsurance ceded	1,184,852	183,511	1,007,022	2,375,385	1,184,852	183,511	1,007,022	2,375,385
Net Premium	(557,615)	109,805	5,261,584	4,813,774	(557,615)	109,805	5,261,584	4,813,774
Adjustment for change in reserve for unexpired risks	(665,341)	10,552	350,394	(304,395)	(665,341)	10,552	350,394	(304,395)
Premium Earned (Net)	107,726	99,253	4,911,190	5,118,169	107,726	99,253	4,911,190	5,118,169

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 JUNE 2013				PERIOD ENDED 30TH JUNE 2013			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	1,194,556	364,900	6,174,805	7,734,261	1,194,556	364,900	6,174,805	7,734,261
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	725,475	122,755	597,633	1,445,863	725,475	122,755	597,633	1,445,863
Gross Earned Premium	469,081	242,145	5,577,172	6,288,398	469,081	242,145	5,577,172	6,288,398
Add: Premium on reinsurance accepted	101,692	7,842	29,535	139,069	101,692	7,842	29,535	139,069
Less : Premium on reinsurance ceded	1,151,808	187,854	1,329,697	2,669,359	1,151,808	187,854	1,329,697	2,669,359
Net Premium	(581,035)	62,133	4,277,010	3,758,108	(581,035)	62,133	4,277,010	3,758,108
Adjustment for change in reserve for unexpired risks	(704,171)	(10,683)	(209,375)	(924,229)	(704,171)	(10,683)	(209,375)	(924,229)
Premium Earned (Net)	123,136	72,816	4,486,385	4,682,337	123,136	72,816	4,486,385	4,682,337

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs.'000)

Particulars	QUARTER ENDED 30TH JUNE 2014				PERIOD ENDED 30TH JUNE 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	283,058	166,355	2,719,882	3,169,295	283,058	166,355	2,719,882	3,169,295
Add Claims Outstanding at the end of the period	476,648	562,136	14,120,377	15,159,161	476,648	562,136	14,120,377	15,159,161
Less Claims Outstanding at the beginning of the year	457,735	502,770	12,394,773	13,355,278	457,735	502,770	12,394,773	13,355,278
	301,971	225,721	4,445,486	4,973,178	301,971	225,721	4,445,486	4,973,178
Add :Re-insurance accepted to direct claims	-	1,546	59,295	60,841	-	1,546	59,295	60,841
Less :Re-insurance Ceded to claims paid	246,356	99,295	816,001	1,161,652	246,356	99,295	816,001	1,161,652
Total Claims Incurred	55,615	127,972	3,688,780	3,872,367	55,615	127,972	3,688,780	3,872,367

Particulars	QUARTER ENDED 30TH JUNE 2013				PERIOD ENDED 30TH JUNE 2013			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	154,888	193,111	2,200,550	2,548,549	154,888	193,111	2,200,550	2,548,549
Add Claims Outstanding at the end of the period	501,959	512,574	9,616,040	10,630,573	501,959	512,574	9,616,040	10,630,573
Less Claims Outstanding at the beginning of the year	408,703	474,314	7,948,973	8,831,990	408,703	474,314	7,948,973	8,831,990
	248,144	231,371	3,867,617	4,347,132	248,144	231,371	3,867,617	4,347,132
Add :Re-insurance accepted to direct claims	221	8,760	33,343	42,324	221	8,760	33,343	42,324
Less :Re-insurance Ceded to claims paid	121,927	147,458	551,419	820,804	121,927	147,458	551,419	820,804
Total Claims Incurred	126,438	92,673	3,349,541	3,568,652	126,438	92,673	3,349,541	3,568,652

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 JUNE 2014				PERIOD ENDED 30TH JUNE 2014			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	27,638	20,445	289,218	337,301	27,638	20,445	289,218	337,301
Add: Re-insurance Accepted	8,632	975	200	9,807	8,632	975	200	9,807
Less: Commission on Re-insurance Ceded	125,240	24,537	131,922	281,699	125,240	24,537	131,922	281,699
Net Commission	(88,970)	(3,117)	157,496	65,409	(88,970)	(3,117)	157,496	65,409
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	12,787	5,560	126,930	145,277	12,787	5,560	126,930	145,277
Brokers	13,386	14,557	140,713	168,656	13,386	14,557	140,713	168,656
Corporate Agency	1,465	328	21,575	23,368	1,465	328	21,575	23,368
Others	-	-	-	-	-	-	-	-
TOTAL (B)	27,638	20,445	289,218	337,301	27,638	20,445	289,218	337,301

Particulars	QUARTER ENDED 30TH JUNE 2013				PERIOD ENDED 30TH JUNE 2013			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	29,105	19,722	288,890	337,717	29,105	19,722	288,890	337,717
Add: Re-insurance Accepted	4,272	712	372	5,356	4,272	712	372	5,356
Less: Commission on Re-insurance Ceded	116,145	24,838	179,003	319,986	116,145	24,838	179,003	319,986
Net Commission	(82,768)	(4,404)	110,259	23,087	(82,768)	(4,404)	110,259	23,087
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Agents	15,499	5,666	148,532	169,697	15,499	5,666	148,532	169,697
Brokers	11,430	13,701	120,852	145,983	11,430	13,701	120,852	145,983
Corporate Agency	2,176	355	19,506	22,037	2,176	355	19,506	22,037
Others	-	-	-	-	-	-	-	-
TOTAL (B)	29,105	19,722	288,890	337,717	29,105	19,722	288,890	337,717

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 JUNE 2014				PERIOD ENDED 30TH JUNE 2014			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	3,971	9,147	248,826	261,944	3,971	9,147	248,826	261,944
2	Travel, conveyance and vehicle running expenses	302	694	18,892	19,888	302	694	18,892	19,888
3	Training expenses	5	12	313	330	5	12	313	330
4	Rents, rates & taxes	1,085	2,498	67,957	71,540	1,085	2,498	67,957	71,540
5	Repairs	234	540	14,688	15,463	234	540	14,688	15,463
6	Printing & stationery	227	523	14,225	14,974	227	523	14,225	14,974
7	Communication	156	359	9,760	10,274	156	359	9,760	10,274
8	Legal & professional charges	3,547	8,169	222,219	233,934	3,547	8,169	222,219	233,934
9	Auditors' fees, expenses etc								
	(a) as auditor	-	-	-	-	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	310	714	19,434	20,459	310	714	19,434	20,459
11	Marketing and Support Services	10,091	23,241	632,248	665,580	10,091	23,241	632,248	665,580
12	Interest & Bank Charges	207	476	12,939	13,621	207	476	12,939	13,621
13	Others :								
	Policy Stamps	-	-	-	-	-	-	-	-
	Information & Technology Expenses	382	881	23,965	25,229	382	881	23,965	25,229
	Electricity & Water Charges	143	329	8,944	9,415	143	329	8,944	9,415
	Courtesies & Entertainment	77	178	4,840	5,095	77	178	4,840	5,095
	Others	111	255	6,937	7,303	111	255	6,937	7,303
14	Depreciation	321	738	20,087	21,146	321	738	20,087	21,146
15	Service Tax Expenses	70	161	4,375	4,606	70	161	4,375	4,606
	TOTAL	21,237	48,914	1,330,649	1,400,800	21,237	48,914	1,330,649	1,400,800

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	QUARTER ENDED 30TH JUNE 2013				PERIOD ENDED 30TH JUNE 2013			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	5,710	7,309	192,715	205,734	5,710	7,309	192,715	205,734
2	Travel, conveyance and vehicle running expenses	495	633	16,693	17,821	495	633	16,693	17,821
3	Training expenses	33	43	1,124	1,200	33	43	1,124	1,200
4	Rents, rates & taxes	2,085	2,669	70,370	75,124	2,085	2,669	70,370	75,124
5	Repairs	316	404	10,648	11,367	316	404	10,648	11,367
6	Printing & stationery	301	386	10,173	10,860	301	386	10,173	10,860
7	Communication	405	519	13,677	14,601	405	519	13,677	14,601
8	Legal & professional charges	3,555	4,551	119,984	128,091	3,555	4,551	119,984	128,091
9	Auditors' fees, expenses etc								
	(a) as auditor	-	-	-	-	-	-	-	-
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	153	196	5,169	5,518	153	196	5,169	5,518
11	Marketing and Support Services	16,149	20,672	545,021	581,842	16,149	20,672	545,021	581,842
12	Interest & Bank Charges	334	427	11,258	12,019	334	427	11,258	12,019
13	Others :								
	Policy Stamps	-	-	-	-	-	-	-	-
	Information & Technology Expenses	656	840	22,156	23,652	656	840	22,156	23,652
	Electricity & Water Charges	252	323	8,505	9,080	252	323	8,505	9,080
	Courtesies & Entertainment	140	179	4,710	5,029	140	179	4,710	5,029
	Others	695	889	23,442	25,026	695	889	23,442	25,026
14	Depreciation	595	762	20,089	21,446	595	762	20,089	21,446
15	Service Tax Expenses	798	1,022	26,939	28,759	798	1,022	26,939	28,759
	TOTAL	32,673	41,823	1,102,673	1,177,169	32,673	41,823	1,102,673	1,177,169

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

	Particulars	AS AT 30TH JUNE 2014	AS AT 30TH JUNE 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 JUNE 2014		AS AT 30TH JUNE 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 JUNE 2014	AS AT 30TH JUNE 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	4,023,058	1,866,710
	TOTAL	6,593,013	4,436,665

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

	Particulars	AS AT 30TH JUNE 2014	AS AT 30TH JUNE 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 JUNE 2014	AS AT 30TH JUNE 2013
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	12,574,451	11,138,812
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	3,813,312	3,263,314
	(e) Other Securities (Non convertible Debentures)	1,200,000	900,000
	(f) Subsidiaries	5,000	5,000
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,259,436	3,822,684
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	100,985	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	671,146	650,309
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds (Housing)	450,000	200,000
	(e) Other Securities (Non convertible Debentures)	100,000	115,302
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	234,935	614,986
5	Other than Approved Investments	-	-
	TOTAL	24,409,265	20,710,407

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 JUNE 2014 (Rs.'000).	AS AT 30TH JUNE 2013 (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 Year	Sales/ Adjustments during the Year	As at 31st March, 2014	Upto 31st March 2013	For The Year	On sales / adjustments	Upto 31st March, 2014	As at 31st March, 2014	As at 31st March, 2013
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	202,814	-	-	202,814	154,644	7,780	-	162,424	40,390	45,164
Land-Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	803	50	-	852	11,398	11,598
Furniture & Fittings	263,179	320	-	263,499	203,021	3,139	-	206,160	57,339	56,681
Information Technology Equipment	460,306	111	-	460,417	405,637	9,129	-	414,766	45,651	51,782
Vehicles	5,319	-	-	5,319	1,430	126	-	1,556	3,764	4,714
Office Equipment	79,793	-	-	79,792	24,536	912	-	25,447	54,345	51,163
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	1,061,511	431	-	1,061,941	790,071	21,136	-	811,205	250,736	258,951
Capital Work in Progress	5,232	10,582	5,232	10,582	-	-	-	-	10,582	24,490
Grand Total	1,066,743	11,013	5,232	1,072,523	790,071	21,136	-	811,205	261,318	283,441
PREVIOUS YEAR	1,000,365	30,596	-	1,030,961	726,089	21,432	-	747,520	283,441	-

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 JUNE 2014	AS AT 30TH JUNE 2013
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	29,339	23,265
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	11,825,000	9,185,000
	(bb) Others	1,615,000	4,635,000
	(b) Current Accounts	268,881	443,570
	(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	13,738,220	14,286,835
	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 JUNE 2014	AS AT 30TH JUNE 2013
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	257,191	113,325
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	97,163	44,431
6	MAT Credit Entitlement	-	68,900
7	Deposit towards Rent	53,305	47,421
8	Service Tax Recoverable	-	-
9	Others	61,255	156,069
	TOTAL (A)	468,914	430,146
	OTHER ASSETS		
1	Income accrued on investments	1,735,694	1,404,488
2	Outstanding Premiums	1,133,148	696,747
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	2,289,559	965,152
6	Due from subsidiaries/ holding	21,788	21,160
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)	-	-
	TOTAL (B)	5,180,189	3,087,547
	TOTAL (A+B)	5,649,103	3,517,693

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 JUNE 2014	AS AT 30TH JUNE 2013
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	151,235	132,050
2	Balances due to other insurance companies	1,007,412	2,371,838
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
5	Unallocated Premium	-	-
6	Sundry creditors	748,063	777,294
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding *	21,052,996	17,800,564
9	Due to Officers/ Directors	-	-
10	Deposit Premium	155,010	118,254
11	Service Tax Payable	195,936	177,369
12	Employee Benefits	128,047	65,582
13	Policy Holder Dues	195,469	179,447
	TOTAL	23,634,168	21,622,398

* Claims Outstanding Includes Rs 5,893,835 thousand (Previous Year Rs 7,169,991 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 JUNE 2014	AS AT 30TH JUNE 2013
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	11,219,588	10,115,889
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	11,219,588	10,115,889

PERIODIC DISCLOSURES

FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

	Particulars	AS AT 30TH JUNE 2014	AS AT 30TH JUNE 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 June 2014
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(Rs in Lakhs)

Statement of Liabilities									
		As At 30th June 2014				As At 30th June 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	3,401.20	3,961.47	805.01	8,167.67	3,798.92	3,507.98	1,511.60	8,818.51
2	Marine								
a	Marine Cargo	3,559.91	3,330.25	1,127.30	8,017.45	3,822.54	2,914.56	1,247.53	7,984.63
b	Marine Hull	182.00	859.59	304.23	1,345.82	353.15	595.93	367.72	1,316.80
3	Miscellaneous								
a	Motor	86,302.35	76,243.47	105,032.75	267,578.57	80,217.44	73,302.62	78,095.62	231,615.68
b	Engineering	883.27	2,896.35	605.61	4,385.23	1,010.27	2,948.73	686.83	4,645.84
c	Aviation	6.06	319.21	-	325.28	12.88	766.65	-	779.53
d	Liabilities	809.15	680.76	610.71	2,100.62	579.26	596.20	630.41	1,805.87
e	Others	7,579.03	6,007.48	2,757.95	16,344.46	6,548.98	4,514.37	2,413.24	13,476.60
4	Health Insurance	9,472.91	3,042.11	1,945.72	14,460.74	4,815.43	2,002.66	1,902.97	8,721.06
5	Total Liabilities	112,195.88	97,340.68	113,189.28	322,725.84	101,158.89	91,149.70	86,855.93	279,164.53

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer: **IFFCO Tokio** General Ins Date: **Apr'14 to Jun'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	148.18	148.18	2.40	2.40	0.51	0.51	61.22	61.22	1,455.97	1,455.97	989.06	989.06	15.11	15.11	43.66	43.66	590.03	590.03	2.89	2.89	-	-	107.77	107.77	3,416.80	3,416.80
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	61.31	61.31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61.31	61.31
Bihar	31.55	31.55	0.02	0.02	-	-	0.65	0.65	144.71	144.71	58.82	58.82	-	-	0.60	0.60	1.26	1.26	-	-	-	-	1.60	1.60	239.21	239.21
Chhattisgarh	34.83	34.83	0.19	0.19	-	-	8.99	8.99	564.48	564.48	310.44	310.44	-	-	(0.01)	(0.01)	7.10	7.10	0.10	0.10	-	-	17.31	17.31	943.44	943.44
Goa	25.48	25.48	2.84	2.84	39.81	39.81	8.76	8.76	268.98	268.98	207.17	207.17	0.12	0.12	10.00	10.00	5.15	5.15	0.42	0.42	-	-	10.52	10.52	579.28	579.28
Gujarat	2,205.52	2,205.52	205.53	205.53	1.41	1.41	83.11	83.11	2,474.36	2,474.36	2,907.27	2,907.27	71.88	71.88	132.66	132.66	539.99	539.99	10.42	10.42	-	-	595.69	595.69	9,227.84	9,227.84
Haryana	893.34	893.34	673.36	673.36	-	-	364.54	364.54	1,429.70	1,429.70	587.52	587.52	85.91	85.91	200.55	200.55	299.17	299.17	4.85	4.85	-	-	281.39	281.39	4,820.33	4,820.33
Himachal Pradesh	25.63	25.63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25.63	25.63
Jammu & Kashmir	2.30	2.30	-	-	-	-	-	-	401.28	401.28	148.92	148.92	-	-	0.83	0.83	1.94	1.94	-	-	-	-	0.33	0.33	555.60	555.60
Jharkhand	15.45	15.45	0.25	0.25	-	-	4.08	4.08	430.08	430.08	183.43	183.43	-	-	0.13	0.13	0.88	0.88	-	-	-	-	0.16	0.16	634.45	634.45
Karnataka	630.32	630.32	26.13	26.13	-	-	45.46	45.46	1,915.08	1,915.08	1,336.00	1,336.00	105.63	105.63	29.90	29.90	407.17	407.17	1.17	1.17	-	-	99.91	99.91	4,596.76	4,596.76
Kerala	45.17	45.17	1.28	1.28	-	-	0.33	0.33	884.33	884.33	214.38	214.38	0.11	0.11	2.34	2.34	14.51	14.51	0.49	0.49	-	-	53.99	53.99	1,216.92	1,216.92
Madhya Pradesh	176.03	176.03	42.78	42.78	-	-	15.02	15.02	1,304.46	1,304.46	1,024.23	1,024.23	2.30	2.30	8.60	8.60	819.63	819.63	5.64	5.64	-	-	92.68	92.68	3,491.38	3,491.38
Maharashtra	1,547.55	1,547.55	625.75	625.75	706.96	706.96	612.67	612.67	3,750.22	3,750.22	2,834.57	2,834.57	1,102.25	1,102.25	244.79	244.79	2,320.31	2,320.31	24.68	24.68	-	-	1,920.49	1,920.49	15,690.24	15,690.24
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	97.97	97.97	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	97.97	97.97
Orissa	1,121.23	1,121.23	16.81	16.81	-	-	14.67	14.67	613.36	613.36	520.71	520.71	(1.58)	(1.58)	1.46	1.46	1,767.06	1,767.06	0.85	0.85	-	-	20.16	20.16	4,074.71	4,074.71
Punjab	81.88	81.88	1.62	1.62	-	-	27.65	27.65	1,634.40	1,634.40	1,044.55	1,044.55	1.65	1.65	32.22	32.22	22.03	22.03	2.18	2.18	-	-	174.76	174.76	3,022.94	3,022.94
Rajasthan	202.33	202.33	2.73	2.73	-	-	10.93	10.93	1,175.02	1,175.02	1,120.58	1,120.58	1.61	1.61	5.59	5.59	13.31	13.31	0.59	0.59	-	-	61.52	61.52	2,594.21	2,594.21
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	599.15	599.15	488.53	488.53	-	-	27.86	27.86	2,290.87	2,290.87	1,617.59	1,617.59	40.39	40.39	16.10	16.10	139.72	139.72	3.02	3.02	-	-	140.14	140.14	5,363.37	5,363.37
Tripura	0.68	0.68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.68	0.68
Uttar Pradesh	2,795.52	2,795.52	65.94	65.94	-	-	48.81	48.81	2,323.00	2,323.00	1,143.16	1,143.16	7.10	7.10	9.00	9.00	61.43	61.43	2.95	2.95	26.32	26.32	26.23	26.23	6,509.45	6,509.45
Uttarakhand	106.75	106.75	2.16	2.16	-	-	0.56	0.56	276.26	276.26	179.42	179.42	0.07	0.07	3.93	3.93	7.37	7.37	0.02	0.02	-	-	28.21	28.21	604.73	604.73
West Bengal	497.72	497.72	20.82	20.82	-	-	38.54	38.54	835.81	835.81	433.77	433.77	12.41	12.41	49.03	49.03	90.39	90.39	2.75	2.75	1.28	1.28	73.64	73.64	2,056.15	2,056.15
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	7.80	7.80	8.71	8.71	-	-	1.75	1.75	1,246.92	1,246.92	677.75	677.75	0.28	0.28	12.81	12.81	19.62	19.62	0.40	0.40	967.54	967.54	37.45	37.45	2,981.04	2,981.04
Dadra & Nagra Haveli	15.40	15.40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.40	15.40
Daman & Diu	0.39	0.39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.39	0.39
Delhi	183.89	183.89	1,014.87	1,014.87	16.50	16.50	460.10	460.10	3,178.83	3,178.83	1,543.88	1,543.88	161.08	161.08	165.42	165.42	2,055.38	2,055.38	70.46	70.46	-	-	649.48	649.48	9,499.88	9,499.88
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	0.27	0.27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.27	0.27
Total	11,553.62	11,553.62	3,202.72	3,202.72	765.20	765.20	1,835.70	1,835.70	28,598.10	28,598.10	19,083.21	19,083.21	1,606.33	1,606.33	969.58	969.58	9,183.43	9,183.43	133.89	133.89	995.14	995.14	4,393.44	4,393.44	82,320.36	82,320.36

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

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

Date:

PERIOD - 01/04/2014 TO 30/06/2014

(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	16	2,874	284	4,102	27%
3	No. of Reinsurers with rating A but less than AA	87	3,437	7,941	5,903	63%
4	No. of Reinsurers with rating BBB but less than A	20	1,244	112	9	5%
5	No. of Reinsurers with rating less than BBB	0	-	-	-	0%
6	No. of Indian Reinsurers other than GIC	9	-	-	1,451	5%
Total		132	7,555	8,337	11,465	100%

PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer: IFFCO Tokio General Insurance Com Date:

Apr'14 to Jun'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	38	17	14	19	24	112	2,869.16
2	Marine Cargo	1918	432	110	94	148	2702	1,204.31
3	Marine Hull	1	1	4	2	9	17	495.16
4	Engineering	47	18	23	24	85	197	411.27
5	Motor OD	47535	13798	1931	887	406	64557	11,602.79
6	Motor TP	170	173	204	396	1661	2604	6,623.42
7	Health	5028	6938	1335	299	111	13711	4,712.77
8	Overseas Travel	5	0	1	0	0	6	1.26
9	Personal Accident	150	200	82	86	71	589	327.26
10	Liability	0	0	1	1	3	5	30.32
11	Crop	12	0	1	1	0	14	28.35
12	Miscellaneous	249	244	80	85	53	711	3,258.51

PERIODIC DISCLOSURES

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

Insurer: IFFCO Tokio General Insurance Company Ltd Date: Apr'14 to Jun'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	202	3384	8	234	85168	3777	15546	2	939	14	22	30	1159	110485
3	Claims Settled during the period	112	2702	17	197	64557	2604	13711	6	589	5	14	23	688	85225
4	Claims Repudiated during the period	0	0	0	0	177	0	0	0	0	0	0	0	0	177
5	Claims closed during the period	15	116	5	17	1439	95	2	0	10	3	0	0	64	1766
6	Claims O/S at End of the period	1254	1774	73	1194	37269	35070	4358	145	2016	103	122	63	1733	85174
	Less than 3months	153	1178	6	164	29804	3282	3190	2	652	11	9	20	720	39191
	3 months to 6 months	126	278	4	130	4438	2944	755	84	479	6	13	16	281	9554
	6months to 1 year	222	134	8	187	2042	4988	249	13	509	17	81	16	251	8717
	1year and above	753	184	55	713	985	23856	164	46	376	69	19	11	481	27712

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency for the Period Ended on 30th June 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	23,575.66	2,895.96	16,641.05	3,677.04	2,357.57	2,496.16	2,496.16
2	Marine Cargo	10,718.44	3,837.24	8,983.36	3,926.39	1,286.21	1,617.00	1,617.00
3	Marine Hull	1,083.18	169.69	2,446.81	439.78	108.32	367.02	367.02
4	Motor	179,347.88	158,887.72	135,442.53	116,562.81	31,777.54	34,968.84	34,968.84
5	Engineering	7,741.14	1,245.17	3,697.26	1,334.12	774.11	554.59	774.11
6	Aviation	188.93	28.39	584.80	490.45	18.89	147.13	147.13
7	Laibilities	3,202.38	1,540.42	4,141.64	231.13	480.36	931.87	931.87
8	Others	14,626.57	8,093.29	32,189.10	9,055.30	2,047.72	6,759.71	6,759.71
9	Health	27,712.37	23,467.12	21,252.75	18,037.27	4,693.42	5,411.18	5,411.18
	Total	268,196.54	200,165.01	225,379.30	153,754.28	43,544.15	53,253.51	53,473.04

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 April, 2014 - 30th June, 2014

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	73	
2	No. of branches approved during the Quarter	0	
3	No. of branches opened during the Quarter	Out of approvals of previous quarter	6
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 GENERAL INSURANCE CO LTD & 106

STATEMENT AS ON : 30th June 2014

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

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs. in Lacs)

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	244,092.00
2	Loans	9	-
3	Fixed Assets	10	2,613.00
4	Current Assets		-
	a. Cash & Bank Balance	11	137,382.00
	b. Advances & Other Assets	12	56,491.00
5	Current Liabilities		-
	a. Current Liabilities	13	236,342.00
	b. Provisions	14	112,196.00
	c. Misc. Exp not written off	15	
	d. Debit Balance of P&L A/c		
	Application of Funds as per balance Sheet (A)		789,116.00
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,613.00
3	Cash & Bank Balance (if any)	11	2,982.00
4	Advances & Other Assets (if any)	12	56,491.00
5	Current Liabilities	13	236,342.00
6	Provisions	14	112,196.00
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		
	Total (B)		410,624.00
	Investment Assets' as per FORM 3B (A-B)		378,492.00

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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%		14388.00	70495.00	84,883.00	22.43%	0.00	84883.00	82,931.00
2	Government Securities or other approved securities (including (I) above)	Not less than 30%		21485.00	105269.00	126,754.00	33.49%	0.00	126754.00	124,282.00
3	Investment subject to Exposure Norms									
	1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		16539.00	81038.00	97,577.00	25.78%	0.00	97577.00	100,738.00
	2. Approved Investments	Not exceeding 55%		26128.00	128022.00	154,150.00	40.73%	11.00	154161.00	154,319.00
	3. Other Investments(not exceeding 25%)			0.00	0.00	-	0.00%	0.00	0.00	-
	TOTAL INVESTMENT ASSETS	100%	0	64152.00	314329.00	378,481.00	100.00%	11.00	378492.00	379339.00



Company is not splitting shareholders funds on the basis of solvency margin into FRSM & Balance, therefore, all shareholders funds are show 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-Jun-2014

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30.06.2014	as % of total for this class	As at 30.06.13	as % of total for this class	As at 30.06.2014	as % of total for this class	As at 30.06.13	as % of total for this class
Break down by credit rating								
AAA rated	229,253.00	96.25%	199,540.00	96.43%	229,331.00	96.63%	193,551.00	96.51%
AA or better	8,941.00	3.75%	7,393.00	3.57%	8,000.00	3.37%	7,000.00	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	133,819.00	35.28%	107,654.00	30.61%	133,820.00	35.36%	107,656.00	31.18%
more than 1 year and upto 3years	46,222.00	12.18%	67,168.00	19.10%	46,323.00	12.24%	67,104.00	19.43%
More than 3years and up to 7years	75,902.00	20.01%	49,979.00	14.21%	76,760.00	20.28%	49,044.00	14.20%
More than 7 years and up to 10 years	57,280.00	15.10%	82,098.00	23.34%	57,192.00	15.11%	79,431.00	23.00%
above 10 years	66,132.00	17.43%	44,788.00	12.74%	64,397.00	17.01%	42,070.00	12.18%
Breakdown by type of the issuer								
a. Central Government	82,931.00	34.82%	77,845.00	37.62%	84,883.00	35.77%	75,652.00	37.72%
b. State Government	41,351.00	17.36%	37,399.00	18.07%	41,871.00	17.64%	35,736.00	17.82%
c. Corporate Securities	113,896.00	47.82%	91,690.00	44.31%	110,577.00	46.59%	89,163.00	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 June 2014	Period Ended 30th June 2014	Quarter Ended 30th June 2013	Period Ended 30th June 2013
1	Gross Direct Premium Growth Rate	6.08%	5.77%	31.99%	31.99%
	FIRE	-3.35%	-3.35%	18.61%	18.61%
	MARINE	1.34%	1.34%	31.03%	31.03%
	MISCELLANEOUS	8.18%	7.80%	34.99%	34.99%
2	Gross Direct Premium to Net Worth Ratio	NA	0.88	NA	1.08
3	Growth rate of Net Worth	NA	29.73%	NA	25.00%
4	Net Retention Ratio	71.77%	71.69%	66.10%	66.10%
	FIRE	7.17%	7.17%	11.14%	11.14%
	MARINE	53.46%	53.46%	49.60%	49.60%
	MISCELLANEOUS	85.06%	85.01%	78.57%	78.57%
5	Net Commission Ratio	1.08%	1.09%	0.44%	0.44%
	FIRE	-97.20%	-97.20%	-57.30%	-57.30%
	MARINE	-1.48%	-1.48%	-2.38%	-2.38%
	MISCELLANEOUS	2.75%	2.76%	2.26%	2.26%
6	Expense of Management to Gross Direct Premium Ratio	21.19%	21.61%	19.59%	19.59%
7	Expense of Management to Net Written Premium Ratio	28.79%	29.40%	29.11%	29.11%
8	Net Incurred Claims to Net Earned Premium	75.66%	76.01%	76.22%	76.22%
9	Combined Ratio	99.94%	100.88%	99.28%	99.28%
10	Technical Reserves to Net Premium ratio	NA	5.37	NA	5.36

11	Underwriting balance ratio		-4.31%	-5.37%	-1.85%	-1.85%
	FIRE		111.25%	110.75%	38.00%	38.00%
	MARINE		-75.08%	-76.33%	-78.66%	-78.66%
	MISCELLANEOUS		-5.41%	-6.49%	-1.70%	-1.70%
12	Operating Profit Ratio		9.30%	8.30%	10.87%	10.87%
13	Liquid Assets to liabilities ratio	NA		0.47	NA	0.56
14	Net earning ratio		7.10%	6.51%	8.33%	8.33%
15	Return on Net worth ratio	NA		4.23%	NA	6.08%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA		1.61	NA	1.47
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		1.45	NA	1.61
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA		1.45	NA	1.61
6	(iv) Book value per share (Rs)	NA		34.34	NA	26.47

Note

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

PERIODIC DISCLOSURES

FORM NL-31:

Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 30th June , 2014

(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Up to 30th June 2014	Up to 30th June 2013
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	5,113.04	4,771.91
			Claims paid on direct basis	349.35	403.73
			Payment of Rent and other expenses	537.31	134.11
			Deposit of Insurance Premium	25.00	25.00
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	396.44	288.96
			Deposit of Insurance Premium	1.00	1.00
			Payment of Rent and other expenses	-	4.02
			Claims paid on direct basis	979.40	7.14
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting	Payment of Fee	23.91	1.75
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,491.40	1,449.62
			Commission Earned on Premium Ceded	326.61	263.50
			Losses Recovered from Re-insurer	176.14	514.58
5	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	1.67	5.78
6	Tokio Marine Global Re Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	18.56	303.59
			Commission Earned on Premium Ceded	5.36	43.76
			Losses Recovered from Re-insurer	5.04	55.14
7	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	2.53	-
8	Tokio Marine Services Europe Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	0.97	2.63
			Claim/Reimbursement of Expenses	1.44	-
9	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	4.69	1.10
			Payment of Fees	2.79	-
10	Tokio Marine Insurance Singapore Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	529.48	-
			Commission Earned on Premium Ceded	82.86	-
			Losses Recovered from Re-insurer	153.57	-
11	TM Management Services Ltd.	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-
12	K. Srinivasa Gowda	Chairman	Payment of Rent on office Building	12.00	7.20
			Payment of Fees	4.71	-
13	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	35.00	32.00
			Claims paid on direct basis	5.57	3.74
			Payment of -Commission	91.77	94.33
			-Service Charges	1,042.85	845.91
14	TOKIO MARINE & NICHIDO RISK CONSULTING CO.	Associate of Promoters with more than	Payment of Fees	2.87	-

PERIODIC DISCLOSURES

FORM NL-32

Products Information

Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.	Date:	30.06.2014
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Products Information

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

S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval	Applicability of Para 19
1st April 2014 to 30th June 2014								
1	Health Protector Plus	Lt. Dt. 11.03.2014	IRDA/NL-HLT/ITGI/P-H/V.I/476/13-14	Health	Exposure rated products	11.03.2014	5/7/2014	
<p>Note 1: Products mentioned above has already been mentioned in previous quarter, however the approval of the same has been received in the quarter ended 30.06.2014. Hence we are mentioning the product in this quarter report also.</p>								

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 June 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):		326,230.64
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		322,725.84
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		3,504.79
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		127,116.83
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		40,462.70
7	Excess in Shareholders' Funds (5-6)		86,654.13
8	Total Available Solvency Margin [ASM] (4+7)		86,654.13
9	Total Required Solvency Margin [RSM]		53,473.04
10	Solvency Ratio (Total ASM/Total RSM)		1.62

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2014 to 30th June, 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	Appointment w.e.f - 29.04.2014
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 June 2014

Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

Nil

Date: _____

Note:

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

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)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	1,925.49	1,401.03	21.92	1.14	1.14	
89	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
91	DERIVATIVE INSTRUMENTS	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
92	SECURITISED ASSETS	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
93	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
94	Total		378,128.60	379,339.00	8,542.54	2.26	2.26	378,128.60	379,339.00	8,542.54	2.26	2.26	335,683.27	351,686.80	7,549.20	2.25	2.25

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 June 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 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:

1st Apr'14

30th Jun'14

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	11,553.62	13682	11,945.56	16304	11,553.62	13682	11,945.56	16304
2	Cargo & Hull	3,967.92	4289	3,649.00	2660	3,967.92	4289	3,649.00	2660
3	Motor TP	19,083.21	34544	18,947.14	18422	19,083.21	34544	18,947.14	18422
4	Motor OD	28,598.10	958315	26,209.05	966388	28,598.10	958315	26,209.05	966388
5	Engineering	1,835.70	1596	2,809.98	1484	1,835.70	1596	2,809.98	1484
6	Workmen's Compensation	534.23	3726	438.82	2890	534.23	3726	438.82	2890
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	31.73	7	186.08	13	31.73	7	186.08	13
9	Personal Accident	969.58	38992	904.42	42500	969.58	38992	904.42	42500
10	Health	9,317.33	35928	6,354.50	26761	9,317.33	35928	6,354.50	26761
11	Others*	6,428.93	112065	5,898.04	68723	6,428.93	112065	5,898.04	68723

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**

Form Rural & Social Obligations (Quarterly Returns)

Insurer: IFFCO TOKIO General Insurance Company Ltd.

Date:

Apr- June 2014

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	805	40.46	114,236.30
		Social			
2	Cargo & Hull	Rural	-	-	0.00
		Social			
3	Motor TP	Rural	-	2,353.60	0.00
		Social			
4	Motor OD	Rural	91,963	1,806.68	160,204.46
		Social			
5	Engineering	Rural	14	2.37	356.19
		Social			
6	Workmen's Compensation	Rural	64	5.51	957.66
		Social			
7	Employer's Liability	Rural	40	0.70	129.01
		Social			
8	Aviation	Rural	-	-	0.00
		Social			
9	Personal Accident	Rural	2,639	184.00	585,704.30
		Social	477	8.18	44,901.08
10	Health	Rural	490	2,542.38	168,261.10
		Social	3	1,915.01	165,758.10
11	Others	Rural	6,380	1,413.37	234,383.85
		Social	1,617	5.93	2,759.67

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer:

IFFCO Tokio General Insurance
Company Ltd

Date:

1st Apr'14

30th Jun'14

(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	621283	22,740.27	362463	14,298.00	621283	22,740.27	362463	14,298.00
2	Corporate Agents-Banks	4151	99.92	3306	98.00	4151	99.92	3306	98.00
3	Corporate Agents -Others	196489	3,958.04	58272	764.00	196489	3,958.04	58272	764.00
4	Brokers	200616	33,805.70	174843	26,814.00	200616	33,805.70	174843	26,814.00
5	Micro Agents	1218	15.12	2360	22.00	1218	15.12	2360	22.00
6	Direct Business	179387	21,701.31	544901	35,346.62	179387	21,701.31	544901	35,346.62
	Total (A)	1203144	82,320.36	1146145	77,342.62	1203144	82,320.36	1146145	77,342.62
1	Referral (B)	0	-	0	-	0	-	0	-
	Grand Total (A+B)	1203144	82,320.36	1146145	77,342.62	1203144	82,320.36	1146145	77,342.62

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

FORM NL-41

GRIEVANCE DISPOSAL

Insurer:

IFFCO-TOKIO GENERAL INSURANCE

Date:

30.06.14

GRIEVANCE DISPOSAL FOR THE PERIOD Apr - June, 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	7	634	483	65	62	32
c)	Policy Related	0	156	108	18	2	28
d)	Premium	0	5	3		1	1
e)	Refund	0	1	0	1	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	1	39	19	6	3	11
	Total Number of Complaints	8	835	613	90	68	72

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	1,203,240	2014-15	Q1
5	Total no. of claims during current year	110,485	2014-15	Q1
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	1.67	1st Qtr	
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	57.38	1st Qtr	

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	22	0	22
(b)	7-15 days	17	0	17
(c)	15-30 days	31	0	31
(d)	30-90 days	2	0	2
(e)	90 days and beyond	0	0	0
	Total Number of Complaints	72	0	72

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