

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2013 - 31st December, 2013

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PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2013**

| | Particulars | Schedule | QUARTER ENDED 31ST DECEMBER 2013 | PERIOD ENDED 31ST DECEMBER 2013 | QUARTER ENDED 31ST DECEMBER 2012 | PERIOD ENDED 31ST DECEMBER 2012 |
|---|---|----------------------------------|-------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| | | | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 97,729 | 324,992 | 157,576 | 401,185 |
| 2 | Profit/ Loss on sale/redemption of Investments | | 243 | 746 | 291 | 993 |
| 3 | Others | | (1,637) | (3,283) | (4,181) | (4,800) |
| 4 | Interest, Dividend & Rent – Gross | | 16,756 | 53,461 | 17,347 | 51,907 |
| | TOTAL (A) | | 113,091 | 375,916 | 171,033 | 449,284 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 22,316 | 163,787 | 119,478 | 372,236 |
| 2 | Commission | NL-6-Commission Schedule | (6,305) | (91,385) | (4,272) | (104,416) |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 7,576 | 70,312 | 25,600 | 94,067 |
| 4 | Premium Deficiency | | - | - | - | - |
| | TOTAL (B) | | 23,587 | 142,714 | 140,806 | 361,887 |
| | Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B) | | 89,504 | 233,202 | 30,226 | 87,397 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | 89,504 | 233,202 | 30,226 | 87,397 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserves (to be specified) | | - | - | - | - |
| | TOTAL (C) | | 89,504 | 233,202 | 30,226 | 87,397 |

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT** FOR THE PERIOD ENDED 31ST DECEMBER 2013

| | Particulars | Schedule | QUARTER ENDED 31ST DECEMBER 2013 | PERIOD ENDED 31ST DECEMBER 2013 | QUARTER ENDED 31ST DECEMBER 2012 | PERIOD ENDED 31ST DECEMBER 2012 |
|---|---|----------------------------------|-------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| | | | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 96,936 | 269,975 | 89,619 | 249,588 |
| 2 | Profit/ Loss on sale/redemption of Investments | | 311 | 863 | 278 | 1,040 |
| 3 | Others | | (5) | 321 | 8,823 | 8,951 |
| 4 | Interest, Dividend & Rent – Gross | | 21,554 | 61,797 | 16,847 | 54,383 |
| | TOTAL (A) | | 118,796 | 332,956 | 115,567 | 313,962 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 77,878 | 268,132 | 81,467 | 236,929 |
| 2 | Commission | NL-6-Commission Schedule | (16,652) | (35,454) | (6,975) | (14,021) |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 13,539 | 86,106 | 19,123 | 78,479 |
| 4 | Premium Deficiency | | - | - | - | - |
| | TOTAL (B) | | 74,765 | 318,784 | 93,615 | 301,387 |
| | Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B) | | 44,031 | 14,172 | 21,952 | 12,575 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | 44,031 | 14,172 | 21,952 | 12,575 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserves (to be specified) | | - | - | - | - |
| | TOTAL (C) | | 44,031 | 14,172 | 21,952 | 12,575 |

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2013**

| | Particulars | Schedule | QUARTER ENDED 31ST DECEMBER 2013 | PERIOD ENDED 31ST DECEMBER 2013 | QUARTER ENDED 31ST DECEMBER 2012 | PERIOD ENDED 31ST DECEMBER 2012 |
|---|---|---|-------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| | | | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 4,783,668 | 14,113,458 | 4,027,287 | 11,027,081 |
| 2 | Profit/ Loss on sale/redemption of Investments | | 9,076 | 24,628 | 7,789 | 24,685 |
| 3 | Others | | (1) | 6,097 | 1,545 | 6,247 |
| 4 | Interest, Dividend & Rent – Gross | | 629,630 | 1,764,076 | 458,613 | 1,290,451 |
| | TOTAL (A) | | 5,422,373 | 15,908,259 | 4,495,233 | 12,348,463 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 3,632,958 | 10,783,878 | 2,957,804 | 8,351,682 |
| 2 | Commission | NL-6-Commission Schedule | 36,034 | 25,508 | 76,402 | 16,801 |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 1,272,492 | 3,597,714 | 1,144,652 | 3,007,483 |
| 4 | Premium Deficiency | | - | - | - | - |
| | TOTAL (B) | | 4,941,484 | 14,407,100 | 4,178,857 | 11,375,965 |
| | Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B) | | 480,889 | 1,501,159 | 316,376 | 972,499 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | 480,889 | 1,501,159 | 316,376 | 972,499 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserves (to be specified) | | - | - | - | - |
| | TOTAL (C) | | 480,889 | 1,501,159 | 316,376 | 972,499 |

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 31ST DECEMBER 2013

| | Particulars | Schedule | QUARTER ENDED 31ST DECEMBER 2013 | PERIOD ENDED 31ST DECEMBER 2013 | QUARTER ENDED 31ST DECEMBER 2012 | PERIOD ENDED 31ST DECEMBER 2012 |
|---|---|----------|-------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| | | | (Rs. '000) | (Rs. '000) | (Rs. '000) | (Rs. '000) |
| 1 | OPERATING PROFIT/(LOSS) | | | | | |
| | (a) Fire Insurance | | 89,504 | 233,202 | 30,226 | 87,397 |
| | (b) Marine Insurance | | 44,031 | 14,172 | 21,952 | 12,575 |
| | (c) Miscellaneous Insurance | | 480,889 | 1,501,159 | 316,376 | 972,499 |
| 2 | INCOME FROM INVESTMENTS | | | | | |
| | (a) Interest, Dividend & Rent – Gross | | 142,982 | 422,688 | 153,630 | 412,911 |
| | (b) Profit on sale of investments | | 2,067 | 5,901 | 2,632 | 7,898 |
| | Less: Loss on sale of investments | | - | - | - | - |
| 3 | OTHER INCOME (To be specified) | | 3,894 | 17,871 | 746 | 8,977 |
| | TOTAL (A) | | 763,367 | 2,194,993 | 525,563 | 1,502,258 |
| 4 | PROVISIONS (Other than taxation) | | | | | |
| | (a) For diminution in the value of investments | | - | - | - | - |
| | (b) For doubtful debts | | - | - | - | - |
| | (c) Others | | | | - | - |
| | - For doubtful Advances | | - | 21,169 | | |
| 5 | OTHER EXPENSES | | | | | |
| | (a) Expenses other than those related to Insurance Business | | 1,290 | 4,932 | 9 | 2,547 |
| | (b) Bad debts written off | | | - | | - |
| | (c) Loss on Sale/Scraping of Fixed Assets | | (2) | 157 | (0) | 73 |
| | TOTAL (B) | | 1,288 | 26,258 | 9 | 2,620 |

| | | | | | | |
|--|---|--|----------------|------------------|----------------|------------------|
| | Profit Before Tax | | 762,079 | 2,168,735 | 525,554 | 1,499,638 |
| | Provision for Taxation | | 244,702 | 711,602 | 165,700 | 472,600 |
| | | | | | | |
| | APPROPRIATIONS | | | | | |
| | (a) Interim dividends paid during the year | | - | - | - | - |
| | (b) Proposed final dividend | | - | - | - | - |
| | (c) Dividend distribution tax | | - | - | - | - |
| | (d) Transfer to any Reserves or Other Accounts (to be specified) | | - | - | - | - |
| | | | | | | |
| | Balance of profit/ loss brought forward from last year | | - | 1,433,260 | - | 85,339 |
| | | | | | | |
| | Balance carried forward to Balance Sheet | | | 2,890,393 | | 1,112,377 |
| | | | | | | |

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 31ST DECEMBER 2013

| | Schedule | AS AT 31ST DECEMBER 2013 | AS AT 31ST DECEMBER 2012 |
|---|---|--------------------------|--------------------------|
| | | (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 | 5,460,348 | 3,682,332 |
| FAIR VALUE CHANGE ACCOUNT | | 71 | 176 |
| BORROWINGS | NL-11-Borrowings Schedule | - | - |
| TOTAL | | 8,153,634 | 6,375,722 |
| APPLICATION OF FUNDS | | | |
| INVESTMENTS | NL-12-Investment Schedule | 21,577,217 | 19,366,509 |
| LOANS | NL-13-Loans Schedule | - | - |
| FIXED ASSETS | NL-14-Fixed Assets Schedule | 281,161 | 284,398 |
| DEFERRED TAX ASSET | | 72,700 | 128,500 |
| CURRENT ASSETS | | | |
| Cash and Bank Balances | NL-15-Cash and bank balance Schedule | 14,632,769 | 10,762,067 |
| Advances and Other Assets | NL-16-Advancxes and Other Assets Schedule | 4,387,050 | 4,078,056 |
| Sub-Total (A) | | 19,019,819 | 14,840,122 |

| | | | | |
|--|---|--|---------------------|---------------------|
| | CURRENT LIABILITIES | NL-17-Current Liabilities Schedule | 23,054,343 | 19,133,472 |
| | PROVISIONS | NL-18-Provisions Schedule | 9,742,920 | 9,110,335 |
| | DEFERRED TAX LIABILITY | | - | - |
| | Sub-Total (B) | | 32,797,263 | 28,243,807 |
| | NET CURRENT ASSETS (C) = (A - B) | | (13,777,444) | (13,403,684) |
| | MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | NL-19-Miscellaneous Expenditure Schedule | - | - |
| | DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT | | - | - |
| | TOTAL | | 8,153,634 | 6,375,722 |

CONTINGENT LIABILITIES

| | Particulars | | AS AT 31ST DECEMBER 2013 | AS AT 31ST DECEMBER 2012 |
|---|---|--|--------------------------|--------------------------|
| | | | (Rs.'000) | (Rs.'000) |
| 1 | Partly paid-up investments | | - | - |
| 2 | Claims, other than against policies, not acknowledged as debts by the company | | - | - |
| 3 | Underwriting commitments outstanding (in respect of shares and securities) | | - | - |
| 4 | Guarantees given by or on behalf of the Company | | - | - |
| 5 | Statutory demands/ liabilities in dispute, not provided for | | 7,035 | 15,002 |
| 6 | Reinsurance obligations to the extent not provided for in accounts | | - | - |
| 7 | Others (to be specified) | | - | - |
| | TOTAL | | 7,035 | 15,002 |

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Rs.'000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2013 | | | | PERIOD ENDED 31ST DECEMBER 2013 | | | |
|--|----------------------------------|----------------|------------------|------------------|---------------------------------|----------------|-------------------|-------------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Premium from direct business written | 159,303 | 241,027 | 6,237,106 | 6,637,436 | 1,631,899 | 913,625 | 18,705,904 | 21,251,428 |
| Service Tax | - | - | - | - | - | - | - | - |
| Adjustment for change in reserve for unexpired risks | (323,093) | (86,281) | 1,899 | (407,475) | 201,728 | 97,853 | 337,235 | 636,816 |
| Gross Earned Premium | 482,396 | 327,308 | 6,235,207 | 7,044,911 | 1,430,171 | 815,772 | 18,368,669 | 20,614,612 |
| Add: Premium on reinsurance accepted | 67,001 | 1,313 | 108,997 | 177,311 | 259,402 | 17,621 | 249,139 | 526,162 |
| Less : Premium on reinsurance ceded | 198,438 | 191,205 | 1,387,333 | 1,776,976 | 1,613,016 | 590,365 | 4,717,119 | 6,920,500 |
| Net Premium | 350,959 | 137,416 | 4,956,871 | 5,445,246 | 76,557 | 243,028 | 13,900,689 | 14,220,274 |
| Adjustment for change in reserve for unexpired risks | 253,230 | 40,481 | 173,203 | 466,914 | (248,435) | (26,946) | (212,769) | (488,151) |
| Premium Earned (Net) | 97,729 | 96,936 | 4,783,668 | 4,978,332 | 324,992 | 269,975 | 14,113,458 | 14,708,425 |

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 31ST DECEMBER 2012 | | | | PERIOD ENDED 31ST DECEMBER 2012 | | | |
|--|----------------------------------|----------------|------------------|------------------|---------------------------------|----------------|-------------------|-------------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Premium from direct business written | 158,603 | 211,931 | 5,732,039 | 6,102,572 | 1,440,623 | 776,262 | 16,509,284 | 18,726,168 |
| Service Tax | - | - | - | - | - | - | - | - |
| Adjustment for change in reserve for unexpired risks | (375,907) | (39,391) | 589,945 | 174,647 | 197,539 | 67,017 | 1,793,013 | 2,057,569 |
| Gross Earned Premium | 534,510 | 251,322 | 5,142,094 | 5,927,926 | 1,243,084 | 709,245 | 14,716,271 | 16,668,600 |
| Add: Premium on reinsurance accepted | 57,838 | 2,537 | 89,116 | 149,491 | 318,836 | 23,606 | 341,799 | 684,241 |
| Less : Premium on reinsurance ceded | 111,291 | 136,391 | 1,050,687 | 1,298,369 | 1,358,695 | 465,460 | 4,041,064 | 5,865,219 |
| Net Premium | 481,057 | 117,468 | 4,180,523 | 4,779,048 | 203,225 | 267,391 | 11,017,006 | 11,487,622 |
| Adjustment for change in reserve for unexpired risks | 323,481 | 27,849 | 153,236 | 504,566 | (197,960) | 17,803 | (10,075) | (190,232) |
| Premium Earned (Net) | 157,576 | 89,619 | 4,027,287 | 4,274,482 | 401,185 | 249,588 | 11,027,081 | 11,677,854 |

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs.'000)

| Particulars | QUARTER ENDED 31ST DECEMBER 2013 | | | | PERIOD ENDED 31ST DECEMBER 2013 | | | |
|--|----------------------------------|----------------|------------------|------------------|---------------------------------|----------------|-------------------|-------------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Claims paid | | | | | | | | |
| Direct claims | 188,192 | 231,713 | 4,248,275 | 4,668,180 | 1,113,731 | 584,241 | 9,172,905 | 10,870,877 |
| Add Claims Outstanding at the end of the period | (43,514) | (16,719) | 930,137 | 869,904 | 395,485 | 529,926 | 12,207,324 | 13,132,735 |
| Less Claims Outstanding at the beginning of the year | - | - | 1 | 1 | 408,703 | 474,314 | 7,948,973 | 8,831,990 |
| | 144,678 | 214,994 | 5,178,411 | 5,538,083 | 1,100,513 | 639,853 | 13,431,256 | 15,171,622 |
| Add :Re-insurance accepted to direct claims | 5,951 | - | 166,369 | 172,320 | 12,239 | 17,720 | 260,702 | 290,661 |
| Less :Re-insurance Ceded to claims paid | 128,313 | 137,116 | 1,711,822 | 1,977,251 | 948,965 | 389,441 | 2,908,080 | 4,246,486 |
| | | | | | | | | |
| Total Claims Incurred | 22,316 | 77,878 | 3,632,958 | 3,733,152 | 163,787 | 268,132 | 10,783,878 | 11,215,797 |

| Particulars | QUARTER ENDED 31ST DECEMBER 2012 | | | | PERIOD ENDED 31ST DECEMBER 2012 | | | |
|--|----------------------------------|----------------|------------------|------------------|---------------------------------|----------------|------------------|------------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Claims paid | | | | | | | | |
| Direct claims | 189,238 | 185,074 | 2,685,074 | 3,059,386 | 1,306,107 | 537,119 | 6,770,038 | 8,613,264 |
| Add Claims Outstanding at the end of the period | 27,663 | 7,021 | 840,608 | 875,292 | 378,664 | 442,542 | 7,640,015 | 8,461,221 |
| Less Claims Outstanding at the beginning of the year | - | - | - | - | 442,108 | 455,591 | 13,528,091 | 14,425,790 |
| | 216,901 | 192,095 | 3,525,682 | 3,934,678 | 1,242,663 | 524,070 | 881,962 | 2,648,695 |
| Add :Re-insurance accepted to direct claims | 47 | - | 473,741 | 473,788 | 110,258 | - | 9,763,037 | 9,873,295 |
| Less :Re-insurance Ceded to claims paid | 97,470 | 110,628 | 1,041,619 | 1,249,717 | 980,685 | 287,141 | 2,293,317 | 3,561,143 |
| | | | | | | | | |
| Total Claims Incurred | 119,478 | 81,467 | 2,957,804 | 3,158,748 | 372,236 | 236,929 | 8,351,682 | 8,960,846 |

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- Claims includes specific claims settlement cost but not expenses of management
- The surveyor fees, legal and other expenses shall also form part of claims cost.
- 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 31ST DECEMBER 2013 | | | | PERIOD ENDED 31ST DECEMBER 2013 | | | |
|--|----------------------------------|-----------------|----------------|----------------|---------------------------------|-----------------|----------------|------------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Commission paid | | | | | | | | |
| Direct | 10,728 | 12,936 | 260,985 | 284,649 | 51,685 | 45,504 | 798,667 | 895,856 |
| Add: Re-insurance Accepted | 3,277 | 13 | 746 | 4,036 | 12,082 | 1,494 | 2,596 | 16,172 |
| Less: Commission on Re-insurance Ceded | 20,310 | 29,601 | 225,697 | 275,608 | 155,152 | 82,452 | 775,755 | 1,013,359 |
| Net Commission | (6,305) | (16,652) | 36,034 | 13,077 | (91,385) | (35,454) | 25,508 | (101,331) |
| Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below: | | | | | | | | |
| Agents | 5,651 | 6,870 | 139,019 | 151,540 | 27,045 | 17,959 | 405,239 | 450,243 |
| Brokers | 3,576 | 5,660 | 99,679 | 108,915 | 19,196 | 26,512 | 332,871 | 378,579 |
| Corporate Agency | 1,501 | 406 | 22,287 | 24,194 | 5,444 | 1,033 | 60,557 | 67,034 |
| Others | - | - | - | - | - | - | - | - |
| TOTAL (B) | 10,728 | 12,936 | 260,985 | 284,649 | 51,685 | 45,504 | 798,667 | 895,856 |

| Particulars | QUARTER ENDED 31ST DECEMBER 2012 | | | | PERIOD ENDED 31ST DECEMBER 2012 | | | |
|--|----------------------------------|----------------|----------------|----------------|---------------------------------|-----------------|----------------|------------------|
| | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| Commission paid | | | | | | | | |
| Direct | 10,126 | 13,506 | 267,488 | 291,120 | 49,765 | 47,882 | 755,101 | 852,748 |
| Add: Re-insurance Accepted | 2,913 | 635 | 416 | 3,964 | 12,748 | 2,480 | 6,779 | 22,007 |
| Less: Commission on Re-insurance Ceded | 17,311 | 21,115 | 191,503 | 229,929 | 166,929 | 64,382 | 745,080 | 976,391 |
| Net Commission | (4,272) | (6,975) | 76,402 | 65,155 | (104,416) | (14,021) | 16,801 | (101,636) |
| Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below: | | | | | | | | |
| Agents | 4,194 | 6,022 | 154,676 | 164,892 | 26,506 | 21,708 | 420,434 | 468,648 |
| Brokers | 4,097 | 7,147 | 94,336 | 105,580 | 16,577 | 25,159 | 275,640 | 317,376 |
| Corporate Agency | 1,835 | 337 | 18,476 | 20,648 | 6,682 | 1,015 | 59,027 | 66,724 |
| Others | - | - | - | - | - | - | - | - |
| TOTAL (B) | 10,126 | 13,506 | 267,488 | 291,120 | 49,765 | 47,882 | 755,101 | 852,748 |

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 31ST DECEMBER 2013 | | | | PERIOD ENDED 31ST DECEMBER 2013 | | | |
|----|--|----------------------------------|---------------|------------------|------------------|---------------------------------|---------------|------------------|------------------|
| | | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| 1 | Employees' remuneration & welfare benefits | 1,671 | 2,800 | 242,299 | 246,770 | 12,788 | 15,664 | 654,256 | 682,708 |
| 2 | Travel, conveyance and vehicle running expenses | 218 | 337 | 25,269 | 25,824 | 1,215 | 1,489 | 62,183 | 64,887 |
| 3 | Training expenses | 11 | 21 | 2,206 | 2,238 | 128 | 157 | 6,553 | 6,838 |
| 4 | Rents, rates & taxes | 320 | 646 | 69,266 | 70,232 | 4,070 | 4,985 | 208,228 | 217,283 |
| 5 | Repairs | (54) | 10 | 13,088 | 13,044 | 1,070 | 1,311 | 54,746 | 57,127 |
| 6 | Printing & stationery | 83 | 142 | 12,590 | 12,815 | 675 | 827 | 34,527 | 36,029 |
| 7 | Communication | 163 | 248 | 18,413 | 18,824 | 876 | 1,073 | 44,832 | 46,781 |
| 8 | Legal & professional charges | 1,227 | 2,177 | 202,777 | 206,181 | 11,151 | 13,659 | 570,495 | 595,305 |
| 9 | Auditors' fees, expenses etc | | | | | | | | |
| | (a) as auditor | 3 | 6 | 616 | 625 | 35 | 43 | 1,797 | 1,875 |
| | (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 | 162 | 242 | 17,295 | 17,699 | 800 | 980 | 40,933 | 42,713 |
| 11 | Marketing and Support Services | 2,625 | 5,017 | 509,177 | 516,819 | 29,200 | 35,767 | 1,493,934 | 1,558,901 |
| 12 | Interest & Bank Charges | 216 | 304 | 19,123 | 19,643 | 787 | 964 | 40,265 | 42,016 |
| 13 | Others : | | | | | | | | |
| | Policy Stamps | - | - | - | - | 17 | - | 1,242 | 1,259 |
| | Information & Technology Expenses | 451 | 650 | 43,083 | 44,184 | 1,866 | 2,286 | 95,485 | 99,637 |
| | Electricity & Water Charges | 15 | 58 | 9,034 | 9,107 | 602 | 737 | 30,786 | 32,125 |
| | Courtesies & Entertainment | 34 | 62 | 5,888 | 5,984 | 326 | 399 | 16,685 | 17,410 |
| | Others | (3) | 84 | 18,364 | 18,445 | 1,313 | 1,608 | 67,163 | 70,084 |
| 14 | Depreciation | 37 | 128 | 18,707 | 18,872 | 1,226 | 1,502 | 62,718 | 65,446 |
| 15 | Service Tax Expenses | 397 | 607 | 45,297 | 46,301 | 2,167 | 2,655 | 110,886 | 115,708 |
| | TOTAL | 7,576 | 13,539 | 1,272,492 | 1,293,607 | 70,312 | 86,106 | 3,597,714 | 3,754,132 |

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

| | Particulars | QUARTER ENDED 31ST DECEMBER 2012 | | | | PERIOD ENDED 31ST DECEMBER 2012 | | | |
|----|--|----------------------------------|---------------|------------------|------------------|---------------------------------|---------------|------------------|------------------|
| | | Fire | Marine | Miscellaneous | Total | Fire | Marine | Miscellaneous | Total |
| 1 | Employees' remuneration & welfare benefits | 3,440 | 2,442 | 172,460 | 178,341 | 16,551 | 13,811 | 529,040 | 559,402 |
| 2 | Travel, conveyance and vehicle running expenses | 451 | 332 | 20,927 | 21,709 | 1,817 | 1,516 | 58,068 | 61,401 |
| 3 | Training expenses | 40 | 31 | 1,707 | 1,779 | 128 | 107 | 4,080 | 4,314 |
| 4 | Rents, rates & taxes | 1,701 | 1,285 | 73,934 | 76,919 | 5,807 | 4,845 | 185,602 | 196,254 |
| 5 | Repairs | 250 | 173 | 13,204 | 13,627 | 1,342 | 1,120 | 42,903 | 45,365 |
| 6 | Printing & stationery | 286 | 214 | 12,718 | 13,218 | 1,038 | 866 | 33,174 | 35,078 |
| 7 | Communication | 269 | 197 | 12,530 | 12,995 | 1,096 | 914 | 35,021 | 37,031 |
| 8 | Legal & professional charges | 3,024 | 2,205 | 143,050 | 148,278 | 12,756 | 10,644 | 407,721 | 431,120 |
| 9 | Auditors' fees, expenses etc | | | | | | | | |
| | (a) as auditor | 12 | 9 | 604 | 625 | 55 | 46 | 1,773 | 1,875 |
| | (b) as adviser or in any other capacity, in respect of | - | - | - | - | - | - | - | - |
| | (i) Taxation matters | - | - | - | - | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - |
| | (c) in any other capacity | - | - | - | - | - | - | - | - |
| 10 | Advertisement and publicity | 1,902 | 1,537 | 68,067 | 71,505 | 3,429 | 2,862 | 109,617 | 115,908 |
| 11 | Marketing and Support Services | 11,309 | 8,535 | 492,953 | 512,797 | 38,883 | 32,445 | 1,242,850 | 1,314,178 |
| 12 | Interest & Bank Charges | 218 | 173 | 8,141 | 8,532 | 466 | 389 | 14,900 | 15,756 |
| 13 | Others : | | | | | | | | |
| | Policy Stamps | 0 | - | (0) | 0 | 15 | - | 1,211 | 1,226 |
| | Information & Technology Expenses | 306 | 174 | 21,568 | 22,049 | 2,779 | 2,319 | 88,836 | 93,934 |
| | Electricity & Water Charges | 198 | 143 | 9,557 | 9,899 | 873 | 729 | 27,918 | 29,520 |
| | Courtesies & Entertainment | 104 | 76 | 4,892 | 5,073 | 431 | 360 | 13,786 | 14,577 |
| | Others | 1,563 | 1,262 | 56,119 | 58,944 | 2,852 | 2,380 | 91,169 | 96,401 |
| 14 | Depreciation | 414 | 301 | 19,592 | 20,308 | 1,748 | 1,458 | 55,865 | 59,071 |
| 15 | Service Tax Expenses | 114 | 33 | 12,628 | 12,775 | 2,001 | 1,669 | 63,948 | 67,618 |
| | TOTAL | 25,600 | 19,123 | 1,144,652 | 1,189,375 | 94,067 | 78,479 | 3,007,483 | 3,180,029 |

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

| S. NO. | Particulars | AS AT 31ST DECEMBER 2013 | AS AT 31ST DECEMBER 2012 |
|---------------|---|---------------------------------|---------------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Authorised Capital | | |
| | Equity Shares of Rs. 10 each | 4,000,000 | 4,000,000 |
| 2 | Issued Capital | | |
| | Equity Shares of Rs. 10each | 2,693,215 | 2,693,215 |
| 3 | Subscribed Capital | | |
| | Equity Shares of Rs. 10each | 2,693,215 | 2,693,215 |
| 4 | Called-up Capital | | |
| | Equity Shares of Rs.each | 2,693,215 | 2,693,215 |
| | Less : Calls unpaid | - | - |
| | Add : Equity Shares forfeited (Amount originally paid up) | - | - |
| | Less : Par Value of Equity Shares bought back | - | - |
| | Less : Preliminary Expenses | - | - |
| | Expenses including commission or brokerage on | - | - |
| | Underwriting or subscription of shares | - | - |
| | TOTAL | 2,693,215 | 2,693,215 |

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

| Shareholder | AS AT 31ST DECEMBER 2013 | | AS AT 31ST DECEMBER 2012 | |
|--------------|--------------------------|--------------|--------------------------|--------------|
| | Number of Shares | % of Holding | Number of Shares | % of Holding |
| Promoters | | | | |
| · Indian | 199,297,910 | 74 | 199,297,910 | 74 |
| · Foreign | 70,023,590 | 26 | 70,023,590 | 26 |
| Others | - | - | - | - |
| TOTAL | 269,321,500 | 100 | 269,321,500 | 100 |

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

| | Particulars | AS AT 31ST DECEMBER 2013 | AS AT 31ST DECEMBER 2012 |
|---|--|---------------------------------|---------------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Capital Reserve | - | - |
| 2 | Capital Redemption Reserve | - | - |
| 3 | Share Premium | 2,568,789 | 2,568,789 |
| 4 | General Reserves | - | - |
| | Less: Debit balance in Profit and Loss Account | - | - |
| | Less: Amount utilized for Buy-back | - | - |
| 5 | Catastrophe Reserve | 1,166 | 1,166 |
| 6 | Other Reserves (to be specified) | - | - |
| 7 | Balance of Profit in Profit & Loss Account | 2,890,393 | 1,112,377 |
| | TOTAL | 5,460,348 | 3,682,332 |

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

| | Particulars | AS AT 31ST DECEMBER 2013 | AS AT 31ST DECEMBER 2012 |
|---|--------------------------|--------------------------|--------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Debentures/ Bonds | - | - |
| 2 | Banks | - | - |
| 3 | Financial Institutions | - | - |
| 4 | Others (to be specified) | - | - |
| | TOTAL | - | - |

Notes:

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

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

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE

| | Particulars | AS AT 31ST DECEMBER 2013 | AS AT 31ST DECEMBER 2012 |
|---|--|--------------------------|--------------------------|
| | | (Rs.'000). | (Rs.'000). |
| | LONG TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 11,416,228 | 9,845,841 |
| 2 | Other Approved Securities | - | - |
| 3 | Other Investments | | |
| | (a) Shares | - | - |
| | (aa) Equity | - | - |
| | (bb) Preference | - | - |
| | (b) Mutual Funds | - | - |
| | (c) Derivative Instruments | - | - |
| | (d) Debentures/ Bonds (Housing) | 3,462,020 | 3,164,588 |
| | (e) Other Securities (Non convertible Debentures) | 900,000 | 863,330 |
| | (f) Subsidiaries | 5,000 | 5,000 |
| | (g) Investment Properties-Real Estate | - | - |
| 4 | Investments in Infrastructure and Social Sector | 4,631,926 | 4,032,552 |
| 5 | Other than Approved Investments | - | - |
| | SHORT TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 102,330 | - |
| 2 | Other Approved Securities | - | - |
| 3 | Other Investments | | |
| | (a) Shares | | |
| | (aa) Equity | - | - |
| | (bb) Preference | - | - |
| | (b) Mutual Funds | 170,076 | 740,176 |
| | (c) Derivative Instruments | - | - |
| | (d) Debentures/ Bonds (Housing) | 300,000 | 100,000 |
| | (e) Other Securities (Non convertible Debentures) | 167,307 | 50,000 |
| | (f) Subsidiaries | - | - |
| | (g) Investment Properties-Real Estate | - | - |
| 4 | Investments in Infrastructure and Social Sector | 422,330 | 565,022 |
| 5 | Other than Approved Investments | - | - |
| | TOTAL | 21,577,217 | 19,366,509 |

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 31ST DECEMBER 2013 | AS AT 31ST DECEMBER 2012 |
|---|--|--------------------------|--------------------------|
| | | (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 31st December, 2013 | Upto 31st March 2013 | For The Period | On sales / adjustments | Upto 31st December, 2013 | As at 31st December, 2013 | As at 31st December, 2012 |
| Goodwill | - | - | - | - | - | - | - | - | - | - |
| Computer Software | 171,949 | 17,631 | - | 189,579 | 124,986 | 21,387 | - | 146,373 | 43,206 | 54,054 |
| Land-Freehold | 37,849 | - | - | 37,849 | - | - | - | - | 37,849 | 37,849 |
| Leasehold Property | - | - | - | - | - | - | - | - | - | - |
| Buildings | 12,251 | - | - | 12,251 | 603 | 150 | - | 753 | 11,497 | 11,697 |
| Furniture & Fittings | 248,402 | 17,398 | 2,569 | 263,231 | 188,693 | 10,865 | 2,296 | 197,262 | 65,969 | 61,381 |
| Information Technology Equipment | 442,385 | 15,795 | - | 458,180 | 388,521 | 28,344 | - | 416,864 | 41,316 | 64,200 |
| Vehicles | 7,185 | - | - | 7,185 | 2,301 | 514 | - | 2,815 | 4,370 | 5,053 |
| Office Equipment | 72,041 | 28,762 | 41 | 100,762 | 20,985 | 4,185 | 16 | 25,154 | 75,609 | 50,164 |
| Others (Specify nature) | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 992,061 | 79,585 | 2,610 | 1,069,036 | 726,089 | 65,445 | 2,312 | 789,222 | 279,814 | 284,398 |
| Work in Progress | 8,304 | 1,347 | 8,304 | 1,347 | - | - | - | - | 1,347 | - |
| Grand Total | 1,000,365 | 80,932 | 10,914 | 1,070,383 | 726,089 | 65,445 | 2,312 | 789,222 | 281,161 | 284,398 |
| PREVIOUS YEAR | 911,554 | 87,601 | 13,969 | 985,186 | 641,782 | 59,071 | 65 | 700,788 | 284,398 | 239,611 |

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 31ST DECEMBER 2013 | AS AT 31ST DECEMBER 2012 |
|---|---|--------------------------|--------------------------|
| | | (Rs.'000) | (Rs.'000) |
| 1 | Cash (including cheques, drafts and stamps) | 16,131 | 43,583 |
| 2 | Bank Balances | | |
| | (a) Deposit Accounts | | |
| | (aa) Short-term (due within 12 months) | 10,105,000 | 7,125,000 |
| | (bb) Others | 4,140,000 | 3,045,000 |
| | (b) Current Accounts | 371,638 | 548,484 |
| | (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 | 14,632,769 | 10,762,067 |
| | 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 31ST DECEMBER 2013 | AS AT 31ST DECEMBER 2012 |
|---------------------|--|--------------------------|--------------------------|
| | | (Rs.'000). | (Rs.'000). |
| ADVANCES | | | |
| 1 | Reserve deposits with ceding companies | - | - |
| 2 | Application money for investments | - | - |
| 3 | Prepayments | 173,900 | 507,590 |
| 4 | Advances to Directors/Officers | - | - |
| 5 | Advance tax paid and taxes deducted at source (Net of provision for taxation) | 101,971 | 182,100 |
| 6 | MAT Credit Entitlement | 68,900 | 62,200 |
| 7 | Deposit towards Rent | 50,859 | 48,096 |
| 8 | Service Tax Recoverable | - | - |
| 9 | Others {Net of Provision for Doubtful Advances of Rs 21,169 thousand (Previous Year: Nil)} | 41,621 | 103,607 |
| TOTAL (A) | | 437,251 | 903,592 |
| OTHER ASSETS | | | |
| 1 | Income accrued on investments | 1,646,153 | 1,117,517 |
| 2 | Outstanding Premiums | 1,012,655 | 977,943 |
| 3 | Agents' Balances | - | - |
| 4 | Foreign Agencies Balances | - | - |
| 5 | Due from other entities carrying on insurance business | 1,201,979 | 1,010,977 |
| 6 | Due from subsidiaries/ holding | 89,012 | 68,026 |
| 7 | Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938] | - | - |
| 8 | Others (to be specified) | - | - |
| TOTAL (B) | | 3,949,799 | 3,174,463 |
| TOTAL (A+B) | | 4,387,050 | 4,078,056 |

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 31ST DECEMBER 2013 | AS AT 31ST DECEMBER 2012 |
|----|---|--------------------------|--------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Agents' Balances | 127,211 | 148,398 |
| 2 | Balances due to other insurance companies | 1,738,403 | 1,509,386 |
| 3 | Deposits held on re-insurance ceded | - | - |
| 4 | Premiums received in advance | - | - |
| 5 | Unallocated Premium | - | - |
| 6 | Sundry creditors | 899,804 | 672,509 |
| 7 | Due to subsidiaries/ holding company | - | - |
| 8 | Claims Outstanding * | 19,718,329 | 16,279,184 |
| 9 | Due to Officers/ Directors | - | - |
| 10 | Deposit Premium | 121,491 | 116,140 |
| 11 | Service Tax Payable | 160,272 | 188,145 |
| 12 | Employee Benefits | 97,332 | 66,707 |
| 13 | Policy Holder Dues | 191,501 | 153,002 |
| | TOTAL | 23,054,343 | 19,133,472 |

* Claims Outstanding Includes Rs 6,585,593 thousand (Previous Period Rs 7,817,964 thousand) on account of settlement received from the IMTPIP towards the company's share of claim liability determined by the pool upto the date of dismantling (Net of claims paid during the period ended on 31st December, 2013)

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

| S.NO. | Particulars | AS AT 31ST DECEMBER 2013 | AS AT 31ST DECEMBER 2012 |
|--------------|---|---------------------------------|---------------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Reserve for Unexpired Risk | 9,742,920 | 9,110,335 |
| 2 | For taxation (less advance tax paid and taxes deducted at source) | - | - |
| 3 | For proposed dividends | - | - |
| 4 | For dividend distribution tax | - | - |
| 5 | Others (to be specified) | - | - |
| 6 | Reserve for Premium Deficiency | - | - |
| | TOTAL | 9,742,920 | 9,110,335 |

PERIODIC DISCLOSURES

FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

| | Particulars | AS AT 31ST DECEMBER 2013 | AS AT 31ST DECEMBER 2012 |
|---|--|--------------------------|--------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Discount Allowed in issue of shares/ debentures | - | - |
| 2 | Others (to be specified) | - | - |
| | TOTAL | - | - |

Notes:

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

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

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

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: **IFFCO TOKIO GENERAL INSURANCE CO. LTD.** Date: **31st December 2013**

(Rs in Lakhs)

| Statement of Liabilities | | | | | | | | | |
|--------------------------|--------------------------|------------------------------|--------------------------------|-------------------|-------------------|------------------------------|--------------------------------|------------------|-------------------|
| | | As At 31st December 2013 | | | | As At 31st December 2012 | | | |
| Sl.No. | Particular | Reserves for unexpired risks | Reserve for Outstanding Claims | IBNR Reserves | Total Reserves | Reserves for unexpired risks | Reserve for Outstanding Claims | IBNR Reserves | Total Reserves |
| 1 | Fire | 3,118.82 | 3,464.53 | 490.32 | 7,073.67 | 3,153.44 | 3,029.78 | 756.86 | 6,940.08 |
| 2 | Marine | | | | | | | | |
| a | Marine Cargo | 3,332.26 | 3,206.11 | 1,066.48 | 7,604.85 | 3,515.69 | 2,485.87 | 899.26 | 6,900.82 |
| b | Marine Hull | 431.77 | 672.72 | 353.95 | 1,458.44 | 371.79 | 554.84 | 485.44 | 1,412.07 |
| 3 | Miscellaneous | | | | | | | | |
| a | Motor | 75,821.89 | 76,369.94 | 93,590.25 | 245,782.09 | 72,442.68 | 64,498.42 | 74,345.15 | 211,286.25 |
| b | Engineering | 852.41 | 3,224.83 | 403.81 | 4,481.04 | 776.26 | 1,756.73 | 565.49 | 3,098.47 |
| c | Aviation | 24.84 | 754.15 | - | 778.99 | 62.67 | 1,050.42 | - | 1,113.10 |
| d | Liabilities | 700.53 | 602.68 | 482.37 | 1,785.59 | 442.28 | 469.16 | 429.66 | 1,341.10 |
| e | Others | 6,652.67 | 6,109.33 | 2,279.88 | 15,041.87 | 3,824.39 | 4,765.46 | 1,912.75 | 10,502.60 |
| 4 | Health Insurance | 6,494.01 | 2,737.43 | 1,374.50 | 10,605.94 | 6,514.16 | 3,332.09 | 1,454.45 | 11,300.71 |
| 5 | Total Liabilities | 97,429.20 | 97,141.73 | 100,041.56 | 294,612.48 | 91,103.35 | 81,942.78 | 80,849.07 | 253,895.20 |

PERIODIC DISCLOSURES

FORM NL-22 Geographical Distribution of Business

Insurer: **IFFCO Tokio General Insurance Company Ltd** Date: **31.12.2013**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER:

(Rs in Lakhs)

| STATES | Fire | | Marine (Cargo) | | Marine (Hull) | | Engineering | | Motor Own Damage | | Motor Third Party | | Liability insurance | | Personal Accident | | Medical Insurance | | Overseas medical 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 | 109.53 | 502.10 | 2.85 | 11.76 | 1.32 | 2.75 | 105.88 | 579.05 | 1,252.73 | 3,564.01 | 826.10 | 2,453.83 | 48.04 | 92.52 | 16.08 | 39.10 | 102.90 | 531.51 | 2.23 | 5.15 | - | - | 72.50 | 479.52 | 2,540.16 | 8,261.29 | |
| Arunachal Pradesh | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Assam | (0.23) | (0.23) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | (0.23) | (0.23) | |
| Bihar | 10.89 | 32.89 | - | - | - | - | - | 0.95 | 148.44 | 366.40 | 51.55 | 168.20 | - | - | 0.25 | 0.38 | 0.96 | 1.77 | - | 0.12 | 4,502.06 | 6,886.96 | 0.09 | 2.90 | 4,714.24 | 7,460.57 | |
| Chhattisgarh | 5.51 | 7.65 | 0.17 | 0.47 | - | - | 16.10 | 48.06 | 591.07 | 1,388.61 | 304.81 | 719.34 | - | 0.11 | 0.42 | 25.51 | 5.73 | 18.91 | 0.02 | 0.13 | - | 120.52 | 12.06 | 57.87 | 935.89 | 2,387.19 | |
| Goa | 5.37 | 39.88 | 2.11 | 4.04 | 46.95 | 130.05 | 1.97 | 6.10 | 330.81 | 836.96 | 260.98 | 617.24 | 1.71 | 2.29 | 2.27 | 12.97 | 8.37 | 20.26 | 0.28 | 0.83 | - | - | 9.59 | 31.03 | 670.41 | 1,701.65 | |
| Gujarat | 202.88 | 965.60 | 163.84 | 456.71 | 0.43 | 2.58 | 47.78 | 170.30 | 2,563.96 | 7,030.12 | 2,809.57 | 7,462.71 | 10.28 | 93.40 | 65.45 | 255.74 | 384.00 | 1,133.40 | 5.46 | 18.60 | - | - | 334.23 | 1,064.76 | 6,587.88 | 18,653.90 | |
| Haryana | 154.51 | 1,282.71 | 569.84 | 1,776.13 | - | - | 67.45 | 1,595.37 | 1,325.16 | 2,182.77 | 529.70 | 1,765.49 | 35.61 | 154.32 | 333.96 | 813.89 | 513.25 | 820.42 | 2.11 | 8.34 | - | - | 346.96 | 720.71 | 3,878.55 | 11,120.15 | |
| Himachal Pradesh | 4.15 | 4.15 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 4.15 | 4.15 |
| Jammu & Kashmir | (2.26) | (2.26) | - | - | - | - | - | - | - | 176.78 | 368.38 | 76.15 | 205.47 | - | 0.57 | 1.05 | 1.22 | 2.62 | - | - | - | - | 0.21 | 0.67 | 252.67 | 575.92 | |
| Jharkhand | (0.75) | (0.75) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | (0.75) | (0.75) |
| Karnataka | 183.05 | 747.41 | 17.42 | 94.32 | - | - | 47.99 | 158.63 | 1,993.55 | 5,724.48 | 1,319.86 | 3,821.13 | 77.15 | 202.95 | 23.32 | 85.37 | 208.79 | 1,800.22 | 0.62 | 2.84 | 12.50 | 12.78 | 89.68 | 265.93 | 3,973.93 | 12,916.07 | |
| Kerala | 56.89 | 170.02 | 0.00 | 1.94 | - | - | 0.34 | 4.45 | 901.39 | 2,712.55 | 218.33 | 665.37 | 0.50 | 1.29 | 3.81 | 11.59 | 26.62 | 57.47 | 0.05 | 0.43 | - | - | 57.55 | 206.60 | 1,265.48 | 3,831.72 | |
| Madhya Pradesh | 30.56 | 110.59 | 48.35 | 131.87 | - | - | 32.24 | 87.24 | 1,261.90 | 3,882.63 | 926.65 | 2,675.04 | 1.27 | 3.91 | 15.62 | 41.55 | 359.27 | 760.78 | 0.81 | 2.69 | - | 4.64 | 83.79 | 229.03 | 2,760.46 | 7,929.96 | |
| Maharashtra | 279.70 | 5,142.42 | 346.11 | 1,204.33 | 80.08 | 947.32 | 340.18 | 1,121.53 | 3,603.00 | 9,990.43 | 2,972.57 | 8,176.37 | 159.15 | 1,395.14 | 120.66 | 406.83 | 871.53 | 3,556.09 | 10.24 | 36.64 | 60.03 | 60.03 | 1,136.10 | 5,392.06 | 9,979.35 | 37,429.19 | |
| Manipur | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Meghalaya | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Mizoram | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Nagaland | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Orissa | 36.07 | 116.22 | 2.97 | 22.34 | - | 0.45 | 28.77 | 77.88 | 911.87 | 2,578.40 | 645.70 | 1,847.16 | 0.06 | 2.26 | 1.30 | 11.00 | 1,995.14 | 5,511.27 | 0.16 | 0.60 | 222.33 | 222.33 | 18.70 | 63.34 | 3,863.07 | 10,453.26 | |
| Punjab | 19.29 | 52.89 | 3.13 | 5.95 | - | - | 4.02 | 9.50 | 1,503.61 | 4,204.29 | 1,084.50 | 3,149.30 | - | 2.00 | 22.49 | 60.32 | 29.99 | 73.21 | 2.15 | 7.88 | - | - | 43.54 | 254.47 | 2,712.72 | 7,819.81 | |
| Rajasthan | 85.42 | 166.96 | 3.38 | 6.43 | - | - | 11.92 | 26.10 | 1,140.80 | 3,218.92 | 1,084.84 | 2,987.59 | 7.64 | 10.79 | 4.60 | 14.73 | 28.26 | 59.80 | 0.53 | 1.37 | 145.86 | 7,821.45 | 55.17 | 235.99 | 2,568.42 | 14,650.13 | |
| Sikkim | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Tamil Nadu | 114.83 | 707.08 | 168.02 | 879.43 | 0.91 | 0.91 | 26.55 | 91.37 | 2,168.85 | 7,293.82 | 1,350.40 | 4,655.78 | 17.62 | 75.54 | 46.10 | 112.26 | 290.85 | 726.89 | 1.56 | 9.03 | - | 4.40 | 143.25 | 421.52 | 4,328.94 | 14,978.02 | |
| Tripura | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Uttar Pradesh | 80.92 | 189.80 | 66.38 | 172.37 | - | - | 11.79 | 89.16 | 2,296.78 | 6,228.31 | 1,117.73 | 3,411.60 | 1.76 | 9.04 | 2.77 | 19.66 | 48.73 | 140.69 | 2.78 | 8.36 | 18.59 | 496.69 | 41.31 | 115.12 | 3,689.54 | 10,880.79 | |
| Uttarakhand | 84.15 | 132.36 | 2.30 | 6.04 | - | - | 0.79 | 2.37 | 263.69 | 752.34 | 188.05 | 527.61 | 0.07 | 0.56 | 17.24 | 38.22 | 25.37 | 53.44 | 0.05 | 0.08 | - | 163.81 | 25.97 | 105.34 | 607.68 | 1,782.16 | |
| West Bengal | 46.10 | 363.63 | 8.19 | 47.34 | - | - | 55.01 | 197.62 | 853.66 | 2,751.85 | 392.73 | 1,326.36 | 11.68 | 41.63 | 3.58 | 69.66 | 45.39 | 169.73 | 0.75 | 4.30 | - | 1.21 | 28.74 | 122.68 | 1,443.83 | 5,096.01 | |
| Andaman & Nicobar I | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Chandigarh | 4.23 | 100.34 | 12.73 | 27.29 | - | - | 13.29 | 18.82 | 912.42 | 2,497.41 | 456.57 | 1,445.34 | 0.11 | 2.02 | 12.43 | 27.69 | 13.25 | 49.30 | 0.07 | 1.23 | 53.91 | 637.60 | 23.33 | 67.70 | 1,502.34 | 4,874.72 | |
| Dadra & Nagar Haveli | 1.20 | 1.20 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1.20 | 1.20 |
| Daman & Diu | 1.31 | 1.31 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1.31 | 1.31 |
| Delhi | 48.53 | 5,482.62 | 871.73 | 3,186.05 | - | 17.51 | 218.98 | 2,454.56 | 2,895.19 | 8,664.25 | 1,297.64 | 4,211.97 | 112.88 | 386.29 | 44.72 | 297.37 | 589.37 | 2,639.97 | 35.84 | 124.88 | - | - | 923.84 | 2,238.55 | 7,038.72 | 29,704.01 | |
| Lakshadweep | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Puducherry | 2.40 | 2.40 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2.40 | 2.40 |
| Total | 1,564.25 | 16,318.99 | 2,289.52 | 8,034.79 | 129.89 | 1,101.58 | 1,031.05 | 6,739.06 | 27,095.66 | 76,236.92 | 17,914.43 | 52,292.90 | 485.53 | 2,476.04 | 737.64 | 2,344.89 | 5,548.99 | 18,127.75 | 65.71 | 233.51 | 5,015.28 | 16,532.42 | 3,444.61 | 12,075.79 | 65,322.36 | 212,514.62 | |

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

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

Date:

PERIOD 01/04/2013 TO 31/12/2013

(Rs in Lakhs)

| S.No. | Reinsurance Placements | No. of reinsurers | | | | Premium ceded to reinsurers / Total reinsurance premium |
|--------------|--|-------------------|--------------|------------------|--------------|---|
| | | | Proportional | Non-Proportional | Facultative | |
| 1 | No. of Reinsurers with rating of AAA and above | 0 | - | - | - | 0% |
| 2 | No. of Reinsurers with rating AA but less than AAA | 0 | - | - | - | 0% |
| 3 | No. of Reinsurers with rating A but less than AA | 0 | - | - | - | 0% |
| 4 | No. of Reinsurers with rating BBB but less than A | 0 | - | - | - | 0% |
| 5 | No. of Reinsurers with rating less than | 0 | - | - | - | 0% |
| 6 | No. of Indian Reinsurers other than GIC | 11 | - | - | 1,341 | 100% |
| Total | | 11 | - | - | 1,341 | 100% |

PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

| | | |
|--|-------|------------|
| Insurer: IFFCO Tokio General Insurance Company Ltd | Date: | 31.12.2013 |
|--|-------|------------|

(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 | 144 | 146 | 117 | 95 | 102 | 604 | 11,259.93 |
| 2 | Marine Cargo | 6742 | 2566 | 915 | 439 | 594 | 11256 | 5,979.78 |
| 3 | Marine Hull | 4 | 3 | 6 | 4 | 18 | 35 | 28.18 |
| 4 | Engineering | 154 | 107 | 113 | 145 | 173 | 692 | 2,818.46 |
| 5 | Motor OD | 127151 | 64281 | 15077 | 5985 | 2382 | 214876 | 38,614.72 |
| 6 | Motor TP | 410 | 584 | 831 | 1827 | 6964 | 10616 | 19,794.36 |
| 7 | Health | 7281 | 11371 | 949 | 350 | 431 | 20382 | 13,452.98 |
| 8 | Overseas Travel | 65 | 25 | 133 | 156 | 52 | 431 | 99.55 |
| 9 | Personal Accident | 549 | 799 | 531 | 553 | 309 | 2741 | 1,049.56 |
| 10 | Liability | 5 | 2 | 3 | 7 | 51 | 68 | 46.12 |
| 11 | Crop | 105 | 23 | 40 | 75 | 4 | 247 | 11,572.37 |
| 12 | Miscellaneous | 730 | 1080 | 542 | 376 | 201 | 2929 | 4,043.25 |

PERIODIC DISCLOSURES

FORM NL-25 :

Quarterly claims data for Non-Life

| | | | |
|----------|---|-------|------------|
| Insurer: | IFFCO Tokio General Insurance Company Ltd | Date: | 31.12.2013 |
|----------|---|-------|------------|

No. of claims only

| Sl. No. | Claims Experience | Fire | Marine Cargo | Marine Hull | Engineering | Motor OD | Motor TP | Health | Overseas Travel | Personal Accident | Liability | Crop | Credit | Miscellaneous | Total |
|---------|---|------|--------------|-------------|-------------|----------|----------|--------|-----------------|-------------------|-----------|------|--------|---------------|--------|
| 1 | Claims O/S at the beginning of the period | 936 | 894 | 70 | 972 | 18574 | 34354 | 2563 | 391 | 1205 | 124 | 0 | 38 | 1078 | 61199 |
| 2 | Claims reported during the period | 798 | 11057 | 36 | 956 | 224919 | 11871 | 20798 | 335 | 3453 | 31 | 340 | 58 | 3466 | 278118 |
| 3 | Claims Settled during the period | 477 | 10747 | 30 | 560 | 206230 | 10056 | 20371 | 431 | 2606 | 56 | 246 | 42 | 2655 | 254507 |
| 4 | Claims Repudiated during the period | 0 | 0 | 0 | 0 | 662 | 4 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 668 |
| 5 | Claims closed during the period | 127 | 509 | 5 | 132 | 7984 | 556 | 11 | 0 | 133 | 12 | 1 | 11 | 221 | 9702 |
| 6 | Claims O/S at End of the period | 1177 | 1510 | 77 | 1282 | 31459 | 37050 | 3321 | 298 | 2080 | 93 | 204 | 50 | 1753 | 80354 |
| | Less than 3months | 118 | 775 | 5 | 163 | 22138 | 2795 | 2450 | 31 | 746 | 7 | 102 | 13 | 601 | 29944 |
| | 3 months to 6 months | 188 | 292 | 9 | 191 | 4609 | 3130 | 370 | 144 | 472 | 7 | 72 | 18 | 341 | 9843 |
| | 6months to 1 year | 139 | 242 | 6 | 313 | 3191 | 5765 | 359 | 74 | 526 | 10 | 19 | 15 | 403 | 11062 |
| | 1year and above | 732 | 201 | 57 | 615 | 1521 | 25360 | 142 | 49 | 336 | 69 | 11 | 4 | 408 | 29505 |

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency for the Period Ended on 31st December 2013

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

| Item No. | Description | PREMIUM | | Gross incurred claim | Net incurred Claim | RSM-1 | RSM-2 | RSM |
|----------|--------------|-------------------|-------------------|----------------------|--------------------|------------------|------------------|------------------|
| | | Gross Premium | Net Premium | | | | | |
| 1 | Fire | 22,015.21 | 3,986.01 | 15,755.22 | 4,368.05 | 2,201.52 | 2,363.28 | 2,363.28 |
| 2 | Marine Cargo | 10,539.95 | 3,623.22 | 9,372.52 | 4,682.19 | 1,264.79 | 1,687.05 | 1,687.05 |
| 3 | Marine Hull | 1,091.85 | 214.22 | 2,804.82 | 248.93 | 109.18 | 420.72 | 420.72 |
| 4 | Motor | 174,803.10 | 152,681.24 | 115,050.71 | 99,440.31 | 30,536.25 | 29,832.09 | 30,536.25 |
| 5 | Engineering | 6,971.27 | 1,486.89 | 6,692.10 | 2,654.02 | 697.13 | 1,003.81 | 1,003.81 |
| 6 | Aviation | 201.37 | (79.10) | 3,638.85 | 1,059.32 | 20.14 | 545.83 | 545.83 |
| 7 | Laibilities | 2,845.19 | 1,350.96 | 716.72 | 254.59 | 426.78 | 161.26 | 426.78 |
| 8 | Others | 14,135.27 | 7,507.86 | 27,612.34 | 9,340.49 | 1,978.94 | 5,798.59 | 5,798.59 |
| 9 | Health | 16,172.02 | 14,664.23 | 19,675.95 | 16,844.03 | 2,932.85 | 5,053.21 | 5,053.21 |
| | Total | 248,775.23 | 185,435.52 | 201,319.23 | 138,891.95 | 40,167.57 | 46,865.86 | 47,835.53 |

PERIODIC DISCLOSURES

FORM NL-27: Offices information for Non-Life

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st October, 2013 - 31st December, 2013

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

PERIODIC DISCLOSURES

FORM - 3B

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

STATEMENT AS ON : 31st December 2013

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 | 215,772.00 |
| 2 | Loans | 9 | - |
| 3 | Fixed Assets | 10 | 2,811.62 |
| 4 | Current Assets | | - |
| | a. Cash & Bank Balance | 11 | 146,327.69 |
| | b. Advances & Other Assets | 12 | 43,870.50 |
| 5 | Current Liabilities | | - |
| | a. Current Liabilities | 13 | 230,543.43 |
| | b. Provisions | 14 | 79,429.20 |
| | c. Misc. Exp not written off | 15 | |
| | d. Debit Balance of P&L A/c | | |
| | Application of Funds as per balance Sheet (A) | | 718,754.44 |
| | Less: Other Assets | SCH | |
| 1 | Loans (if any) | 9 | - |
| 2 | Fixed Assets (if any) | 10 | 2,811.62 |
| 3 | Cash & Bank Balance (if any) | 11 | 3,877.69 |
| 4 | Advances & Other Assets (if any) | 12 | 43,870.50 |
| 5 | Current Liabilities | 13 | 230,543.43 |
| 6 | Provisions | 14 | 79,429.20 |
| 7 | Misc. Exp not written off | 15 | - |
| 8 | Debit Balance of P&L A/c | | |
| | Total (B) | | 360,532.44 |
| | Investment Assets' as per FORM 3B | (A-B) | 358,222.00 |

Cont to next page...

Cont from prev page...

(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% | | 14902.00 | 64533.00 | 79,435.00 | 22.17% | 0.00 | 79435.00 | 75,561.00 |
| 2 | Government Securities or other approved securities (including (l) above) | Not less than 30% | | 21609.00 | 93577.00 | 115,186.00 | 32.16% | 0.00 | 115186.00 | 109,992.00 |
| 3 | Investment subject to Exposure Norms | | | | | | | | | |
| | 1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments | Not less than 15% | | 16540.00 | 71623.00 | 88,163.00 | 24.61% | 0.00 | 88163.00 | 89,330.00 |
| | 2. Approved Investments | Not exceeding 55% | | 29054.00 | 125818.00 | 154,872.00 | 43.23% | 1.00 | 154873.00 | 154,804.00 |
| | 3. Other Investments(not exceeding 25%) | | | 0.00 | 0.00 | - | 0.00% | 0.00 | 0.00 | - |
| | TOTAL INVESTMENT ASSETS | 100% | 0 | 67203.00 | 291018.00 | 358,221.00 | 100.00% | 1.00 | 358222.00 | 354126.00 |

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

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:

31-Dec-2013

(Rs in Lakhs)

| Detail Regarding debt securities | | | | | | | | |
|--|------------------|------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|------------------------------|
| | MARKET VALUE | | | | Book Value | | | |
| | As at 31.12.2013 | as % of total for this class | As at 31.12.12 | as % of total for this class | As at 31.12.13 | as % of total for this class | As at 31.12.12 | as % of total for this class |
| Break down by credit rating | | | | | | | | |
| AAA rated | 90,219.64 | 90.28% | 81,178.00 | 93.44% | 89,836.00 | 99.90% | 81,755.00 | 93.16% |
| AA or better | 9,713.39 | 9.72% | 5,700.00 | 6.56% | 90.00 | 0.10% | 6,000.00 | 6.84% |
| Rated below AA but above A | | | | | | | | |
| Rated below A but above B | | | | | | | | |
| Any other | | | | | | | | |
| | | | | | | | | |
| BREAKDOWN BY RESIDUAL MATURITY | | | | | | | | |
| Up to 1 year | 112,623.57 | 31.80% | 85,825.00 | 29.07% | 112,669.71 | 31.45% | 85,802.00 | 29.05% |
| more than 1 year and upto 3years | 60,933.25 | 17.21% | 49,730.00 | 16.85% | 61,119.66 | 17.06% | 49,824.00 | 16.87% |
| More than 3years and up to 7years | 69,105.47 | 19.51% | 45,041.00 | 15.26% | 70,774.33 | 19.76% | 45,027.00 | 15.24% |
| More than 7 years and up to 10 years | 59,947.41 | 16.93% | 76,107.00 | 25.78% | 61,748.28 | 17.24% | 76,383.00 | 25.86% |
| above 10 years | 51,516.05 | 14.55% | 38,513.00 | 13.05% | 51,909.47 | 14.49% | 38,329.00 | 12.98% |
| | | | | | | | | |
| Breakdown by type of the issuer | | | | | | | | |
| a. Central Government | 75,560.63 | 35.99% | 63,894.00 | 34.34% | 79,436.00 | 37.12% | 63,738.00 | 34.23% |
| b. State Government | 34,431.33 | 16.40% | 35,291.00 | 18.97% | 35,750.00 | 16.70% | 34,720.00 | 18.65% |
| c. Corporate Securities | 99,933.30 | 47.60% | 86,878.00 | 46.69% | 98,836.00 | 46.18% | 87,755.00 | 47.13% |
| | | | - | | | | | |

Note

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

PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

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

Analytical Ratios for Non-Life companies

| S.No. | Particular | For the Quarter Ended on 31st December 2013 | Upto the Quarter Ended on 31st December 2013 | For the Quarter Ended on 31st December 2012 | Upto the Quarter Ended on 31st December 2012 |
|---|---|---|--|---|--|
| 1 | Gross Direct Premium Growth Rate | | | | |
| | FIRE | 0.44% | 13.28% | -10.24% | -3.23% |
| | MARINE | 13.73% | 17.70% | -39.84% | -25.62% |
| | MISCELLANEOUS | 8.81% | 13.31% | 46.56% | 41.37% |
| 2 | Gross Direct Premium to Net Worth Ratio (In Times) | NA | 2.61 | NA | 2.94 |
| 3 | Growth rate of Net Worth | NA | 27.89% | NA | 22.49% |
| 4 | Net Retention Ratio | | | | |
| | FIRE | 12.31% | 14.71% | 48.58% | 22.78% |
| | MARINE | 21.10% | 36.60% | 36.40% | 41.81% |
| | MISCELLANEOUS | 78.14% | 75.11% | 81.95% | 76.02% |
| 5 | Net Commission Ratio | | | | |
| | FIRE | -22.63% | -32.84% | -4.06% | -26.05% |
| | MARINE | -32.56% | -10.40% | -8.93% | -4.19% |
| | MISCELLANEOUS | 0.73% | 0.18% | 1.60% | 0.13% |
| 6 | Expense of Management to Gross Direct Premium Ratio | 23.78% | 21.88% | 24.26% | 21.54% |
| 7 | Expense of Management to Net Written Premium Ratio | 31.33% | 31.30% | 29.89% | 29.77% |
| 8 | Net Incurred Claims to Net Earned Premium | 74.99% | 76.25% | 73.90% | 76.73% |
| 9 | Combined Ratio | 100.93% | 100.84% | 99.22% | 99.46% |
| 10 | Technical Reserves to Net Premium ratio (In Times) | NA | 1.98 | NA | 1.87 |
| 11 | Underwriting balance ratio | -1.24% | -1.09% | -3.25% | -3.09% |
| | FIRE | 75.86% | 56.09% | 10.64% | 9.80% |
| | MARINE | 22.87% | -18.08% | -4.46% | -20.75% |
| | MISCELLANEOUS | -3.30% | -2.08% | -3.76% | -3.16% |
| 12 | Operating Profit Ratio | 12.37% | 11.87% | 8.48% | 9.09% |
| 13 | Liquid Assets to liabilities ratio (In Times) | NA | 0.53 | NA | 0.48 |
| 14 | Net earning ratio | 10.27% | 9.81% | 7.26% | 7.58% |
| 15 | Return on Net worth ratio | NA | 17.87% | NA | 16.11% |
| 16 | Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio | NA | 1.61 | NA | 1.38 |
| 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 | 5.41 | NA | 3.81 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | NA | 5.41 | NA | 3.81 |
| 6 | (iv) Book value per share (Rs) | NA | 30.27 | NA | 23.67 |

Note

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

PERIODIC DISCLOSURES

FORM NL-31: Related Party Transactions

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

Date: 31st December, 2013

(Rs in 'Lakhs)

Related Party Transactions

| Sl.No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | Up to the 31st December 2013 | Up to the 31st December 2012 |
|--------|---|---|--|------------------------------|------------------------------|
| 1 | INDIAN FARMERS FERTILISER COOP LTD | Promoters with more than 20% voting rights | Premium collected from direct business | 6,287.26 | 5,982.01 |
| | | | Claims paid on direct basis | 1,406.45 | 1,450.22 |
| | | | Payment of Rent and other expenses | 1,598.06 | 499.12 |
| | | | Deposit of Insurance Premium | 25.00 | 25.00 |
| | | | Payment of Dividend | - | - |
| 2 | Indian Potash Limited | Associate of Promoters with more than 20% Voting rights | Premium collected from direct business | 482.41 | 833.12 |
| | | | Deposit of Insurance Premium | 1.00 | 1.00 |
| | | | Payment of Rent and other expenses | 5.37 | 12.08 |
| | | | Payment of Dividend | - | - |
| | | | Claims paid on direct basis | 220.46 | 828.14 |
| 3 | Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd) | Promoters with more than 20% Voting rights | Payment of Fee | 17.49 | 8.44 |
| | | | Payment of Dividend | - | - |
| 4 | Tokio Marine & Nichido Fire Insurance Co Ltd | Associate of Promoters with more than 20% Voting rights | Premium on Cession of Re-insurance Premium | 2,920.08 | 1,377.25 |
| | | | Commission Earned on Premium Ceded | 589.17 | 311.41 |
| | | | Losses Recovered from Re-insurer | 1,458.77 | 1,321.45 |
| | | | Fees | 1.26 | 4.95 |
| 5 | Tokio Marine Claim Service Asia Pte Ltd | Associate of Promoters with more than 20% Voting rights | Payment of Fee | 5.78 | 17.02 |
| 6 | Tokio Marine Global Re Ltd. | Associate of Promoters with more than 20% Voting rights | Premium on Cession of Re-insurance Premium | 460.10 | 438.21 |
| | | | Commission Earned on Premium Ceded | 68.72 | 88.04 |
| | | | Losses Recovered from Re-insurer | 405.69 | 462.77 |
| 7 | K. Srinivasa Gowda | Chairman | Payment of Rent on office Building | 30.80 | 9.48 |
| 8 | IFFCO TOKIO INSURANCE SERVICES LTD | Subsidiary of the company with 100% voting rights | Premium collected from direct business | 32.35 | 31.07 |
| | | | Claims paid on direct basis | 16.50 | 15.59 |
| | | | Payment of -Commission | 386.08 | 317.50 |
| | | | -Service Charges | 3,725.00 | 2,890.90 |
| | | | Investment in Equity | 50.00 | 50.00 |
| 9 | Tokio Marine Insurans(Malaysia) Berhad | Associate of Promoters with more than 20% Voting rights | Payment of Fees | 1.83 | 3.93 |
| 10 | TM Claims Services Inc | Associate of Promoters with more than 20% Voting rights | Claims | 29.45 | 9.36 |
| | | | Payment of Fees | 8.99 | |
| 11 | Tokio Marine Compania de Seguros S.A. de C.V. | | | - | 11.20 |
| 12 | TM Management Services | | Fees | 1.49 | 1.01 |
| 13 | Tokio Marine Insurance(Thailand) Public Co Ltd | | Fees | 0.93 | |
| 14 | THE TOKIO MARINE CLAIMS SERVICE CO LTD | | Claims | 1.51 | |
| | | | Payment of Fees | 2.59 | |
| 15 | TM Claims Service Europe Ltd. | | Claims | 16.76 | 6.07 |
| | | | Payment of Fees | 11.94 | 3.18 |

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

PERIODIC DISCLOSURES
FORM NL-33 - SOLVENCY MARGIN - KGII

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

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

Solvency for the period ended on 31st December 2013

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

| Item | Description | Notes No. | Amount |
|------|--|-----------|------------|
| (1) | (2) | (3) | (4) |
| 1 | Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA): | | 297,742.41 |
| | Deduct: | | |
| 2 | Liabilities (reserves as mentioned in Form HG) | | 294,612.48 |
| 3 | Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet) | | 3,129.93 |
| 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): | | 121,227.63 |
| | Deduct: | | |
| 6 | Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet) | | 44,311.62 |
| 7 | Excess in Shareholders' Funds (5-6) | | 76,916.01 |
| 8 | Total Available Solvency Margin [ASM] (4+7) | | 76,916.01 |
| 9 | Total Required Solvency Margin [RSM] | | 47,835.53 |
| 10 | Solvency Ratio (Total ASM/Total RSM) | | 1.61 |

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2013 to 31st December, 2013

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

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

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 31st December 2013 Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

Nil

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.

| | | | | | | | | | | | | | | | | | |
|----|--|------|-------------------|-------------------|-----------------|--------------|--------------|-------------------|-------------------|------------------|--------------|--------------|-------------------|-------------------|------------------|--------------|--------------|
| 58 | Perpetual Debt Instruments of Tier I & II capital issued by Non - PSU Banks | EPPD | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 59 | Perpetual Non-Cum. P. Shares & Redeemable Cumulative P.Shares of Tier I & II capital issued by PSU Banks | EUPS | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 60 | Perpetual Non-Cum. P. Shares & Redeemable Cumulative P.Shares of Tier I & II capital issued by Non-PSU Banks | EPPS | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 61 | Foreign Debt Securities (invested prior to IRDA Regulations) | EFDS | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 62 | Mutual Funds - Gilt / G Sec / Liquid Schemes | EGMF | 3,313.00 | 4,001.00 | 78.00 | 2.34% | 1.55% | 3,625.00 | 4,001.00 | 242.00 | 6.68% | 4.41% | 3,248.58 | 3,001.66 | 221.79 | 6.83% | 4.61% |
| 63 | Mutual Funds - (under Insurer's Promoter Group) | EMPG | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 64 | Net Current Assets (Only in respect of ULIP Business) | ENCA | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 65 | Bonds - PSU - Taxable | OBPT | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 66 | Bonds - PSU - Tax Free | OBPF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 67 | Equity Shares (incl. Co-op Societies) | OESH | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 68 | Equity Shares (PSUs & Unlisted) | OEPU | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 69 | Equity Shares (incl. Equity Related Instruments) - Promoter Group | OEPG | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 70 | Debentures | OLDB | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 71 | Debentures / Bonds / CPs / Loans etc. - (Promoter Group) | ODPG | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 72 | Commercial Papers | OACP | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 73 | Preference Shares | OPSH | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 74 | Venture Fund | OVNF | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 75 | Short term Loans (Unsecured Deposits) | OSLU | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 76 | Term loans (without Charges) | OTLW | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 77 | Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes | OMGS | 2,286.00 | 3,200.00 | 39.00 | 1.72% | 1.14% | 2,000.00 | 3,200.00 | 79.00 | 3.95% | 2.61% | 2,251.33 | - | 124.37 | 5.52% | 3.73% |
| 78 | Mutual Funds - (under Insurer's Promoter Group) | OMPG | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 79 | Derivative Instruments | OCDI | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 80 | Securitized Assets | OPSA | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 81 | Investment Properties - Immovable | OIPI | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | TOTAL | | 362,375.00 | 269,868.00 | 8,114.00 | 2.24% | 1.48% | 354,277.00 | 342,312.00 | 23,600.00 | 6.66% | 4.40% | 269,055.46 | 314,750.09 | 18,442.69 | 6.85% | 4.63% |

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

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code:

Iffco Tokio General Insurance Company Ltd (106)

Statement as on:

31st December 2013

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 ¹</u> | | | | | | | | |
| | 10.09% MRF BS 27-05-2019 | EPBT | 1000 | 5/27/2011 | CRISIL | LAAA | AA+ | 10/30/2013 | |
| B. | <u>As on Date ²</u> | | | | | | | | |
| | 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 | |

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: | 31.12.2013 |
|----------|---|-------|------------|

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business

| Sl.No. | Line of Business | Current Quarter | | Same Quarter previous year | | upto the period | | same period of the previous year | |
|--------|------------------------|-----------------|-----------------|----------------------------|-----------------|-----------------|-----------------|----------------------------------|-----------------|
| | | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies |
| 1 | Fire | 1,564.34 | 15284 | 1,592.12 | 16894 | 16,319.08 | 50214 | 14,406.23 | 47225 |
| 2 | Cargo & Hull | 2,419.21 | 3621 | 2,146.58 | 2776 | 9,136.35 | 9186 | 7,762.62 | 7653 |
| 3 | Motor TP | 17,914.43 | 23613 | 16,511.18 | 23405 | 52,292.90 | 59303 | 41,707.20 | 43242 |
| 4 | Motor OD | 27,095.66 | 973366 | 27,826.34 | 1083705 | 76,236.92 | 2764867 | 70,340.31 | 2901578 |
| 5 | Engineering | 1,031.05 | 1769 | 912.69 | 1181 | 6,739.06 | 4670 | 4,452.60 | 3711 |
| 6 | Workmen's Compensation | 392.56 | 2770 | 295.92 | 2509 | 1,199.97 | 8130 | 967.17 | 7551 |
| 7 | Employer's Liability | - | 0 | - | 0 | - | 0 | - | 0 |
| 8 | Aviation | 11.93 | 2 | 105.12 | 65 | 252.93 | 18 | 352.60 | 140 |
| 9 | Personal Accident | 737.64 | 26360 | 775.92 | 6091 | 2,344.89 | 101762 | 2,242.07 | 18143 |
| 10 | Health | 5,614.70 | 34500 | 4,648.94 | 16356 | 18,361.25 | 88116 | 12,445.41 | 46864 |
| 11 | Others* | 8,540.83 | 85567 | 7,249.49 | 29375 | 29,631.26 | 226162 | 32,585.47 | 207984 |

Note:

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

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

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

PERIODIC DISCLOSURES

FORM NL-39 Rural & Social Obligation

| | | | |
|-----------------|---|--------------|----------------------|
| Form | Rural & Social Obligations (Quarterly Returns) | | |
| Insurer: | IFFCO TOKIO General Insurance Company | Date: | Apr- Dec 2013 |

(Rs in Lakhs)

| Sl.No. | Line of Business | Particular | No. of Policies Issued | Premium Collected | Sum Assured |
|--------|------------------------|------------|------------------------|-------------------|--------------|
| 1 | Fire | Rural | 4,320 | 168.68 | 489,196.38 |
| | | Social | | | |
| 2 | Cargo & Hull | Rural | - | - | 0.00 |
| | | Social | | | |
| 3 | Motor TP | Rural | - | 6,587.68 | 0.00 |
| | | Social | | | |
| 4 | Motor OD | Rural | 289,727 | 6,068.70 | 500,689.36 |
| | | Social | | | |
| 5 | Engineering | Rural | 73 | 7.27 | 12,210.21 |
| | | Social | | | |
| 6 | Workmen's Compensation | Rural | 324 | 17.77 | 1,620.00 |
| | | Social | | | |
| 7 | Employer's Liability | Rural | 225 | 4.41 | 3,941.35 |
| | | Social | | | |
| 8 | Aviation | Rural | - | - | 0.00 |
| | | Social | | | |
| 9 | Personal Accident | Rural | 13,737 | 830.49 | 2,677,416.58 |
| | | Social | 1,665 | 41.48 | 229,822.05 |
| 10 | Health | Rural | 2,493 | 7,127.79 | 1,753,617.45 |
| | | Social | 117 | 7,054.37 | 1,744,179.30 |
| 11 | Others | Rural | 25,608 | 17,379.00 | 821,657.00 |
| | | Social | 2,741 | 14,675.27 | 133,427.98 |

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

| | | | |
|----------|---|-------|------------|
| Insurer: | IFFCO Tokio General Insurance Company Ltd | Date: | 31.12.2013 |
|----------|---|-------|------------|

(Rs in Lakhs)

| Sl.No. | Channels | Business Acquisition through different channels | | | | | | | |
|--------|--------------------------|---|-----------|----------------------------|-----------|------------------|------------|----------------------------------|------------|
| | | Current Quarter | | Same quarter Previous Year | | Up to the period | | Same period of the previous year | |
| | | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium |
| 1 | Individual agents | 666900 | 22,925.82 | 740430 | 25,184.32 | 1557746 | 55,137.43 | 2058612 | 68,726.72 |
| 2 | Corporate Agents-Banks | 6085 | 139.74 | 5517 | 140.14 | 13634 | 331.74 | 18444 | 571.86 |
| 3 | Corporate Agents -Others | 172562 | 4,108.36 | 149400 | 3,280.15 | 367067 | 8,430.36 | 406015 | 11,804.03 |
| 4 | Brokers | 168711 | 22,439.35 | 170181 | 22,612.05 | 487515 | 71,441.09 | 429810 | 60,738.39 |
| 5 | Micro Agents | 2938 | 28.08 | 3167 | 31.22 | 7242 | 70.08 | 11678 | 114.00 |
| 6 | Direct Business | 149656 | 15,681.00 | 113662 | 10,816.55 | 879224 | 77,103.91 | 359510 | 45,307.00 |
| | Total (A) | 1166852 | 65,322.35 | 1182357 | 62,064.44 | 3312428 | 212,514.61 | 3284069 | 187,262.01 |
| 1 | Referral (B) | 0 | - | 0 | (0.15) | 0 | - | 22 | (0.32) |
| | Grand Total (A+B) | 1166852 | 65,322.35 | 1182357 | 62,064.29 | 3312428 | 212,514.61 | 3284091 | 187,261.68 |

Note:

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

PERIODIC DISCLOSURES

FORM NL-41

GREIVANCE DISPOSAL

Insurer: IFFCO-TOKIO GENERAL INSURANCE Date: 31.12.13

GRIEVANCE DISPOSAL FOR THE PERIOD Oct - Dec 13 DURING THE FINANCIAL YEAR 2013-14

| Sl No. | Particulars | Opening Balance * | Additions | Complaints Resolved | | | Complaints Pending |
|----------|--|-------------------------------------|--|---------------------|------------------|-----------|--------------------|
| | | | | Fully Accepted | Partial Accepted | Rejected | |
| 1 | Complaints made by customers | | | | | | |
| a) | Proposal related | 0 | 0 | 0 | 0 | 0 | 0 |
| b) | Claim | 18 | 550 | 447 | 47 | 32 | 42 |
| c) | Policy Related | 10 | 239 | 194 | 49 | 1 | 5 |
| d) | Premium | 1 | 2 | 2 | 0 | 1 | 0 |
| 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 | 4 | 15 | 12 | 4 | 2 | 1 |
| | Total Number of Complaints | 33 | 806 | 655 | 100 | 36 | 48 |
| 2 | Total No. of policies during previous year | 4,440,760 | 2012-13 | Q3 | | | |
| 3 | Total No. of Claims during previous year | 329,524 | 2012-13 | | | | |
| 4 | Total no. of policies during current year | 1,166,852 | 2013-14 | Q3 | | | |
| 5 | Total no. of claims during current year | 96,227 | 2013-14 | | | | |
| 6 | Total No. of Policy Complaints (current year) per 10,000 policies (current year) | 2.19 | 1st Qtr | | | | |
| 7 | Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) | 57.16 | 1st Qtr | | | | |
| 8 | Duration wise Pending Status | Complaints made by customers | Complaints made by intermediaries | Total | | | |
| (a) | Up to 7 days | 35 | 0 | 35 | | | |
| (b) | 7-15 days | 13 | 0 | 13 | | | |
| (c) | 15-30 days | 0 | 0 | 0 | | | |
| (d) | 30-90 days | 0 | 0 | 0 | | | |
| (e) | 90 days and beyond | 0 | 0 | 0 | | | |
| | Total Number of Complaints | 48 | 0 | 48 | | | |

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