

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April - 30th September, 2016

S.No.	Form No	Description
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit & Loss Account
3	NL-3-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12-INVESTMENT SCHEDULE	Shareholders
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
20	NL-21-STATEMENT OF LIABILITIES	Statement of Liabilities

21	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
22	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration
23	NL-24-AGEING OF CLAIMS	Ageing of Claims
24	NL-25-CLAIMS DATA	Claims Data (Incurred Claims+ Reported Claims)
25	NL-26-CLAIMS INFORMATION	Claims Information
26	NL-27-OFFICE OPENING	Office Opening
27	NL-28-STATEMENT OF ASSETS	Statement of Investment of Assets
28	NL-29-DEBT SECURITIES	Debt Securities
29	NL-30-ANALYTICAL RATIOS	Analytical Ratios
30	NL-31-RELATED PARTY TRANSACTIONS	Related Party Transactions
31	NL-32-PRODUCT INFORMATION	Product Information
32	NL-33-SOLVENCY MARGIN	Solvency
33	NL-34-BOD	Board of Directors & Management
34	NL-35-NPAs	NPAs
35	NL-36-YIELD ON INVESTMENTS	Yield on Investment
36	NL-37-DOWN GRADING OF INVESTMENTS	Downgrading of Investment
37	NL-38-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premum amount and number of policies)
38	NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
39	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels
40	NL-41-GRIEVANCE DISPOSAL	Grievance Disposal

PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2016

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2016	PERIOD ENDED 30TH SEPTEMBER 2016	QUARTER ENDED 30TH SEPTEMBER 2015	PERIOD ENDED 30TH SEPTEMBER 2015
1	Premiums earned (Net)	NL-4-Premium Schedule	1,14,182	1,96,458	1,08,794	2,21,807
2	Profit/ (Loss) on sale/redemption of Investments		23,935	25,164	281	492
3	Others: Exchange Gain / (Loss)		(1,935)	(1,935)	(2,724)	(2,724)
	Handling Charges		(2,230)	(3,324)	(983)	2,011
4	Interest, Dividend & Rent – Gross		18,794	37,703	18,030	37,342
	TOTAL (A)		1,52,746	2,54,066	1,23,398	2,58,928
1	Claims Incurred (Net)	NL-5-Claims Schedule	81,999	1,55,921	64,148	1,09,924
2	Commission	NL-6-Commission Schedule	(12,328)	(1,24,050)	(20,556)	(1,06,617)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	46,050	76,064	33,644	65,365
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,15,721	1,07,935	77,236	68,672
	Operating Profit/(Loss) from Fire Business C= (A - B)		37,025	1,46,131	46,162	1,90,256
	APPROPRIATIONS					
	Transfer to Shareholders' Account		37,025	1,46,131	46,162	1,90,256
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		37,025	1,46,131	46,162	1,90,256

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2016

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2016	PERIOD ENDED 30TH SEPTEMBER 2016	QUARTER ENDED 30TH SEPTEMBER 2015	PERIOD ENDED 30TH SEPTEMBER 2015
1	Premiums earned (Net)	NL-4-Premium Schedule	1,22,110	2,32,430	1,22,038	1,54,020
2	Profit/ (Loss) on sale/redemption of Investments		21,449	22,532	302	513
3	Others: Exchange Gain / (Loss)		-	(64)	-	-
	Handling Charges		(106)	(328)	171	112
4	Interest, Dividend & Rent – Gross		17,096	33,760	19,633	38,895
	TOTAL (A)		1,60,549	2,88,330	1,42,144	1,93,540
1	Claims Incurred (Net)	NL-5-Claims Schedule	71,937	2,00,834	97,693	1,76,358
2	Commission	NL-6-Commission Schedule	(23,418)	(28,865)	(24,856)	(28,514)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	45,680	92,923	12,056	63,035
4	Premium Deficiency		(4,885)	(4,885)	6,253	6,253
	TOTAL (B)		89,314	2,60,007	91,146	2,17,132
	Operating Profit/(Loss) from Marine Business C= (A - B)		71,235	28,323	50,998	(23,592)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		71,235	28,323	50,998	(23,592)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		71,235	28,323	50,998	(23,592)

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2016

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2016	PERIOD ENDED 30TH SEPTEMBER 2016	QUARTER ENDED 30TH SEPTEMBER 2015	PERIOD ENDED 30TH SEPTEMBER 2015
1	Premiums earned (Net)	NL-4-Premium Schedule	75,49,737	1,49,34,386	68,54,804	1,32,22,701
2	Profit/ (Loss) on sale/redemption of Investments		10,53,912	11,08,763	12,118	20,885
3	Others: Transfer & Duplicate Fee		3,343	6,702	3,456	6,338
	Exchange Gain / (Loss)		14	21	5,691	5,789
	Handling Charges		(225)	41	(444)	646
4	Interest, Dividend & Rent – Gross		8,17,388	16,61,237	7,83,385	15,83,699
	TOTAL (A)		94,24,169	1,77,11,150	76,59,010	1,48,40,058
1	Claims Incurred (Net)	NL-5-Claims Schedule	63,67,884	1,23,40,930	51,91,096	1,01,32,433
2	Commission	NL-6-Commission Schedule	(41,312)	(1,09,156)	1,77,296	3,98,797
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	19,89,209	39,65,513	15,84,690	32,62,174
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		83,15,781	1,61,97,287	69,53,082	1,37,93,404
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		11,08,388	15,13,863	7,05,928	10,46,654
	APPROPRIATIONS					
	Transfer to Shareholders' Account		11,08,388	15,13,863	7,05,928	10,46,654
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		11,08,388	15,13,863	7,05,928	10,46,654

PERIODIC DISCLOSURES

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2016

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2016	PERIOD ENDED 30TH SEPTEMBER 2016	QUARTER ENDED 30TH SEPTEMBER 2015	PERIOD ENDED 30TH SEPTEMBER 2015
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		37,025	1,46,131	46,162	1,90,256
	(b) Marine Insurance		71,235	28,323	50,998	(23,592)
	(c) Miscellaneous Insurance		11,08,388	15,13,863	7,05,928	10,46,654
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,63,218	4,70,390	1,63,565	3,32,579
	(b) Profit on sale of investments		3,00,487	3,13,953	2,535	4,386
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		38,587	42,222	14,696	19,327
	b) Profit on Sale of Fixed Assets		49	60	-	11
	TOTAL (A)		18,18,989	25,14,942	9,83,884	15,69,621
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		244	2,458	2,997	4,729
	(b) Bad debts written off		-	-	-	-
	(c) Loss on Sale of Fixed Assets		-	-	-	-
	(d) Expenses on Corporate Social Responsibility (CSR)		-	9,236	-	-
	TOTAL (B)		244	11,694	2,997	4,729
	Profit Before Tax		18,18,745	25,03,248	9,80,887	15,64,892

	Provision for Taxation		4,98,265	7,12,055	3,05,500	4,99,839
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	73,25,117	-	56,54,234
	Balance carried forward to Balance Sheet			91,16,310		67,19,287

PERIODIC DISCLOSURES

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 30TH SEPTEMBER 2016

(₹ In 000)

	Schedule	AS AT 30TH SEPTEMBER 2016	AS AT 30TH SEPTEMBER 2015
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	26,93,215	26,93,215
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,16,86,265	92,89,242
FAIR VALUE CHANGE ACCOUNT		(4,563)	(2,770)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		1,43,74,917	1,19,79,687
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	5,74,30,486	3,35,51,801
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	2,66,707	2,18,270
DEFERRED TAX ASSET (NET)		1,59,545	2,08,200
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	23,55,151	1,34,56,222
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	54,18,274	57,16,076
Sub-Total (A)		77,73,425	1,91,72,298

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	3,70,44,996	2,71,00,446
	PROVISIONS	NL-18-Provisions Schedule	1,42,10,250	1,40,70,436
	Sub-Total (B)		5,12,55,246	4,11,70,882
	NET CURRENT ASSETS (C) = (A - B)		(4,34,81,821)	(2,19,98,584)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	TOTAL		1,43,74,917	1,19,79,687

CONTINGENT LIABILITIES

(₹ In 000)

	Particulars		AS AT 30TH SEPTEMBER 2016	AS AT 30TH SEPTEMBER 2015
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		2,80,281	4,191
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	TOTAL		2,80,281	4,191

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2016				PERIOD ENDED 30TH SEPTEMBER 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	3,77,023	4,37,378	91,28,780	99,43,181	16,07,694	7,92,060	1,88,25,053	2,12,24,807
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(3,29,033)	66,465	69,511	(1,93,057)	2,38,266	1,54,351	11,91,667	15,84,284
	7,06,056	3,70,913	90,59,269	1,01,36,238	13,69,428	6,37,709	1,76,33,386	1,96,40,523
Add: Premium on reinsurance accepted	1,56,069	7,687	17,442	1,81,198	2,80,040	10,474	1,00,675	3,91,189
Less : Premium on reinsurance ceded	3,74,932	2,89,989	23,90,940	30,55,861	16,21,151	4,76,798	50,31,221	71,29,170
Net Premium	4,87,193	88,611	66,85,771	72,61,575	28,317	1,71,385	1,27,02,840	1,29,02,542
Adjustment for change in reserve for unexpired risks	3,73,011	(33,498)	(8,63,967)	(5,24,454)	(1,68,141)	(61,044)	(22,31,547)	(24,60,732)
Premium Earned (Net)	1,14,182	1,22,109	75,49,738	77,86,029	1,96,458	2,32,429	1,49,34,387	1,53,63,274

Particulars	QUARTER ENDED 30TH SEPTEMBER 2015				PERIOD ENDED 30TH SEPTEMBER 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	2,57,529	2,98,970	80,74,016	86,30,515	14,48,004	6,36,774	1,57,49,060	1,78,33,838
Service Tax	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(3,43,138)	93,268	2,07,549	(42,320)	2,68,442	2,89,350	5,20,272	10,78,064
	6,00,667	2,05,702	78,66,467	86,72,835	11,79,562	3,47,424	1,52,28,788	1,67,55,774
Add: Premium on reinsurance accepted	1,47,928	(6,904)	71,842	2,12,866	3,05,356	25,886	99,919	4,31,161
Less : Premium on reinsurance ceded	2,58,697	2,31,194	11,99,652	16,89,543	14,81,025	3,99,972	22,61,987	41,42,984
Net Premium	4,89,898	(32,396)	67,38,657	71,96,158	3,893	(26,662)	1,30,66,720	1,30,43,951
Adjustment for change in reserve for unexpired risks	3,81,103	(1,54,434)	(1,16,147)	1,10,522	(2,17,914)	(1,80,682)	(1,55,981)	(5,54,577)
Premium Earned (Net)	1,08,794	1,22,038	68,54,804	70,85,636	2,21,807	1,54,020	1,32,22,701	1,35,98,528

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2016				PERIOD ENDED 30TH SEPTEMBER 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	2,69,188	1,58,751	58,58,973	62,86,912	4,10,791	3,02,482	1,00,39,495	1,07,52,768
Add Claims Outstanding at the end of the year	(28,793)	471	17,65,504	17,37,182	5,16,365	6,12,718	2,41,20,405	2,52,49,488
Less Claims Outstanding at the beginning of the year	-	-	-	-	4,58,295	5,39,961	2,00,93,200	2,10,91,456
	2,40,395	1,59,222	76,24,477	80,24,094	4,68,861	3,75,239	1,40,66,700	1,49,10,800
Add :Re-insurance accepted	13,294	8,834	44,924	67,052	31,344	10,101	1,79,244	2,20,689
Less :Re-insurance Ceded	1,71,690	96,119	13,01,517	15,69,326	3,44,284	1,84,506	19,05,014	24,33,804
Total Claims Incurred	81,999	71,937	63,67,884	65,21,820	1,55,921	2,00,834	1,23,40,930	1,26,97,685

Particulars	QUARTER ENDED 30TH SEPTEMBER 2015				PERIOD ENDED 30TH SEPTEMBER 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	1,42,956	2,01,260	53,71,574	57,15,790	7,46,945	9,03,888	1,02,40,063	1,18,90,896
Add Claims Outstanding at the end of the year	(9,051)	30,653	10,32,466	10,54,068	4,72,146	5,33,649	1,90,04,469	2,00,10,264
Less Claims Outstanding at the beginning of the year	-	-	-	-	4,94,016	5,37,506	1,62,58,452	1,72,89,974
	1,33,905	2,31,913	64,04,040	67,69,858	7,25,075	9,00,031	1,29,86,080	1,46,11,186
Add :Re-insurance accepted	20,175	87	21,233	41,495	61,943	87	46,024	1,08,054
Less :Re-insurance ceded	89,932	1,34,307	12,34,177	14,58,416	6,77,094	7,23,760	28,99,671	43,00,525
Total Claims Incurred	64,148	97,693	51,91,096	53,52,937	1,09,924	1,76,358	1,01,32,433	1,04,18,715

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

COMMISSION

(₹ In 000)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2016				PERIOD ENDED 30TH SEPTEMBER 2016			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	19,868	17,391	3,38,769	3,76,028	47,633	38,764	7,04,842	7,91,239
Add: Re-insurance Accepted	15,123	353	2,429	17,905	17,035	606	10,048	27,689
Less: Commission on Re-insurance Ceded	47,319	41,162	3,82,510	4,70,991	1,88,718	68,235	8,24,046	10,80,999
Net Commission	(12,328)	(23,418)	(41,312)	(77,058)	(1,24,050)	(28,865)	(1,09,156)	(2,62,071)
Break-up of the expenses (Gross) incurred to procure business:								
Agents	10,141	8,856	1,35,662	1,54,659	22,524	16,099	2,77,644	3,16,267
Brokers	8,186	8,170	1,86,468	2,02,824	22,068	21,959	3,92,673	4,36,700
Corporate Agency	1,541	365	16,639	18,545	3,041	706	34,525	38,272
Others	-	-	-	-	-	-	-	-
TOTAL (B)	19,868	17,391	3,38,769	3,76,028	47,633	38,764	7,04,842	7,91,239

Particulars	QUARTER ENDED 30TH SEPTEMBER 2015				PERIOD ENDED 30TH SEPTEMBER 2015			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	11,663	14,054	3,06,259	3,31,976	35,272	32,471	6,21,446	6,89,189
Add: Re-insurance Accepted	9,754	(52)	2,704	12,406	21,293	1,705	3,793	26,791
Less: Commission on Re-insurance Ceded	41,974	38,858	1,31,667	2,12,499	1,63,182	62,690	2,26,442	4,52,314
Net Commission	(20,557)	(24,856)	1,77,296	1,31,883	(1,06,617)	(28,514)	3,98,797	2,63,666
Break-up of the expenses (Gross) incurred to procure business:								
Agents	5,977	5,307	1,21,122	1,32,406	15,522	11,711	2,44,954	2,72,187
Brokers	4,443	8,358	1,59,633	1,72,434	16,700	19,848	3,20,708	3,57,256
Corporate Agency	1,243	389	25,504	27,136	3,050	912	55,784	59,746
Others	-	-	-	-	-	-	-	-
TOTAL (B)	11,663	14,054	3,06,259	3,31,976	35,272	32,471	6,21,446	6,89,189

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2016				PERIOD ENDED 30TH SEPTEMBER 2016			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	5,922	5,505	2,41,185	2,52,612	10,837	13,241	5,64,803	5,88,881
2	Travel, conveyance and vehicle running expenses	575	583	25,307	26,465	914	1,116	47,604	49,634
3	Training expenses	7	6	278	291	9	10	441	460
4	Rents, rates & taxes	1,832	1,830	79,580	83,242	2,991	3,655	1,55,913	1,62,559
5	Repairs	745	801	34,561	36,107	1,054	1,287	54,918	57,259
6	Printing & stationery	310	302	13,160	13,772	528	645	27,520	28,693
7	Communication	547	577	24,931	26,055	812	994	42,385	44,191
8	Legal & professional charges	6,283	6,343	2,75,457	2,88,083	10,075	12,311	5,25,124	5,47,510
9	Auditors' fees, expenses etc								
	(a) as auditor	27	34	1,439	1,500	27	34	1,439	1,500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	158	77	3,732	3,967	486	594	25,344	26,424
11	Marketing and Support Services	26,638	26,547	11,54,447	12,07,632	43,685	53,379	22,76,912	23,73,976
12	Interest & Bank Charges	493	505	21,911	22,909	762	929	39,650	41,341
13	Others :								
	Policy Stamps	15	-	1,814	1,829	15	-	1,814	1,829
	Information & Technology Expenses	582	535	23,441	24,558	1,085	1,326	56,559	58,970
	Electricity & Water Charges	363	375	16,252	16,990	558	682	29,079	30,319
	Courtesies & Entertainment	220	229	9,931	10,380	328	400	17,065	17,793
	Others	260	278	11,992	12,530	377	462	19,688	20,527
14	Depreciation	495	502	21,804	22,801	787	961	40,998	42,746
15	Service Tax Expenses	578	651	27,987	29,216	734	897	38,257	39,888
	TOTAL	46,050	45,680	19,89,209	20,80,939	76,064	92,923	39,65,513	41,34,500

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 30TH SEPTEMBER 2015				PERIOD ENDED 30TH SEPTEMBER 2015			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	4,653	975	2,15,776	2,21,404	10,121	9,763	5,04,960	5,24,844
2	Travel, conveyance and vehicle running expenses	468	212	22,255	22,935	841	811	41,972	43,624
3	Training expenses	16	(35)	572	553	94	90	4,684	4,868
4	Rents, rates & taxes	1,595	699	75,644	77,938	2,900	2,796	1,44,636	1,50,332
5	Repairs	635	393	30,646	31,674	977	942	48,734	50,653
6	Printing & stationery	264	78	12,312	12,654	538	519	26,823	27,880
7	Communication	445	272	21,509	22,226	691	667	34,496	35,854
8	Legal & professional charges	3,804	775	1,76,302	1,80,881	8,309	8,015	4,14,541	4,30,865
9	Auditors' fees, expenses etc								
	(a) as auditor	29	28	1,443	1,500	29	28	1,443	1,500
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	747	380	35,654	36,781	1,275	1,229	63,590	66,094
11	Marketing and Support Services	17,041	5,663	8,00,041	8,22,745	33,810	32,612	16,86,798	17,53,220
12	Interest & Bank Charges	365	195	17,490	18,050	611	590	30,499	31,700
13	Others :								
	Policy Stamps	15	-	1,815	1,830	15	-	1,815	1,830
	Information & Technology Expenses	1,505	1,047	73,207	75,759	2,136	2,061	1,06,573	1,10,770
	Electricity & Water Charges	364	247	17,660	18,271	525	507	26,203	27,235
	Courtesies & Entertainment	683	523	33,424	34,630	893	861	44,549	46,303
	Others	350	264	17,148	17,762	466	450	23,262	24,178
14	Depreciation	456	185	21,585	22,226	854	824	42,611	44,289
15	Service Tax Expenses	209	155	10,207	10,571	280	270	13,985	14,535
	TOTAL	33,644	12,056	15,84,690	16,30,390	65,365	63,035	32,62,174	33,90,574

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2016	AS AT 30TH SEPTEMBER 2015
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,00,000	40,00,000
2	Issued Capital 269321500 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	26,93,215	26,93,215
3	Subscribed Capital 269321500 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	26,93,215	26,93,215
4	Called up Capital 269321500 Equity Shares of ₹ 10 each (Previous Year 269321500 Equity Shares of ₹ 10 each)	26,93,215	26,93,215
	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	26,93,215	26,93,215

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 30TH SEPTEMBER 2016		AS AT 30TH SEPTEMBER 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	19,92,97,910	74	19,92,97,910	74
· Foreign	7,00,23,590	26	7,00,23,590	26
Others	-	-	-	-
TOTAL	26,93,21,500	100	26,93,21,500	100

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

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2016	AS AT 30TH SEPTEMBER 2015
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	25,68,789	25,68,789
4	General Reserves	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	91,16,310	67,19,287
	TOTAL	1,16,86,265	92,89,242

PERIODIC DISCLOSURES
FORM NL-11-BORROWINGS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2016	AS AT 30TH SEPTEMBER 2015
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2016	AS AT 30TH SEPTEMBER 2015
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,71,39,425	1,44,65,901
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	32,345	71,923
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	52,13,696	62,31,537
	Non Convertible Debenture/ Bonds	20,16,378	19,00,957
	Subsidiaries	5,000	5,000
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,52,74,056	87,99,498
5	Other than approved investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	7,10,620	80,010
2	Other Approved Securities	-	-
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	14,82,477	6,70,390
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	28,80,167	5,50,446
	Non Convertible Debenture/ Bonds	16,50,361	1,00,000
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	10,25,961	6,76,139
5	Other than Approved Investments	-	-
	TOTAL	5,74,30,486	3,35,51,801

PERIODIC DISCLOSURES
FORM NL-13-LOANS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2016	AS AT 30TH SEPTEMBER 2015
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	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	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(₹ In 000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2016	Additions during the Half Year	Sales/ Adjustments during the Half Year	As at 30th September, 2016	Upto 31st March 2016	For the Half Year	On sales / adjustments	Upto 30th September, 2016	As At 30th September,2016	As At 30th September, 2015
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	2,09,182	11,589	-	2,20,771	2,00,150	6,081	-	2,06,231	14,540	14,040
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,250	-	-	12,250	1,206	101	-	1,307	10,943	11,146
Furniture & Fittings	2,84,789	10,512	4,803	2,90,498	2,34,839	8,691	4,737	2,38,793	51,705	50,294
Information Technology Equipment	5,69,726	40,651	-	6,10,377	4,87,336	24,484	-	5,11,819	98,558	54,417
Vehicles	6,215	-	-	6,215	1,952	418	-	2,370	3,845	6,230
Office Equipment	87,999	1,871	316	89,554	73,846	2,971	316	76,501	13,053	15,953
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	12,08,010	64,623	5,119	12,67,514	9,99,329	42,746	5,053	10,37,021	2,30,493	1,89,929
Capital Work In Progress	12,014	36,214	12,014	36,214	-	-	-	-	36,214	28,341
Grand Total	12,20,023	1,00,837	17,133	13,03,728	9,99,329	42,746	5,053	10,37,021	2,66,707	2,18,270
Previous Period Total	11,24,343	47,953	26	11,72,270	9,09,736	44,289	26	9,54,000	2,18,270	

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

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2016	AS AT 30TH SEPTEMBER 2015
1	Cash (including cheques, drafts and stamps)	27,281	30,412
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	14,00,000	1,14,51,537
	(bb) Others	-	14,00,000
	(b) Current Accounts	9,27,870	5,74,273
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	23,55,151	1,34,56,222
	Balances with non-scheduled banks included in 2 above	-	-

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2016	AS AT 30TH SEPTEMBER 2015
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,03,630	92,366
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	69,029
6	Deposit towards Rent	67,425	63,048
7	Service Tax Recoverable	-	-
8	Others	21,261	9,875
	TOTAL (A)	1,92,316	2,34,318
	OTHER ASSETS		
1	Income accrued on investments	20,44,874	17,32,745
2	Outstanding Premiums	12,39,386	14,47,371
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	18,62,127	21,79,490
6	Due from subsidiaries/ holding	79,571	1,22,152
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others	-	-
	TOTAL (B)	52,25,958	54,81,758
	TOTAL (A+B)	54,18,274	57,16,076

PERIODIC DISCLOSURES**FORM NL-17-CURRENT LIABILITIES SCHEDULE**

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2016	AS AT 30TH SEPTEMBER 2015
1	Agents' Balances	1,55,169	1,22,283
2	Balances due to other insurance companies	29,84,191	6,66,052
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	4,20,247	3,02,322
5	Unallocated Premium	18,88,418	-
6	Sundry creditors	18,20,427	8,27,158
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding *	2,89,16,023	2,44,27,762
9	Due to Officers/ Directors	-	-
10	Deposit Premium	1,93,576	1,48,513
11	Service Tax Payable	2,24,069	2,03,159
12	Employee Benefits	1,83,823	1,51,860
13	Unclaimed Amount of Policyholders	2,59,053	2,51,337
	TOTAL	3,70,44,996	2,71,00,446

* Claims Outstanding Includes ₹ 3,666,535 thousand (Previous Period ₹ 4,417,498 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**

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2016	AS AT 30TH SEPTEMBER 2015
1	Reserve for Unexpired Risk	1,42,05,840	1,40,64,183
2	For Taxation (less advance tax paid and taxes deducted at source)	4,410	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Deficiency	-	6,253
	TOTAL	1,42,10,250	1,40,70,436

PERIODIC DISCLOSURES**FORM NL-19 MISC EXPENDITURE SCHEDULE**

(₹ In 000)

	Particulars	AS AT 30TH SEPTEMBER 2016	AS AT 30TH SEPTEMBER 2015
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

(₹ In Lakhs)

Sl.No.	Particular	AS AT 30TH SEPTEMBER 2016				AS AT 30TH SEPTEMBER 2015			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	4,282.75	4,593.60	570.05	9,446.39	3,912.20	4,315.97	405.49	8,633.65
2	Marine								
a	Marine Cargo	2,319.21	4,161.05	989.43	7,469.69	2,743.22	3,133.14	910.51	6,786.87
b	Marine Hull	191.31	635.47	341.24	1,168.01	196.88	953.06	339.78	1,489.72
3	Miscellaneous								
a	Motor	1,11,236.77	91,539.10	1,58,125.02	3,60,900.89	1,05,278.94	78,525.96	1,35,401.07	3,19,205.97
b	Engineering	925.59	2,645.28	351.14	3,922.01	1,023.88	3,063.13	340.67	4,427.68
c	Aviation	0.47	105.13	-	105.60	0.64	130.88	-	131.52
d	Liabilities	751.56	586.33	455.51	1,793.40	1,065.72	856.50	356.85	2,279.07
e	Others	10,443.16	7,128.85	2,410.45	19,982.45	9,448.96	6,019.96	2,196.87	17,665.79
4	Health Insurance	11,907.58	9,480.90	5,041.71	26,430.19	16,971.38	4,409.45	2,918.34	24,299.18
5	Total Liabilities	1,42,058.40	1,20,875.70	1,68,284.53	4,31,218.63	1,40,641.83	1,01,408.04	1,42,869.57	3,84,919.45

PERIODIC DISCLOSURES

FORM NL-22 Geographical Distribution of Business

Insurer: **IFFCO Tokio General Ir Date:** **1st Apr'16 to 30th Sep'16**

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	107.65	341.26	2.60	5.01	3.07	3.57	17.48	29.49	917.21	1,847.06	935.15	1,948.77	2.36	2.75	2.44	8.44	28.71	104.71	0.25	0.67	-	-	86.88	144.19	2,103.80	4,435.93	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	4.76	96.98	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.76	96.98	
Bihar	2.45	8.28	-	0.05	-	-	1.55	3.33	202.00	463.17	165.86	331.90	-	-	1.54	2.20	3.72	4.93	-	0.14	2.16	2.16	1.30	5.14	380.58	821.30	
Chhattisgarh	120.60	209.79	9.64	23.91	-	-	8.69	21.52	525.11	1,210.13	477.73	1,035.57	-	0.14	8.56	14.18	9.90	15.86	0.05	0.37	-	-	16.60	35.77	1,176.88	2,567.24	
Goa	24.36	120.06	1.36	4.15	34.89	81.17	5.68	19.15	491.79	874.79	486.37	901.57	2.36	2.44	2.43	4.49	15.30	23.79	0.47	1.56	-	-	14.51	29.04	1,079.52	2,062.21	
Gujarat	632.92	3,820.39	246.83	559.35	1.96	5.41	218.15	437.81	3,082.22	6,556.13	4,864.43	10,150.17	46.16	102.58	198.18	376.05	1,196.00	2,486.52	10.10	24.20	-	-	804.11	1,715.13	11,301.06	26,233.74	
Haryana	477.08	1,944.95	679.77	1,239.46	-	-	188.02	229.02	2,402.30	5,165.52	1,825.08	3,834.09	269.02	368.98	315.58	586.52	471.54	1,191.77	5.28	12.20	-	-	484.11	904.06	7,117.78	15,476.57	
Himachal Pradesh	16.01	79.21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.01	79.21	
Jammu & Kashmir	5.56	11.14	0.06	0.17	-	-	-	-	533.15	944.22	356.41	658.26	-	-	0.44	0.70	0.91	2.00	-	-	-	-	1.07	3.72	897.60	1,620.22	
Jharkhand	5.05	504.97	4.37	8.97	-	-	16.73	38.58	546.88	1,061.19	443.09	852.40	0.12	0.12	0.97	4.18	6.87	10.82	0.12	0.32	-	-	15.40	23.99	1,039.60	2,505.53	
Karnataka	170.71	657.54	35.84	98.93	-	0.13	67.73	147.47	2,642.35	5,235.97	3,071.87	5,651.01	128.12	231.45	55.27	105.97	1,304.98	2,850.06	1.12	3.40	-	-	151.15	325.21	7,629.14	15,307.13	
Kerala	26.48	47.99	0.60	2.25	1.41	1.78	0.32	0.37	1,862.40	3,282.71	697.79	1,228.73	4.02	4.10	8.07	31.96	19.08	37.45	1.74	8.35	-	-	7.68	16.20	2,629.59	4,661.92	
Madhya Pradesh	153.79	312.44	22.57	64.92	-	-	8.42	30.64	1,479.51	3,221.17	1,984.50	4,218.57	0.36	3.33	43.08	108.68	123.46	242.81	9.06	23.53	-	-	102.33	239.53	3,927.08	8,465.60	
Maharashtra	614.29	38.77	380.90	910.11	83.61	176.13	366.26	803.12	4,719.20	9,231.24	4,994.34	9,731.14	351.68	2,331.86	140.79	362.82	1,840.78	3,999.21	13.04	38.96	48.84	48.84	3,473.23	5,561.17	17,026.97	33,233.39	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	0.19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.19
Orissa	93.64	1,295.26	(2.39)	18.32	0.74	14.26	73.19	142.24	631.86	1,298.10	932.67	1,875.65	1.05	2.90	268.27	269.48	1,185.21	2,296.95	0.81	2.86	-	-	37.62	64.78	3,222.67	7,280.79	
Punjab	20.45	120.79	3.91	11.61	-	-	59.61	118.52	1,397.10	3,065.31	1,468.94	3,405.34	21.83	29.96	60.80	129.31	53.04	99.76	1.72	4.92	-	-	131.95	276.16	3,219.35	7,261.67	
Rajasthan	148.78	486.33	5.82	10.84	-	-	29.27	56.78	1,309.20	2,852.40	2,176.25	4,606.29	5.12	5.90	16.87	31.88	53.52	84.63	0.32	1.07	-	-	113.86	180.76	3,859.01	8,316.67	
Sikkim	-	0.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02
Tamil Nadu	370.97	931.78	310.47	601.58	-	-	50.94	100.86	2,838.57	5,622.77	2,944.23	5,890.35	57.35	96.41	52.28	83.87	230.04	483.82	3.01	7.25	-	-	139.98	280.09	6,997.84	14,098.79	
Telangana	-	(0.50)	22.92	29.38	-	-	42.30	329.46	1,298.30	2,599.86	1,103.36	2,180.90	78.34	133.82	23.13	61.20	532.94	1,121.68	2.10	5.67	-	-	38.82	328.59	3,142.21	6,790.04	
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	234.81	3,492.58	65.69	144.75	-	-	31.87	94.99	2,158.08	4,681.33	1,730.94	3,833.18	5.35	11.53	18.06	30.98	3,576.28	6,261.19	1.40	6.83	-	12.59	72.38	124.56	7,894.86	18,694.51	
Uttarakhand	82.20	281.82	3.30	5.55	-	-	0.55	3.19	314.58	703.22	394.41	811.88	0.71	1.55	11.93	14.77	16.00	27.88	0.05	0.10	-	-	15.71	32.93	839.44	1,882.89	
West Bengal	197.24	735.75	10.46	38.99	-	-	11.59	41.16	1,075.21	2,087.95	814.91	1,587.08	10.58	30.91	22.65	193.92	111.38	203.49	1.45	3.73	17.81	35.79	55.74	128.02	2,329.02	5,086.80	
Andaman & Nicobar	1.12	1.25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.12	1.25
Chandigarh	12.38	16.69	14.03	30.25	-	-	4.17	7.93	619.16	1,441.52	482.33	1,057.38	2.31	5.37	14.20	35.56	73.80	99.30	0.77	2.26	10.73	19.30	47.77	112.52	1,281.65	2,828.07	
Dadra & Nagar Haveli	66.77	90.55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	66.77	90.55
Daman & Diu	5.82	7.44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.82	7.44
Delhi	190.96	438.89	1,596.32	2,995.98	1.73	1.73	515.67	822.60	3,351.07	6,950.87	2,489.18	5,157.08	302.32	595.48	203.31	350.73	1,457.53	3,615.61	51.31	135.91	-	-	837.56	1,505.07	10,996.96	22,569.95	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	0.98	0.08	0.68	-	-	1.42	2.00	299.05	579.45	294.81	523.04	0.05	0.23	0.41	0.64	2.48	4.11	(0.01)	0.39	-	-	3.06	16.39	601.35	1,127.91	
Total	3,786.85	16,093.57	3,415.15	6,805.20	127.41	284.18	1,719.61	3,480.21	34,696.30	70,976.07	35,134.65	71,470.35	1,289.21	3,961.82	1,469.26	2,808.54	12,313.47	25,268.36	104.16	284.68	79.55	118.68	6,652.82	12,053.04	1,00,788.44	2,13,604.71	

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.	Date:	01/04/2016 TO 30/09/2016		

Half year Public Disclosure 1.4.2016 To 30.9.2016

(Rs in Lakhs)

Reinsurance Risk Concentration

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					0%
2	No. of Reinsurers with rating AA but less than AAA	16	28,053	441	5,066	47%
3	No. of Reinsurers with rating A but less than AA	100	20,572	1,513	11,415	47%
4	No. of Reinsurers with rating BBB but less than A	23	1,566	235	393	3%
5	No. of Reinsurers with rating less than BBB		-	-	-	0%
6	No. of Indian Reinsurers other than GIC	12	-	-	1,581	2%
Total		151	50,191	2,188	18,455	100%

PERIODIC DISCLOSURES

FORM NL-24

Ageing of Claims

Insurer: IFFCO Tokio General Insurance Com Date:

1st Apr'16 to 30th Sep'16

(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	109	107	120	80	57	473	4,400.72
2	Marine Cargo	5594	2713	950	439	244	9940	3,105.96
3	Marine Hull	0	2	0	1	5	8	34.41
4	Engineering	106	52	69	77	34	338	1,405.81
5	Motor OD	120808	46527	8652	2705	840	179532	44,667.21
6	Motor TP	445	370	512	918	3434	5679	19,860.91
7	Health	29367	43146	29561	3400	730	106204	21,309.48
8	Overseas Travel	41	88	4	1	64	198	123.27
9	Personal Accident	287	637	464	299	156	1843	1,200.18
10	Liability	3	2	3	13	8	29	1,126.07
11	Crop	0	136	15	8	31	190	6,829.83
12	Miscellaneous	1557	1294	494	357	121	3823	2,781.46

PERIODIC DISCLOSURES

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

Insurer: **IFFCO Tokio General Insurance Company Ltd** Date: **1st Apr'16 to 30th Sep'16**

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	1277	1383	67	1066	13735	32518	32336	69	1327	142	129	141	1363	85553
2	Claims reported during the period	682	10558	12	584	204918	10058	161264	240	2827	40	201	82	4561	396027
3	Claims Settled during the period	473	9940	8	338	179514	5679	106204	198	1843	29	190	73	3768	308257
4	Claims Repudiated during the period	0	0	0	1	234	0	0	1	0	0	0	0	6	242
5	Claims closed during the period	83	347	4	67	4494	105	0	0	27	11	0	6	220	5364
6	Claims O/S at End of the period	1502	2342	71	1325	42630	37714	88621	122	2530	154	159	155	2286	179611
	Less than 3months	182	4818	1	110	91746	543	36080	29	519	3	119	4	1609	135763
	3 months to 6 months	74	581	0	51	6195	355	10866	1	347	1	4	4	370	18849
	6months to 1 year	52	268	0	57	1827	597	1215	0	231	6	4	13	208	4478
	1year and above	42	187	5	19	486	2035	440	1	117	2	5	3	86	3428

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Solvency As At 30th September 2016

Required solvency margin based on net premium and net incurred claims

(₹ In Lakhs)

Item No.	Description	PREMIUM						
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	32,315.81	4,609.98	19,643.50	2,968.26	3,231.58	2,946.52	3,231.58
2	Marine Cargo	12,804.62	4,082.01	10,648.48	4,461.24	1,536.55	1,916.73	1,916.73
3	Marine Hull	745.19	233.90	1,049.03	240.02	74.52	157.35	157.35
4	Motor	2,74,310.69	2,32,272.91	1,99,797.08	1,78,384.85	46,454.58	53,515.46	53,515.46
5	Engineering	7,151.31	1,839.45	3,886.13	938.87	715.13	582.92	715.13
6	Aviation	66.13	3.81	118.03	(20.62)	6.61	17.70	17.70
7	Liabilities	2,303.71	1,534.12	407.80	353.04	345.56	105.91	345.56
8	Others	36,326.27	16,241.90	23,101.07	9,778.46	5,085.68	4,851.22	5,085.68
9	Health	43,730.26	38,740.79	53,245.70	48,105.86	7,748.16	14,431.76	14,431.76
	Total	4,09,754.00	2,99,558.87	3,11,896.81	2,45,209.97	65,198.37	78,525.58	79,416.95

PERIODIC DISCLOSURES

FORM NL-27: Offices information for Non-Life

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2016 - 30th September, 2016

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	83	
2	No. of branches approved during the Quarter	0	
3	No. of branches opened during the Quarter	Out of approvals of previous quarters	2
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	85	
7	No. of branches approved but not opened	0	
8	No. of rural branches	0	
9	No. of urban branches	85	

PERIODIC DISCLOSURES

FORM - 3B

FORM - NL 28 STATEMENT OF ASSETS

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

STATEMENT AS ON : 30th Sep 2016

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	5,74,304.86
2	Loans	9	-
3	Fixed Assets	10	2,667.07
4	Current Assets		-
	a. Cash & Bank Balance	11	23,551.51
	b. Advances & Other Assets	12	54,182.74
5	Current Liabilities		-
	a. Current Liabilities	13	3,70,449.96
	b. Provisions	14	1,42,102.50
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per balance Sheet (A)		11,67,258.64
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	2,667.07
3	Cash & Bank Balance (if any)	11	9,551.51
4	Advances & Other Assets (if any)	12	54,182.74
5	Current Liabilities	13	3,70,449.96
6	Provisions	14	1,42,102.50
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		5,78,953.78
	Investment Assets' as per FORM 3B (A-B)		5,88,304.86

Cont to next page...

(Rs in Lakhs)

S.No.	Cont from prev page...	Reg %	SH		PH (c)	Book Value(SH+PH) d=(b+c)	% ACTUAL	FVC Amount (e)	Total (d+e)	MARKET VALUE
			Balance	FRSM*						
1	'Investment' represented as				100944.96	1,29,426.41	22.00%	0.00	129426.41	1,30,934.00
2			(a)	(b)	139218.84	1,78,500.45	30.34%	0.00	178500.45	1,83,416.83
3	Government Securities	Not less than 20%		28481.45						
	Government Securities or other approved securities (including (I) above)	Not less than 30%		39281.61	268242.76	3,43,936.53	58.46%	0.00	343936.53	3,51,492.55
	Investment subject to Exposure Norms				51199.21	65,646.66	11.16%	0.00	65646.66	66,335.91
	1. Housing and Loans to SG for Housing and Fire	Not less than 15%		75693.77	170.76	218.95	0.04%	0.00	218.95	218.95
	2. Approved Investments	Not exceeding 55%		14447.45	458831.57	5,88,302.59	100.00%	0.00	588302.59	601464.24
	3. Other Investments(not exceeding 25%)				48.19					
	TOTAL INVESTMENT ASSETS	100%	0	129471.02						

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

DATE: _____

Note:

(*) FRSM refers 'Funds representing solvency margin'

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

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

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

Iffco Tokio General Insurance Co. Ltd.

Date:

30-Sep-2016

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30.09.2016	as % of total for this class	As at 30.09.15	as % of total for this class	As at 30.09.2016	as % of total for this class	As at 30.09.15	as % of total for this class
Break down by credit rating								
AAA rated	3,90,391.17	98.92%	3,40,637.14	99.40%	3,83,547.11	98.93%	3,26,044.88	99.39%
AA or better	4,263.76	1.08%	2,044.84	0.60%	4,165.52	1.07%	2,000.00	0.61%
Rated below AA but above A	-	-	-	-	-	-	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	0.00%
Any other	-	-	-	-	-	-	-	0.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	79,959.87	13.86%	1,35,368.28	28.30%	79,537.77	14.06%	1,35,281.31	29.17%
more than 1 year and upto 3years	47,790.68	8.28%	77,860.40	16.28%	46,997.26	8.30%	77,238.16	16.66%
More than 3years and up to 7years	1,37,006.59	23.75%	1,27,098.54	26.57%	1,33,106.00	23.52%	1,23,518.46	26.64%
More than 7 years and up to 10 years	1,71,228.23	29.68%	69,368.99	14.50%	1,67,763.94	29.65%	65,370.18	14.10%
above 10 years	1,40,933.96	24.43%	68,684.87	14.36%	1,38,486.82	24.47%	62,324.94	13.44%
Breakdown by type of the issuer								
a. Central Government	1,24,455.87	23.07%	99,525.85	29.04%	1,23,781.37	23.39%	97,051.07	29.58%
b. State Government	57,808.53	10.71%	50,296.78	14.68%	54,397.79	10.28%	48,408.03	14.76%
c. Corporate Securities	3,57,298.29	66.22%	1,92,859.34	56.28%	3,51,031.83	66.33%	1,82,585.77	55.66%

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 on 30th September 2016	Period Ended on 30th September 2016	Quarter Ended on 30th September 2015	Period Ended on 30th September 2015
1	Gross Direct Premium Growth Rate	15.21%	19.01%	9.29%	10.76%
	FIRE	46.40%	11.03%	11.43%	4.50%
	MARINE	46.29%	24.39%	2.87%	-3.58%
	MISCELLANEOUS	13.06%	19.53%	9.48%	12.05%
2	Gross Direct Premium to Net Worth Ratio	NA	1.48	NA	1.49
3	Growth rate of Net Worth	NA	19.99%	NA	24.22%
4	Net Retention Ratio	69.82%	67.02%	80.89%	77.32%
	FIRE	29.67%	14.12%	36.20%	15.53%
	MARINE	34.84%	40.59%	20.84%	39.64%
	MISCELLANEOUS	73.86%	73.42%	85.27%	85.73%
5	Net Commission Ratio	-1.09%	-1.81%	1.84%	1.87%
	FIRE	-7.79%	-46.53%	-14.01%	-39.15%
	MARINE	-15.10%	-8.86%	-40.83%	-10.85%
	MISCELLANEOUS	-0.61%	-0.79%	2.55%	2.94%
6	Expense of Management to Gross Direct Premium Ratio	24.71%	23.21%	22.74%	22.88%
7	Expense of Management to Net Written Premium Ratio	34.76%	34.00%	27.43%	28.89%
8	Net Incurred Claims to Net Earned Premium	83.76%	82.65%	75.55%	76.62%
9	Combined Ratio	112.11%	109.38%	100.18%	102.49%
10	Technical Reserves to Net Premium ratio	NA	2.98	NA	2.73

11	Underwriting balance ratio		-9.50%	-7.86%	-0.42%	-3.49%
	FIRE		-1.35%	45.06%	29.01%	69.04%
	MARINE		22.86%	-13.97%	30.44%	-36.92%
	MISCELLANEOUS		-10.15%	-8.46%	-1.43%	-4.32%
12	Operating Profit Ratio		15.58%	10.95%	11.35%	8.88%
13	Liquid Assets to liabilities ratio	NA		0.23	NA	0.40
14	Net earning ratio		18.68%	12.36%	9.44%	7.54%
15	Return on Net worth ratio	NA		12.46%	NA	8.89%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA		1.64	NA	1.65
17	NPA Ratio					
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
Equity Holding Pattern for Non-Life Insurers						
1	(a) No. of shares	NA		26,93,21,500	NA	26,93,21,500
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		6.65	NA	3.95
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA		6.65	NA	3.95
6	(iv) Book value per share (Rs)	NA		53.39	NA	44.49

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 SEPTEMBER, 2016

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 30TH SEPTEMBER 2016	PERIOD ENDED 30TH SEPTEMBER 2016	QUARTER ENDED 30TH SEPTEMBER 2015	PERIOD ENDED 30TH SEPTEMBER 2015
1	INDIAN FARMERS FERTILISER COOP LTD	Promoters with more than 20% voting rights	Premium collected from direct business	1,350.73	6,008.43	1,107.21	6,073.73
			Claims paid on direct basis	218.21	617.52	1,034.58	10,869.31
			Payment of Rent and other expenses	512.96	993.90	495.43	982.90
			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	187.90	510.22	323.07	683.56
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	266.58	444.23	357.83	763.48
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Professional Fee	-	-	-	-
			Payment of Fee	0.35	14.05	-	14.67
			Claim/Reimbursement of Expenses	-	-	-	0.61
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	916.63	2,031.51	870.91	2,034.04
			Commission Earned on Premium Ceded	231.48	458.12	201.22	453.51
			Losses Recovered from Re-insurer	1,880.03	2,664.76	278.96	558.85
			Claim/Reimbursement of Expenses	-	-	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	656.44	N.A	1,493.80
5	Tokio Marine Claim Service Asia Pte Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Professional fee	-	-	-	10.10
			Claim/Reimbursement of Expenses	-	-	-	-
			Payment of Fee	-	-	-	-
6	Tokio Marine Insurance Sinagapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	263.49	803.84	162.49	588.30
			Commission Earned on Premium Ceded	37.03	116.53	25.24	90.23
			Losses Recovered from Re-insurer	71.89	167.54	48.07	337.91
			Claim/Reimbursement of Expenses	4.43	4.43	-	0.36
			Payment of Fee	-	-	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	176.36	N.A	457.28
7	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	-	-	-	-
			Commission Earned on Premium Ceded	-	-	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	1.16	N.A	1.16
8	Tokio Marine Kiln Regional Underwriting Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	14.59	24.11	1.56	1.58
			Commission Earned on Premium Ceded	3.70	6.01	0.02	0.02
			Losses Recovered from Re-insurer	0.84	1.56	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	14.72	N.A	-
9	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	30.37	34.72	-	-
			Commission Earned on Premium Ceded	3.68	4.67	-	-
			Losses Recovered from Re-insurer	-	-	-	-

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

			Amount Payable/ (Receivable) at Balance sheet date	N.A	30.06	-	-
10	Tokio Marine & Nichido Risk Consulting Co. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	4.92	-	-
11	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fees	-	2.64	-	4.16
			Claim/Reimbursement of Expenses	-	0.07	-	-
12	Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	2.87	3.33	-	-
13	Tokio Marine Services Europe Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	20.75	22.13	2.81	4.36
			Claim/Reimbursement of Expenses	9.17	12.99	5.51	7.43
14	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	9.72	55.36	14.15	17.10
			Payment of Fees	5.46	19.23	9.10	10.96
15	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fees	2.82	4.18	-	1.73
			Claim/Reimbursement of Expenses	5.35	7.10	-	3.83
16	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	0.46	-	-
			Payment of Fees	-	0.27	-	-
17	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.19	6.39	0.98	10.20
			Claims paid on direct basis	8.04	17.29	10.13	12.38
18	K. Srinivasa Gowda	Chairman	Payment of Rent on office Building	12.00	24.00	12.00	24.00
19	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Premium collected from direct business	1.50	53.50	-	42.00
			Claims paid on direct basis	3.27	11.10	10.04	12.55
			Recovery of Expenses	31.31	49.84	29.68	29.68
			Payment of -Commission	138.68	278.32	147.21	310.58
			-Service Charges	1,803.54	3,593.29	1,580.46	2,598.36
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(795.71)	N.A	(1,221.52)
20	IFFCO KISAN BAZAR & LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	0.75	-	-
21	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	1.51	1.53	-	-
22	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	4.36	4.39	-	-
			Claims paid on direct basis	0	-	-	-
23	INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	1.51	10.61	-	-
			Claims paid on direct basis	0.64	1.71	-	-
			Payment for CSR activity-IFFDC being implementation agency	92.37	92.37	-	-
24	IFFCO CHHATTISGARH POWER LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.37	4.56	-	-
			Claims paid on direct basis	0.33	0.68	-	-
25	YOGESH LOHIYA	Managing Director & Chief Executive Officer	Remuneration-Key Management Personnel	36.21	73.82	35.34	60.33
	H.O. Suri	Director-Marketing		15.72	25.63	14.49	23.59
	ICHIRO MAEDA	Director-Operations		-	-	13.16	26.32
	Hiroshi Yasui	Director-Operations		12.79	25.57	12.42	16.55
	Sanjeev Chopra	Chief Financial Officer		14.37	21.61	14.06	23.49
	Amit Jain	Company Secretary		8.85	13.65	8.63	13.33

PERIODIC DISCLOSURES

FORM NL-32

Products Information

Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.	Date:	30.09.2016
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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 July 2016 to 30th September 2016								
1	Jan Sewa Bima Yojna(Micro Insurance)	Letter dated 16th Feb, 2016	ITG-OM-P17-10-V01-16-17	Miscellaneous	New Products	16-02-2016	30-05-2016	Yes (F&U)
2	Janata Suraksha Bima Yojna(Micro Insurance)	Letter dated 16th Feb, 2016	ITG-OM-P17-11-V01-16-17	Miscellaneous	New Products	16-02-2016	30-05-2016	Yes (F&U)
3	Long Term Standard Motor Package Policy for Two wheelers	Letter dated 7th Oct, 2015	ITG-MO-P16-39-V01-16-17	Motor Insurance	New Products	07-10-2015	07-07-2016	Yes (F&U)
4	Pradhan Mantri Fasal Bima Yojna (PMFBY)	ITGI/PMFBY/02/2016	IRDAN106P0001V01201617	Miscellaneous	New Products	09-08-2016	29-09-016*	Yes(U&F)
5	Directors & Officers Liability Insurance	Letter dated 13th May, 2016	IRDAN106P0003V02200203	Liability	Revision	13-05-2016	19-07-2016	Yes(U&F)

Note(*): Pradhan Mantri Fasal Bima Yojna (PMFBY), being a Govt. Insurance Scheme, was launched effective from 1st April, 2016
 During Q2, 2016-17, Company has filed Unified Package Insurance Scheme (UPIS) Product under Use & File procedure, which was confirmed by IRDAI on 24.10.2016 vide UIN IRDAN106P0002V01201617

PERIODIC DISCLOSURES
FORM NL-33 - SOLVENCY MARGIN - KGII

FORM NL-33 - SOLVENCY MARGIN - KGII

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

Solvency As At 30TH SEPTEMBER 2016

Available Solvency Margin and Solvency Ratio

(₹ In Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds		4,58,831.57
	Deduct:		
2	Liabilities		4,31,218.63
3	Other Liabilities		27,612.94
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds		1,84,123.26
	Deduct:		
6	Other Liabilities		53,720.89
7	Excess in Shareholders' Funds (5-6)		1,30,402.37
8	Total Available Solvency Margin [ASM] (4+7)		1,30,402.37
9	Total Required Solvency Margin [RSM]		79,416.95
10	Solvency Ratio (Total ASM/Total RSM)		1.64

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st July, 2016 to 30th September, 2016

<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. Yogesh Lohiya	Managing Director & CEO	No change
8	Mr. H.O. Suri	Director (Marketing)	No change
9	Mr. Hiroshi Yasui	Director (Operations)	No change
10	Mrs. Mira Mehrishi	Independent Director	No change
11	Mr. Ashwani Kumar	Independent Director	No change
12	Mr. Sudhakar Rao	Independent Director	No change
13	Mr. Khushwant Pahwa	Appointed Actuary	No change
14	Mr. Harbhajan Singh	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: 30th Sep 2016

Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

Nil

Note:

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

48	CORPORATE SECURITIES -	EPNQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	CORPORATE SECURITIES -	ECIS	50.00	50.00	0.00	0.00	0.00	50.00	50.00	0.00	0.00	0.00	50.00	50.00	0.00	0.00	0.00
50	CORPORATE SECURITIES -	ECOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	CORPORATE SECURITIES -	ECDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	MUNICIPAL BONDS	EMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	INVESTMENT PROPERTIES -	EINP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
54	LOANS - POLICY LOANS	ELPL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	LOANS - SECURED LOANS -	ELMI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	LOANS - SECURED LOANS -	ELMO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	DEPOSITS - DEPOSIT WITH	ECDB	22,053.81	22,053.81	528.27	2.40	1.57	37,744.47	37,744.47	1,780.66	4.72	3.08	1,47,880.25	1,47,880.25	6,775.46	4.58	3.02
58	DEPOSITS - CDS WITH	EDCD	0.00	0.00	0.00	0.00	0.00	499.84	499.34	0.49	0.10	0.06	603.33	600.15	11.99	1.99	1.31
59	DEPOSITS - REPO / REVERSE	ECMR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	DEPOSITS - REPO / REVERSE	ECCR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	DEPOSIT WITH PRIMARY DEALERS	EDPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	CCIL - CBLO	ECBO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
63	COMMERCIAL PAPERS	ECCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	499.76	499.41	1.02	0.20	0.13
64	APPLICATION MONEY	ECAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
65	PERPETUAL DEBT INSTRUMENTS	EUPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
66	EQUITY SHARES - COMPANIES	EFES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
67	PERPETUAL DEBT INSTRUMENTS	EPPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
68	PERPETUAL NON-CUM. P.SHARES	EUPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
69	EQUITY SHARES (INCL. EQUITY	EEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
70	CORPORATE SECURITIES -	EDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
71	PERPETUAL NON-CUM. P.SHARES	EPPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	FOREIGN DEBT SECURITIES	EFDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73	MUTUAL FUNDS - GILT / G SEC /	EGMF	11,133.82	11,133.82	195.65	1.76	1.15	9,865.64	9,865.64	365.77	3.71	2.42	5,642.27	5,642.27	222.25	3.94	2.60
74	MUTUAL FUNDS - (UNDER	EMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
75	NET CURRENT ASSETS (ONLY IN	ENCA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
76	PASSIVELY MANAGED EQUITY ETF	EETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
77	PASSIVELY MANAGED EQUITY ETF	EETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
78	BONDS - PSU - TAXABLE	OBPT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
79	BONDS - PSU - TAX FREE	OBPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
80	EQUITY SHARES (INCL CO-OP	OESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81	DEBENTURES	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
82	MUNICIPAL BONDS	OMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
83	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
84	PREFERENCE SHARES	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	VENTURE FUND / SEBI APPROVED	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	EQUITY SHARES (PSUS &	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	SHORT TERM LOANS	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	TERM LOANS (WITHOUT CHARGE)	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	EQUITY SHARES (INCL. EQUITY	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	DEBENTURES / BONDS/ CPS /	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	MUTUAL FUNDS - DEBT / INCOME /	OMGS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	MUTUAL FUNDS - (UNDER	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	DERIVATIVE INSTRUMENTS	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	SECURITISED ASSETS	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95	INVESTMENT PROPERTIES -	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	PASSIVELY MANAGED EQUITY ETF	OETF	130.38	130.38	10.66	8.17	8.17	316.10	316.10	39.28	12.43	12.43	476.31	476.31	0.00	0.00	0.00
97	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total			5,54,070.44	5,69,165.38	25,259.26	4.56	3.42	5,36,239.10	5,51,376.38	36,189.50	6.81	5.03	4,56,068.74	4,67,992.43	20,051.94	4.40	3.01

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:

30th Sep 2016

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	27-05-2011	CRISIL	LAAA	AA+	30-10-2013	
	8.65% SAIL BS 30-12-2019	EPBT	1000	31-03-2011	CARE	CAREAAA	CAREAA+	17-03-2016	

Note:

1 Provide details of Down Graded Investments during the Quarter.

2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

3 FORM-2 shall be prepared in respect of each fund.

4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38

Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company L Date: 1st Apr'16 30th Sep'16

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 previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	3,786.85	19994	2,557.41	16085	16,093.57	39242	14,462.17	30827
2	Cargo & Hull	3,542.57	6353	2,922.16	5140	7,089.39	12578	6,300.20	10402
3	Motor TP	35,134.65	360428	24,616.88	250938	71,470.35	699493	49,082.92	488410
4	Motor OD	34,696.30	1105459	29,874.04	999102	70,976.07	2267033	60,902.60	2002943
5	Engineering	1,719.60	2744	1,631.07	1784	3,480.20	5550	3,279.20	3904
6	Workmen's Compensation	756.61	5797	641.59	5282	1,576.06	11887	1,374.29	10335
7	Employer's Liability	-	0	-	0	-	0	-	0
8	Aviation	6.71	2	8.31	2	22.66	5	32.30	5
9	Personal Accident	1,469.34	38476	1,342.19	33965	2,808.62	70148	2,470.00	58329
10	Health	12,417.47	57971	15,094.23	52415	25,552.88	112591	25,333.12	98663
11	Others*	7,258.23	132532	9,739.68	212950	14,534.90	297884	17,223.99	496980

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 Co Date: Apr- Sept 2016

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	1,264	60.84	57,605.59
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	8,023.46	-
		Social	-	-	-
4	Motor OD	Rural	3,55,908	3,644.31	3,86,062.45
		Social	-	-	-
5	Engineering	Rural	31	5.19	1,075.15
		Social	-	-	-
6	Workmen's Compensation	Rural	88	8.39	1,016.46
		Social	-	-	-
7	Employer's Liability	Rural	109	2.78	1,013.92
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	3,091	632.17	29,93,904.87
		Social	12	26.39	1,05,575.02
10	Health	Rural	907	4,097.42	2,639.88
		Social	-	3,650.76	-
11	Others	Rural	14,514	1,001.63	3,04,433.55
		Social	639	90.25	2,495.93

PERIODIC DISCLOSURES

FORM NL-40

Business Acquisition through different channels

Insurer:

IFFCO Tokio General Insurance Co

Date:

1st Apr'16

30th Sep'16

(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	793550	30,670.90	694692	24,258.16	1586710	63,582.94	1393611	49,725.46
2	Corporate Agents-Banks	1752	35.18	2311	59.61	4073	99.78	4672	122.69
3	Corporate Agents -Others	118367	3,971.59	302044	4,227.95	235564	8,280.97	684442	9,261.02
4	Brokers	361406	41,814.39	275535	37,840.44	749249	90,356.00	538470	76,929.01
5	Micro Agents	176	7.52	799	9.59	284	11.19	1006	11.73
6	Direct Business	454505	24,288.77	302282	22,031.94	940531	51,273.76	578597	44,411.08
	Total (A)	1729756	1,00,788.36	1577663	88,427.70	3516411	2,13,604.64	3200798	1,80,460.98
1	Referral (B)	-	-0.03	-	-0.14	-	-0.04	-	-0.18
	Grand Total (A+B)	1729756	1,00,788.33	1577663	88,427.56	3516411	2,13,604.60	3200798	1,80,460.80

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

GREIVANCE DISPOSAL

Insurer: IFFCO-TOKIO GENERAL INSURANCE CO. Ltd

Date: July'- Septembter' 2016

GRIEVANCE DISPOSAL FOR THE PERIOD July to September"2016 DURING THE FINANCIAL YEAR 2016-17

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal related	0	1	1	0	0	0
b)	Claim	20	395	179	113	94	29
c)	Policy Related	5	135	96	25	4	15
d)	Premium	0	2	1	1	0	0
e)	Refund	0	10	10	0	0	0
f)	Coverage	1	4	2	1	1	1
g)	Cover note related	0	1	1	0	0	0
h)	Product	0	0	0	0	0	0
i)	others	4	36	21	11	6	2
	Total Number of Complaints	30	584	311	151	105	47

2	Total No. of policies during previous year	67,56,878	2015-16
3	Total No. of Claims during previous year	6,49,163	2015-16
4	Total no. of policies during current year	17,30,936	Q2 - 2016-17
5	Total no. of claims during current year	2,23,957	Q2- 2016-17
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	1.25	Q2 - 2016-17
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	15.32	Q2 - 2016-17

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	24	0	24
(b)	7-15 days	4	0	4
©	15-30 days	11	0	11
(d)	30-90 days	8	0	8
(e)	90 days and beyond	0	0	0
	Total Number of Complaints	47	0	47