

FORM NL-1-B-RA
IFFCO - TOKIO General Insurance Company Limited
Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2006				
			(Rs in 000)	
SI. No.	Particulars	Schedule	Current Year	Previous Year
		NL-4 Premium Schedule		
1	Premiums earned (Net)		436,799	315,764
2	Profit on sale of Investments		1,045	229
3	Handling Charges			
4	Interest, Dividend & Rent-Gross		42,082	21,202
	TOTAL (A)		479,926	337,195
		NL-5 Claim Schedule		
1	Claims Incurred (Net)		119,464	124,461
		NL-6 Commisiion Schedule		
2	Commission		(550,665)	(404,464)
		NL-7 Operating Expenses Schedule		
3	Operating expenses related to Insurance Business		449,870	337,571
	Handling Charges		1,266	(1,842)
	Premium Deficiency		-	-
	TOTAL (B)		19,935	55,726
	Operating Profit from Fire Business C=(A-B)		459,991	281,469
	APPROPRIATIONS		-	-
	Transfer to Shareholders' Account		459,991	281,469
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves		-	-
	TOTAL (C)		459,991	281,469

FORM NL-1-B-RA
IFFCO - TOKIO General Insurance Company Limited
Registration No. 106 dated 4.12.2000

MARINE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2006				
			(Rs in 000)	
Sl. No.	Particulars	Schedule	Current Year	Previous Year
		NL-4 Premium Schedule		
1	Premiums earned (Net)		192,763	160,197
2	Profit on sale of Investments		475	147
3	Others		-	-
4	Interest, Dividend & Rent-Gross		19,124	13,564
	TOTAL (A)		212,362	173,908
		NL-5 Claim Schedule		
1	Claims Incurred (Net)		245,221	179,721
		NL-6 Commisiion Schedule		
2	Commission		10,783	(2,400)
		NL-7 Operating Expenses Schedule		
3	Operating expenses related to Insurance Business		78,797	60,287
4	Handling Charges		359	371
	Premium Deficiency		5,000	1,000
	TOTAL (B)		340,160	238,979
	Operating Loss carried to Profit & Loss Account C=(A-B)		(127,798)	(65,071)
	APPROPRIATIONS			
	Transfer to Shareholders' Account		(127,798)	(65,071)
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves		-	-
	TOTAL (C)		(127,798)	(65,071)

FORM NL-1-B-RA
IFFCO - TOKIO General Insurance Company Limited
Registration No. 106 dated 4.12.2000

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2006				
			(Rs in 000)	
Sl. No.	Particulars	Schedule	Current Year	Previous Year
		NL-4 Premium Schedule		
1	Premiums earned (Net)		2,830,285	1,277,699
2	Profit on sale of Investments		3,893	720
3	Transfer & Duplicate Fee		269	74
3	Interest, Dividend & Rent-Gross		156,793	66,621
	Premium Deficiency Written Back		-	5,000
	TOTAL (A)		2,991,240	1,350,114
		NL-5 Claim Schedule		
1	Claims Incurred (Net)		2,076,062	888,100
		NL-6 Commission Schedule		
2	Commission		138,814	(46,647)
		NL-7 Operating Expenses Schedule		
3	Operating expenses related to Insurance Business		997,351	572,623
4	Handling Charges		1,209	923
	Premium Deficiency		-	-
	TOTAL (B)		3,213,436	1,414,999
	Operating Loss carried to Profit & Loss Account C=(A-B)		(222,196)	(64,885)
	APPROPRIATIONS			
	Transfer to Shareholders' Account		(222,196)	(64,885)
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves		-	-
	TOTAL (C)		(222,196)	(64,885)

FORM NL-2-B-PL
IFFCO-TOKIO General Insurance Company Limited
Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2006			
			(Rs in 000)
PARTICULARS	Schedule	Current Year	Previous Year
1 OPERATING PROFIT / (LOSS)			
(a) Fire Insurance		459,991	281,469
(b) Marine Insurance		(127,798)	(65,071)
(c) Miscellaneous Insurance		(222,196)	(64,885)
		109,997	151,513
2 INCOME FROM INVESTMENTS			
(a) Interest, Dividend & Rent-Gross		131,620	84,749
(b) Profit on sale of Investments		3,268	916
Less : Loss on Sale of Investments		-	-
		134,888	85,665
3 Profit on Sale of Fixed Asset		-	1,677
TOTAL (A)		244,885	238,855
4 PROVISIONS (Other than taxation)			
(a) For diminution in the value of investments		-	-
(b) For doubtful debts		-	-
(c) Others		-	-
5 OTHER EXPENSES			
(a) Expenses other than those related to Insurance business		3,171	2,459
(b) Bad Debts written off		-	-
(c) Loss on Sale of Fixed Assets		716	-
TOTAL (B)		3,887	2,459
Profit Before Tax		240,998	236,396
Less : Provision for Taxation			
Current Tax		115,000	137,600
Deferred Tax		(33,700)	(48,400)
Deferred Tax			
Profit After Tax		146,198	147,196
Less : Fringe Benefit Tax		-	
Balance available for appropriation		398,223	252,025
APPROPRIATIONS			
(a) Interim dividends paid during the year		-	-
(b) Proposed Final Dividend		88,000	-
(c) Dividend distribution tax		12,342	-
		100,342	-
Balance carried forward to Balance sheet		297,881	252,025
Basic & Diluted Earnings per Share		0.92	1.47
(Equity Shares of Face Value of Rs 10 each)			

FORM NL-3-B-BS
IFFCO-TOKIO General Insurance Company Limited
Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31st MARCH 2006			
			<i>(Rs in 000)</i>
PARTICULARS	SCHEDULE	As at 31st March 2006	As at 31st March, 2005
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8 Share Capital Schedule	2,200,000	1,000,000
RESERVES AND SURPLUS	NL-10 Reserves and Surplus Schedule	599,047	253,191
FAIR VALUE CHANGE ACCOUNT		-	-
BORROWINGS	NL-11 Borrowings Schedule	-	-
TOTAL		2,799,047	1,253,191
APPLICATION OF FUNDS			
INVESTMENTS	NL-12 Investment Schedule	3,630,504	1,935,890
LOANS	NL-13 Loan Schedule	-	-
FIXED ASSETS	NL-14 Fixed Assets Schedule	160,823	127,972
CURRENT ASSETS :			
Cash and Bank Balances	NL-15 Cash & Bank Schedule	2,795,125	1,608,330
Advances and Other Assets	NL-16 Advances and other Assets Schedule	972,116	288,035
Sub-Total (A)		3,767,241	1,896,365

CURRENT LIABILITIES	NL-17 Current Liabilities Schedule	2,081,539	1,400,291
PROVISIONS	NL-18 Provisions Schedule	2,751,727	1,346,790
Sub-Total (B)		4,833,266	2,747,081
NET CURRENT ASSETS (C) = (A-B)		(1,066,025)	(850,716)
DEFERRED TAX ASSET (NET)		73,745	40,045
MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19 Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		20,000,061	1,253,191

<u>CONTINGENT LIABILITIES</u>			
PARTICULARS		As at 31st March 2006	As at 31st March, 2005
Partly paid up investments		-	-
Claims, other than against policies, not acknowledged as debts by the co		-	-
Underwriting commitments outstanding (in respect of shares and securit		-	-
Guarantees given by or on behalf of the Company		-	-
Statutory demands/liabilities in dispute, not provided for		-	-
Reinsurance obligations to the extent not provided for in the accounts		-	-
Others		-	-
Total		-	-

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS									
FORM NL-4-PREMIUM SCHEDULE									
PREMIUM EARNED (NET)									
	CURRENT YEAR				PREVIOUS YEAR				(Rs in 000)
Particulars	FIRE	* MARINE	** MISCELLANEOUS	Total	FIRE	* MARINE	** MISCELLANEOUS	Total	
Premium from direct business written	2,632,898	461,298	5,833,024	8,927,220	1,727,825	308,655	2,929,937	4,966,417	
Add : Premium on reinsurance accepted	30,230	860	2,108	33,198	41,343	832	4,220	46,395	
	2,663,128	462,158	5,835,132	8,960,418	1,769,168	309,487	2,934,157	5,012,812	
Less : Premium on reinsurance ceded	2,139,084	197,622	1,840,627	4,177,333	1,426,332	150,944	1,087,982	2,665,258	
Net Premium	524,044	264,536	3,994,505	4,783,085	342,836	158,543	1,846,175	2,347,554	
Adjustments for changes in Reserve for Unexpired Risks	87,245	71,773	1,164,220	1,323,238	27,072	(1,654)	568,476	593,894	
Total Premium Earned (Net)	436,799	192,763	2,830,285	3,459,847	315,764	160,197	1,277,699	1,753,660	
* For analysis of the segment of Marine business, refer FORM NL-4A									
** For analysis of the segment of Miscellaneous business, refer FORM NL-4B									

FORM NL-5-CLAIMS SCHEDULE									
CLAIMS INCURRED (NET)									
	CURRENT YEAR				PREVIOUS YEAR				(Rs in 000)
Particulars	FIRE	* MARINE	** MISCELLANEOUS	Total	FIRE	* MARINE	** MISCELLANEOUS	Total	
Claims Paid									
Direct	2,052,433	324,377	2,367,408	4,744,218	576,080	463,280	1,056,612	2,095,972	
Add: Reinsurance accepted	29,367	612	20	29,999	1,365	795	8	2,168	
Less: Reinsurance ceded	1,938,335	118,209	750,901	2,807,445	480,288	328,619	324,373	1,133,280	
Net Claims Paid	143,465	206,780	1,616,527	1,966,772	97,157	135,456	732,247	964,860	
Add: Claims Outstanding at the end of the year	77,330	130,984	802,352	1,010,666	101,331	92,543	342,817	536,691	
Less: Claims Outstanding at the beginning of the year	101,331	92,543	342,817	536,691	74,027	48,278	186,964	309,269	
Total Claims Incurred	119,464	245,221	2,076,062	2,440,747	124,461	179,721	888,100	1,192,282	
Claims incurred to claimants:									
* For analysis of the segment of Marine business, refer FORM NL- 5A.									
** For analysis of the segment of Miscellaneous business, refer FORM NL- 5B									

FORM NL-6-COMMISSION SCHEDULE

<i>(Rs in 000)</i>								
COMMISSION	CURRENT YEAR				PREVIOUS YEAR			
	FIRE	* MARINE	** MISCELLANEOUS	Total	FIRE	* MARINE	** MISCELLANEOUS	Total
Commission Paid								
Direct	94,562	43,004	549,469	687,035	36,806	27,379	242,456	306,641
Total (A)	94,562	43,004	549,469	687,035	36,806	27,379	242,456	306,641
Add : Re-insurance Accepted	2,399	163	187	2,749	1,723	207	312	2,242
Less : Commission on Re-insurance ceded	647,626	32,384	410,842	1,090,852	442,993	29,986	289,415	762,394
Net Commission	(550,665)	10,783	138,814	(401,068)	(404,464)	(2,400)	(46,647)	(453,511)
Breakup of the expenses incurred to procure business:								
Agents	29,717	18,882	355,017	403,616	12,027	11,234	144,694	167,955
Brokers	40,973	21,801	102,808	165,582	19,145	15,043	33,953	68,141
Corporate Agency	23,872	2,321	91,644	117,837	5,634	1,102	63,809	70,545
Referral	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
TOTAL (B)	94,562	43,004	549,469	687,035	36,806	27,379	242,456	306,641

* For analysis of the segment of Marine business, refer FORM NL-6A.

** For analysis of the segment of Miscellaneous business, refer FORM NL-6B

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-7 OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATING TO INSURANCE BUSINESS

(Rs in 000)

S.no	Particulars	CURRENT YEAR				PREVIOUS YEAR			
		FIRE	* MARINE	** MISCELLANEOUS	Total	FIRE	* MARINE	** MISCELLANEOUS	Total
1	Employees remuneration and welfare benefits	73,808	12,932	163,517	250,257	68,818	12,293	116,697	197,808
2	Travel, Conveyance and vehicle running expenses	22,422	3,928	49,675	76,025	19,297	3,447	32,724	55,468
3	Training expenses	11,706	2,051	25,933	39,690	6,014	1,074	10,198	17,286
4	Rent, rates and taxes	15,486	2,713	34,309	52,508	13,418	2,397	22,753	38,568
5	Repairs	7,282	1,276	16,134	24,692	5,120	915	8,682	14,717
6	Printing and Stationery	13,768	2,412	30,501	46,681	10,268	1,834	17,412	29,514
7	Communication	10,921	1,913	24,194	37,028	7,667	1,370	13,000	22,037
8	Legal and professional charges	189,982	33,282	420,887	644,151	124,063	22,162	210,378	356,603
9	Auditor's fees, expenses etc.				-				
	(a) As Auditor	354	62	784	1,200	417	75	708	1,200
	(b) As advisor or in any other capacity in respect of				-				
	(i) Taxation matters	77	14	172	263	43	8	73	124
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services	-	-	-	-	-	-	-	-
	(c) in any other capacity	12	2	27	41	-	-	-	-
10	Advertisement and publicity	57,126	10,009	126,559	193,694	24,132	4,311	40,921	69,364
11	Interest and Bank charges	2,666	467	5,906	9,039	1,730	309	2,933	4,972
	Others:	-	-	-	-	-	-	-	-
12	Policy Stamps	132	-	983	1,115	90	-	344	434
13	Information & Technology Expenses	6,596	1,156	14,613	22,365	9,000	1,608	15,261	25,869
14	Electricity & Water Charges	3,239	568	7,176	10,983	2,805	501	4,756	8,062
15	Courtesies & Entertainment	4,651	815	10,304	15,770	4,039	721	6,849	11,609
16	Others	15,213	2,669	33,711	51,593	6,567	1,173	11,137	18,877
17	Depreciation	14,429	2,528	31,966	48,923	34,083	6,089	57,797	97,969
	TOTAL	449,870	78,797	997,351	1,526,018	337,571	60,287	572,623	970,481

* For analysis of the segment of Marine business, refer FORM NL-7A.

** For analysis of the segment of Miscellaneous business, refer FORM NL-7B

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS
FORM NL-4A

PREMIUM EARNED (NET)							<i>(Rs in 000)</i>
Particulars	CURRENT YEAR			PREVIOUS YEAR			
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total	
Premium from direct business written	360,183	101,115	461,298	278,630	30,025	308,655	
Add : Premium on reinsurance accepted	652	208	860	832	-	832	
	360,835	101,323	462,158	279,462	30,025	309,487	
Less : Premium on reinsurance ceded	109,545	88,077	197,622	125,828	25,116	150,944	
Net Premium	251,290	13,246	264,536	153,634	4,909	158,543	
Adjustments for changes in Reserve for Unexpired Risks	63,436	8,337	71,773	(3,346)	1,692	(1,654)	
Total Premium Earned (Net)	187,854	4,909	192,763	156,980	3,217	160,197	

FORM NL- 5A.

CLAIMS INCURRED (NET)							<i>(Rs in 000)</i>
Particulars	CURRENT YEAR			PREVIOUS YEAR			
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total	
Claims Paid							
Direct	318,871	5,506	324,377	450,257	13,023	463,280	
Add: Reinsurance accepted	612	-	612	795	-	795	
Less: Reinsurance ceded	113,503	4,706	118,209	316,361	12,258	328,619	
Net Claims Paid	205,980	800	206,780	134,691	765	135,456	
Add: Claims Outstanding at the end of the year	118,087	12,897	130,984	91,012	1,531	92,543	
Less: Claims Outstanding at the beginning of the year	91,012	1,531	92,543	46,582	1,696	48,278	
Total Claims Incurred	233,055	12,166	245,221	179,121	600	179,721	

FORM NL-6A

COMMISSION							(Rs in 000)
Particulars	CURRENT YEAR			PREVIOUS YEAR			
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total	
Commission Paid							
Direct	39,860	3,144	43,004	26,147	1,232	27,379	
TOTAL (A)	39,860	3,144	43,004	26,147	1,232	27,379	
Add : Re-insurance Accepted	163	-	163	207	-	207	
Less : Commission on Re-insurance ceded	21,564	10,820	32,384	24,166	5,820	29,986	
Net Commission	18,459	(7,676)	10,783	2,188	(4,588)	(2,400)	
Breakup of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:							
Agents	18,149	733	18,882	10,820	414	11,234	
Brokers	19,390	2,411	21,801	14,225	818	15,043	
Corporate Agency	2,321	-	2,321	1,102	-	1,102	
Referral	-	-	-	-	-	-	
Others	-	-	-	-	-	-	
TOTAL (B)	39,860	3,144	43,004	26,147	1,232	27,379	

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-7A							
OPERATING EXPENSES RELATING TO INSURANCE BUSINESS							<i>(Rs in 000)</i>
Particulars	CURRENT YEAR			PREVIOUS YEAR			
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total	
Employees remuneration and welfare benefits	10,097	2,835	12,932	11,097	1,196	12,293	
Travel, Conveyance and vehicle running expenses	3,067	861	3,928	3,112	335	3,447	
Training expenses	1,601	450	2,051	970	104	1,074	
Rent, rates and taxes	2,118	595	2,713	2,164	233	2,397	
Repairs	996	280	1,276	826	89	915	
Printing and Stationery	1,883	529	2,412	1,656	178	1,834	
Communication	1,494	419	1,913	1,236	134	1,370	
Legal and professional charges	25,992	7,290	33,282	20,006	2,156	22,162	
Auditor's fees, expenses etc.	-	-	-	-	-	-	
(a) As Auditor	48	14	62	67	8	75	
(b) As advisor or in any other capacity in respect of							
(i) Taxation matters	11	3	14	7	1	8	
(ii) Insurance matters	-	-	-	-	-	-	
(iii) Management services	-	-	-	-	-	-	
© In any other capacity	2	-	2	-	-	-	
Advertisement and publicity	7,815	2,194	10,009	3,891	420	4,311	
Interest and Bank charges	365	102	467	279	30	309	
Policy Stamps	-	-	-	-	-	-	
Information & Technology Expenses	903	253	1,156	1,451	157	1,608	
Electricity & Water Charges	444	124	568	452	49	501	
Courtesies & Entertainment	636	179	815	651	70	721	
Others	2,084	585	2,669	1,059	114	1,173	
Depreciation	1,974	554	2,528	5,496	593	6,089	
	61,530	17,267	78,797	54,420	5,867	60,287	

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-4B

PREMIUM EARNED (NET)									<i>(Rs in 000)</i>
Particulars	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	3,780,772	657,502	7,270	62,436	166,366	31,995	518,419	608,264	5,833,024
Add : Premium on reinsurance accepted	-	2,038	-	-	-	-	-	70	2,108
	3,780,772	659,540	7,270	62,436	166,366	31,995	518,419	608,334	5,835,132
Less : Premium on reinsurance ceded	796,568	454,631	6,673	12,490	60,365	12,976	115,826	381,098	1,840,627
Net Premium	2,984,204	204,909	597	49,946	106,001	19,019	402,593	227,236	3,994,505
Adjustments for changes in Reserve for Unexpired Risks	933,749	40,763	255	13,095	4,798	1,286	98,853	71,421	1,164,220
Unearned Premium Reserve	-	-	0	0	0	0	0	-	1,164,220
Unexpired Risk Reserve	-	-	-	-	-	-	-	-	-
Total Premium Earned (Net)	2,050,455	164,146	342	36,851	101,203	17,733	303,740	155,815	2,830,285
Premium Income from business effected :	0	0	0	0	0	0	0	-	-
In India	2,050,455	164,146	342	36,851	101,202	17,733	303,740	155,815	2,830,285
Outside India	-	-	-	-	-	-	-	-	-
Total Premium Earned (Net)	2,050,455	164,146	342	36,851	101,202	17,733	303,740	155,815	2,830,285
Previous Year	779,827	113,187	-	19,862	88,678	20,611	162,572	92,962	1,277,699

FORM NL- 5B

CLAIMS INCURRED (NET)									<i>(Rs in 000)</i>
Particulars	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Claims Paid									
Direct	1,302,039	177,642	-	9,033	134,397	2,287	468,684	273,326	2,367,408
Add: Reinsurance accepted	-	20	-	-	-	-	-	-	20
Less: Reinsurance ceded	295,460	165,169	-	1,807	44,299	472	98,618	145,076	750,901
Net Claims Paid	1,006,579	12,493	-	7,226	90,098	1,815	370,066	128,250	1,616,527
Add: Claims Outstanding at the end of the year	543,975	78,194	-	7,394	39,765	3,798	64,839	64,387	802,352
Less: Claims Outstanding at the beginning of the year	195,016	42,823	-	2,987	24,871	3,236	44,443	29,441	342,817
Total Claims Incurred	1,355,538	47,864	-	11,633	104,992	2,377	390,462	163,196	2,076,062
Claims incurred to claimants:	-	-	-	-	-	-	-	-	-
In India	1,355,538	-	-	11,633	104,991	2,377	390,462	163,197	2,028,198
Outside India	-	-	-	-	-	-	-	-	-
Total	1,355,538	-	-	11,633	104,991	2,377	390,462	163,197	2,028,198
Previous Year	478,955	51,031	-	4,630	81,898	6,868	235,725	28,993	888,100

FORM NL-6B

COMMISSION										(Rs in 000)
Particulars	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Other Miscellaneous	Total Miscellaneous	
Commission Paid										
Direct	370,421	30,450	414	5,376	8,545	2,451	63,932	67,880	549,469	
Total (A)	370,421	30,450	414	5,376	8,545	2,451	63,932	67,880	549,469	
Add : Re-insurance Accepted	-	166	-	-	-	-	-	21	187	
Less : Commission on Re-insurance ceded	151,060	139,679	1,142	3,122	16,159	1,943	28,796	68,941	410,842	
Net Commission	219,361	(109,063)	(728)	2,254	(7,614)	508	35,136	(1,040)	138,814	
Previous Year	92,412	(137,910)	-	732	(7,629)	459	12,853	(7,564)	(46,647)	
Breakup of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:										
Agents	265,023	11,645	-	3,203	4,779	717	27,171	42,479	355,017	
Brokers	45,689	17,052	406	1,981	2,935	1,500	14,864	18,381	102,808	
Corporate Agency	59,709	1,753	8	192	831	234	21,897	7,020	91,644	
Referral	-	-	-	-	-	-	-	-	-	
Others	-	-	-	-	-	-	-	-	-	
TOTAL (B)	370,421	30,450	414	5,376	8,545	2,451	63,932	67,880	549,469	

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-7B

OPERATING EXPENSES RELATING TO INSURANCE BUSINESS

Particulars	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Other Miscellaneous	(Rs in 000)
									Total Miscellaneous
Employees remuneration and welfare benefits	105,986	18,432	204	1,750	4,664	897	14,533	17,051	163,517
Travel, Conveyance and vehicle running expenses	32,198	5,599	62	532	1,417	272	4,415	5,180	49,675
Training expenses	16,809	2,923	32	278	740	142	2,305	2,704	25,933
Rent, rates and taxes	22,238	3,867	43	367	979	188	3,049	3,578	34,309
Repairs	10,458	1,819	20	173	460	88	1,434	1,682	16,134
Printing and Stationery	19,770	3,438	38	326	870	167	2,711	3,181	30,501
Communication	15,682	2,727	30	259	690	133	2,150	2,523	24,194
Legal and professional charges	272,809	47,440	522	4,506	12,003	2,314	37,402	43,891	420,887
Auditor's fees, expenses etc.									
(a) As Auditor	509	88	1	8	22	4	70	82	784
(b) As advisor or in any other capacity in respect of									
(i) Taxation matters	112	19	-	2	5	1	15	18	172
(ii) Insurance matters	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-
© In any other capacity	18	3	-	-	1	-	2	3	27
Advertisement and publicity	82,031	14,266	158	1,355	3,610	694	11,248	13,197	126,559
Interest and Bank charges	3,829	666	7	63	168	32	525	616	5,906
Others:	-	-	-	-	-	-	-	-	-
Policy Stamps	637	111	1	11	28	-	87	108	983
Information & Technology Expenses	9,472	1,647	18	156	417	80	1,299	1,524	14,613
Electricity & Water Charges	4,651	809	9	77	205	39	638	748	7,176
Courtesies & Entertainment	6,679	1,161	13	110	294	57	916	1,074	10,304
Others	21,851	3,800	42	361	961	185	2,996	3,515	33,711
Depreciation	20,720	3,603	40	342	912	175	2,841	3,333	31,966
TOTAL	646,459	112,418	1,240	10,676	28,446	5,468	88,636	104,008	997,351
Previous Year	313,748	92,677	-	5,362	29,364	5,699	55,343	70,430	572,623

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-8-SHARE CAPITAL SCHEDULE

(Rs in 000)

SHARE CAPITAL

Sl No.	Particulars	As At 31st March, 2006	As at 31st March, 2005
1	Authorised Capital		
	250000000 Equity Shares of Rs 10 each (Previous Year 125000000 Shares)	2,500,000	1,250,000
2	Issued Capital	-	
	220000000 Equity Shares of Rs 10 each (Previous Year 100000000 Shares)	2,200,000	1,000,000
3	Subscribed Capital		
	220000000 Equity Shares of Rs 10 each (Previous Year 100000000 Shares)	2,200,000	1,000,000
4	Called up Capital		
	220000000 Equity Shares of Rs 10 each (Previous Year 100000000 Shares)	2,200,000	1,000,000
	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	2,200,000	1,000,000

IFFCO-TOKIO General Insurance Company Limited

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

SHARE CAPITAL

PATTERN OF SHAREHOLDING				
(As certified by the Management)				
	As At 31st March, 2006		As at 31st March, 2005	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	162800000	74	74000000	74
Foreign	57200000	26	26000000	26
Others	-	-	-	-
TOTAL	220000000	100	100000000	100

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-10 - RESERVES AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(Rs in 000)

SI No.	Particulars	As At 31st March, 2006	As at 31st March, 2005
<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	300,000	-
4	General Reserve	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy Back	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserves	-	-
7	Balance of Profit brought forward from Profit & Loss Appropriation account	297,881	252,025
	TOTAL	599,047	253,191

IFFCO-TOKIO General Insurance Company Limited

FORM NL-11-BORROWINGS SCHEDULE

BORROWINGS

(Rs in 000)

Sl No.	Particulars	As At 31st March, 2006	As at 31st March, 2005
<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>
1	Debentures/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-12-INVESTMENTS SCHEDULE

INVESTMENTS

(Rs in 000)

SI No.	Particulars	As At 31st March, 2006	As at 31st March, 2005
(1)	(2)	(3)	(4)
	INVESTMENTS		
	LONG TERM INVESTMENTS		
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills (Refer Note 1)	2,451,161	1,180,860
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa)Equity	-	-
	(bb)Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/Bonds (Housing)	370,026	205,461
	(e) Other Securities	-	-
	(f) Subsidiaries	5,000	5,000
	(g) Investment Properties - Real Estate	-	-
4	Investment in Infrastructure and Social Sector	749,032	446,635
5	Other than approved investments	-	-
	SHORT TERM INVESTMENTS		
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	-	97,934
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa)Equity	-	-
	(bb)Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/Bonds (Housing)	35,000	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties - Real Estate	-	-
4	Investment in Infrastructure and Social Sector	20,285	-
5	Other than approved investments	-	-
	TOTAL	3,630,504	1,935,890

1. Government securities include deposits held under Section 7 of Insurance Act 1938 having book value of Rs 110,609 thousand and market value of Rs 1,19,316 thousand on date of deposit of securities (Previous year book value Rs 92,007 thousand and market value as on date of

2. Aggregate amount of company's investment other than listed equity securities and derivative instruments is Rs 3,630,504 thousand (Previous year Rs 1,935,890 thousand)

Market value of such investments as at 31.03.2006 is Rs. 3,584,948 thousand (Previous year Rs 2,030,442 thousand)

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-13-LOANS SCHEDULE

(Rs in 000)

LOANS

Sl No.	Particulars	As At 31st March, 2006	As at 31st March, 2005
(1)	(2)	(3)	(4)
1	Security wise Classification		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On shares, Bonds, Govt Securities, etc.	-	-
	(c) others	-	-
	Unsecured	-	-
	Total	-	-
2	Borrowerwise 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	-	-

IFFCO-TOKIO General Insurance Company Limited

**FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS**

(Rs in 000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 31st March, 2005	Additions during the year	Sales/Adjust ments during	As at 31st March, 2006	Upto 31st March, 2005	For the year	On sales / adjustments	Upto 31st MARCH 2006	As at 31st MARCH 2006	As at 31st March, 2005
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	69,769	1,195	-	70,964	63,888	3,702	-	67,590	3,374	5,881
Land - Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	85,107	23,101	-	108,208	31,676	17,785	-	49,461	58,747	53,431
Information Technology Equipment	119,374	36,227	(299)	155,900	73,503	25,490	70	98,923	56,977	45,871
Vehicles	1,550	3,004	1,550	3,004	465	206	500	171	2,833	1,085
Office Equipment	25,732	6,966	530	32,168	4,028	1,740	56	5,712	26,456	21,704
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	301,532	70,493	1,781	370,244	173,560	48,923	626	221,857	148,387	127,972
Work in Progress	-	12,436	-	12,436	-	-	-	-	12,436	-
Grand Total	301,532	82,929	1,781	382,680	173,560	48,923	626	221,857	160,823	127,972
Previous Year	210,466	97,501	6,434	301,532	81,696	97,969	6,104	173,560	127,972	128,770

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-15-CASH AND BANK BALANCES SCHEDULE

CASH AND BANK BALANCES

(Rs in 000)

SI No.	Particulars	As At 31st March, 2006	As at 31st March, 2005
<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>
1	Cash (including cheques, drafts and stamps)	324,273	288,302
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short term (due within 12 months)	2,442,168	1,160,000
	(bb) Others	-	-
	(b) Current Accounts (including balance under Cash Management Scheme)	28,684	160,028
	(c) Others	-	-
3	Money at call & short notice		
	With Banks	-	-
	With Other Institutions	-	-
4	Others	-	-
	TOTAL	2,795,125	1,608,330
	Balances with non -scheduled banks included in 2 and 3 above	-	-

IFFCO-TOKIO General Insurance Company Limited

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS		(Rs in 000)	
SI No.	Particulars	As At 31st March, 2006	As at 31st March, 2005
(1)	(2)	(3)	(4)
	ADVANCES		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	6,464	6,125
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	-	
6	Deposit towards Rent	22,704	11,578
	Service Tax Recoverable	-	1,377
	Others	29,267	12,611
	TOTAL (A)	58,435	31,691
	OTHER ASSETS		
1	Income accrued on Investments / FDRs	130,904	57,530
2	Outstanding Premiums	8,570	65,975
3	Agents' balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including reinsurers)	774,206	130,814
6	Due from Subsidiary Company	-	1,999
7	Deposit with Reserve Bank of India (Pursuant to section 7 of Insurance Act, 1938)	-	-
8	Others	1	26
	TOTAL (B)	913,681	256,344
	TOTAL (A+B)	972,116	288,035

IFFCO TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES		<i>(Rs in 000)</i>	
SI No.	Particulars	s At 31st March, 2006	s at 31st March, 2005
(1)	(2)	(3)	(4)
1	Agents Balances	77,960	16,439
2	Balances due to other insurance companies (including reinsure	98,515	77,618
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance	562,518	522,515
5	Unallocated Premium	-	-
6	Sundry Creditors	141,827	148,696
7	Due to Subsidiary Company	1,735	-
8	Claims outstanding	1,010,666	536,690
9	Due to Officers / Directors	-	-
	Deposit Premium	157,085	80,478
	Service Tax Payable	12,066	-
10	Others	19,167	17,855
	TOTAL	2,081,539	1,400,291

IFFCO-TOKIO General Insurance Company Limited

FORM NL-18-PROVISIONS SCHEDULE

	PROVISIONS		(Rs in 000)
SI No.	Particulars	As at 31st March, 2006	As at 31st March, 2005
(1)	(2)	(3)	(4)
1	Reserve for Unexpired Risk	2,640,912	1,317,674
2	For taxation (less advance tax paid and taxes deducted at source)	473	24,116
3	For Proposed Dividends	88,000	-
4	For Dividend Distribution Tax	12,342	-
5	Premium Deficiency	10,000	5,000
	TOTAL	2,751,727	1,346,790

IFFCO-TOKIO General Insurance Company Limited

FORM NL-19-MISCELLANEOUS EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Rs in 000)

SI No.	Particulars	As At 31st March, 2006	As at 31st March, 2005
<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>
1	Discount allowed in issue of shares/debentures		
2	Others	-	-
	TOTAL	-	-

IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED
Registration No. 106 dated 4.12.2000
FORM NL-20-RECEIPTS AND PAYMENTS SCHEDULE
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2006

Rs in 000

	Current Year		Previous Year	
CASH FLOWS FROM OPERATING ACTIVITIES:				
Premium received from policyholders, including advance receipts	10,660,068		6,513,964	
Other receipts	-		-	
Payments to the re-insurers, net of commissions and claims	(669,550)		(637,812)	
Payments to co-insurers, net of claims recovery	(428,080)		(510,947)	
Payments of claims	(5,232,701)		(2,412,767)	
Payments of commission and brokerage	(685,996)		(352,875)	
Payments of other operating expenses	(1,565,686)		(843,637)	
Preliminary and pre-operative expenses	-		-	
Deposits, advances and staff loans	(24,023)		(5,133)	
Income taxes paid (Net)	(152,143)		(80,636)	
Service tax paid	(712,065)		(395,471)	
Other payments	-		-	
Cash Flows before extraordinary items	1,189,824		1,274,685	
Cash Flow from extraordinary operations	-		-	
Net Cash Flow from operating activities		1,189,824		1,274,686

CASH FLOW FROMS INVESTING ACTIVITIES:			
Purchase of fixed assets	(90,608)		(84,754)
Proceeds from sale of fixed assets	439		107
Purchases of investments	(2,329,772)		(569,957)
Loans disbursed	-		-
Sales of investments	-		-
Repayments received	626,000		40,000
Rents/Interests/Dividends received	294,083		184,752
Investments in money market instruments and in liquid mutual funds	-		-
Expenses related to investments	(3,171)		(2,459)
Net Cash Flow from investing activities		(1,503,029)	(432,311)
CASH FLOWS FROM FINANCING ACTIVITIES			
Proceeds from issuance of share capital	1,500,000		-
Proceeds from borrowing	-		-
Repayments of borrowing	-		-
Interest/dividends paid	-		(56,406)
Net Cash Flow from financing activities		1,500,000	(56,406)
Effect of foreign exchange rates on cash and cash equivalents, net		-	-
Net Increase /(Decrease) in Cash & Cash equivalents		1,186,795	785,969
Cash equivalents at beginning of Year		1,608,330	822,361
Cash equivalents at end of Year		2,795,125	1,608,330

IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED

Registration No. 106 dated 4.12.2000

FORM NL-21 STATEMENT OF LIABILITIES

Item No	Description	AS AT 31st MARCH, 2006			Rupees in Lacs	AS AT 31st MARCH, 2005			Rupees in Lacs
		Reserve for Unexpired Risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserve for Unexpired Risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	2	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Fire	2,732.33	563.31	210.00	3,505.64	1714.18	763.31	250	2727.49
2	Marine			-				-	
	Sub Class :								
	Marine Cargo	1,561.28	750.86	430.00	2,742.14	768.17	665.12	245	1678.29
	Marine Hull	132.46	128.97	-	261.43	49.09	10.31	5	64.4
3	Miscellaneous								
	Sub Class :								
	Motor	16,751.39	4,519.75	920.00	22,191.14	6240.25	1550.16	400	8190.41
	Engineering	922.16	631.94	150.00	1,704.10	626.91	328.23	100	1055.14
	Aviation	2.55	-	-	2.55	0	0	0	0
	Liabilities	109.36	46.70	60.00	216.06	123.86	44.22	20	188.08
	Rural Insurance	-	-	-	-	358.26	111.85	89	559.11
	Others	2,122.96	626.74	420.00	3,169.70	803.98	284.28	56	1144.26
4	Health Insurance	2,074.64	468.39	180.00	2,723.03	1077.61	234.43	210	1522.04
5	Total Liabilities	26,409.13	7,736.66	2,370.00	36,515.79	11762.31	3991.91	1375	17129.22

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 31st March, 2006

GROSS DIRECT PREMIUM UNDERWRITTEN

(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	All Other Miscellaneous	Grand Total
ANDHRA PRADESH	1,041.74	39.71	8.21	575.23	1,143.81	211.57	17.04	51.76	1,384.19	68.60	140.05	4,681.93
CHHATTISGARH	(25.20)	40.90	13.87	79.09	(1.15)	(0.53)	0.77	(0.42)	9.01	0.07	(13.55)	102.87
GUJARAT	2,898.53	496.14	38.82	750.29	4,701.65	1,460.04	34.13	108.16	331.15	27.94	871.18	11,718.03
HARYANA	4,640.88	4.59	266.93	310.16	(108.25)	-	28.58	887.17	(7.91)	0.76	633.41	6,656.32
KARNATAKA	672.20	121.99	-	120.34	915.74	223.63	131.35	60.90	131.98	15.11	181.41	2,574.65
KERALA	167.44	8.10	2.07	27.81	104.93	26.53	3.25	12.96	9.83	0.83	179.23	542.99
MADHYA PRADESH	557.06	85.83	-	66.65	1,364.35	339.70	6.25	31.89	19.79	7.33	260.75	2,739.62
MAHARASTHRA	7,243.64	1,245.73	671.72	2,171.01	6,576.30	1,318.54	237.70	206.08	903.75	66.32	2,157.93	22,798.72
ORISSA	139.53	20.49	-	64.56	453.35	94.71	0.28	0.76	4.76	1.95	38.39	818.78
PUNJAB	205.76	5.75	-	7.80	747.55	65.90	0.01	2.43	19.97	2.56	75.40	1,133.14
TAMIL NADU	1,130.50	117.36	6.07	224.49	2,181.21	589.51	22.78	19.36	81.09	28.89	209.53	4,610.79
UTTAR PRADESH	1,595.66	225.01	-	503.06	4,878.72	586.28	20.80	42.22	58.04	17.34	342.94	8,270.08
CHANDIGARH	486.20	43.02	-	29.91	699.06	123.00	1.30	5.30	10.67	1.97	70.22	1,470.65
DELHI	4,486.06	950.33	3.46	1,229.07	7,356.13	992.31	206.02	226.37	926.55	48.94	1,178.91	17,604.16
WEST BENGAL	1,088.97	196.85	-	415.53	698.51	64.60	17.42	8.72	997.82	14.88	46.18	3,549.47
Grand Total	26,328.98	3,601.83	1,011.15	6,575.02	31,711.93	6,095.79	727.69	1,663.66	4,880.70	303.49	6,371.96	89,272.20

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

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

Date: **2005-06**

(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					-
2	No. of Reinsurers with rating AA but less than AAA	10	5,418	277	531	15.41
3	No. of Reinsurers with rating A but less than AA	18	25,576	760	7,343	83.38
4	No. of Reinsurers with rating BBB but less than A	3		182		0.45
5	No. of Reinsurers with rating less than BBB					-
6	No. of Indian Reinsurers other than GIC	4			304	0.75
	Total	35	30,994	1,219	8,178	100.00

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: **IFFCO TOKIO GENERAL INSURANCECO LTD**

Date: **2005-06**

(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	15	444	395	385	161	1400	20,815.37
2	Marine Cargo	25	1271	2500	1578	640	6014	3,194.83
3	Marine Hull			1	2	9	12	55.06
4	Engineering	16	380	481	335	298	1510	1,776.42
5	Motor OD	2632	64748	10877	3831	797	82885	12,496.01
6	Motor TP		29	50	152	381	612	524.37
7	Health	43	2581	1935	1182	329	6070	4,585.01
8	Overseas Travel	4	52	153	96	247	552	101.83
9	Personal Accident		2	6	10	15	33	1,343.97
10	Liability	3	1107	2210	1607	523	5450	25.77
11	Crop	0	0	0	0	0	0	-
12	Miscellaneous	19	974	922	627	206	2748	2,820.70

PERIODIC DISCLOSURES

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

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

Date: **2005-06**

No. of claims only

SI. 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	304	730	22	294	8036	1483	989	25	466	74	0	1	387	12811
2	Claims reported during the period	2418	8681	58	1724	123082	4030	12658	324	6285	56	0	2	4314	163632
3	Claims Settled during the period	2168	7334	24	1426	116435	1260	8606	251	5019	21	0	3	3435	145982
4	Claims Repudiated during the period														0
5	Claims closed during the period	175	844	12	191	4799	348	3860	26	1188	44	0		449	11936
6	Claims O/S at End of the period	352	1078	40	376	9137	4272	1139	69	524	55	0		722	17764
	Less than 3months	103	156	2	131	5145	14	188	8	145	2	0	0	291	6185
	3 months to 6 months	50	247	13	90	1811	221	202	11	186	1	0	0	138	2970
	6months to 1 year	104	383	13	91	1205	1225	352	16	129	6	0	0	206	3730
	1year and above	95	292	12	64	976	2812	397	34	64	46	0	0	87	4879

Form NL-26-CLAIMS INFORMATION -KG TABLE I

Name of Insurer : IFFCO-TOKIO General Insurance Company Limited Registration Number : 106
Date of Registration : 4.12.2000

Solvency For the Year ended 31st March 2006

REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIM (IN RS. LAKHS)

Item No	Description (Class of business)	Factors	Gross		Net		Rupees in Lacs		RSM
			Premiums	Premiums	Incurred Claims	Incurred Claims	RSM-1	RSM-2	
1	Fire	0.50	26,631.28	5,240.44	24,808.19	1,194.64	2,663.20	3,721.20	3,721.20
	Marine								
2	Marine Cargo	0.60	3,608.35	2,512.90	3,301.13	2,330.55	502.58	699.17	699.17
3	Marine Hull	0.50	1,013.23	132.46	466.31	121.67	101.40	69.90	101.40
	Miscellaneous								
4	Motor	0.75	37,807.72	29,842.04	17,289.16	13,555.38	5,968.41	4,066.61	5,968.41
5	Engineering	0.50	6,595.40	2,049.09	3,033.96	478.64	659.60	455.10	659.60
6	Aviation	0.50	72.70	5.96	-	-	7.20	-	7.20
7	Liabilities	0.75	727.69	265.45	70.91	61.05	109.20	18.32	109.20
8	Others	0.70	7,963.62	3,756.58	5,050.94	2,760.94	1,115.00	1,060.80	1,115.00
9	Health Insurance	0.75	5,184.19	4,025.93	4,941.47	3,904.62	805.19	1,171.39	1,171.39
	Total		89,604.18	47,830.85	58,962.07	24,407.49	11,931.78	11,262.49	13,552.57

PERIODIC DISCLOSURES

FORM NL-27: Offices information for Non-Life

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

Date: **2005-06**

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the year	33	
2	No. of branches approved during the year	0	
3	No. of branches	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year	0	
6	No of branches at the end of the year	33	
7	No. of branches approved but not open	0	
8	No. of rural branches	0	
9	No. of urban branches	33	

IFFCO TOKIO General Insurance Co. Ltd.

FORM - NL 28 - STATEMENT OF ASSETS - 3B

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

STATEMENT AS ON : AS AT 31st MARCH 2006 (Provisional)

STATEMENT OF INVESTMENT ASSETS

(Business within India)

PERIODICITY OF SUBMISSION: YEARLY

PART A

S.No.	INVESTMENT ASSETS	PERCENTAGE	AMOUNT AS PER REG.		TOTAL (SH+PH)	% ACTUAL	MARKET VALUE
			SH	PH			
1	Central Government Securities	Not less than 20%	9,805	14,707	24512	40%	24433
2	State Government Securities and other Guaranteed securities including (I) above	Not less than 30%	9805	14707	24512	40%	24433
3	Housing and Loans to SG for Housing and Fire Fighting Equipment being not less than	Not less than 5%	1,620	2,430	4050	7%	4006
4	Approved Investments						
a	Infrastructure and Social Sector						
	(I) Infrastructure Sector	Not less than 10%	3,077	4,616	7693	13%	7342
	(ii) Social Sector						
b	(I) Others -governed by Exposure Norms	Not exceeding 55%	9789	14683	24472	40%	24472
	(ii) Out of the above 55%, Amount invested in 'Other than Approved Investments' not to exceed 25%		0	0	0	0%	0
	TOTAL INVESTMENT ASSETS	100%	24291	36436	60727	100%	60252

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed

IFFCO TOKIO General Insurance Co. Ltd.

FORM - NL 28

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

STATEMENT AS ON : 31st MARCH 2006 (Provisional)

STATEMENT OF NON-INVESTMENT ASSETS

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

PART B

(Rs in Lakhs)

S NO.	PARTICULARS			AMOUNT
1	REAL ESTATE(NOT HELD AS INVESTMENT ASSETS)			0
2	FIXED ASSETS			1457
3	LOANS			0
4	CASH,BANK BALANCE & REMITTANCE IN TRANSIT			2270
5	ADVANCES TO/DEPOSIT WITH OTHERS			852
6	DEPOSIT WITH CEEDING COMPANIES			0
7	PREPAID EXPENSES			67
8	ADVANCES TO OFFICERS AND DIRECTIORS			
9	ADVANCE TAX & TAX DEDUCTED AT SOURCE (NET OF PROVISION)			624
10	OUTSTANDING INTEREST(ON INVESTMENTS)			1305
11	INTEREST ON LOANS OUTSTANDING			0
12	OUTSTANDING PREMIUM			70
13	FOREIGN AGENT BALANCES			0
14	AMOUNT DUE FROM OTHER INSURERS (NET)			10685
15	AGENTS BALANCES			0
16	DUE FROM SUBSIDIARIES			
17	TRUST/SEMI TRUST ACCOUNT			0
18	OTHER ACCOUNTS (INTER OFFICE AND CONTROL ACCOUNTS)			0
19	FAIR VALUE CHANGE ACCOUNT			0
20	STOCK OF STATIONERY			0
21	OTHERS(SPECIFY)			0
			Total	17,329

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed

PERIODIC DISCLOSURES
FORM NL-30: Analytical Ratios

Insurer:

IFFCO TOKIO General Insurance Co. Ltd.

Date:

2005-06

Sl.No.	Particular	For the Year 2005-06	For the Year 2004-05
1	Gross Premium Growth Rate		
	FIRE	52%	21%
	MARINE	49%	26%
	MISCELLANEOUS	99%	89%
2	Gross Premium to shareholders' fund ratio	319%	396%
3	Growth rate of shareholders'fund	123%	12%
4	Net Retention Ratio		
	FIRE	20%	20%
	MARINE	57%	51%
	MISCELLANEOUS	68%	63%
5	Net Commission Ratio		
	FIRE	-105%	-118%
	MARINE	4%	-2%
	MISCELLANEOUS	3%	-3%
6	Expense of Management to Gross Direct Premium Ratio	25%	26%
7	Combined Ratio	78%	68%
8	Technical Reserves to net premium ratio	76%	79%
9	Underwriting balance ratio	-2%	2%
10	Operating Profit Ratio	56%	10%
11	Liquid Assets to liabilities ratio	78%	92%
12	Net earning ratio	3%	6%
13	return on net worth ratio	5%	12%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.95%	1.72%
15	NPA Ratio		
	Gross NPA Ratio	0	0
	Net NPA Ratio	0	0
Equity Holding Pattern for Non-Life Insurers		<i>(Rs in Lakhs)</i>	
1	(a) No. of shares	220000000	100000000
2	(b) Percentage of shareholding (Indian / Foreign)	74/26	74/26
3	(c) %of Government holding (in case of public sector insurance companies)	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.92	1.23
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.92	1.23
6	(iv) Book value per share (Rs)	12.72	12.53

Note :- The figure of Net Perimum has been computed as per Schedule 1 of Audited Accounts.

PERIODIC DISCLOSURES**FORM NL-31: Related Party Transactions**Insurer: **IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED**Date: **2005-06***(Rs in Lakhs)***Related Party Transactions**

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*	
				Current Year	Previous Year
1	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Premium collected from direct business	3,718	3,030
2	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Claims paid on direct basis	1,312	639
3	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Payment of Rent and other expenses	229	125
4	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Payment of salaries to deputed staff	-	1
5	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Payment of Dividend	-	255
6	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Deposits for insurance Premium	25	25
7	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Amt payable / (receivable) at the Balance Sheet date	(1)	-

PERIODIC DISCLOSURES**FORM NL-31: Related Party Transactions**

8	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Premium on cessions to re-insurers	319	157
9	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Commission earned on premium cessions	84	41
10	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Losses recovered from Reinsures	15	1
11	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Amt payable / (receivable) at the Balance Sheet date	103	115
12	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Premium on cessions to re-insurers	1,385	1,091
13	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Commission earned on premium cessions	521	413
14	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Losses recovered from Reinsures	948	281
15	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Amt payable / (receivable) at the Balance Sheet date	(201)	397

PERIODIC DISCLOSURES**FORM NL-31: Related Party Transactions**

16	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Premium collected from direct business	3	1
17	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Claims paid on direct basis	2	-
18	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Recovery of Expenses	135	165
19	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Payment of Commission & Charges	1,294	833
20	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Investment in Equity	50	50
21	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Amt payable / (receivable) at the Balance Sheet date	17	(20)
22	Krishak Bharti Cooperative Ltd (upto 28TH Nov 2005)	Shareholder with 20% Voting rights	Premium collected from direct business	186	689
23	Krishak Bharti Cooperative Ltd (upto 28TH Nov 2005)	Shareholder with 20% Voting rights	Claims paid on direct basis	87	103
24	Krishak Bharti Cooperative Ltd (upto 28TH Nov 2005)	Shareholder with 20% Voting rights	Payment of Rent and other expenses	5	5

PERIODIC DISCLOSURES**FORM NL-31: Related Party Transactions**

25	Krishak Bharti Cooperative Ltd (upto 28TH Nov 2005)	Shareholder with 20% Voting rights	Payment of Dividend	-	100
26	Krishak Bharti Cooperative Ltd (upto 28TH Nov 2005)	Shareholder with 20% Voting rights	Deposits for insurance Premium	-	15
27	Millea Asia Pte., Ltd	Promoters with more than 20% Voting rights	Payment of Dividend	-	130

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

PERIODIC DISCLOSURES

FORM NL-32 Products Information

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

Date: **2005-06**

Products Information

Sl. 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
1	Tea Crop Insurance	N/M		Miscellaneous		14-Apr-05	Deemed approved	Experience rated
2	Hull & Machinery	N/M		Engineering		18-Apr-05	Deemed approved	Experience rated
3	Hull War Risk Insurance	N/M		Engineering		18-Apr-05	Deemed approved	Experience rated
4	Carriers Legal liability	N/M	F&U/ITGI/CLL/05-06	Liability		27-Sep-05	2-Nov-05	Internal Tarrif rated
5	Janta Personal Acciden	N/M	F&U/ITGI/JPA/05-06	Miscellaneous		7-Oct-05	18-Nov-05	Internal Tarrif rated
6	Diamontories Block	N/M	25/F&U/ITGI-DIAMONTORIES/06-	Miscellaneous		29-Nov-05	12-May,2006	Packaged or customised

Form NL-33-SOLVENCY MARGIN -KG II

TABLE II

Name of Insurer : IFFCO-TOKIO General Insurance Company Limited
Registration Number : 106
Date of Registration: 04.12.2000
Solvency for the Year Ending on 31-March-2006
Available Solvency Margin and Solvency Ratio

Item	Description	Notes No	Amount
1	2	3	(Rs Lacs)
1	Available Assets in Policyholders Funds :		43,811.82
	Deduct :		
2	Liabilities		36,515.79
3	Other Liabilities		7,296.03
4	Excess of Policyholders Funds (1-2-3)		-
5	Available Assets in Shareholders Funds :		34,457.15
	Deduct :		
6	Other Liabilities		7,887.12
7	Excess of Shareholders Funds (5-6)		26,570.03
8	Total ASM (4)+(7)		26,570.03
9	Total RSM		13,552.57
10	Solvency Ratio (Total ASM / Total RSM)		1.96

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

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

Date: **1st April, 2005 to 31st March, 2006**

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. Takaaki Tamai	Vice Chairman	No change
3	Mr. Surinder Kumar Jakhar	Director	No change
4	Mr. Chandra Pal Singh	Director	No change
5	Mr. U.S. Awasthi	Director	No change
6	Mr. B.S.Vishwanathan	Director	No change
7	Mr. Rakesh Kapur	Director	No change
8	Mr. Ajit Narain	Director & CEO	No change
9	Mr. Masahiro Ogawa	Director (Operations)	No change
10	Mr. N.K. Kedia	Executive Director (Marketing)	No change
11	Mr. M.K. Tandon	Financial Advisor	No change
12	Mr. A.P. Peethambaran	Appointed Actuary	No change
13	Mr. V.K. Khosla	Internal Auditor	No change

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

IFFCO TOKIO General Insurance Co. Ltd.

FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code: IFFCO TOKIO General Insurance Co. Ltd **Registration Number :** 106

Statement as on: 31st March 2006

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			

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

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.

FORM NL-36-YIELD ON INVESTMENTS 1

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

STATEMENT AS ON : 31st MARCH 2006

PERIODICITY OF SUBMISSION: YEARLY

Rs In Lacs

			PREVIOUS YEAR 2005-06			
No.	CATEGORY OF INVESTMENTS	CAT CODE	INVESTMENT (Rs.)	INCOME ON INVESTMENT (RS.)	GROSS YIELD(%)	NET YIELD(%)
A	CENTRAL GOVERNMENT SECURITIES					
	Central Government Bonds	CGSB	23,406	1,224	7.40%	4.91%
	Central Government Guaranteed Loans	CGSL				
	Special Deposits	CSPD				
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,106	93	9.63%	6.39%
	Treasury Bills	CTRB		84	18.76%	12.44%
	TOTAL(A)		24,512	1,401		
B	STATE GOVERNMENT/OTHER APPROVED SECURITIES/OTHER GUARANTEED SECURITIES					
	State Government Bonds	SGGB				
	State Government Guaranteed Loans	SGGL				
	Other Approved Securities(excluding Infrastructure/Social Sector Investments)	SGOA				
	Guaranteed Equity	SGGE				
	TOTAL(B)		-	-		
	1.TOTAL(A+B)		24,512	1,401		
C	HOUSING SECTOR INVESTMENTS					
	Loans to State Government for Housing	HLSH				

	Loans to State Government for Fire Fighting Equipment	HLSF				
	Term Loan-HUDCO	HTLH				
	Term Loan to institutions accredited by NHB	HTLN				
	<u>TAXABLE BONDS OF</u>					
	Bonds/Debentures issued by HUDCO	HTHD	508	50	10.23%	6.79%
	Bonds/Debentures issued by NHB	HTDN	867	75	9.06%	6.01%
	Bonds/Debentures issued by Authority constituted under any Housing/Building Scheme approved by Central/State/any authority or Body constituted by Central/State Act	HTDA	2,475	109	7.71%	5.11%
	<u>TAXFREE BONDS OF</u>					
	Bonds/Debentures issued by HUDCO	HFHD	200	12	6.29%	6.29%
	Bonds/Debentures issued by NHB	HFDN				
	Bonds/Debentures issued by Authority constituted under any Housing/Building Scheme approved by Central/State/any authority or Body constituted by Central/State Act	HFDA				
	TOTAL (C)		4,050	246		
D	INFRASTRUCTURE/SOCIAL SECTOR INVESTMENTS					
	Infrastructure/Social Sector-Other Approved Securities	ISAS				

	<u>TAXABLE BONDS OF</u>					
	Infrastructure/Social Sector-PSU-Debentures/Bonds	IPTD	7,390	355	6.98%	4.63%
	Infrastructure/Social Sector-Other Corporate Securities(Approved Investments)-Debentures/Bonds	ICTD	203	21	10.87%	7.21%
	Infrastructure/Social Sector-Term Loans(with Charge)	ILWC				
	<u>TAXFREE BONDS OF</u>					
	Infrastructure/Social Sector-PSU-Debentures/Bonds	IPFD	100	109	19.21%	19.21%
	Infrastructure/Social Sector-Other Corporate Securities(Approved Investments)-Debentures/Bonds	ICFD				
	TOTAL (D)		7,693	484		
	2.TOTAL(C+D)		11,743	731		
E	INVESTMENT SUBJECT TO EXPOSURE NORMS					
	<u>ACTIVELY TRADED</u>					
	PSU-(Approved Investment)-Equity shares-quoted	EAEQ				
	Corporate Securities(Approved Investment)-Equity shares(Ordinary)-quoted	EACE				
	<u>THINLY TRADED /UNQUOTE</u>					
	PSU-(Approved Investment)-Equity shares-quoted	ETPE				

Corporate Securities(Approved Investment)-Equity shares-quoted	ETCE				
Corporate Securities(Approved Investment)-Equity shares-Unquoted	EENQ				
Corporate Securities-Bonds-(Taxable)	EPBT				
Corporate Securities-Bonds-(Tax Free)	EPBF				
Corporate Securities(Approved Investment)-Preference Shares	EPNQ				
Corporate Securities(Approved Investment)-Investment in Subsidiaries	ECIS	50			
Corporate Securities(Approved Investment)-Debentures	ECOS				
Corporate Securities(Approved Investment)-Derivative Instruments	ECDI				
Investment Properties-Immovable	EINP				
Loans-Policy Loans	ELPL				
Loans-Secured Loans-Mortgage of property in India(Term Loan)	ELMI				
Loans-Secured Loans-Mortgage of property outside India(Term Loan)	ELMO				
Deposits-Deposit with scheduled banks	ECDB	24,422	1,240	7.13%	4.73%
Deposits-Money at call and short notice with banks/Repo	ECMR		1		
CCIL(Approved Investment)-CBLO	ECBO				

	Bills Re-Discounting	ECBR				
	Commercial Papers issued by All India Financial Institutions rated very Strong or more	ECCP				
	Application Money	ECAM				
	Deposit with Primary Dealers duly recognised by Reserve bank of India	EDPD				
	TOTAL (E)		24,472	1,241		
F	OTHER THAN APPROVED INVESTMENTS					
	Other than Approved Investments-Bonds-PSU-Taxable	OBPT				
	Other than Approved Investments-Bonds-PSU-Tax Free	OBPF				
	Other than Approved Investments-Equity Shares(incl. PSUs & Unlisted)	OESH				
	Other than Approved Investments-Debentures	OLDB				
	Other than Approved Investments-Preference Shares	OPSH				
	Other than Approved Investments-Venture Fund	OVNF				
	Other than Approved Investments-Short term Loans(Unsecured Deposits)	OSLU				
	Other than Approved Investments-Term Loans(Without Charge)	OTLW				

Corporate Securities(Other than Approved Investments)-Mutual Funds					
G Sec Plan-MF	OMGS				
Debt/Income Fund-MF	OMDI				
Serial Paln-MF	OMSP				
Liquid Fund-MF	OMLF			87	
Others-MF	OMOT				
Corporate Securities(Other than Approved Investments)-Derivative Instruments	OCDI				
Other than Approved Investment-PTC/Securitized Assets-Under Approved Sectors	OPSA				
TOTAL(F)			-	87	
3.TOTAL(E+F)			24,472	1,328	
GRAND TOTAL(1+2+3)			60,727	3,460	



Note: Yield is not calculated in case of Investments where there is no holding on 1st April 2005 or on 31st March 2006

CERTIFICATION

Certified that the information given herein are correct and complet to the best of my knowledge and belief and nothing has been concealed or suppressed.

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 31st March 2006

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

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

Nil

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

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 Co. Ltd.**Date: **2005-06***(Rs in Lakhs)*

Quarterly Business Returns across line of Business			
Sl.No.	Line of Business	Financial Year	
		Premium	No. of Policies
1	Fire	26,407.06	45756
2	Cargo & Hull	4,621.58	1390
3	Motor TP	6,095.79	4028
4	Motor OD	31,711.93	1314537
5	Engineering	6,579.86	4789
6	Workmen's Compensation	624.36	4185
7	Employer's Liability	727.69	1445
8	Aviation	72.70	17
9	Personal Accident	1,663.66	12438
10	Health	5,184.19	43239
11	Others*	5,675.60	49651

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 Obligations (Yearly Returns)**Insurer: **IFFCO TOKIO General Insurance Company Ltd.**Date: **2005-06***(Rs in Lakhs)*

Rural & Social Obligations (Yearly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	4,720	466.86	336,302
		Social	-	-	-
2	Cargo & Hull	Rural	221	77.86	37,299
		Social	-	-	-
3	Motor TP	Rural	195,546	2,213.52	239,450
		Social	-	-	-
4	Motor OD	Rural	-	3,768.94	-
		Social	-	-	-
5	Engineering	Rural	203	21.89	5,962
		Social	-	-	-
6	Workmen's Compensation	Rural	306	14.59	1,530
		Social	-	-	-
7	Employer's Liability	Rural	193	7.30	1,766
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	689	890.39	820,737
		Social	33	44.51	178,079
10	Health	Rural	21,914	182.39	77,576
		Social	-	-	-
11	Others	Rural	920	196.62	6,633.20
		Social	-	-	-

PERIODIC DISCLOSURES**FORM NL-40: Business Acquisition through different channels**Insurer: **IFFCO TOKIO General Insurance Co. Ltd**Date: **2005-06***(Rs in Lakhs)*

Sl.No.	Business Acquisition through different channels		
		No. of Policies	Premium
1	Individual agents	1,143,190	49,789.06
2	Corporate Agents-Banks		
3	Corporate Agents -Others	194,894	14,572.79
4	Brokers	118,086	15,168.67
5	Micro Agents	1,678	66.89
6	Direct Business	3,186	9,437.43
	Total (A)	1,461,034	89,034.84
1	Referral (B)	20,441	329.59
	Grand Total (A+B)	1,481,475	89,364.43

Note:

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

PERIODIC DISCLOSURES

FORM NL-41: GRIEVANCE DISPOSAL

Insurer: IFFCO TOKIO GENERAL INSURANCE CO.LTD.

Date: 2005-06

(Rs in Lakhs)

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved	Complaints Pending
1	Complaints made by customers				
a)	Sales Related				
b)	Policy Administration Related				
c)	Insurance Policy Coverage related				
d)	Claims related				
e)	others				
d)	Total Number				

3	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days			
b)	Greater than 15 days			
	Total Number			

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