

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 2007

Rs in '000

Sl. No.	Particulars	Schedule	Current Year	Previous Year
(1)	(2)	(3)	(4)	(5)
1	Premiums earned (Net)	NL-4 Premium Schedule	548,112	436,799
2	Profit / Loss on sale / redemption of Investments		1,289	1,045
3	Others		-	-
4	Interest, Dividend & Rent-Gross		37,965	42,082
	TOTAL (A)		587,366	479,926
1	Claims Incurred (Net)	NL-5 Claim Schedule	259,190	119,464
2	Commission	NL-6 Commission Schedule	(562,416)	(550,665)
3	Operating expenses related to Insurance Business	NL-7 Operating Expenses Schedule	519,444	449,870
4	Others : Handling Charges		507	(310)
	Exchange Loss (net)		939	1,576
	TOTAL (B)		217,664	19,935
	Operating Profit / (Loss) from Fire Business C=(A-B)		369,702	459,991
	APPROPRIATIONS			
	Transfer to Shareholders' Account		369,702	459,991
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves		-	-
	TOTAL (C)		369,702	459,991

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 2007

Rs in '000

Sl. No.	Particulars	Schedule	Current Year	Previous Year
(1)	(2)	(3)	(4)	(5)
1	Premiums earned (Net)	NL-4 Premium Schedule	303,478	192,763
2	Profit / Loss on sale / redemption of Investments		1,132	475
3	Others		-	-
4	Interest, Dividend & Rent-Gross		33,357	19,124
	TOTAL (A)		337,967	212,362
1	Claims Incurred (Net)	NL-5 Claim Schedule	422,231	245,221
2	Commission	NL-6 Commission Schedule	4,340	10,783
3	Operating expenses related to Insurance Business	NL-7 Operating Expenses Schedule	228,887	78,797
4	Others: Handling Charges		7	(51)
	Exchange Loss (net)		32	410
	Premium Deficiency		-	5,000
	TOTAL (B)		655,497	340,160
	Operating Profit / (Loss) from Marine Business C= (A-B)		(317,530)	(127,798)
	<u>APPROPRIATIONS</u>			
	Transfer to Shareholders' Account		(317,530)	(127,798)
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves		-	-
	TOTAL (C)		(317,530)	(127,798)

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 2007

Rs in '000

Sl. No.	Particulars	Schedule	Current Year	Previous Year
(1)	(2)	(3)	(4)	(5)
1	Premiums earned (Net)	NL-4 Premium Schedule	4,624,404	2,830,285
3	Others: Transfer & Duplicate Fee		670	269
4	Interest, Dividend & Rent-Gross		269,915	156,793
	TOTAL (A)		4,904,151	2,991,240
1	Claims Incurred (Net)	NL-5 Claim Schedule	3,304,516	2,076,062
2	Commission	NL-6 Commission Schedule	142,833	138,814
3	Operating expenses related to Insurance Business	NL-7 Operating Expenses Schedule	1,295,651	997,351
4	Others: Handling Charges		1,299	532
	Exchange Loss (net)		541	677
	TOTAL (B)		4,744,840	3,213,436
	Operating Profit / (Loss) from Miscellaneous Business C= (A-B)		159,311	(222,196)
	APPROPRIATIONS			
	Transfer to Shareholders' Account		159,311	(222,196)
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves		-	-
	TOTAL (C)		159,311	(222,196)

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 2007

Rs in '000

SI. No.	PARTICULARS	Schedule	Current Year	Previous Year
(1)	(2)	(3)	(4)	(5)
1	OPERATING PROFIT / (LOSS)			
	(a) Fire Insurance		369,702	459,991
	(b) Marine Insurance		(317,530)	(127,798)
	(c) Miscellaneous Insurance		159,311	(222,196)
			211,483	109,997
2	INCOME FROM INVESTMENTS			
	(a) Interest, Dividend & Rent-Gross		210,856	131,620
	(b) Profit on sale of Investments		7,157	3,268
	Less : Loss on Sale of Investments		-	-
			218,013	134,888
3	OTHERS			
	Miscellaneous Income		2,656	-
	TOTAL (A)		432,152	244,885
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		4,392	3,171
	(b) Bad Debts written off		-	-
	(c) Loss (net) on Sale/Scrap of Fixed Assets		3,185	716
	TOTAL (B)		7,577	3,887
	Profit Before Tax		424,575	240,998
	Less : Provision for Taxation			
	Current Tax		85,000	115,000
	Deferred Tax		57,745	(33,700)
	Fringe Benefit Tax		9,500	13,500
	Less : Short / Excess provision for tax for earlier years written back			
	Deferred Tax			
	Profit After Tax		271,321	146,198
	Less : Fringe Benefit Tax		-	-
	Balance available for appropriation		569,202	398,223
	APPROPRIATIONS			
	(a) Interim dividends paid during the year		-	-
	(b) Proposed Final Dividend		88,000	88,000
	(c) Dividend distribution tax		14,956	12,342
	Balance carried forward to Balance sheet		466,246	297,881
	Basic & Diluted Earnings per Share			
	(Equity Shares of Face Value of Rs 10 each)		1.23	0.92

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

BALANCE SHEET AS AT 31st MARCH 2007

Rs in '000

SI. No.	PARTICULARS	SCHEDULE	As at 31st March, 2007		As at 31st March, 2006
(1)	(2)	(3)	(4)	(5)	
	SOURCES OF FUNDS				
	SHARE CAPITAL	NL-8 Share Capital Schedule	2,200,000		2,200,000
	RESERVES AND SURPLUS	NL-10 Reserves and Surplus Schedule	767,412		599,047
	FAIR VALUE CHANGE ACCOUNT		-		-
	BORROWINGS	NL-11 Borrowings Schedule	-		-
	TOTAL		2,967,412		2,799,047
	APPLICATION OF FUNDS				
	INVESTMENTS	NL-12 Investment Schedule	4,738,140		3,630,504
	LOANS	NL-13 Loan Schedule	-		-
	FIXED ASSETS	NL-14 Fixed Assets Schedule	164,251		160,823
	CURRENT ASSETS :				
	Cash and Bank Balances	NL-15 Cash & Bank Schedule	2,795,559		2,795,125
	Advances and Other Assets	NL-16 Advances and other Assets Schedule	1,246,636		957,842
	Sub-Total (A)		4,042,195		3,752,967
	CURRENT LIABILITIES	NL-17 Current Liabilities Schedule	2,909,600		2,067,738
	PROVISIONS	NL-18 Provisions Schedule	3,083,574		2,751,254
	Sub-Total (B)		5,993,174		4,818,992
	NET CURRENT ASSETS (C) = (A-B)		(1,950,979)		(1,066,025)
	DEFERRED TAX ASSET (NET)		16,000		73,745
	(To the extent not written off or adjusted)	NL-19 Miscellaneous Expenditure Schedule	-		-
	Debit Balance in Profit and Loss Account		-		-
	TOTAL		2,967,412		2,799,047

	CONTINGENT LIABILITIES				
SI. No.	PARTICULARS	As at 31st March, 2007			As at 31st March, 2006
(1)	(2)	(3)			(4)
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			-	-
6	Reinsurance obligations to the extent not provided for in the accounts			-	-
7	Others			-	-
	Total			-	-

IFFCO-TOKIO General Insurance Company Limited
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS
FORM NL-4-PREMIUM SCHEDULE

PREMIUM EARNED (NET)								Rs in '000
Particulars	CURRENT YEAR				PREVIOUS YEAR			
	FIRE	* MARINE	* MISCELLANEOUS	Total	FIRE	MARINE	MISCELLANEOUS	Total
Premium from direct business written	2,910,222	1,282,619	7,251,818	11,444,659	2,632,898	461,298	5,833,024	8,927,220
Add : Premium on reinsurance accepted	54,174	16,997	6,238	77,409	30,230	860	2,108	33,198
	2,964,396	1,299,616	7,258,056	11,522,068	2,663,128	462,158	5,835,132	8,960,418
Less : Premium on reinsurance ceded	2,397,880	914,706	2,403,782	5,716,368	2,139,084	197,622	1,840,627	4,177,333
Net Premium	566,516	384,910	4,854,274	5,805,700	524,044	264,536	3,994,505	4,783,085
Adjustments for changes in Reserve for Unexpired Risks	18,404	81,432	229,870	329,706	87,245	71,773	1,164,220	1,323,238
Total Premium Earned (Net)	548,112	303,478	4,624,404	5,475,994	436,799	192,763	2,830,285	3,459,847

* For analysis of the segment of Marine business, refer FORM NL-4A

** For analysis of the segment of Miscellaneous business, refer FORM NL-4B

IFFCO-TOKIO General Insurance Company Limited
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS
FORM NL-5-CLAIMS SCHEDULE

CLAIMS INCURRED (NET)								Rs in '000
Particulars	CURRENT YEAR				PREVIOUS YEAR			
	FIRE	* MARINE	* MISCELLANEOUS	Total	FIRE	MARINE	MISCELLANEOUS	Total
Direct	1,445,256	468,621	3,585,347	5,499,224	2,052,433	324,377	2,367,408	4,744,218
Add: Reinsurance accepted	40	6,588	2	6,630	29,367	612	20	29,999
Less: Reinsurance ceded	1,244,268	150,375	968,858	2,363,501	1,938,335	118,209	750,901	2,807,445
Net Claims Paid	201,028	324,834	2,616,491	3,142,353	143,465	206,780	1,616,527	1,966,772
Add: Claims Outstanding at the end of the year	135,492	228,381	1,490,377	1,854,250	77,330	130,984	802,352	1,010,666
Less: Claims Outstanding at the beginning of the year	77,330	130,984	802,352	1,010,666	101,331	92,543	342,817	536,691
Total Claims Incurred	259,190	422,231	3,304,516	3,985,937	119,464	245,221	2,076,062	2,440,747
Claims incurred to claimants:								
In India	259,189,683	-	3,304,516,344		119,464,474	245,221,223	2,076,062,077	
Outside India								
Total	259,189,683	-	3,304,516,344		119,464,474	245,221,223	2,076,062,077	

* For analysis of the segment of Marine business, refer FORM NL- 5A.

** For analysis of the segment of Miscellaneous business, refer FORM NL- 5B

IFFCO-TOKIO General Insurance Company Limited
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-6-COMMISSION SCHEDULE

COMMISSION	Rs in '000							
Particulars	CURRENT YEAR				PREVIOUS YEAR			
	FIRE	MARINE	* MISCELLANEOUS	Total	FIRE	MARINE	MISCELLANEOUS	Total
Commission Paid								
Direct	130,372	55,137	650,527	836,036	94,562	43,004	549,469	687,035
Total (A)	130,372	55,137	650,527	836,036	94,562	43,004	549,469	687,035
Add : Re-insurance Accepted	5,462	3,706	985	10,153	2,399	163	187	2,749
Less : Commission on Re-insurance ceded	698,250	54,503	508,679	1,261,432	647,626	32,384	410,842	1,090,852
Net Commission	(562,416)	4,340	142,833	(415,243)	(550,665)	10,783	138,814	(401,068)
Breakup of the expenses incurred to procure business:								
Agents	34,476	24,679	384,313	443,468	29,717	18,882	355,017	403,616
Brokers	75,197	27,933	181,323	284,453	40,973	21,801	102,808	165,582
Corporate Agency	18,004	2,510	78,292	98,806	23,872	2,321	91,644	117,837
Referral	2,695	15	6,599	9,309	-	-	-	-
Others	-	-	-	-	-	-	-	-
TOTAL (B)	130,372	55,137	650,527	836,036	94,562	43,004	549,469	687,035

* 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

Particulars	CURRENT YEAR				PREVIOUS YEAR			
	FIRE	*MARINE	** MISCELLANEOUS	Total	FIRE	MARINE	MISCELLANEOUS	Total
1 Employees remuneration and welfare benefits	88,502	39,005	220,534	348,041	73,808	12,932	163,517	250,257
2 Travel, Conveyance and vehicle running expenses	19,889	8,765	49,559	78,213	22,422	3,928	49,675	76,025
3 Training expenses	7,962	3,509	19,840	31,311	11,706	2,051	25,933	39,690
4 Rent, rates and taxes	19,688	8,677	49,060	77,425	15,486	2,713	34,309	52,508
5 Repairs	7,397	3,260	18,431	29,088	7,282	1,276	16,134	24,692
6 Printing and Stationery	14,154	6,238	35,271	55,663	13,768	2,412	30,501	46,681
7 Communication	9,661	4,258	24,074	37,993	10,921	1,913	24,194	37,028
8 Legal and professional charges	210,516	92,781	524,574	827,871	189,982	33,282	420,887	644,151
9 Auditor's fees, expenses etc.								
(a) As Auditor	305	134	761	1,200	354	62	784	1,200
(b) As advisor or in any other capacity in respect of				-	-	-	-	-
(i) Taxation matters	-	-	-	-	77	14	172	263
(ii) Insurance matters	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	12	2	27	41
10 Advertisement and publicity	64,154	28,274	159,862	252,290	57,126	10,009	126,559	193,694
11 Interest and Bank charges	3,297	1,453	8,216	12,966	2,666	467	5,906	9,039
Others:								
12 Policy Stamps	104	-	1,530	1,634	132	0	983	1,115
13 Information & Technology Expenses	13,364	5,890	33,301	52,555	6,596	1,156	14,613	22,365
14 Electricity & Water Charges	4,256	1,876	10,607	16,739	3,239	568	7,176	10,983
15 Courtesies & Entertainment	4,136	1,823	10,307	16,266	4,651	815	10,304	15,770
16 Others	34,186	15,066	85,185	134,437	15,213	2,669	33,711	51,593
17 Depreciation	17,873	7,878	44,539	70,290	14,429	2,528	31,966	48,923
TOTAL	519,444	228,887	1,295,651	2,043,982	449,870	78,797	997,351	1,526,018

* 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)	Rs in '000					
Particulars	CURRENT YEAR			PREVIOUS YEAR		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	518,214	764,405	1,282,619	360,183	101,115	461,298
Add : Premium on reinsurance accepted	4,140	12,857	16,997	652	208	860
	522,354	777,262	1,299,616	360,835	101,323	462,158
Less : Premium on reinsurance ceded	172,619	742,087	914,706	109,545	88,077	197,622
Net Premium	349,735	35,175	384,910	251,290	13,246	264,536
Adjustments for changes in Reserve for Unexpired Risks	59,503	21,929	81,432	63,436	8,337	71,773
Unearned Premium Reserve	-	-	-	-	-	-
Unexpired Risk Reserve	-	-	-	-	-	-
Total Premium Earned (Net)	290,232	13,246	303,478	187,854	4,909	192,763

FORM NL- 5A.

CLAIMS INCURRED (NET)	Rs in '000					
Particulars	CURRENT YEAR			PREVIOUS YEAR		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims Paid						
Direct	423,944	44,677	468,621	318,871	5,506	324,377
Add: Reinsurance accepted	3,199	3,389	6,588	612	-	612
Less: Reinsurance ceded	118,960	31,415	150,375	113,503	4,706	118,209
Net Claims Paid	308,183	16,651	324,834	205,980	800	206,780
Add: Claims Outstanding at the end of the year	199,554	28,827	228,381	118,087	12,897	130,984
Less: Claims Outstanding at the beginning of the year	118,087	12,897	130,984	91,012	1,531	92,543
Total Claims Incurred	389,650	32,581	422,231	233,055	12,166	245,221

IFFCO-TOKIO General Insurance Company Limited
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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	51,145	3,992	55,137	39,860	3,144	43,004
TOTAL (A)	51,145	3,992	55,137	39,860	3,144	43,004
Add : Re-insurance Accepted	1,015	2,691	3,706	163	-	163
Less : Commission on Re-insurance ceded	32,306	22,197	54,503	21,564	10,820	32,384
Net Commission	19,854	(15,514)	4,340	18,459	(7,676)	10,783
Previous Year						
Breakup of the expenses (Gross) incurred to procure business						
Agents	22,793	1,923	24,716	18,149	733	18,882
Brokers	26,158	1,683	27,841	19,390	2,411	21,801
Corporate Agency	2,179	386	2,565	2,321	-	2,321
Referral	15	-	15	-	-	-
Others	-	-	-	-	-	-
TOTAL (B)	51,145	3,992	55,137	39,860	3,144	43,004

IFFCO-TOKIO General Insurance Company Limited
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-7A

OPERATING EXPENSES RELATING TO INSURANCE BUSINESS

Rs in '000

Particulars	CURRENT YEAR			PREVIOUS YEAR		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Employees remuneration and welfare benefits	15,759	23,246	39,005	10,097	2,835	12,932
Travel, Conveyance and vehicle running expenses	3,541	5,224	8,765	3,067	861	3,928
Training expenses	1,418	2,091	3,509	1,601	450	2,051
Rent, rates and taxes	3,506	5,171	8,677	2,118	595	2,713
Repairs	1,317	1,943	3,260	996	280	1,276
Printing and Stationery	2,520	3,718	6,238	1,883	529	2,412
Communication	1,720	2,538	4,258	1,494	419	1,913
Legal and professional charges	37,486	55,295	92,781	25,992	7,290	33,282
<u>Auditor's fees, expenses etc.</u>						
(a) As Auditor	54	80	134	48	14	62
(b) As advisor or in any other capacity in respect of						
(i) Taxation matters	-	-	-	11	3	14
(ii) Insurance matters	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-
(c) In any other capacity	-	-	-	2	-	2
Advertisement and publicity	11,423	16,851	28,274	7,815	2,194	10,009
Interest and Bank charges	587	866	1,453	365	102	467
Others:						
Policy Stamps	-	-	-	-	-	-
Information & Technology Expenses	2,380	3,510	5,890	903	253	1,156
Electricity & Water Charges	758	1,118	1,876	444	124	568
Courtesies & Entertainment	737	1,086	1,823	636	179	815
Others	6,087	8,979	15,066	2,084	585	2,669
Depreciation	3,183	4,695	7,878	1,974	554	2,528
	92,476	136,411	228,887	61,530	17,267	78,797

IFFCO-TOKIO General Insurance Company Limited
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS
FORM NL-4B

PREMIUM EARNED (NET)

Rs in '000

Particulars	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Others	Public/ Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	4,488,976	908,294	44,588	86,193	174,417	108,484,996	36,786	718,878	793,686	7,251,818
Add : Premium on reinsurance accepted	-	2,831	2,783	-	-	222,574	-	-	624	6,238
	4,488,976	911,125	47,371	86,193	174,417	108,707,570	36,786	718,878	794,310	7,258,056
Less : Premium on reinsurance ceded	938,202	622,282	41,646	24,171	71,908	104,805,124	18,297	208,709	478,567	2,403,782
Net Premium	3,550,774	288,843	5,725	62,022	102,509	3,902,446	18,489	510,169	315,743	4,854,274
Adjustments for changes in Reserve for Unexpired Risks	89,484	24,981	2,133	21	(5,894)	689,533	44	44,527	74,574	229,870
Total Premium Earned (Net)	3,461,290	263,862	3,592	62,001	108,403	3,212,913	18,445	465,642	241,169	4,624,404
Previous Year	2,050,455	164,146	342	36,851	101,203	5,919,338	17,733	303,740	155,815	2,830,285

FORM NL- 5B

CLAIMS INCURRED (NET)

Rs in '000

Particulars	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Others	Public/ Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Claims Paid										
Direct	2,166,788	177,751	-	12,057	152,968	23,726,045	1,357	804,851	269,575	3,585,347
Add: Reinsurance accepted	-	2	-	-	-	-	-	-	-	2
Less: Reinsurance ceded	473,354	110,538	-	2,411	52,315	76,225,380	271	163,831	166,138	968,858
Net Claims Paid	1,693,434	67,215	-	9,646	100,653	(52,499,335)	1,086	641,020	103,437	2,616,491
Add: Claims Outstanding at the end of the year	1,090,067	102,378	-	8,444	46,417	10,200,540	7,855	135,756	99,460	1,490,377
Less: Claims Outstanding at the beginning of the year	543,975	78,194	-	7,393	39,765	18,632,326	3,798	64,839	64,388	802,352
Total Claims Incurred	2,239,526	91,399	-	10,697	107,305	(60,931,121)	5,143	711,937	138,509	3,304,516
Previous Year	1,355,538	47,864	-	11,633	104,992	(12,351,231)	2,377	390,462	163,196	2,076,062

IFFCO-TOKIO General Insurance Company Limited
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS
FORM NL-6B

COMMISSION										Rs in '000
Particulars	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Others	Public/ Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Commission Paid										
Direct	400,682	50,157	1,019	7,471	11,132	10,391,089	3,157	80,277	96,632	650,527
	400,682	50,157	1,019	7,471	11,132	10,391,089	3,157	80,277	96,632	650,527
Add : Re-insurance Accepted	-	263	597	-	-	55,643	-	-	125	985
Less : Commission on Re-insurance ceded	174,611	180,550	1,832	4,320	15,968	23,091,843	2,070	39,581	89,747	508,679
Net Commission	226,071	(130,130)	(216)	3,151	(4,836)	(12,645,111)	1,087	40,696	7,010	142,833
Previous Year	219,361	(109,063)	(728)	2,254	(7,614)	(11,956,952)	508	35,136	(1,040)	138,814
Breakup of the expenses (Gross) incurred to procure business										
Agents	283,899	14,123	-	4,472	5,158		933	30,091	46,938	385,614
Brokers	73,680	34,498	1,019	2,905	4,684		2,172	22,053	39,092	180,103
Corporate Agency	40,689	1,420	-	79	927		46	27,762	7,287	78,210
Referral	2,414	116	-	15	363		6	371	3,315	6,600
Others	-	-	-	-	-		-	-	-	-
TOTAL (B)	400,682	50,157	1,019	7,471	11,132	-	3,157	80,277	96,632	650,527

IFFCO-TOKIO General Insurance Company Limited
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS
FORM NL-7B

OPERATING EXPENSES RELATING TO INSURANCE BUSINESS

Rs in '000

Particulars	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Others	Public/ Product Liability	Health	Other Miscellaneous	Total Miscellaneous
1 Employees remuneration and welfare benefits	136,513	27,622	1,356	2,621	5,304	3,299,116	1,119	21,862	24,137	220,534
2 Travel, Conveyance and vehicle running expenses	30,678	6,207	305	589	1,192	741,389	251	4,913	5,424	49,559
3 Training expenses	12,281	2,485	122	236	477	296,802	101	1,967	2,171	19,840
4 Rent, rates and taxes	30,369	6,145	302	583	1,180	733,917	249	4,863	5,369	49,060
5 Repairs	11,410	2,309	113	219	443	275,731	93	1,827	2,017	18,431
6 Printing and Stationery	21,834	4,418	217	419	848	527,634	179	3,496	3,860	35,271
7 Communication	14,903	3,015	148	286	579	360,143	122	2,386	2,635	24,074
8 Legal and professional charges	324,719	65,703	3,225	6,235	12,617	7,847,463	2,661	52,001	57,413	524,574
9 <u>Auditor's fees, expenses etc.</u>										
(a) As Auditor	472	95	5	9	18	11,375	4	75	83	761
(b) As advisor or in any other capacity in respect of										
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-
(c) In any other capacity	-	-	-	-	-	-	-	-	-	-
10 Advertisement and publicity	98,957	20,023	983	1,900	3,845	2,391,477	811	15,847	17,496	159,862
11 Interest and Bank charges	5,085	1,029	51	98	198	122,910	42	814	899	8,216
Others:										
12 Policy Stamps	947	192	9	18	37	22,901	-	152	175	1,530
13 Information & Technology Expenses	20,613	4,171	205	396	801	498,169	169	3,301	3,645	33,301
14 Electricity & Water Charges	6,566	1,329	65	126	255	158,666	54	1,051	1,161	10,607
15 Courtesies & Entertainment	6,380	1,291	63	123	248	154,188	52	1,022	1,128	10,307
16 Others	52,730	10,670	524	1,013	2,049	1,274,327	432	8,444	9,323	85,185
17 Depreciation	27,570	5,579	274	529	1,071	666,294	226	4,415	4,875	44,539
TOTAL	802,027	162,283	7,967	15,400	31,162	19,382,502	6,565	128,436	141,811	1,295,651
Previous Year	646,459	112,418	1,240	10,676	28,446	17,849,014	5,468	88,636	104,008	997,351

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

Rs in '000

SI No.	Particulars	As at 31st March, 2007	As at 31st March, 2006
(1)	(2)	(3)	(4)
1	Authorised Capital		
	250000000 Equity Shares of Rs 10 each	2,500,000	2,500,000
2	Issued Capital		
	220000000 Equity Shares of Rs 10 each	2,200,000	2,200,000
3	Subscribed Capital		
	220000000 Equity Shares of Rs 10 each	2,200,000	2,200,000
4	Called up Capital		
	220000000 Equity Shares of Rs 10 each	2,200,000	2,200,000
	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	2,200,000

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, 2007		As at 31st March, 2006	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	162800000	74	162800000	74
Foreign	57200000	26	57200000	26
Others	-	-	-	-
TOTAL	220000000	100	220000000	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, 2007	As at 31st March, 2006
<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	300,000	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 in Profit & Loss account	466,246	297,881
	TOTAL	767,412	599,047

IFFCO-TOKIO General Insurance Company Limited

Form - NL 11

BORROWINGS		Rs in '000	
SI No.	Particulars	As at 31st March, 2007	As at 31st March, 2006
<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, 2007	As at 31st March, 2006
(1)	(2)	(3)	(4)
	INVESTMENTS		
	LONG TERM INVESTMENTS		
1	Govt Securities and Govt guaranteed Bonds incl Treasury Bills (Refer Note 1 below)	2,845,569	2,451,161
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa)Equity	-	-
	(bb)Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debenturs/Bonds (Housing)	718,506	370,026
	(e) Other Securities		
	(f) Subsidiaries	5,000	5,000
	(g) Investment Properties - Real Estate		
4	Investment in Infrastructure and Social Sector	1,104,065	749,032
5	Other than approved investments	-	-
	SHORT TERM INVESTMENTS		
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa)Equity	-	-
	(bb)Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debenturs/Bonds (Housing)	20,000	35,000
	(e) Other Securities		
	(f) Subsidiaries		
	(g) Investment Properties - Real Estate		
4	Investment in Infrastructure and Social Sector	45,000	20,285
5	Other than approved investments	-	-
	TOTAL	4,738,140	3,630,504

1. Government securities include deposits held under Section 7 of Insurance Act 1938 having book value of Rs 110,052 thousand and market value of Rs 109,341 thousand on date of deposit of securities(Previous year book value Rs 110,609 thousand and market value as on date of deposit Rs.119,316 thousand)
2. Aggregate amount of company's investment other than listed equity securities and derivative instruments is Rs 4,738,140 thousand (Previous year Rs 3,630,504 thousand) Market value of such investments as at 31.03.2007 is Rs. 4,521,321 thousand (Previous year Rs 3,584,948 thousand)

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-13-LOANS SCHEDULE

LOANS		Rs in '000	
SI No.	Particulars	As at 31st March, 2007	As at 31st March, 2006
(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	Performancewise 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	Maturitywise 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, 2006	Additions during the year	Sales/Adjustments during the year	As at 31st MARCH 2007	Upto 31st March, 2006	For the year	On sales / adjustments	Upto 31st MARCH 2007	As at 31st MARCH 2007	As at 31st March, 2006
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	70,964	15,728	-	86,692	67,590	6,118	-	73,708	12,984	3,374
Land - Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	108,208	29,910	3,106	135,012	49,461	27,719	2,254	74,926	60,086	58,747
Information Technology Equipment	155,900	35,854	18	191,736	98,923	34,224	155	132,992	58,744	56,977
Vehicles	3,004	-	-	3,004	171	285	-	456	2,548	2,833
Office Equipment	32,168	7,664	4,035	35,797	5,712	1,944	710	6,946	28,851	26,456
Others	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
TOTAL	370,244	89,156	7,159	452,241	221,857	70,290	3,119	289,028	163,213	148,387
Work in Progress	12,436	1,038	12,436	1,038	-	-	-	-	1,038	12,436
Grand Total	382,680	90,194	19,595	453,279	221,857	70,290	3,119	289,028	164,251	160,823
Previous Year	301,532	82,929	1,781	382,680	173,560	48,923	626	221,857	160,823	

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, 2007	As at 31st March, 2006
(1)	(2)	(3)	(4)
1	Cash (including cheques, drafts and stamps)	14,993	324,273
2	<u>Bank Balances</u>		
	(a) Deposit Accounts		
	(aa) Short term (due within 12 months)	2,591,556	2,442,168
	(bb) Others	-	-
	(b) Current Accounts (including balance under Cash Management Scheme)	189,010	28,684
	(c) Others	-	-
3	Money at call & short notice		
	With Banks	-	-
	With Other Institutions	-	-
4	Others	-	-
	TOTAL	2,795,559	2,795,125
	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, 2007	As at 31st March, 2006
(1)	(2)	(3)	(4)
	ADVANCES		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	12,502	6,464
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	2,761	(473)
6	Deposit towards Rent	29,407	22,704
7	Service Tax Recoverable	209,187	(12,066)
8	Others	27,930	29,267
	TOTAL (A)	281,787	45,896
	OTHER ASSETS		
1	Income accrued on Investments / FDRs	220,025	130,904
2	Outstanding Premiums	38,157	8,570
3	Agents' balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including reinsurers)	698,188	774,206
6	Due from Subsidiary Company	8,479	(1,735)
7	Deposit with Reserve Bank of India{Pursuant to section 7 of Insurance Act, 1938)	-	-
8	Others	-	1
	TOTAL (B)	964,849	911,946
	TOTAL (A+B)	1,246,636	957,842

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS
FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

Rs in '000

SI No.	Particulars	As at 31st March, 2007	As at 31st March, 2006
<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>
1	Agents Balances	64,981	77,960
2	Balances due to other insurance companies (including reinsurers)	98,180	98,515
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance	452,612	562,518
5	Unallocated Premium	-	-
6	Sundry Creditors	169,553	141,827
7	Due to Subsidiary Company	-	-
8	Claims outstanding	1,854,250	1,010,666
9	Due to Officers / Directors	-	-
10	Deposit Premium	229,754	157,085
11	Service Tax Payable	-	-
11	Others	40,270	19,167
	TOTAL	2,909,600	2,067,738

IFFCO-TOKIO General Insurance Company Limited
FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

Rs in '000

SI No.	Particulars	As at 31st March, 2007	As at 31st March, 2006
(1)	(2)	(3)	(4)
1	Reserve for Unexpired Risk	2,970,618	2,640,912
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For Proposed Dividends	88,000	88,000
4	For Dividend Distribution Tax	14,956	12,342
5	Premium Defficiency	10,000	10,000
6	Others	-	-
	TOTAL	3,083,574	2,751,254

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, 2007	As at 31st March, 2006
(1)	(2)	(3)	(4)
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 2007

Rs in 000

	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES:		
Premium received from policyholders, including advance receipts	13,439,058	10,660,068
Other receipts	2,656	-
Payments to the re-insurers, net of commissions and claims	(2,051,809)	(669,550)
Payments to co-insurers, net of claims recovery	(221,368)	(428,080)
Payments of claims	(5,933,247)	(5,232,701)
Payments of commission and brokerage	(920,971)	(685,996)
Payments of other operating expenses	(2,348,262)	(1,565,686)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(15,579)	(24,023)
Income taxes paid (Net)	(98,743)	(152,143)
Service tax paid	(1,043,215)	(712,065)
Other payments	-	-
Cash Flows before extraordinary items	808,520	1,189,824
Cash Flow from extraordinary operations	-	-
Net Cash Flow from operating activities	808,520	1,189,824
CASH FLOW FROMS INVESTING ACTIVITIES:		
Purchase of fixed assets	(78,283)	(90,608)
Proceeds from sale of fixed assets	855	439
Purchases of investments	(1,146,114)	(2,329,772)
Loans disbursed	-	-
Sales of investments	21,521	-

Repayments received	-		626,000	
Rents/Interests/Dividends received	498,669		294,083	
Investments in money market instruments and in liquid mutual funds (Net)	-		-	
Expenses related to investments	(4,392)		(3,171)	
Net Cash Flow from investing activities		(707,744)		(1,503,029)
CASH FLOWS FROM FINANCING ACTIVITIES				
Proceeds from issuance of share capital	-		1,500,000	
Proceeds from borrowing	-		-	
Repayments of borrowing	-		-	
Interest/dividends paid	(100,342)		-	
Net Cash Flow from financing activities		(100,342)		1,500,000
Effect of foreign exchange rates on Cash and cash equivalents, net		-		-
Net Increase /(Decrease) in Cash and cash equivalents		434		1,186,795
Cash and cash equivalents at the beginning of Year		2,795,125		1,608,330
Cash and cash equivalents at the end of Year		2,795,559		2,795,125

FORM NL-21 STATEMENT OF LIABILITIES

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

Date of Registration: 4.12.2000

Item No	Description	AS AT 31st MARCH, 2007			Rupees in Lacs	AS AT 31st MARCH, 2006			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	2,916.37	1,064.92	290.00	4,271.29	2732.33	563.31	210	3505.64
2	Marine			-				-	
	Sub Class :								
	Marine Cargo	2,156.32	1,645.93	349.60	4,151.85	1561.28	750.86	430	2742.14
	Marine Hull	351.75	224.97	63.30	640.02	132.46	128.97	0	261.43
3	Miscellaneous								
	Sub Class :								
	Motor	17,646.23	8,782.27	2,118.40	28,546.90	16751.39	4519.75	920	22191.14
	Engineering	1,171.97	899.58	124.20	2,195.75	922.16	631.94	150	1704.1
	Aviation	23.88	-	-	23.88	2.55	0	0	2.55
	Liabilities	175.15	60.81	86.30	322.26	109.36	46.7	60	216.06
	Others	2,744.62	973.15	501.50	4,219.27	2122.96	626.74	420	3169.7
4	Health Insurance	2,519.90	640.16	717.40	3,877.46	2074.64	468.39	180	2723.03
5	Total Liabilities	29,706.19	14,291.79	4,250.70	48,248.68	26409.13	7736.66	2370	36515.79

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 31st March, 2007

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	1,129.28	80.38	4.71	928.88	1,759.48	589.42	31.45	49.75	2,448.56	106.66	270.87	7,399.43
CHHATTISGARH	(22.50)	(4.07)	-	28.79	427.00	139.98	0.13	1.27	0.10	-	12.43	583.13
GUJARAT	2,564.77	422.64	0.99	531.40	4,433.69	1,716.27	26.95	142.47	537.52	28.46	954.12	11,359.28
HARYANA	4,377.35	2.78	7,019.01	12.38	152.06	-	11.57	814.39	10.66	1.86	1,117.43	13,519.49
KARNATAKA	640.80	166.92	-	166.35	1,402.79	547.31	210.56	63.06	129.33	10.70	187.24	3,525.05
KERALA	79.44	8.05	-	8.97	27.17	12.62	0.13	4.26	6.42	0.27	109.55	256.87
MADHYA PRADESH	570.96	174.38	-	66.24	1,585.63	474.43	6.74	17.01	39.36	4.71	339.50	3,278.96
MAHARASHTRA	9,795.87	2,047.28	551.07	3,853.07	7,527.77	2,258.10	341.49	289.56	1,739.31	76.46	3,007.76	31,487.74
ORISSA	266.86	39.18	0.24	79.66	588.63	176.19	(0.10)	10.56	6.69	1.32	43.89	1,213.12
PUNJAB	185.92	10.47	-	24.11	610.11	100.55	0.08	1.36	5.80	3.70	77.21	1,019.33
TAMIL NADU	1,222.23	212.77	65.81	531.03	3,331.47	1,255.10	36.86	37.16	97.32	30.52	425.08	7,245.35
UTTAR PRADESH	1,651.29	309.61	-	618.93	3,987.63	670.16	22.48	50.52	104.85	17.17	551.08	7,983.71
CHANDIGARH	446.91	41.34	-	14.25	1,092.86	289.19	3.88	47.60	11.06	2.96	94.60	2,044.65
DELHI	5,097.73	1,458.81	-	1,818.35	7,325.68	1,734.74	218.31	197.23	988.69	57.34	1,439.37	20,336.26
WEST BENGAL	1,095.30	211.59	2.22	400.55	611.25	62.48	12.32	17.99	701.81	19.16	59.55	3,194.21
Grand Total	29,102.22	5,182.14	7,644.05	9,082.94	34,863.22	10,026.54	922.84	1,744.17	6,827.48	361.30	8,689.68	114,446.59

PERIODIC DISCLOSURES

FORM NL-23 : Reinsurance Risk Concentration

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 2006-07

(Rs in Lakhs)

Reinsurance Risk Concentration

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					-
2	No. of Reinsurers with rating AA but less than AAA	11	6,778	558	5,135	21.33
3	No. of Reinsurers with rating A but less than AA	30	33,695	1,654	9,900	77.39
4	No. of Reinsurers with rating BBB but less than A	3		305	2	0.52
5	No. of Reinsurers with rating less than BBB					-
6	No. of Indian Reinsurers other than GIC	7			444	0.76
	Total	51	40,473	2,517	15,481	100.00

PERIODIC DISCLOSURES

FORM NL-24: Ageing of Claims

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date:

2006-07

(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	12	632	803	531	365	2343	14,450.89
2	Marine Cargo	9	1680	3331	2236	922	8178	4,271.43
3	Marine Hull		1	10	10	15	36	480.66
4	Engineering	16	374	501	476	250	1617	1,777.51
5	Motor OD	2691	89036	18970	8644	1891	121232	19,867.42
6	Motor TP	3	83	74	443	1005	1608	1,800.46
7	Health	1070	5384	2549	1964	1499	12466	7,975.09
8	Overseas Travel	7	70	113	69	18	277	73.42
9	Personal Accident		4	3	10	48	65	1,529.68
10	Liability	4	1337	2423	1725	718	6207	77.98
11	Crop	0	0	0	0	0	0	-
12	Miscellaneous	26	1115	1584	902	260	3887	2,751.91

PERIODIC DISCLOSURES

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

Insurer: IFFCO TOKIO GENERAL INSURANCE CO.LTD.

Date: 2006-07

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	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 2007

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

Rupees in Lacs

Item No	Description (Class of business)	Factors	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM-1	RSM-2	RSM
1	Fire	0.50	29,643.96	5,665.16	13,958.63	2,591.90	2,964.40	2,093.70	2,964.40
	Marine								
2	Marine Cargo	0.60	5,223.54	3,497.36	8,007.43	3,896.51	699.47	1,441.20	1,441.20
3	Marine Hull	0.50	7,772.62	351.75	1,195.37	325.81	777.20	179.40	777.20
	Miscellaneous								
4	Motor	0.75	44,889.76	35,507.74	28,125.32	22,395.26	7,101.55	6,718.58	7,101.55
5	Engineering	0.50	9,111.25	2,888.43	2,141.15	914.00	911.20	321.30	911.20
6	Aviation	0.50	473.71	57.25	-	-	47.40	-	47.40
7	Liabilities	0.75	925.74	426.51	91.00	63.81	138.80	20.40	138.80
8	Others	0.70	9,991.32	4,561.13	5,251.18	2,552.74	1,398.80	1,102.80	1,398.80
9	Health Insurance	0.75	7,188.78	5,101.69	8,842.59	7,119.36	1,078.40	2,135.81	2,135.81
	Total		115,220.68	58,057.02	67,612.67	39,859.39	15,117.22	14,013.19	16,916.36

PERIODIC DISCLOSURES

FORM NL-27: Offices information for Non-Life

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 2006-07

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		33
2	No. of branches approved during the year		1
3	No. of branche	Out of approvals of previous year	0
4		Out of approvals of this year	1
5	No. of branches closed during the year		0
6	No of branches at the end of the year		34
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		34

FORM - NL 28 - STATEMENT OF ASSETS - 3A

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

STATEMENT AS ON : AS AT 31st MARCH 2007

STATEMENT OF INVESTMENT ASSETS

(Business within India)

PART A

(Rs in Lakhs)

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%	10,813	17,643	28456	38.82%	27512
2	State Government Securities and	Not less than 30%	10813	17643	28456	38.82%	27512
3	Housing and Loans to SG for	Not less than 5%	2,806	4,579	7385	10.08%	7067
4	Approved Investments						
	a	Infrastructure and Social Sector					
		(I) Infrastructure Sector	4,366	7,124	11491	15.68%	10585
		(ii) Social Sector					
	b	(I) Others -governed by Exposure Norms	9867	16099	25966	35.43%	25966
		(ii) Out of the above 55%, Amount invested in 'Other than Approved Investments' not to exceed 25%	0	0	0	0.00%	0
		TOTAL INVESTMENT ASSETS	27853	45444	73297	100.00%	71129

Note: Policy Holders Funds Vs Shareholders Funds

The ratio of PH :SH is calculated by taking monthly averages of technical reserves to total Investments

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

FORM - NL 28 - STATEMENT OF ASSETS - 3B
COMPANY NAME & CODE: IFFCO-TOKIO GENERAL INSURANCE CO LTD & 106
STATEMENT AS ON : AS AT 31st MARCH 2007
STATEMENT OF NON-INVESTMENT ASSETS
(Business within India)

PART B

(Rs in Lakhs)

S NO.	PARTICULARS	SCH REF OF BALANCE SHEET	AMOUNT
1	REAL ESTATE(NOT HELD AS INVESTMENT ASSETS)		0
2	FIXED ASSETS	Sch-10	1642
3	LOANS		0
4	CASH,BANK BALANCE & REMITTANCE IN TRANSIT(including balance under Cash Management Scheme)	Sch-11	2040
5	ADVANCES TO/DEPOSIT WITH OTHERS	Sch -12	573
6	DEPOSIT WITH CEEDING COMPANIES		
7	PREPAID EXPENSES	Sch -12	125
8	ADVANCES TO OFFICERS AND DIRECTIORS		0
9	ADVANCE TAX & TAX DEDUCTED AT SOURCE (NET OF PROVISION)	Sch -12	28
10	OUTSTANDING INTEREST(ON INVESTMENTS)(not due)	Sch -12	2200
11	INTEREST ON LOANS OUTSTANDING		0
12	OUTSTANDING PREMIUM	Sch -12	382
13	FOREIGN AGENT BALANCES		0
14	AMOUNT DUE FROM OTHER INSURERS (NET)	Sch -12	6982
15	AGENTS BALANCES		0
16	DUE FROM SUBSIDIARIES	Sch -12	85
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(Service Tax Recoverable)	Sch-12	2092
Total			16,149

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: **2006-07**

Sl.No.	Particular	For the Year 2006-07	For the Year 2005-06
1	Gross Premium Growth Rate		
	FIRE	11%	52%
	MARINE	178%	49%
	MISCELLANEOUS	24%	99%
2	Gross Premium to shareholders' fund ratio	386%	319%
3	Growth rate of shareholders'fund	6%	123%
4	Net Retention Ratio		
	FIRE	19%	20%
	MARINE	30%	57%
	MISCELLANEOUS	67%	68%
5	Net Commission Ratio		
	FIRE	-99%	-105%
	MARINE	1%	4%
	MISCELLANEOUS	3%	3%
6	Expense of Management to Gross Direct Premium Ratio	25%	25%
7	Combined Ratio	73%	78%
8	Technical Reserves to net premium ratio	83%	76%
9	Underwriting balance ratio	-2%	-2%
10	Operating Profit Ratio	7%	56%
11	Liquid Assets to liabilities ratio	59%	78%
12	Net earning ratio	5%	3%
13	return on net worth ratio	9%	5%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.70%	1.95%
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	220000000
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)	1.23	0.92
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.23	0.92
6	(iv) Book value per share (Rs)	13.49	12.72

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: 31.3.2007

(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	4,767	3,718
2	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Claims paid on direct basis	1,735	1,312
3	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Payment of Rent and other expenses	193	229
4	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Payment of Dividend	639	-
5	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Deposits for insurance Premium	25	25
6	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Balance payable / (receivable) at Balance Sheet Date	(20)	(1)
7	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Dividend	229	-
8	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Premium on cessions to re-insurers	364	319
9	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Commission earned on premium cessions	81	84
10	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Losses recovered from Reinsures	169	15

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

11	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Balance payable / (receivable) at Balance Sheet Date	62	103
12	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Premium on cessions to re-insurers	1,717	1,385
13	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Commission earned on premium cessions	589	521
14	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Losses recovered from Reinsures	678	948
15	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Balance payable / (receivable) at Balance Sheet Date	(132)	(201)
16	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Premium collected from direct business	4	3
17	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Claims paid on direct basis	4	2
18	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Recovery of Expenses	152	135
19	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Payment of Commission & Charges	1,695	1,294
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	Balance payable / (receivable) at Balance Sheet Date	(85)	17

*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: 2006-07

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	Kisan Suvidha	N/M	ITGI/PRO/SKB/006/06-07	Miscellaneous		3-May-06	8-May-07	Packaged or customised
2	Error & Omissions Technology Policy	N/M	N/M	Liability		19-Jun-06	28-Jul-06	Internal Tarrif rated
3	Dhan Arogya	N/M	N/M	Miscellaneous		18-Jul-06	28-Jul-06	Internal Tarrif rated
4	Dhanam Bon Yoyage	N/M	N/M	Miscellaneous		18-Jul-06	28-Jul-06	Internal Tarrif rated
5	NRI Dhan Yatra	N/M	N/M	Miscellaneous		18-Jul-06	28-Jul-06	Internal Tarrif rated
6	Dhanam Vidya	N/M	N/M	Miscellaneous		8-Aug-06	8-Sep-06	Internal Tarrif rated
7	Dhanam Micro	N/M		Miscellaneous		28-Aug-06		Internal Tarrif rated
8	Fine Art Dealers & Gallery	N/M		Miscellaneous		28-Aug-06	deemed approved	Internal Tarrif rated
9	Fine Art Private Collectors	N/M		Miscellaneous		28-Aug-06	deemed approved	Internal Tarrif rated
10	Dhanam Suraksha	N/M		Miscellaneous		29-Sep-06		Internal Tarrif rated
11	Workmen's Compensation (Revised)	N/M		Miscellaneous		27-Dec-06	deemed approved	Internal Tarrif rated
12	Comprehensive General Liab	N/M	IRDA/F&U/IFFCO-TOKIO/07	Liability		8-Jan-07	5-Apr-07	Large Risk
13	Individual Medishield (Revised -07)	N/M	N/M	Health		8-Jan-07	18-Jan-07	Internal Tarrif rated
14	Weather Insurance (Revised-07)	N/M	ITGI/PRO/Weather/06-07	Miscellaneous		8-Jan-07	30-Mar-07	Internal Tarrif rated
15	Home Protector Policy (PNB Housing)	N/M	ITGI/PRO/PNB-HFL/HAK/06-07	Miscellaneous		19-Jan-07	13-Apr-07	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-2007

Available Solvency Margin and Solvency Ratio

Item	Description	Notes No	Amount
1	2	3	(Rs Lacs)
1	Available Assets in Policyholders Funds :		55,172.34
	Deduct :		
2	Liabilities		48,248.68
3	Other Liabilities		6,923.66
4	Excess of Policyholders Funds (1-2-3)		-
5	Available Assets in Shareholders Funds :		37,692.31
	Deduct :		
6	Other Liabilities		8,857.17
7	Excess of Shareholders Funds (5-6)		28,835.14
8	Total ASM (4)+(7)		28,835.14
9	Total RSM		16,916.36
10	Solvency Ratio (Total ASM / Total RSM)		1.71

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2006 to 31st March, 2007

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
2A	Mr. Takaaki Tamai	Vice Chairman	upto 19th June, 2006
2B	Mr. Hiroshi Endo	Vice Chairman	19th June, 2006 onwards
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
11	Mr. N.K. Kedia	Executive Director (Marketing)	No change
12	Mr. M.K. Tandon	Financial Advisor	No change
13	Mr. A.P. Peethambaran	Appointed Actuary	No change
14	Mr. V.K. Khosla	Chief of Internal Audit	No change

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

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 31st March 2007

Name of the Fund _____

Details of Investment Portfolio

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

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:

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

FORM NL-36-YIELD ON INVESTMENTS 1
COMPANY NAME & CODE: IFFCO-TOKIO GENERAL INSURANCE CO LTD & 106
STATEMENT AS ON : 31st MARCH 2007

			PREVIOUS YEAR 2006-07			
No.	CATEGORY OF INVESTMENTS	CAT CODE	INVESTMENT (Rs.)	INCOME ON INVESTMENT (RS.)	GROSS YIELD (%)	NET YIELD (%)
A	CENTRAL GOVERNMENT SECURITIES					
	Central Government Bonds	CGSB	27,355	1,921	7.87%	5.22%
	Central Government Guaranteed Loans	CGSL	-	-		
	Special Deposits	CSPD	-	-		
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,101	94	8.91%	5.91%
	Treasury Bills	CTRB	-	-		
	TOTAL(A)		28,456	2,015		
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)		28,456	2,015		
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	507	50	10.25%	6.80%
	Bonds/Debentures issued by NHB	HTDN	1,361	95	8.88%	5.89%
	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	5,317	327	8.76%	5.81%
	<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)		7,385	483		
D	INFRASTRUCTURE/SOCIAL SECTOR INVESTMENTS					
	Infrastructure/Social Sector-Other Approved Securities	ISAS	-	-		
	<u>TAXABLE BONDS OF</u>					
	Infrastructure/Social Sector-PSU-Debentures/Bonds	IPTD	11,391	742	8.23%	5.46%
	Infrastructure/Social Sector-Other Corporate Securities(Approved Investments)-Debentures/Bonds	ICTD	-	5		
	Infrastructure/Social Sector-Term Loans(with Charge)	ILWC				
	<u>TAXFREE BONDS OF</u>					
	Infrastructure/Social Sector-PSU-Debentures/Bonds	IPFD	100	5	5.39%	5.39%

	Infrastructure/Social Sector-Other Corporate Securities(Approved Investments)-Debentures/Bonds	ICFD	-	-		
	TOTAL (D)		11,491	752		
	2.TOTAL(C+D)		18,876	1,236		
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	25,916	2,254	9.38%	6.22%
	Deposits-Money at call and short notice with banks/Repo	ECMR	-	-		
	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)		25,966	2,254		
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	-	175		
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)		-	175		
3.TOTAL(E+F)		25,966	2,429		
GRAND TOTAL(1+2+3)		73,297	5,680		



Note: Yield is not calculated in case of Investments where there is no holding on 1st April 2006 or on 31st March 2007

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

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 31st March 2007 **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								

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 Investmet (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES**FORM NL-38: Quarterly Business Returns across line of Business**

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 2006-07

(Rs in Lakhs)

Quarterly Business Returns across line of Business			
Sl.No.	Line of Business	Financial Year	
		Premium	No. of Policies
1	Fire	29,476.38	69732
2	Cargo & Hull	12,996.16	7640
3	Motor TP	10,026.54	41656
4	Motor OD	34,863.22	1578384
5	Engineering	9,090.50	5160
6	Workmen's Compensation	861.93	5420
7	Employer's Liability	925.74	1738
8	Aviation	473.71	56
9	Personal Accident	1,744.17	20181
10	Health	7,188.78	55010
11	Others*	7,385.22	83170

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:

2006-07

(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	13,040	378.73	617,713.59
		Social	-	-	-
2	Cargo & Hull	Rural	1,961	56.96	391,753.89
		Social	-	-	-
3	Motor TP	Rural	333,311	2,780.38	421,013.01
		Social	-	0	-
4	Motor OD	Rural		5,648.06	
		Social	-	-	-
5	Engineering	Rural	160	31.59	5,851.36
		Social	-	-	-
6	Workmen's Compensation	Rural	222	13.68	1,110.00
		Social	-	-	-
7	Employer's Liability	Rural	111	8.29	1,568.77
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	970	837.85	4,517,378.08
		Social	24	40.68	162,701.97
10	Health	Rural	817	235.71	2,893.80
		Social	-	-	-
11	Others	Rural	8,311	432.21	228,908.06
		Social	-	-	-

PERIODIC DISCLOSURES**FORM NL-40: Business Acquisition through different channels**

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date:

2006-07

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels		
		No. of Policies	Premium
1	Individual agents	1,380,861	65,714.53
2	Corporate Agents-Banks		
3	Corporate Agents -Others	175,774	14,590.37
4	Brokers	255,208	23,916.18
5	Micro Agents	4,889	154.59
6	Direct Business	2,811	9,760.65
	Total (A)	1,819,543	114,136.32
1	Referral (B)	48,604	896.02
	Grand Total (A+B)	1,868,147	115,032.34

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:

2006-07

(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	10	266	242	34
c)	Insurance Policy Coverage related				
d)	Claims related	15	221	187	49
e)	others	30	131	116	45
d)	Total Number	55	618	545	128

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.