

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April 2020 - 31st March, 2021

S.No.	Form No	Description
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit & Loss Account
3	NL-3-B-BS	Balance Sheet
4	NL-4-PREMIUM SCHEDULE	Premium
5	NL-5-CLAIMS SCHEDULE	Claims Incurred
6	NL-6-COMMISSION SCHEDULE	Commission
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12-INVESTMENT SCHEDULE	Investments
13	NL-13-LOANS SCHEDULE	Loans
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities
18	NL-18-PROVISIONS SCHEDULE	Provisions
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure
20	NL-20-RECEIPT & PAYMENT SCHEDULE	Receipt and Payment
21	NL-21-STATEMENT OF LIABILITIES	Statement of Liabilities
22	NL-22-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
23	NL-23-REINSURANCE RISK CONCENTRATION	Reinsurance Risk Concentration
24	NL-24-AGEING OF CLAIMS	Ageing of Claims
25	NL-25-CLAIMS DATA	Claims Data (Incurred Claims+ Reported Claims)
26	NL-26-CLAIMS INFORMATION	Claims Information
27	NL-27-OFFICE OPENING	Office Opening
28	NL-28-STATEMENT OF ASSETS	Statement of Investment of Assets
29	NL-29-DEBT SECURITIES	Debt Securities
30	NL-30-ANALYTICAL RATIOS	Analytical Ratios
31	NL-31-RELATED PARTY TRANSACTIONS	Related Party Transactions
32	NL-32-PRODUCT INFORMATION	Product Information
33	NL-33-SOLVENCY MARGIN	Solvency
34	NL-34-BOD	Board of Directors & Management
35	NL-35-NPAs	NPAs
36	NL-36-YIELD ON INVESTMENTS	Yield on Investment
37	NL-37-DOWN GRADING OF INVESTMENTS	Downgrading of Investment
38	NL-38-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)
39	NL-39-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
40	NL-40-CHANNEL WISE PREMIUM	Business Acquisition through different channels
41	NL-41-GRIEVANCE DISPOSAL	Grievance Disposal

PERIODIC DISCLOSURES

FORM NL-1-B-RA

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

Registration No. 106 dated 4.12.2000

FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2021

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021	QUARTER ENDED 31ST MARCH 2020	PERIOD ENDED 31ST MARCH 2020
1	Premiums earned (Net)	NL-4-Premium Schedule	239,308	831,674	181,709	592,286
2	Profit/ (Loss) on sale/redemption of Investments		260	7,612	901	5,711
3	Others: Exchange Gain / (Loss)		-	(278)	-	-
	Handling Charges		(5,028)	(13,094)	(7,903)	(8,991)
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		23,570	103,708	25,475	94,640
	TOTAL (A)		258,110	929,622	200,182	683,646
1	Claims Incurred (Net)	NL-5-Claims Schedule	62,666	518,692	27,624	270,532
2	Commission	NL-6-Commission Schedule	157,366	(372,800)	(252,021)	(537,062)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	27,151	109,316	41,013	118,377
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		247,183	255,208	(183,384)	(148,153)
	Operating Profit/(Loss) from Fire Business C= (A - B)		10,927	674,414	383,566	831,799
	APPROPRIATIONS					
	Transfer to Shareholders' Account		10,927	674,414	383,566	831,799
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		10,927	674,414	383,566	831,799

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2021

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021	QUARTER ENDED 31ST MARCH 2020	PERIOD ENDED 31ST MARCH 2020
1	Premiums earned (Net)	NL-4-Premium Schedule	218,234	755,364	209,590	736,848
2	Profit/ (Loss) on sale/redemption of Investments		89	4,272	590	4,008
3	Others: Exchange Gain / (Loss)		-	(10)	-	-
	Handling Charges		(221)	(962)	(896)	(965)
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		12,604	58,206	17,265	66,421
	TOTAL (A)		230,706	816,870	226,549	806,312
1	Claims Incurred (Net)	NL-5-Claims Schedule	143,501	514,533	109,062	471,082
2	Commission	NL-6-Commission Schedule	21,852	60,893	(2,506)	(16,136)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	32,570	116,322	28,021	123,561
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		197,923	691,748	134,577	578,507
	Operating Profit/(Loss) from Marine Business C= (A - B)		32,783	125,122	91,972	227,805
	APPROPRIATIONS					
	Transfer to Shareholders' Account		32,783	125,122	91,972	227,805
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		32,783	125,122	91,972	227,805

PERIODIC DISCLOSURES

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2021

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021	QUARTER ENDED 31ST MARCH 2020	PERIOD ENDED 31ST MARCH 2020
1	Premiums earned (Net)	NL-4-Premium Schedule	12,399,697	47,400,555	11,089,148	44,924,079
2	Profit/ (Loss) on sale/redemption of Investments		27,788	405,787	49,827	296,751
3	Others: Transfer & Duplicate Fee		797	3,985	1,106	4,114
	Exchange Gain / (Loss)		(224)	(704)	(425)	(715)
	Handling Charges		(3,021)	(5,143)	(7,598)	(6,817)
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-
4	Interest, Dividend & Rent – Gross		1,408,315	5,528,704	1,367,004	4,917,876
	TOTAL (A)		13,833,352	53,333,184	12,499,062	50,135,288
1	Claims Incurred (Net)	NL-5-Claims Schedule	10,992,833	40,656,387	9,919,153	40,242,150
2	Commission	NL-6-Commission Schedule	400,758	2,443,540	601,818	2,206,873
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	2,309,693	7,598,146	2,053,648	7,200,122
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		13,703,284	50,698,073	12,574,619	49,649,145
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		130,068	2,635,111	(75,557)	486,143
	APPROPRIATIONS					
	Transfer to Shareholders' Account		130,068	2,635,111	(75,557)	486,143
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	TOTAL (C)		130,068	2,635,111	(75,557)	486,143

PERIODIC DISCLOSURES

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31ST MARCH 2021

(₹ In 000)

	Particulars	Schedule	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021	QUARTER ENDED 31ST MARCH 2020	PERIOD ENDED 31ST MARCH 2020
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		10,927	674,414	383,566	831,799
	(b) Marine Insurance		32,783	125,122	91,972	227,805
	(c) Miscellaneous Insurance		130,068	2,635,111	(75,557)	486,143
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		491,623	1,837,001	445,210	1,641,102
	(b) Profit on sale of investments		11,407	134,830	15,865	99,026
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	a) Miscellaneous Income		20,042	59,125	26,269	64,502
	b) Profit on Sale of Fixed Assets		(26)	15	78	157
	TOTAL (A)		696,824	5,465,618	887,403	3,350,534
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(898,500)	(698,500)	425,000	450,000
	(b) For doubtful debts		-	-	-	-
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(i) Employees Remuneration Excess transferred from Policyholders' funds		1,745	1,745	2,208	2,208
	(ii) Expenses on Corporate Social Responsibility (CSR)		13,028	52,107	22,593	90,370
	(iii) Fines & penalties		-	-	-	-
	(b) Bad Debts/ Advances written off		2,000,000	2,000,000	130,434	130,434
	(c) Investment Write Off		-	-	-	-
	(d) Loss on Sale of Fixed Assets		-	-	-	-
	(e) Contribution to Policyholders' funds towards Excess EoM		-	-	-	-
	TOTAL (B)		1,116,273	1,355,352	580,235	673,012
	Profit Before Tax		(419,449)	4,110,266	307,168	2,677,522

	Less: Provision for Taxation					
	Current Tax	(372,000)	740,000	254,800	681,500	
	Deferred Tax	255,400	165,300	(144,000)	(49,200)	
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax	10,903	10,903	(1,747)	(1,747)	
	Deferred Tax	(443)	(443)	-	-	
	Profit After Tax	(313,309)	3,194,506	198,115	2,046,969	
	APPROPRIATIONS					
	(a) Interim dividends paid during the year	-	-	-	-	
	(b) Proposed final dividend	-	-	-	-	
	(c) Dividend distribution tax	-	-	-	-	
	(d) Transfer to any Reserves or Other Accounts	-	-	-	-	
	Balance of profit/ loss brought forward from last year		17,319,373		15,272,404	
	Balance carried forward to Balance Sheet		20,513,879		17,319,373	

PERIODIC DISCLOSURES

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

BALANCE SHEET AS AT 31ST MARCH 2021

(₹ In 000)

	Schedule	AS AT 31ST MARCH 2021	AS AT 31ST MARCH 2020
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,742,183	2,742,183
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	25,034,866	21,840,360
FAIR VALUE CHANGE ACCOUNT			
- Shareholders		(1,436)	(5,029)
- Policyholders		(5,587)	(21,013)
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		27,770,026	24,556,501
APPLICATION OF FUNDS			
INVESTMENTS			
Investments - Shareholders	NL-12-Investment Schedule	24,700,842	18,686,597
Investments - Policyholders	NL-12(A)-Investment Schedule	96,131,828	78,088,612
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	897,996	660,456
DEFERRED TAX ASSET (NET)		268,943	433,800
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,296,077	3,699,597
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	19,740,067	23,047,878
Sub-Total (A)		21,036,144	26,747,475

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	89,890,112	78,566,033
	PROVISIONS	NL-18-Provisions Schedule	25,375,615	21,494,406
	Sub-Total (B)		115,265,727	100,060,439
	NET CURRENT ASSETS (C) = (A - B)		(94,229,583)	(73,312,964)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	TOTAL		27,770,026	24,556,501

CONTINGENT LIABILITIES

(₹ In 000)

	Particulars		AS AT 31ST MARCH 2021	AS AT 31ST MARCH 2020
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debt 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		1,796,301	1,797,066
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	TOTAL		1,796,301	1,797,066

PERIODIC DISCLOSURES

FORM NL-4- PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2021				PERIOD ENDED 31ST MARCH 2021			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	1,462,989	435,383	17,810,992	19,709,364	8,149,581	1,560,124	74,399,129	84,108,834
	1,462,989	435,383	17,810,992	19,709,364	8,149,581	1,560,124	74,399,129	84,108,834
Add: Premium on reinsurance accepted	46,910	15,546	13,135	75,591	956,948	31,806	146,379	1,135,133
Less : Premium on reinsurance ceded	1,354,320	259,103	4,016,410	5,629,833	8,367,666	805,400	23,202,100	32,375,166
Net Premium	155,579	191,826	13,807,717	14,155,122	738,863	786,530	51,343,408	52,868,801
Adjustment for change in reserve for unexpired risks	(83,729)	(26,408)	1,408,020	1,297,883	(92,811)	31,166	3,942,853	3,881,208
Premium Earned (Net)	239,308	218,234	12,399,697	12,857,239	831,674	755,364	47,400,555	48,987,593

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020				PERIOD ENDED 31ST MARCH 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Premium from direct business written	1,151,041	409,456	16,029,077	17,589,574	5,309,100	1,767,932	72,533,372	79,610,404
	1,151,041	409,456	16,029,077	17,589,574	5,309,100	1,767,932	72,533,372	79,610,404
Add: Premium on reinsurance accepted	47,755	(4,893)	36,429	79,291	955,209	7,411	131,678	1,094,298
Less : Premium on reinsurance ceded	963,537	258,141	4,724,068	5,945,746	5,509,874	987,603	26,794,835	33,292,312
Net Premium	235,259	146,422	11,341,438	11,723,119	754,435	787,740	45,870,215	47,412,390
Adjustment for change in reserve for unexpired risks	53,550	(63,168)	252,290	242,672	162,149	50,892	946,136	1,159,177
Premium Earned (Net)	181,709	209,590	11,089,148	11,480,447	592,286	736,848	44,924,079	46,253,213

PERIODIC DISCLOSURES

FORM NL-4 (A) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2021			PERIOD ENDED 31ST MARCH 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	394,341	41,042	435,383	1,430,073	130,051	1,560,124
	394,341	41,042	435,383	1,430,073	130,051	1,560,124
Add: Premium on reinsurance accepted	7,479	8,067	15,546	23,739	8,067	31,806
Less : Premium on reinsurance ceded	211,199	47,904	259,103	683,584	121,816	805,400
Net Premium	190,621	1,205	191,826	770,228	16,302	786,530
Adjustment for change in reserve for unexpired risks	(22,341)	(4,067)	(26,408)	35,056	(3,890)	31,166
Premium Earned (Net)	212,962	5,272	218,234	735,172	20,192	755,364

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020			PERIOD ENDED 31ST MARCH 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	401,663	7,793	409,456	1,724,457	43,475	1,767,932
	401,663	7,793	409,456	1,724,457	43,475	1,767,932
Add: Premium on reinsurance accepted	(4,893)	-	(4,893)	7,411	-	7,411
Less : Premium on reinsurance ceded	255,620	2,521	258,141	964,320	23,283	987,603
Net Premium	141,150	5,272	146,422	767,548	20,192	787,740
Adjustment for change in reserve for unexpired risks	(65,614)	2,446	(63,168)	42,444	8,448	50,892
Premium Earned (Net)	206,764	2,826	209,590	725,104	11,744	736,848

PERIODIC DISCLOSURES

FORM NL-4 (B) - PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2021											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	5,166,143	6,615,614	11,781,757	292,077	(6)	102,793	200,458	131,733	3,034,296	1,341,259	926,625	17,810,992
	5,166,143	6,615,614	11,781,757	292,077	(6)	102,793	200,458	131,733	3,034,296	1,341,259	926,625	17,810,992
Add: Premium on reinsurance accepted	-	-	-	11,232	(4,738)	-	-	733	-	-	5,908	13,135
Less : Premium on reinsurance ceded	1,288,887	365,017	1,653,904	253,514	(940)	5,217	42,280	60,876	412,199	1,044,626	544,734	4,016,410
Net Premium	3,877,256	6,250,597	10,127,853	49,795	(3,804)	97,576	158,178	71,590	2,622,097	296,633	387,799	13,807,717
Adjustment for change in reserve for unexpired risks	812,748	1,746,238	2,558,986	5,234	(8)	10,186	(47,143)	(18,950)	(700,175)	(421,674)	21,564	1,408,020
Premium Earned (Net)	3,064,508	4,504,359	7,568,867	44,561	(3,796)	87,390	205,321	90,540	3,322,272	718,307	366,235	12,399,697

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 31ST MARCH 2021											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	17,230,950	19,980,392	37,211,342	1,007,907	849	370,971	1,016,932	517,596	15,625,488	15,412,859	3,235,185	74,399,129
	17,230,950	19,980,392	37,211,342	1,007,907	849	370,971	1,016,932	517,596	15,625,488	15,412,859	3,235,185	74,399,129
Add: Premium on reinsurance accepted	-	-	-	39,988	(4,738)	-	-	33,189	-	-	77,940	146,379
Less : Premium on reinsurance ceded	4,319,791	1,077,316	5,397,107	875,810	(86)	18,626	131,818	239,909	2,430,446	12,171,912	1,936,558	23,202,100
Net Premium	12,911,159	18,903,076	31,814,235	172,085	(3,803)	352,345	885,114	310,876	13,195,042	3,240,947	1,376,567	51,343,408
Adjustment for change in reserve for unexpired risks	1,740,690	1,393,608	3,134,298	(1,121)	(164)	30,176	38,761	38,609	540,367	29,390	132,537	3,942,853
Premium Earned (Net)	11,170,469	17,509,468	28,679,937	173,206	(3,639)	322,169	846,353	272,267	12,654,675	3,211,557	1,244,030	47,400,555

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	4,292,663	5,399,476	9,692,139	193,778	753	88,200	194,181	69,433	3,359,593	1,746,211	684,789	16,029,077
	4,292,663	5,399,476	9,692,139	193,778	753	88,200	194,181	69,433	3,359,593	1,746,211	684,789	16,029,077
Add: Premium on reinsurance accepted	-	-	-	15,908	-	-	-	16,290	-	-	4,231	36,429
Less : Premium on reinsurance ceded	1,463,192	283,072	1,746,264	162,636	700	4,410	28,862	36,706	993,508	1,339,751	411,231	4,724,068
Net Premium	2,829,471	5,116,404	7,945,875	47,050	53	83,790	165,319	49,017	2,366,085	406,460	277,789	11,341,438
Adjustment for change in reserve for unexpired risks	51,173	790,958	842,131	5,754	(20)	9,176	(21,079)	(19,949)	(314,604)	(233,317)	(15,802)	252,290
Premium Earned (Net)	2,778,298	4,325,446	7,103,744	41,296	73	74,614	186,398	68,966	2,680,689	639,777	293,591	11,089,148

PREMIUM EARNED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 31ST MARCH 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	16,443,435	18,823,634	35,267,069	847,433	3,142	320,133	902,441	356,875	13,195,089	18,832,567	2,808,623	72,533,372
	16,443,435	18,823,634	35,267,069	847,433	3,142	320,133	902,441	356,875	13,195,089	18,832,567	2,808,623	72,533,372
Add: Premium on reinsurance accepted	-	-	-	48,191	(307)	-	-	45,768	8,860	-	29,166	131,678
Less : Premium on reinsurance ceded	5,748,887	985,637	6,734,524	712,636	2,046	16,011	108,719	149,978	2,536,590	14,810,364	1,723,967	26,794,835
Net Premium	10,694,548	17,837,997	28,532,545	182,988	789	304,122	793,722	252,665	10,667,359	4,022,203	1,113,822	45,870,215
Adjustment for change in reserve for unexpired risks	(1,754,417)	1,815,577	61,160	(14,264)	(37)	13,022	86,509	7,873	626,368	106,981	58,524	946,136
Premium Earned (Net)	12,448,965	16,022,420	28,471,385	197,252	826	291,100	707,213	244,792	10,040,991	3,915,222	1,055,298	44,924,079

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2021				PERIOD ENDED 31ST MARCH 2021			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	333,117	435,161	12,978,968	13,747,246	1,461,664	634,196	50,951,121	53,046,981
Add Claims Outstanding at the end of the year	7,780	(91,975)	1,431,451	1,347,256	848,330	412,669	62,216,097	63,477,096
Less Claims Outstanding at the beginning of the year	-	-	-	-	668,345	584,103	51,930,978	53,183,426
	340,897	343,186	14,410,419	15,094,502	1,641,649	462,762	61,236,240	63,340,651
Add :Re-insurance accepted	1,458	5,372	7,603	14,433	162,499	54,949	24,102	241,550
Less :Re-insurance Ceded	279,689	205,057	3,425,189	3,909,935	1,285,456	3,178	20,603,955	21,892,589
Total Claims Incurred	62,666	143,501	10,992,833	11,199,000	518,692	514,533	40,656,387	41,689,612

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020				PERIOD ENDED 31ST MARCH 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims paid								
Direct claims	730,162	307,537	11,855,743	12,893,442	2,391,171	1,036,503	45,366,933	48,794,607
Add Claims Outstanding at the end of the year	(75,297)	(57,990)	3,050,413	2,917,126	668,345	584,103	51,930,978	53,183,426
Less Claims Outstanding at the beginning of the year	-	-	-	-	815,656	562,250	40,382,090	41,759,996
	654,865	249,547	14,906,156	15,810,568	2,243,860	1,058,356	56,915,821	60,218,037
Add :Re-insurance accepted	54,112	78	82	54,272	186,012	234	1,760	188,006
Less :Re-insurance ceded	681,353	140,563	4,987,085	5,809,001	2,159,340	587,508	16,675,431	19,422,279
Total Claims Incurred	27,624	109,062	9,919,153	10,055,839	270,532	471,082	40,242,150	40,983,764

PERIODIC DISCLOSURES

FORM NL-5 (A) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2021			PERIOD ENDED 31ST MARCH 2021		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Claims paid						
	Direct claims	434,666	495	435,161	566,893	67,303	634,196
	Add Claims Outstanding at the end of the year	(90,535)	(1,440)	(91,975)	362,304	50,365	412,669
	Less Claims Outstanding at the beginning of the year	-	-	-	494,332	89,771	584,103
		344,131	(945)	343,186	434,865	27,897	462,762
	Add :Re-insurance accepted	5,372	-	5,372	54,829	120	54,949
	Less :Re-insurance Ceded	204,886	171	205,057	(22,268)	25,446	3,178
	Total Claims Incurred	144,617	(1,116)	143,501	511,962	2,571	514,533

CLAIMS INCURRED [NET]

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2020			PERIOD ENDED 31ST MARCH 2020		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
	Claims paid						
	Direct claims	277,479	30,058	307,537	940,940	95,563	1,036,503
	Add Claims Outstanding at the end of the year	(39,217)	(18,773)	(57,990)	494,332	89,771	584,103
	Less Claims Outstanding at the beginning of the year	-	-	-	504,814	57,436	562,250
		238,262	11,285	249,547	930,458	127,898	1,058,356
	Add :Re-insurance accepted	-	78	78	16	218	234
	Less :Re-insurance ceded	118,648	21,915	140,563	503,076	84,432	587,508
	Total Claims Incurred	119,614	(10,552)	109,062	427,398	43,684	471,082

PERIODIC DISCLOSURES

FORM NL-5 (B) - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2021											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	4,256,853	1,505,547	5,762,400	91,740	-	47,575	231,723	23,297	5,086,632	1,396,466	339,135	12,978,968
Add Claims Outstanding at the end of the year	(409,819)	2,741,287	2,331,468	(45,789)	(170)	(74,206)	(54,301)	(4,490)	(198,956)	(520,723)	(1,382)	1,431,451
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-
	3,847,034	4,246,834	8,093,868	45,951	(170)	(26,631)	177,422	18,807	4,887,676	875,743	337,753	14,410,419
Add :Re-insurance accepted	-	-	-	7,512	-	-	(1)	91	1	-	-	7,603
Less :Re-insurance Ceded	1,169,293	211,906	1,381,199	66,830	-	2,379	31,500	1,307	749,037	1,051,312	141,625	3,425,189
Total Claims Incurred	2,677,741	4,034,928	6,712,669	(13,367)	(170)	(29,010)	145,921	17,591	4,138,640	(175,569)	196,128	10,992,833

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 31ST MARCH 2021											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	12,290,256	4,523,927	16,814,183	389,750	-	108,776	628,183	40,078	15,516,884	16,166,650	1,286,617	50,951,121
Add Claims Outstanding at the end of the year	1,521,178	54,569,281	56,090,459	171,741	-	94,172	392,158	276,737	2,099,582	2,461,608	629,640	62,216,097
Less Claims Outstanding at the beginning of the year	1,831,350	42,746,328	44,577,678	216,850	799	148,295	355,544	191,339	1,494,294	4,264,428	681,751	51,930,978
	11,980,084	16,346,880	28,326,964	344,641	(799)	54,653	664,797	125,476	16,122,172	14,363,830	1,234,506	61,236,240
Add :Re-insurance accepted	-	-	-	9,849	728	-	5,988	91	7,446	-	-	24,102
Less :Re-insurance ceded	3,611,749	612,069	4,223,818	274,923	-	5,439	171,818	4,535	3,196,821	12,113,533	613,068	20,603,955
Total Claims Incurred	8,368,335	15,734,811	24,103,146	79,567	(71)	49,214	498,967	121,032	12,932,797	2,250,297	621,438	40,656,387

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	3,530,447	2,335,054	5,865,501	80,910	-	14,180	219,882	15,438	4,138,075	1,197,698	324,059	11,855,743
Add Claims Outstanding at the end of the year	(394,513)	3,021,353	2,626,840	(35,516)	(634)	(1,850)	(99,387)	(29,171)	(327,235)	944,635	(27,269)	3,050,413
Less Claims Outstanding at the beginning of the year	-	-	-	-	-	(1)	-	-	-	-	1	-
	3,135,934	5,356,407	8,492,341	45,394	(634)	12,331	120,495	(13,733)	3,810,840	2,142,333	296,789	14,906,156
Add :Re-insurance accepted	-	-	-	82	-	-	-	-	-	-	-	82
Less :Re-insurance ceded	1,036,073	1,272,428	2,308,501	56,857	-	664	28,181	980	1,173,503	1,263,038	155,361	4,987,085
Total Claims Incurred	2,099,861	4,083,979	6,183,840	(11,381)	(634)	11,667	92,314	(14,713)	2,637,337	879,295	141,428	9,919,153

CLAIMS INCURRED [NET]

(₹ In 000)

Particulars	PERIOD ENDED 31ST MARCH 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Claims paid												
Direct claims	12,972,181	8,403,918	21,376,099	269,252	-	98,584	860,429	30,386	11,558,215	9,294,418	1,879,550	45,366,933
Add Claims Outstanding at the end of the year	1,831,350	42,746,328	44,577,678	216,850	799	148,295	355,544	191,339	1,494,294	4,264,428	681,751	51,930,978
Less Claims Outstanding at the beginning of the year	1,953,185	33,589,844	35,543,029	202,514	1,958	147,210	599,720	154,799	1,284,820	1,844,523	603,517	40,382,090
	12,850,346	17,560,402	30,410,748	283,588	(1,159)	99,669	616,253	66,926	11,767,689	11,714,323	1,957,784	56,915,821
Add :Re-insurance accepted	-	-	-	211	-	-	-	-	1,549	-	-	1,760
Less :Re-insurance ceded	2,942,195	2,479,786	5,421,981	172,983	-	5,053	93,525	6,968	2,010,302	7,692,289	1,272,330	16,675,431
Total Claims Incurred	9,908,151	15,080,616	24,988,767	110,816	(1,159)	94,616	522,728	59,958	9,758,936	4,022,034	685,454	40,242,150

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2021				PERIOD ENDED 31ST MARCH 2021			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	226,969	46,162	1,580,677	1,853,808	908,654	163,969	5,359,518	6,432,141
Add: Commission on Re-insurance Accepted	4,558	414	1,224	6,196	47,667	1,150	15,693	64,510
Less: Commission on Re-insurance Ceded	74,161	24,724	1,181,143	1,280,028	1,329,121	104,226	2,931,671	4,365,018
Net Commission	157,366	21,852	400,758	579,976	(372,800)	60,893	2,443,540	2,131,633
Break-up of the expenses (Gross) incurred to procure business:								
Agents	71,714	18,099	562,717	652,530	240,271	56,200	1,770,079	2,066,550
Brokers	147,849	27,986	940,215	1,116,050	641,538	107,396	3,296,198	4,045,132
Corporate Agency	7,279	6	18,985	26,270	25,698	83	72,307	98,088
Others (Web Aggregator, CSC, IMF and MISP)	127	71	58,760	58,958	1,147	290	220,934	222,371
TOTAL (B)	226,969	46,162	1,580,677	1,853,808	908,654	163,969	5,359,518	6,432,141

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020				PERIOD ENDED 31ST MARCH 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Commission paid								
Direct	123,069	29,699	1,216,573	1,369,341	482,250	121,041	4,776,504	5,379,795
Add: Commission on Re-insurance Accepted	7,475	(51)	5,293	12,717	43,024	118	14,092	57,234
Less: Commission on Re-insurance Ceded	382,565	32,154	620,048	1,034,767	1,062,336	137,295	2,583,723	3,783,354
Net Commission	(252,021)	(2,506)	601,818	347,291	(537,062)	(16,136)	2,206,873	1,653,675
Break-up of the expenses (Gross) incurred to procure business:								
Agents	44,490	12,254	320,829	377,573	145,044	49,533	1,184,660	1,379,237
Brokers	70,836	17,373	730,064	818,273	312,353	71,253	2,982,662	3,366,268
Corporate Agency	7,383	20	16,419	23,822	24,158	80	55,047	79,285
Others (Web Aggregator, CSC, IMF and MISP)	360	52	149,261	149,673	695	175	554,135	555,005
TOTAL (B)	123,069	29,699	1,216,573	1,369,341	482,250	121,041	4,776,504	5,379,795

PERIODIC DISCLOSURES

FORM NL-6 (A) -COMMISSION SCHEDULE

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2021			PERIOD ENDED 31ST MARCH 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	45,574	588	46,162	161,282	2,687	163,969
Add: Commission on Re-insurance Accepted	172	242	414	908	242	1,150
Less: Commission on Re-insurance Ceded	22,727	1,997	24,724	98,688	5,538	104,226
Net Commission	23,019	(1,167)	21,852	63,502	(2,609)	60,893
Break-up of the expenses (Gross) incurred to procure business:						
Agents	17,744	355	18,099	54,783	1,417	56,200
Brokers	27,753	233	27,986	106,126	1,270	107,396
Corporate Agency	6	-	6	83	-	83
Others (Web Aggregator, CSC, IMF and MISIP)	71	-	71	290	-	290
TOTAL (B)	45,574	588	46,162	161,282	2,687	163,969

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2020			PERIOD ENDED 31ST MARCH 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission paid						
Direct	28,924	775	29,699	118,002	3,039	121,041
Add: Commission on Re-insurance Accepted	(51)	-	(51)	118	-	118
Less: Commission on Re-insurance Ceded	32,050	104	32,154	135,231	2,064	137,295
Net Commission	(3,177)	671	(2,506)	(17,111)	975	(16,136)
Break-up of the expenses (Gross) incurred to procure business:						
Agents	11,828	426	12,254	47,795	1,738	49,533
Brokers	17,024	349	17,373	69,952	1,301	71,253
Corporate Agency	20	-	20	80	-	80
Others (Web Aggregator, CSC, IMF and MISIP)	52	-	52	175	-	175
TOTAL (B)	28,924	775	29,699	118,002	3,039	121,041

PERIODIC DISCLOSURES

FORM NL-6 (B) - COMMISSION SCHEDULE

COMMISSION (₹ In 000)

Particulars	QUARTER ENDED 31ST MARCH 2021											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	1,001,350	158,199	1,159,549	37,949	-	19,231	24,407	23,955	208,041	-	107,545	1,580,677
Add: Commission on Re-insurance Accepted	-	-	-	1,001	(511)	-	-	74	-	-	660	1,224
Less: Commission on Re-insurance Ceded	324,532	16,527	341,059	121,536	-	771	3,307	5,117	23,681	582,409	103,263	1,181,143
Net Commission	676,818	141,672	818,490	(82,586)	(511)	18,460	21,100	18,912	184,360	(582,409)	4,942	400,758
Break-up of the expenses (Gross) incurred to procure business:												
Agents	274,710	101,996	376,706	17,156	-	13,030	10,086	5,573	90,518	-	49,648	562,717
Brokers	669,864	48,235	718,099	20,633	-	6,040	11,888	18,255	115,840	-	49,460	940,215
Corporate Agency	5,465	2,111	7,576	129	-	56	1,981	3	1,136	-	8,104	18,985
Others (Web Aggregator, CSC, IMF and MISP)	51,311	5,857	57,168	31	-	105	452	124	547	-	333	58,760
TOTAL (B)	1,001,350	158,199	1,159,549	37,949	-	19,231	24,407	23,955	208,041	-	107,545	1,580,677

COMMISSION (₹ In 000)

Particulars	PERIOD ENDED 31ST MARCH 2021											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	3,287,265	417,815	3,705,080	132,969	20	69,127	110,975	102,721	837,483	-	401,143	5,359,518
Add: Commission on Re-insurance Accepted	-	-	-	5,245	(511)	-	-	139	-	-	10,820	15,693
Less: Commission on Re-insurance Ceded	1,070,404	77,875	1,148,279	256,648	10	2,782	15,464	21,045	148,832	1,057,373	281,238	2,931,671
Net Commission	2,216,861	339,940	2,556,801	(118,434)	(501)	66,345	95,511	81,815	688,651	(1,057,373)	130,725	2,443,540
Break-up of the expenses (Gross) incurred to procure business:												
Agents	839,030	266,653	1,105,683	56,136	-	43,162	39,480	14,079	347,448	-	164,091	1,770,079
Brokers	2,228,564	127,027	2,355,591	76,403	20	25,403	64,042	88,446	478,231	-	208,062	3,296,198
Corporate Agency	20,524	7,538	28,062	345	-	111	6,900	24	8,858	-	28,007	72,307
Others (Web Aggregator, CSC, IMF and MISP)	199,147	16,597	215,744	85	-	451	553	172	2,946	-	983	220,934
TOTAL (B)	3,287,265	417,815	3,705,080	132,969	20	69,127	110,975	102,721	837,483	-	401,143	5,359,518

COMMISSION (₹ In 000)												
Particulars	QUARTER ENDED 31ST MARCH 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	822,201	89,485	911,686	27,626	16	16,590	18,774	15,924	144,850	-	81,107	1,216,573
Add: Commission on Re-insurance Accepted	-	-	-	1,470	-	-	-	3,258	-	-	565	5,293
Less: Commission on Re-insurance Ceded	374,191	11,773	385,964	34,231	6	661	3,231	5,837	49,108	47,199	93,811	620,048
Net Commission	448,010	77,712	525,722	(5,135)	10	15,929	15,543	13,345	95,742	(47,199)	(12,139)	601,818
Break-up of the expenses (Gross) incurred to procure business:												
Agents	142,104	41,248	183,352	13,127	-	9,594	8,996	4,391	70,608	-	30,761	320,829
Brokers	558,825	22,958	581,783	14,422	16	6,905	7,533	11,395	71,250	-	36,760	730,064
Corporate Agency	4,618	1,859	6,477	57	-	10	1,423	4	666	-	7,782	16,419
Others (Web Aggregator, CSC, IMF and MISP)	116,654	23,420	140,074	20	-	81	822	134	2,326	-	5,804	149,261
TOTAL (B)	822,201	89,485	911,686	27,626	16	16,590	18,774	15,924	144,850	-	81,107	1,216,573
COMMISSION (₹ In 000)												
Particulars	PERIOD ENDED 31ST MARCH 2020											
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
Commission paid												
Direct	3,142,246	294,797	3,437,043	116,669	71	64,017	92,383	86,900	646,507	-	332,914	4,776,504
Add: Commission on Re-insurance Accepted	-	-	-	4,310	-	-	-	4,837	89	-	4,856	14,092
Less: Commission on Re-insurance Ceded	1,472,224	46,763	1,518,987	95,334	3	2,401	14,128	16,746	155,325	516,535	264,264	2,583,723
Net Commission	1,670,022	248,034	1,918,056	25,645	68	61,616	78,255	74,991	491,271	(516,535)	73,506	2,206,873
Break-up of the expenses (Gross) incurred to procure business:												
Agents	516,236	137,517	653,753	49,402	-	38,754	41,246	13,334	258,715	-	129,456	1,184,660
Brokers	2,160,268	81,954	2,242,222	66,929	71	24,774	45,053	73,372	368,305	-	161,936	2,982,662
Corporate Agency	16,351	5,901	22,252	176	-	54	3,951	43	5,578	-	22,993	55,047
Others (Web Aggregator, CSC, IMF and MISP)	449,391	69,425	518,816	162	-	435	2,133	151	13,909	-	18,529	554,135
TOTAL (B)	3,142,246	294,797	3,437,043	116,669	71	64,017	92,383	86,900	646,507	-	332,914	4,776,504

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2021				PERIOD ENDED 31ST MARCH 2021			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	9,321	11,819	864,467	885,607	51,502	54,825	3,578,881	3,685,208
2	Travel, conveyance and vehicle running expenses	578	643	43,303	44,524	1,189	1,266	82,645	85,100
3	Training expenses	15	19	1,310	1,344	62	66	4,308	4,436
4	Rents, rates & taxes	1,302	1,612	116,296	119,210	6,338	6,747	440,406	453,491
5	Repairs	781	907	62,943	64,631	2,472	2,631	171,752	176,855
6	Printing & stationery	283	325	22,412	23,020	824	877	57,238	58,939
7	Communication	454	517	35,400	36,371	1,198	1,275	83,259	85,732
8	Legal & professional charges	2,204	2,716	195,461	200,381	10,441	11,114	725,535	747,090
9	Auditors' fees, expenses etc								
	(a) as auditor	16	19	1,290	1,325	49	52	3,399	3,500
	(b) as adviser or in any other capacity, in respect of								-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	5	5	365	375	13	13	874	900
10	Advertisement and publicity	8,010	9,044	615,817	632,871	19,530	20,790	1,357,158	1,397,478
11	Interest & Bank Charges	1,278	1,451	99,148	101,877	3,286	3,499	228,397	235,182
12	Others :		-						
	Policy Stamps	24	-	2,556	2,580	44	-	4,833	4,877
	Information & Technology Expenses	715	897	65,465	67,077	3,795	4,039	263,681	271,515
	Electricity & Water Charges	171	204	14,456	14,831	678	721	47,089	48,488
	Courtesies & Entertainment	224	254	17,307	17,785	562	598	39,031	40,191
	Others	909	1,063	73,825	75,797	2,974	3,168	206,707	212,849
13	Depreciation	960	1,157	82,177	84,294	3,970	4,226	275,886	284,082
14	Goods and Service Tax Expense	(99)	(82)	(4,305)	(4,486)	389	415	27,067	27,871
	TOTAL	27,151	32,570	2,309,693	2,369,414	109,316	116,322	7,598,146	7,823,784

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2020				PERIOD ENDED 31ST MARCH 2020			
		Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
1	Employees' remuneration & welfare benefits	14,487	8,635	687,021	710,143	48,450	50,588	2,945,762	3,044,800
2	Travel, conveyance and vehicle running expenses	1,347	832	64,749	66,928	4,348	4,539	264,317	273,204
3	Training expenses	76	41	3,477	3,594	274	285	16,619	17,178
4	Rents, rates & taxes	2,169	1,373	105,243	108,785	6,834	7,135	415,487	429,456
5	Repairs	886	618	44,701	46,205	2,490	2,600	151,386	156,476
6	Printing & stationery	652	512	34,610	35,774	1,537	1,605	93,450	96,592
7	Communication	771	555	39,440	40,766	2,071	2,161	125,884	130,116
8	Legal & professional charges	6,277	4,845	330,580	341,702	15,216	15,887	925,109	956,212
9	Auditors' fees, expenses etc								
	(a) as auditor	14	9	702	725	46	48	2,806	2,900
	(b) as adviser or in any other capacity, in respect of								-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	3	3	169	175	11	12	677	700
10	Advertisement and publicity	7,810	5,898	407,470	421,178	19,614	20,479	1,192,513	1,232,606
11	Interest & Bank Charges	1,016	768	53,029	54,813	2,543	2,655	154,615	159,813
12	Others :								
	Policy Stamps	19	-	2,586	2,605	39	-	5,139	5,178
	Information & Technology Expenses	1,310	874	64,893	67,077	3,895	4,067	236,802	244,764
	Electricity & Water Charges	400	272	19,972	20,644	1,161	1,212	70,574	72,947
	Courtesies & Entertainment	421	269	20,505	21,195	1,321	1,381	80,391	83,093
	Others	1,425	1,288	80,668	83,381	2,483	2,595	151,055	156,133
13	Depreciation	1,246	808	61,037	63,091	3,818	3,986	232,120	239,924
14	Goods and Service Tax Expense	684	421	32,796	33,901	2,226	2,326	135,416	139,968
	TOTAL	41,013	28,021	2,053,648	2,122,682	118,377	123,561	7,200,122	7,442,060

PERIODIC DISCLOSURES

FORM NL-7 (A) -OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2021			PERIOD ENDED 31ST MARCH 2021		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	11,775	44	11,819	53,689	1,136	54,825
2	Travel, conveyance and vehicle running expenses	633	10	643	1,240	26	1,266
3	Training expenses	19	-	19	65	1	66
4	Rents, rates & taxes	1,602	10	1,612	6,607	140	6,747
5	Repairs	896	11	907	2,576	55	2,631
6	Printing & stationery	321	4	325	859	18	877
7	Communication	510	7	517	1,249	26	1,275
8	Legal & professional charges	2,699	17	2,716	10,884	230	11,114
9	Auditors' fees, expenses etc						
	(a) as auditor	19	-	19	51	1	52
	(b) as adviser or in any other capacity, in respect of						
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	5	-	5	13	-	13
10	Advertisement and publicity	8,911	133	9,044	20,359	431	20,790
11	Interest & Bank Charges	1,430	21	1,451	3,426	73	3,499
12	<u>Others :</u>						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	893	4	897	3,955	84	4,039
	Electricity & Water Charges	202	2	204	706	15	721
	Courtesies & Entertainment	251	3	254	586	12	598
	Others	1,050	13	1,063	3,102	66	3,168
13	Depreciation	1,147	10	1,157	4,138	88	4,226
14	Goods and Service Tax Expense	(78)	(4)	(82)	406	9	415
	TOTAL	32,285	285	32,570	113,911	2,411	116,322

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	QUARTER ENDED 31ST MARCH 2020			PERIOD ENDED 31ST MARCH 2020		
		Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
1	Employees' remuneration & welfare benefits	8,315	320	8,635	49,292	1,296	50,588
2	Travel, conveyance and vehicle running expenses	803	29	832	4,423	116	4,539
3	Training expenses	40	1	41	278	7	285
4	Rents, rates & taxes	1,324	49	1,373	6,952	183	7,135
5	Repairs	598	20	618	2,533	67	2,600
6	Printing & stationery	497	15	512	1,564	41	1,605
7	Communication	538	17	555	2,106	55	2,161
8	Legal & professional charges	4,694	151	4,845	15,480	407	15,887
9	Auditors' fees, expenses etc						
	(a) as auditor	9	-	9	47	1	48
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	3	-	3	12	-	12
10	Advertisement and publicity	5,712	186	5,898	19,954	525	20,479
11	Interest & Bank Charges	744	24	768	2,587	68	2,655
12	Others :						
	Policy Stamps	-	-	-	-	-	-
	Information & Technology Expenses	843	31	874	3,962	105	4,067
	Electricity & Water Charges	263	9	272	1,181	31	1,212
	Courtesies & Entertainment	259	10	269	1,345	36	1,381
	Others	1,251	37	1,288	2,528	67	2,595
13	Depreciation	780	28	808	3,884	102	3,986
14	Goods and Service Tax Expense	404	17	421	2,266	60	2,326
	TOTAL	27,077	944	28,021	120,394	3,167	123,561

PERIODIC DISCLOSURES

FORM NL-7 (B) - OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

		QUARTER ENDED 31ST MARCH 2021											
	Particulars	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	246,678	402,664	649,342	3,152	-	6,136	9,128	4,366	155,170	12,988	24,185	864,467
2	Travel, conveyance and vehicle running expenses	11,314	17,166	28,480	149	-	300	663	249	10,157	2,131	1,174	43,303
3	Training expenses	363	575	938	4	-	10	16	7	262	37	36	1,310
4	Rents, rates & taxes	32,742	52,894	85,636	420	-	822	1,315	601	21,889	2,377	3,236	116,296
5	Repairs	17,002	26,557	43,559	222	-	440	854	346	13,491	2,306	1,725	62,943
6	Printing & stationery	6,011	9,335	15,346	79	-	157	313	125	4,899	881	612	22,412
7	Communication	9,419	14,521	23,940	123	-	246	508	199	7,916	1,502	966	35,400
8	Legal & professional charges	54,873	88,443	143,316	705	-	1,381	2,242	1,014	37,149	4,219	5,435	195,461
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	347	540	887	4	-	9	18	7	280	50	35	1,290
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	97	150	247	1	-	3	5	2	82	15	10	365
10	Advertisement and publicity	162,858	249,774	412,632	2,134	-	4,282	9,039	3,491	139,965	27,516	16,758	615,817
11	Interest & Bank Charges	26,327	40,522	66,849	345	-	690	1,434	558	22,291	4,279	2,702	99,148
12	Others :	-	-	-	-	-	-	-	-	-	-	-	-
	Policy Stamps	797	1,213	2,010	4	-	104	11	-	38	-	389	2,556
	Information & Technology Expenses	18,601	30,265	48,866	237	-	465	707	333	11,932	1,096	1,829	65,465
	Electricity & Water Charges	3,987	6,337	10,324	52	-	102	180	77	2,910	412	399	14,456
	Courtesies & Entertainment	4,586	7,047	11,633	60	-	121	252	98	3,911	760	472	17,307
	Others	19,999	31,311	51,310	259	-	516	990	405	15,692	2,625	2,028	73,825
13	Depreciation	22,755	36,278	59,033	294	-	578	1,005	435	16,339	2,220	2,273	82,177
14	Goods and Service Tax Expense	(744)	(610)	(1,354)	(11)	-	(27)	(142)	(36)	(1,881)	(752)	(102)	(4,305)
	TOTAL	638,012	1,014,982	1,652,994	8,233	-	16,335	28,538	12,277	462,492	64,662	64,162	2,309,693

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

	Particulars	PERIOD ENDED 31ST MARCH 2021											Total Miscellaneous
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	
1	Employees' remuneration & welfare benefits	899,970	1,317,635	2,217,605	11,995	-	24,560	61,697	21,670	919,758	225,908	95,688	3,578,881
2	Travel, conveyance and vehicle running expenses	20,783	30,427	51,210	277	-	567	1,425	500	21,239	5,217	2,210	82,645
3	Training expenses	1,084	1,586	2,670	14	-	30	74	26	1,107	272	115	4,308
4	Rents, rates & taxes	110,747	162,144	272,891	1,476	-	3,022	7,592	2,667	113,183	27,800	11,775	440,406
5	Repairs	43,190	63,234	106,424	576	-	1,179	2,961	1,040	44,140	10,841	4,591	171,752
6	Printing & stationery	14,393	21,074	35,467	192	-	393	987	347	14,709	3,613	1,530	57,238
7	Communication	20,937	30,653	51,590	279	-	571	1,435	504	21,397	5,256	2,227	83,259
8	Legal & professional charges	182,448	267,120	449,568	2,432	-	4,979	12,508	4,393	186,459	45,798	19,398	725,535
9	Auditors' fees, expenses etc												
	(a) as auditor	855	1,251	2,106	11	-	23	59	20	874	215	91	3,399
	(b) as adviser or in any other capacity, in respect of												
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	220	322	542	3	-	6	15	5	225	55	23	874
10	Advertisement and publicity	341,280	499,664	840,944	4,549	-	9,314	23,396	8,217	348,784	85,668	36,286	1,357,158
11	Interest & Bank Charges	57,434	84,089	141,523	766	-	1,567	3,937	1,383	58,697	14,417	6,107	228,397
12	Others												
	Policy Stamps	1,518	2,223	3,741	7	-	197	17	1	111	-	759	4,833
	Information & Technology Expenses	66,307	97,079	163,386	883	-	1,810	4,546	1,597	67,765	16,644	7,050	263,681
	Electricity & Water Charges	11,841	17,337	29,178	158	-	323	812	285	12,102	2,972	1,259	47,089
	Courtesies & Entertainment	9,815	14,370	24,185	131	-	268	673	236	10,030	2,464	1,044	39,031
	Others	51,980	76,103	128,083	693	-	1,418	3,563	1,252	53,122	13,048	5,528	206,707
13	Depreciation	69,376	101,573	170,949	925	-	1,893	4,756	1,670	70,902	17,415	7,376	275,886
14	Goods and Service Tax Expense	6,806	9,965	16,771	91	-	186	466	164	6,956	1,709	724	27,067
	TOTAL	1,910,984	2,797,849	4,708,833	25,458	-	52,306	130,919	45,977	1,951,560	479,312	203,781	7,598,146

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

Particulars		QUARTER ENDED 31ST MARCH 2020											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	172,296	313,349	485,645	2,858	3	5,118	9,864	2,904	142,014	21,776	16,839	687,021
2	Travel, conveyance and vehicle running expenses	16,167	29,260	45,427	268	1	479	942	279	13,489	2,279	1,585	64,749
3	Training expenses	881	1,621	2,502	14	-	26	49	14	705	81	86	3,477
4	Rents, rates & taxes	26,202	47,271	73,473	436	-	775	1,543	459	22,036	3,945	2,576	105,243
5	Repairs	10,994	19,565	30,559	184	1	323	678	204	9,557	2,103	1,092	44,701
6	Printing & stationery	8,385	14,662	23,047	141	1	245	546	168	7,586	2,032	844	34,610
7	Communication	9,660	17,105	26,765	162	-	283	605	183	8,493	1,986	963	39,440
8	Legal & professional charges	80,263	140,711	220,974	1,349	3	2,340	5,188	1,589	72,205	18,863	8,069	330,580
9	Auditors' fees, expenses etc												
	(a) as auditor	175	316	491	3	-	6	11	3	146	26	16	702
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	42	76	118	1	-	1	3	1	35	6	4	169
10	Advertisement and publicity	99,212	174,507	273,719	1,666	3	2,897	6,348	1,939	88,589	22,360	9,949	407,470
11	Interest & Bank Charges	12,908	22,699	35,607	217	1	377	825	253	11,534	2,920	1,295	53,029
12	Others:												
	Policy Stamps	768	1,320	2,088	3	-	86	7	-	27	-	375	2,586
	Information & Technology Expenses	16,052	28,751	44,803	268	-	473	968	290	13,740	2,762	1,589	64,893
	Electricity & Water Charges	4,928	8,802	13,730	83	-	145	300	91	4,247	889	487	19,972
	Courtesies & Entertainment	5,102	9,198	14,300	85	-	151	301	90	4,297	779	502	20,505
	Others	19,185	32,809	51,994	326	2	552	1,333	417	18,206	5,874	1,964	80,668
13	Depreciation	15,148	27,234	42,382	252	-	446	903	270	12,850	2,439	1,495	61,037
14	Goods and Service Tax Expense	8,197	14,851	23,048	137	-	243	475	141	6,820	1,127	805	32,796
	TOTAL	506,565	904,107	1,410,672	8,453	15	14,966	30,889	9,295	436,576	92,247	50,535	2,053,648

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ In 000)

Particulars		PERIOD ENDED 31ST MARCH 2020											
		Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Crop	Other Miscellaneous	Total Miscellaneous
1	Employees' remuneration & welfare benefits	686,799	1,145,547	1,832,346	11,751	51	19,531	50,972	16,226	685,052	258,304	71,529	2,945,762
2	Travel, conveyance and vehicle running expenses	61,625	102,788	164,413	1,054	5	1,752	4,574	1,456	61,468	23,177	6,418	264,317
3	Training expenses	3,875	6,463	10,338	66	-	110	288	92	3,865	1,457	403	16,619
4	Rents, rates & taxes	96,870	161,575	258,445	1,657	7	2,755	7,189	2,289	96,624	36,433	10,088	415,487
5	Repairs	35,295	58,871	94,166	604	3	1,004	2,620	833	35,206	13,275	3,675	151,386
6	Printing & stationery	21,788	36,341	58,129	373	2	620	1,617	515	21,732	8,194	2,268	93,450
7	Communication	29,350	48,954	78,304	502	2	835	2,178	693	29,275	11,038	3,057	125,884
8	Legal & professional charges	215,687	359,756	575,443	3,690	16	6,134	16,008	5,095	215,139	81,120	22,464	925,109
9	Auditors' fees, expenses etc												
	(a) as auditor	654	1,091	1,745	11	-	19	49	15	652	246	69	2,806
	(b) as adviser or in any other capacity, in respect of			-									-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity (Tax Audit Fees)	158	263	421	3	-	4	12	4	157	59	17	677
10	Advertisement and publicity	278,032	463,744	741,776	4,757	20	7,906	20,635	6,569	277,326	104,567	28,957	1,192,513
11	Interest & Bank Charges	36,048	60,127	96,175	617	3	1,025	2,674	852	35,957	13,558	3,754	154,615
12	Others :												
	Policy Stamps	1,540	2,569	4,109	7	-	169	15	1	63	-	775	5,139
	Information & Technology Expenses	55,210	92,088	147,298	945	4	1,570	4,097	1,304	55,070	20,764	5,750	236,802
	Electricity & Water Charges	16,454	27,445	43,899	282	1	468	1,221	389	16,412	6,188	1,714	70,574
	Courtesies & Entertainment	18,743	31,262	50,005	321	1	533	1,391	443	18,695	7,050	1,952	80,391
	Others	35,218	58,742	93,960	603	3	1,001	2,614	832	35,128	13,245	3,669	151,055
13	Depreciation	54,118	90,267	144,385	926	4	1,538	4,017	1,279	53,981	20,354	5,636	232,120
14	Goods and Service Tax Expense	31,572	52,660	84,232	541	2	898	2,343	746	31,492	11,874	3,288	135,416
	TOTAL	1,679,036	2,800,553	4,479,589	28,710	124	47,872	124,514	39,633	1,673,294	630,903	175,483	7,200,122

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

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2021	AS AT 31ST MARCH 2020
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	4,000,000	4,000,000
2	Issued Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	2,742,183	2,742,183
3	Subscribed Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	2,742,183	2,742,183
4	Called up Capital 274218300 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	2,742,183	2,742,183
	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	2,742,183	2,742,183

PERIODIC DISCLOSURES**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	AS AT 31ST MARCH 2021		AS AT 31ST MARCH 2020	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	139,851,333	51	139,851,333	51
· Foreign	134,366,967	49	134,366,967	49
Others	-	-	-	-
TOTAL	274,218,300	100	274,218,300	100

PERIODIC DISCLOSURES**FORM NL-10-RESERVE AND SURPLUS SCHEDULE****(₹ In 000)**

	Particulars	AS AT 31ST MARCH 2021	AS AT 31ST MARCH 2020
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	4,519,821	4,519,821
	Additions during the year	-	-
	Closing Balance	4,519,821	4,519,821
4	General Reserves	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	20,513,879	17,319,373
	TOTAL	25,034,866	21,840,360

PERIODIC DISCLOSURES**FORM NL-11-BORROWINGS SCHEDULE**

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2021	AS AT 31ST MARCH 2020
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES			
FORM NL-12-INVESTMENTS SHAREHOLDERS			
(₹ In 000)			
	Particulars	AS AT 31ST MARCH 2021	AS AT 31ST MARCH 2020
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	9,412,321	6,404,247
2	Other Approved Securities	655,745	444,075
3	Other Investments		
	Equity Shares	5,372	3,525
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	2,463,129	2,039,449
	Non Convertible Debenture/ Bonds	585,802	329,312
	Other Securities - CD/CP	-	-
	Subsidiaries	1,022	965
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,563,359	5,299,318
5	Other than approved investments		
	Mutual Funds	4,793	2,628
	Non Convertible Debenture	-	214,554
	Less: Provision for diminution in the value of investments	-	(84,961)
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	273,542	263,629
2	Other Approved Securities	2,935,907	2,193,322
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	460,227	108,175
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	675,705	599,467
	Non Convertible Debenture/ Bonds	153,436	453,875
	Others Securities - CD/CP	-	144,080
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	490,347	128,024
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	51,105	222,081
	Less: Provision for diminution in the value of investments	(30,970)	(79,168)
	TOTAL	24,700,842	18,686,597
<p>Note (Sch 8 & Sch 8A): Aggregate amount of company's investment other than listed equity securities and derivative instruments is ` 120,806,392 thousand (Previous year ` 96,756,954 thousand)</p> <p>Market value of such investments as at 31.03.2021 is ` 123,515,683 thousand (Previous year ` 99,035,312 thousand)</p>			

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENTS POLICYHOLDERS

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2021	AS AT 31ST MARCH 2020
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	36,631,286	26,762,431
2	Other Approved Securities	2,552,055	1,855,725
3	Other Investments		
	Equity Shares	20,906	14,730
	Preference Shares	-	-
	Mutual Funds	-	-
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	9,586,115	8,522,567
	Non Convertible Debenture/ Bonds	2,279,849	1,376,146
	Other Securities - CD/CP	-	-
	Subsidiaries	3,978	4,035
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	25,543,571	22,145,090
5	Other than approved investments		
	Mutual Funds	18,652	10,984
	Non Convertible Debenture	-	896,588
	Less: Provision for diminution in the value of investments	-	(355,039)
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,064,583	1,101,669
2	Other Approved Securities	11,426,093	9,165,577
3	Other Investments		
	Equity Shares	-	-
	Preference Shares	-	-
	Mutual Funds	1,791,132	452,050
	Derivative Instruments	-	-
	Debentures/ Bonds (Housing)	2,629,738	2,505,087
	Non Convertible Debenture/ Bonds	597,150	1,896,677
	Others Securities - CD/CP	-	602,091
	Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,908,355	534,993
5	Other than Approved Investments		
	Mutual Funds	-	-
	Non Convertible Debenture	198,895	928,043
	Less: Provision for diminution in the value of investments	(120,530)	(330,832)
	TOTAL	96,131,828	78,088,612

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2021	AS AT 31ST MARCH 2020
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(₹ In 000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2020	Additions during the Year	Sales/ Adjustments during the Year	As at 31st March, 2021	Upto 31st March 2020	For the Year	On sales / adjustments	Upto 31st March, 2021	As at 31st March, 2021	As at 31st March, 2020
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	583,344	166,505	-	749,849	419,666	129,917	-	549,583	200,266	163,678
Land - Freehold	37,849	-	-	37,849	-	-	-	-	37,849	37,849
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	12,251	-	-	12,251	2,013	202	-	2,215	10,036	10,238
Furniture & Fittings	503,322	140,493	5,054	638,761	316,820	35,754	4,892	347,682	291,079	186,502
Information Technology Equipment	901,861	132,306	684	1,033,483	761,524	101,052	622	861,954	171,529	140,337
Vehicles	25,488	4,091	-	29,579	7,677	3,156	-	10,833	18,746	17,811
Office Equipment	134,301	28,232	2,069	160,464	101,580	14,001	1,825	113,756	46,708	32,720
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	2,198,416	471,627	7,807	2,662,236	1,609,280	284,082	7,339	1,886,023	776,213	589,135
Capital Work In Progress	71,321	121,783	71,321	121,783	-	-	-	-	121,783	71,321
Grand Total	2,269,737	593,410	79,128	2,784,019	1,609,280	284,082	7,339	1,886,023	897,996	660,456
Previous Period Total	1,956,207	417,270	103,740	2,269,737	1,371,117	239,924	1,761	1,609,280	660,456	

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

(₹ In 000)

	Particulars	AS AT 31ST MARCH 2021	AS AT 31ST MARCH 2020
1	Cash (including cheques, drafts and stamps)	15,891	17,329
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	1,280,186	3,682,268
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,296,077	3,699,597
	Balances with non-scheduled banks included in 2 above	-	-

Note: Balance with Banks in current accounts above, includes liquid flexi term deposit of ₹ 916,100 thousand (Previous year ₹ 2,886,400 thousand)

PERIODIC DISCLOSURES			
FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE			
(₹ In 000)			
	Particulars	AS AT 31ST MARCH 2021	AS AT 31ST MARCH 2020
	ADVANCES		
1	Reserve deposits with ceding companies	2,909,831	2,551,022
2	Application money for investments	-	-
3	Prepayments	132,711	115,693
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	295,812	273,360
6	Deposit towards Rent	101,885	96,876
7	Service Tax/ GST Recoverable	-	-
8	Others	148,430	111,392
	TOTAL (A)	3,588,669	3,148,343
	OTHER ASSETS		
1	Income accrued on investments/ FDRs	3,492,613	2,975,874
2	Outstanding Premiums	10,243,599	14,648,278
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	2,179,763	1,924,940
6	Due from subsidiaries/ holding	-	45,824
7	Assets held for Unclaimed amount of Policyholders	188,350	253,551
	Add: Investment Income accruing on unclaimed amount	47,073	51,068
8	Deposit with Reserve Bank of India	-	-
9	Unsettled Investment contract receivable	-	-
	TOTAL (B)	16,151,398	19,899,535
	TOTAL (A+B)	19,740,067	23,047,878

PERIODIC DISCLOSURES			
FORM NL-17-CURRENT LIABILITIES SCHEDULE			
(₹ In 000)			
	Particulars	AS AT 31ST MARCH 2021	AS AT 31ST MARCH 2020
1	Agents' Balances	662,851	513,557
2	Balances due to other insurance companies (including reinsurers)	11,894,029	12,522,392
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	9,537,678	8,766,075
5	Unallocated Premium	196,868	722,196
6	Sundry creditors	1,315,572	1,430,815
7	Due to subsidiaries/ holding company	2,615	-
8	Claims Outstanding	63,477,096	53,183,426
9	Due to Officers/ Directors	-	-
10	Deposit Premium	988,672	563,258
11	Goods & Service Tax Payable	479,716	148,225
12	Employee Benefits	606,404	451,538
13	Unsettled Investment contract payable	499,291	-
14	Unclaimed Amount of Policyholders	182,247	213,483
	Add: Investment Income accruing on unclaimed amount	47,073	51,068
	TOTAL	89,890,112	78,566,033

PERIODIC DISCLOSURES**FORM NL-18-PROVISIONS SCHEDULE****(₹ In 000)**

	Particulars	AS AT 31ST MARCH 2021	AS AT 31ST MARCH 2020
1	Reserve for Unexpired Risk	25,375,615	21,494,406
2	For Taxation (less advance tax paid and taxes deducted at source)	-	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	For Premium Deficiency	-	-
6	For Doubtful Debt	-	-
	TOTAL	25,375,615	21,494,406

PERIODIC DISCLOSURES			
FORM NL-19 MISC EXPENDITURE SCHEDULE			
(₹ In 000)			
	Particulars	AS AT 31ST MARCH 2021	AS AT 31ST MARCH 2020
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE (DIRECT BASIS) FOR THE YEAR ENDED 31ST MARCH, 2021

(₹ in '000's)

Particulars	Year Ended 31st March, 2021	Year Ended 31st March, 2020
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	113,519,864	87,276,722
Other receipts	59,125	64,502
Payments to re-insurers, net of commission and claims	(8,606,397)	(7,600,521)
Payments to co-insurers, net of claims recovery	(12,192,788)	(1,818,007)
Payments of claims	(55,775,318)	(52,928,463)
Payments of commission and brokerage	(7,002,113)	(5,770,287)
Payments of other operating expenses	(8,078,878)	(7,413,094)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	75,587	(265,088)
Income taxes paid (Net)	(773,354)	(714,778)
Goods and Service Tax paid	(5,624,058)	(6,276,590)
Other payments	-	-
Cash flows before extraordinary items	15,601,670	4,554,396
Cash flows from extraordinary operations	-	-
Net cash flows from operating activities	15,601,670	4,554,396
Cash flows from investing activities:		
Purchase of fixed assets	(558,262)	(311,477)
Proceeds from sale of fixed assets	483	291
Purchases of investments	(88,094,687)	(143,800,499)
Loans disbursed	-	-
Sales of investments	62,912,277	135,408,924
Repayments received	-	(311,477)
Rents/Interests/ Dividends received	6,988,827	6,367,276
Investments in money market instruments and in liquid mutual funds (Net)	746,172	751,374
Expenses related to investments	-	-
Net cash flow from investing activities	(18,005,190)	(1,584,111)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	(2,403,520)	2,970,285
Cash and cash equivalents at the beginning of the year	3,699,597	729,312
Cash and cash equivalents at the end of the year	1,296,077	3,699,597

PERIODIC DISCLOSURES

FORM NL-21 STATEMENT OF LIABILITIES - TR

FORM IRDAI-GI-TR

Insurance Regulatory and Development Authority of India

(Assets, Liabilities, and Solvency Margin of General Insurance Business) Regulations, 2016

STATEMENT OF LIABILITIES: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED

As at 31st March, 2021

Name of Insurer : IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED
Registration Number :106
Date of Registration: 4.12.2000
Classification : Business within India / Total Business (All Business underwritten in India)

FIRE (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	36,515.33	5,551.07
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	36,515.33	5,551.07
Outstanding Claim Reserve (other than IBNR reserve)...(d)	122,687.13	7,390.03
IBNR Reserve....(e)	10,534.85	1,093.28
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	169,737.31	14,034.37

Marine Cargo (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	6,216.14	2,804.00
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	6,216.14	2,804.00
Outstanding Claim Reserve (other than IBNR reserve)...(d)	5,244.64	2,336.25
IBNR Reserve....(e)	2,644.61	1,286.79
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	14,105.38	6,427.04

Marine Hull (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	785.49	163.03
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	785.49	163.03
Outstanding Claim Reserve (other than IBNR reserve)...(d)	2,450.88	396.83
IBNR Reserve....(e)	424.85	106.81
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	3,661.23	666.67

PERIODIC DISCLOSURES

FORM NL-21 STATEMENT OF LIABILITIES - TR

Motor (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	213,347.33	183,120.46
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	213,347.33	183,120.46
Outstanding Claim Reserve (other than IBNR reserve)....(d)	263,215.26	229,287.49
IBNR Reserve....(e)	370,709.48	331,617.10
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	847,272.07	744,025.04

Engineering (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	6,505.62	1,075.22
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	6,505.62	1,075.22
Outstanding Claim Reserve (other than IBNR reserve)....(d)	7,164.68	1,350.87
IBNR Reserve....(e)	1,862.01	366.54
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	15,532.31	2,792.63

Aviation (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	-	-
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	-	-
Outstanding Claim Reserve (other than IBNR reserve)....(d)	-	-
IBNR Reserve....(e)	-	-
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	-	-

Liability (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	2,366.66	1,388.17
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	2,366.66	1,388.17
Outstanding Claim Reserve (other than IBNR reserve)....(d)	3,134.04	2,024.95
IBNR Reserve....(e)	1,385.60	742.42
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	6,886.30	4,155.54

PERIODIC DISCLOSURES

FORM NL-21 STATEMENT OF LIABILITIES - TR

Health & PA (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	51,464.90	46,922.21
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	51,464.90	46,922.21
Outstanding Claim Reserve (other than IBNR reserve)....(d)	5,303.73	4,971.47
IBNR Reserve....(e)	23,039.49	19,945.95
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	79,808.11	71,839.62

Crop (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	8,916.27	1,932.60
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	8,916.27	1,932.60
Outstanding Claim Reserve (other than IBNR reserve)....(d)	66,652.21	16,374.36
IBNR Reserve....(e)	32,966.89	8,241.72
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	108,535.37	26,548.69

Miscellaneous (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	21,379.87	10,799.39
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	21,379.87	10,799.39
Outstanding Claim Reserve (other than IBNR reserve)....(d)	7,592.72	4,588.08
IBNR Reserve....(e)	6,052.11	2,650.04
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	35,024.70	18,037.50

All classes (₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	347,497.60	253,756.15
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c)=(a)+(b)	347,497.60	253,756.15
Outstanding Claim Reserve (other than IBNR reserve)....(d)	483,445.30	268,720.33
IBNR Reserve....(e)	449,619.89	366,050.63
Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)	1,280,562.79	888,527.11

PERIODIC DISCLOSURES																											
Geographical Distribution of Business																											
FORM NL-22																											
Insurer: IFFCO Tokio General Insurance Company Limited													Date: 1st Apr'20 to 31st Mar'21														
GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER:																											
(Rs in Lakhs) *GDP figures (Excluding pool)																											
STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total		
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	
Andhra Pradesh	606.46	3,791.11	14.77	20.51	-	-	46.07	125.10	1,687.99	5,695.24	1,632.40	5,189.90	7.23	25.18	35.95	605.56	75.42	730.39	0.92	1.00	4.95	4,240.56	402.13	866.14	4,514.27	21,290.69	
Arunachal Pradesh	-	0.11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.11	
Assam	34.73	446.96	5.59	7.12	-	-	17.09	38.67	981.58	3,082.29	1,049.43	3,142.11	0.13	0.16	15.47	15.76	41.27	294.81	-	-	-	-	2.63	17.06	2,147.91	7,044.93	
Bihar	27.42	435.06	0.14	0.67	-	-	4.75	14.61	237.48	847.70	371.49	1,141.88	0.24	0.25	2.31	17.30	10.51	49.84	-	0.03	-	-	28.60	76.36	682.94	2,583.72	
Chhattisgarh	(17.08)	1,389.91	5.63	29.48	-	-	52.72	152.53	1,121.09	3,599.85	1,275.09	3,997.42	-	0.44	34.85	139.52	64.16	330.41	-	-	-	(3,648.97)	43.45	132.74	2,579.92	6,123.34	
Goa	23.07	235.81	0.51	13.65	16.77	82.26	1.67	11.57	251.12	903.63	477.60	1,647.91	3.79	5.75	4.17	6.33	17.53	61.87	0.02	0.08	-	-	9.28	41.38	805.54	3,010.23	
Gujarat	2,329.56	14,621.69	279.48	1,095.57	0.84	422.01	279.60	1,328.56	2,552.64	9,016.94	3,831.84	13,940.53	239.78	631.69	393.71	1,599.00	2,103.14	11,803.42	1.78	6.26	-	-	1,689.76	5,950.73	13,702.11	59,515.42	
Haryana	1,405.20	8,994.35	1,882.29	5,467.52	29.08	87.24	149.78	898.79	6,280.77	21,753.24	7,546.70	22,713.53	379.06	941.60	119.96	556.41	946.73	12,011.69	27.48	33.92	-	-	1,280.66	2,758.69	20,047.73	76,216.99	
Himachal Pradesh	55.21	387.39	0.40	0.96	-	-	0.04	0.62	273.04	1,051.42	410.61	1,335.05	-	0.48	0.55	3.41	8.08	33.00	-	0.05	317.10	1,678.34	19.56	86.38	1,084.60	4,577.10	
Jammu & Kashmir	191.41	1,028.91	0.64	4.31	-	-	11.10	31.83	1,378.59	4,298.49	1,222.17	3,688.36	0.71	0.93	11.18	14.67	13.62	97.69	(0.13)	0.50	-	-	185.14	736.00	3,014.43	9,901.70	
Jharkhand	57.43	487.73	0.59	4.52	-	-	36.35	99.97	398.20	1,408.73	533.42	1,682.36	16.81	18.22	4.04	11.64	18.27	85.73	-	0.04	-	-	24.82	71.52	1,089.93	3,870.46	
Karnataka	1,257.00	4,896.12	118.18	463.25	-	-	49.96	221.20	3,680.56	11,953.78	6,192.24	19,887.71	410.44	1,592.94	110.99	526.31	3,241.92	12,610.43	0.02	1.42	-	-	353.75	2,078.86	15,415.07	54,232.00	
Kerala	107.86	508.65	4.50	15.47	0.59	3.47	2.65	12.37	2,216.92	7,927.95	1,751.84	5,573.78	1.38	13.00	21.36	169.04	93.77	837.60	0.61	1.54	-	-	97.89	212.36	4,299.37	15,275.23	
Madhya Pradesh	638.30	2,990.31	70.13	303.69	-	-	87.04	227.53	3,473.77	11,212.95	6,771.79	20,388.12	4.80	35.61	51.87	227.60	389.62	1,427.67	3.76	1.79	7,209.97	13,432.04	365.29	1,321.02	19,066.34	51,568.35	
Maharashtra	2,529.21	12,615.84	701.78	2,615.45	22.26	360.16	773.14	2,548.72	4,001.08	13,252.14	4,431.67	14,124.68	670.17	3,842.48	334.68	1,425.02	8,131.47	37,631.52	2.57	11.00	1,507.93	98,170.32	1,740.42	7,176.67	24,846.37	193,774.01	
Manipur	-	0.96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.96	
Meghalaya	18.95	56.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18.95	
Mizoram	0.91	0.93	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.91	
Nagaland	0.02	0.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	
Orissa	347.11	3,797.71	9.58	102.77	0.86	2.29	89.96	344.67	1,054.36	3,563.48	2,587.60	7,075.41	1.35	9.28	94.37	489.05	128.48	651.99	0.07	0.58	-	-	53.10	199.59	4,366.82	16,236.83	
Punjab	320.08	965.55	23.35	91.99	-	-	8.87	45.50	2,297.80	7,736.46	2,065.50	5,684.52	1.32	14.10	18.12	111.64	8,249.83	35,830.04	0.82	2.89	-	-	59.95	432.35	13,045.65	50,915.03	
Rajasthan	653.32	3,015.56	20.10	105.64	-	-	127.55	291.18	2,490.77	8,666.35	4,424.84	12,062.18	15.73	84.48	23.62	65.39	108.69	511.36	0.58	0.82	197.04	1,213.47	115.52	423.77	8,177.78	26,439.20	
Sikkim	783.29	786.29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.07	0.72	-	-	783.37	787.01	
Tamil Nadu	1,191.18	4,496.28	187.46	695.15	-	-	92.47	290.24	5,349.19	16,735.79	7,967.79	22,250.31	140.86	452.98	138.11	750.68	1,304.02	8,642.68	1.03	2.72	3,237.58	27,488.31	373.15	1,605.06	19,982.84	83,410.20	
Telangana	12.74	29.47	79.17	175.82	340.03	340.03	215.28	620.88	1,798.45	5,839.99	1,748.69	5,358.85	887.04	1,205.45	57.95	494.86	563.26	9,614.53	0.37	0.73	110.68	1,597.63	211.12	460.91	6,024.76	25,739.14	
Tripura	-	1.63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.63	
Uttar Pradesh	1,194.54	9,073.04	135.76	444.75	-	-	72.63	270.93	4,357.15	14,064.84	3,903.45	11,390.67	13.57	38.24	37.76	125.41	443.84	989.60	0.66	1.47	827.27	9,956.16	229.53	784.87	11,216.16	47,139.99	
Uttarakhand	237.77	1,091.06	3.08	9.15	-	-	1.03	3.19	555.12	2,002.60	631.38	2,189.98	0.49	2.53	34.15	87.76	29.69	137.11	-	0.75	-	-	14.65	73.72	1,507.37	5,597.84	
West Bengal	370.91	2,365.82	76.14	235.55	-	0.40	136.61	583.39	831.31	2,665.59	1,681.82	4,772.26	44.35	114.49	39.55	367.84	1,279.38	5,004.24	0.45	2.17	-	-	76.70	303.80	4,537.22	16,415.54	
Andaman & Nicobar Is.	4.16	6.20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.16	
Chandigarh	2.42	36.21	48.60	254.37	-	-	37.72	74.04	680.31	2,356.57	507.89	1,561.48	-	5.30	12.05	12.88	-	61.13	419.71	-	0.37	-	-	30.09	211.39	1,386.32	5,030.00
Dadra & Nagar Haveli	21.46	393.87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21.46	
Daman & Diu	10.12	78.92	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.12	
Delhi	207.65	2,439.17	274.55	2,138.42	-	2.65	626.64	1,842.74	3,195.16	11,193.11	2,692.04	8,588.32	555.03	2,425.73	405.33	2,252.01	2,971.09	16,342.13	4.41	15.26	-	-	720.81	3,635.40	11,652.69	50,874.94	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	7.48	31.10	0.99	3.95	-	-	0.05	0.21	517.01	1,481.36	446.83	1,316.58	1.03	2.36	1.66	5.31	19.97	19.97	-	0.05	-	-	82.83	118.83	1,060.52	2,979.71	
Total	14,629.89	81,495.81	3,943.41	14,300.73	410.43	1,300.52	2,920.77	10,079.07	51,661.43	172,309.50	66,156.13	199,803.91	3,400.63	11,470.41	2,004.58	10,169.32	30,297.56	156,169.43	45.40	85.44	13,412.59	154,128.59	8,210.83	29,775.60	197,093.63	841,088.34	

1. Premium for Fire LOB is based up on the Actual Location of the risk covered.
2. Premium for other LOB is based on the location of premium booking Branch.

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Period: 1st January, 2020 to 31st March, 2021

*(Rs in Lakhs)***Reinsurance Risk Concentration**

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					0%
2	No. of Reinsurers with rating AA but less than AAA	7	14,503	234	1,780	5%
3	No. of Reinsurers with rating A but less than AA	143	101,524	6,659	18,757	39%
4	No. of Reinsurers with rating BBB but less than A	38	154,479	7,711	8,079	53%
5	No. of Reinsurers with rating less than BBB					0%
6	No. of Indian Reinsurers other than GIC	15	41	4	9,981	3%
Total		203	270,548	14,608	38,596	100%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

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

Date: **1st Apr'20 to 31st Mar'21**

(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	708	518	557	448	781	3012	16,241.63
2	Marine Cargo	13753	3948	1792	741	460	20694	6,217.22
3	Marine Hull	1	1	1	7	25	35	674.23
4	Engineering	304	312	425	269	619	1929	3,995.98
5	Motor OD	344512	83049	29258	13908	2722	473449	122,902.56
6	Motor TP	148	336	495	1304	6234	8517	45,239.26
7	Health	337322	189627	125286	28065	5292	685592	155,132.61
8	Overseas Travel	18	8	14	13	30	83	110.68
9	Personal Accident	966	2649	2053	1156	336	7160	6,341.71
10	Liability	8	7	16	25	147	203	472.29
11	Crop	924	182	159	344	245	1854	161,666.50
12	Miscellaneous	6733	4853	3353	1887	980	17806	13,890.62

Note:

1. Claims data is inclusive of Inward and Forward Business.

PERIODIC DISCLOSURES

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

Insurer: IFFCO Tokio General Insurance Company Ltd

Date: 1st Apr'20 to 31st Mar'21

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	1211	1427	34	829	25651	35192	18514	44	1330	248	577	231	2456	87744
2	Claims reported during the period	2495	20224	15	1688	455740	11168	669081	59	6547	156	1866	224	16596	1185859
3	Claims Settled during the period	3012	20694	35	1929	473337	8498	685592	83	7160	203	1854	367	17570	1220334
4	Claims Repudiated during the period	5	13	0	1	3080	0	40128	42	2258	0	0	0	66	45593
5	Claims closed during the period	744	1561	14	546	23354	341	0	0	0	134	362	164	2588	29808
6	Claims O/S at End of the period	778	1066	17	650	18150	39559	4323	30	1064	238	619	115	1951	68560
	Less than 3months	238	709	1	367	16434	4343	3785	9	840	32	51	15	1391	28215
	3 months to 6 months	140	140	3	157	1519	2641	491	4	181	37	62	43	360	5778
	6months to 1 year	171	66	4	71	112	2181	17	6	30	30	230	51	145	3114
	1year and above	229	151	9	55	85	30394	30	11	13	139	276	6	55	31453

Note:

1. Claims data is inclusive of Inward and Forward Business.

PERIODIC DISCLOSURES
FORM NL-26 - STATEMENT OF SOLVENCY MARGIN - SM

FORM IRDAI - GI - SM
Insurance Regulatory and Development Authority of India
(Assets, Liabilities, and Solvency Margin of General Insurance Business) Regulations, 2016

STATEMENT OF SOLVENCY MARGIN: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
As at 31st March, 2021

Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED Registration Number: 106 Date of registration: 4.12.2000 Classification : Business within India / Total Business (All Business underwritten in India)

Required solvency margin based on net premium and net incurred claims

(₹ In Lakhs)

Item No	Line of Business	Gross Premiums	Net Premiums	Gross Incurred claims	Net Incurred claims	RSM-1	RSM-2	RSM	Factor A	Factor B
1	Fire	91,065.29	7,388.64	66,914.45	5,186.93	9,106.53	10,037.17	10,037.17	0.50	0.50
2	Marine Cargo	14,538.12	7,702.27	7,812.85	5,119.62	1,744.57	1,535.89	1,744.57	0.60	0.60
3	Marine Hull	1,381.19	163.03	389.77	172.03	138.12	58.47	138.12	0.50	0.50
4	Motor	372,113.42	318,142.35	290,995.27	241,031.47	63,628.47	72,309.44	72,309.44	0.75	0.75
5	Engineering	10,478.95	1,720.85	5,216.86	880.28	1,047.89	782.53	1,047.89	0.50	0.50
6	Aviation	(38.88)	(38.02)	(762.40)	2.50	(3.89)	0.75	0.75	0.50	0.50
7	Liability	5,507.85	3,108.76	2,038.82	1,210.32	826.18	458.74	826.18	0.75	0.75
8	Health & PA	166,424.20	140,801.55	166,586.57	134,317.64	28,160.31	40,295.29	40,295.29	0.75	0.75
9	Miscellaneous	36,840.96	17,289.12	15,395.70	7,282.87	5,157.73	3,233.10	5,157.73	0.70	0.70
10	Crop	154,128.59	32,409.47	125,202.38	29,856.78	15,412.86	18,780.36	18,780.36	0.50	0.50
	Total	852,439.68	528,688.02	679,790.28	425,060.43	125,218.78	147,491.72	150,337.50		

PERIODIC DISCLOSURES**FORM NL-27: Offices information for Non-Life****Insurer: IFFCO TOKIO General Insurance Co. Ltd.****Date: 1st January, 2021 to 31st March, 2021**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		337
2	No. of branches approved during the Quarter		3
3	No. of branches opened during the Quarter	Out of approvals of previous quarters	0
4		Out of approvals of this quarter	3
5	No. of branches closed during the Quarter		0
6	No of branches at the end of the Quarter		340
7	No. of branches approved but not opened		0
8	No. of rural branches		1
9	No. of urban branches		339

Note- Number of offices mentioned at serial No 9 contains details of offices located in Metro, Urban & Semi Urban areas.**Details of Location wise offices are as under.****Metro- 114****Urban - 167****Semi Urban- 58****Rural- 1**

FORM - NL 28 STATEMENT OF ASSETS

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

STATEMENT AS ON : 31st MARCH 2021

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

(Business within India)

PERIODICITY OF SUBMISSION: QUARTERLY

(Rs. in Lakhs)

S NO.	PARTICULARS	SCH	AMOUNT
1	Investments	8	1,208,327
2	Loans	9	-
3	Fixed Assets	10	8,980
4	Current Assets		-
	a. Cash & Bank Balance	11	12,961
	b. Advances & Other Assets	12	197,401
5	Current Liabilities		-
	a. Current Liabilities	13	(898,901)
	b. Provisions	14	(253,756)
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per balance Sheet (A)		275,011
	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	8,980
3	Cash & Bank Balance (if any)	11	12,961
4	Advances & Other Assets (if any)	12	197,401
5	Current Liabilities	13	(898,901)
6	Provisions	14	(253,756)
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/c		-
		Total (B)	(933,316)
	Investment Assets' as per FORM 3B	(A-B)	1,208,327

Cont to next page...

Cont from prev page...

(Rs in Lakhs)

S.No.	'Investment' represented as	Reg %	SH		PH	Book Value(SH+PH)	% ACTUAL	FVC Amount	Total	MARKET VALUE
			Balance (a)	FRSM* (b)						
1	Government Securities	Not less than 20%		55,844	217,336	273,180	22.61%	-	273,180	278,740
2	Government Securities or other approved securities (including (l) above)	Not less than 30%		96,859	376,959	473,817	39.21%	-	473,817	483,317
3	Investment subject to Exposure Norms									
	1. Housing and Loans to State Govt. for Housing and Fire Fighting Equipment, Infrastructure Investments	Not less than 15%		101,926	396,678	498,604	41.26%	-	498,604	516,549
	2. Approved Investments	Not exceeding 55%		47,975	186,712	234,687	19.42%	-	234,687	235,386
	3. Other Investments(not exceeding 15%)			249	970	1,219	0.10%	-	1,219	234
	TOTAL INVESTMENT ASSETS	100%		247,009	961,319	1,208,327	100.00%	-	1,208,328	1,235,486

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: IFFCO Tokio General Insurance Co. Ltd.
Registration No. 106
Statement as on: 31st March, 2021

(Rs in Lakhs)

Detail Regarding debt securities

	Market Value				Book Value			
	As at 31.03.2021	as % of total for this class	As at 31.03.20	as % of total for this class	As at 31.03.2021	as % of total for this class	As at 31.03.20	as % of total for this class
Break down by credit rating								
AAA rated	531,708	52%	443,816	52%	513,470	51%	435,032	53%
AA or better	16,582	2%	30,289	4%	16,192	2%	30,729	4%
Rated below AA but not below A	-		-		-		-	
Rated below A but above B	-		-		-		-	
Rated below B	-	-	18,442	2%	985	0%	14,113	2%
Any other (Sovereign)	483,317	47%	355,480	42%	473,817	47%	345,320	42%
Total	1,031,606	100.00%	848,028	100.00%	1,004,465	100%	825,194	100%
Break down by residual maturity								
Up to 1 year	79,570	8%	91,462	11%	78,914	8%	89,697	11%
more than 1 year and upto 3 years	166,359	16%	137,729	16%	161,877	16%	135,322	16%
More than 3years and up to 7 years	452,026	44%	336,232	40%	437,953	44%	326,692	40%
More than 7 years and up to 10 years	261,895	25%	153,980	18%	255,710	25%	148,508	18%
above 10 years	71,756	7%	128,625	15%	70,010	7%	124,975	15%
Total	1,031,606	100.00%	848,028	100.00%	1,004,465	100%	825,194	100%
Break down by type of the issuer								
a. Central Government	278,740	27%	231,494	27%	273,180	27%	226,457	27%
b. State Government	204,576	20%	123,986	15%	200,638	20%	118,862	14%
c. Corporate Securities	548,290	53%	492,548	58%	530,647	53%	479,874	58%
Total	1,031,606	100.00%	848,028	100.00%	1,004,465	100%	825,194	100%

Note

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

PERIODIC DISCLOSURES
FORM NL-30 Analytical Ratios

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Analytical Ratios for Non-Life companies					
S.No.	Particular	Quarter Ended on 31st March 2021	Period Ended on 31st March 2021	Quarter Ended on 31st March 2020	Period Ended on 31st March 2020
1	Gross Direct Premium Growth Rate	12.05%	5.65%	-4.59%	13.70%
	Fire	27.10%	53.50%	37.49%	62.01%
	Marine Total	6.33%	-11.75%	7.82%	10.39%
	Miscellaneous Total	11.12%	2.57%	-6.91%	11.35%
	Marine Cargo	-1.82%	-17.07%	8.61%	11.17%
	Marine Hull	426.65%	199.14%	-21.48%	-13.64%
	Motor OD	20.35%	4.79%	-2.88%	3.10%
	Motor TP	22.52%	6.15%	10.26%	12.96%
	Motor Total	21.56%	5.51%	4.03%	8.14%
	Engineering	50.73%	18.94%	2.70%	9.51%
	Aviation	-100.80%	-72.95%	-81.46%	-48.06%
	Workmen Compensation	16.55%	15.88%	9.63%	7.71%
	Personal Accident	3.23%	12.69%	10.71%	-27.82%
	Public / Product Liability	89.73%	45.04%	-5.29%	16.25%
	Health	-9.68%	18.42%	48.45%	64.18%
	Crop	-23.19%	-18.16%	-60.90%	-2.63%
	Other Miscellaneous	35.32%	15.19%	5.14%	11.67%
2	Gross Direct Premium to Net Worth Ratio	NA	3.03	NA	3.24
3	Growth rate of Net Worth	NA	13.00%	NA	9.08%
4	Net Retention Ratio	71.54%	62.02%	66.35%	58.75%
	Fire	10.30%	8.11%	19.62%	12.04%
	Marine Total	42.54%	49.41%	36.19%	44.37%
	Miscellaneous Total	77.47%	68.88%	70.59%	63.13%
	Marine Cargo	47.44%	52.98%	35.57%	44.32%
	Marine Hull	2.45%	11.80%	67.65%	46.45%
	Motor OD	75.05%	74.93%	65.91%	65.04%
	Motor TP	94.48%	94.61%	94.76%	94.76%
	Motor Total	85.96%	85.50%	81.98%	80.90%
	Engineering	16.42%	16.42%	22.44%	20.43%
	Aviation	80.19%	97.79%	7.04%	27.81%
	Workmen Compensation	94.92%	94.98%	95.00%	95.00%
	Personal Accident	78.91%	87.04%	85.14%	87.95%
	Public / Product Liability	54.04%	56.44%	57.18%	62.75%
	Health	86.42%	84.45%	70.43%	80.79%
	Crop	22.12%	21.03%	23.28%	21.36%
	Other Miscellaneous	41.59%	41.55%	40.32%	39.25%

5	Net Commission Ratio	4.10%	4.03%	2.96%	3.49%
	Fire	101.15%	-50.46%	-107.12%	-71.19%
	Marine Total	11.39%	7.74%	-1.71%	-2.05%
	Miscellaneous Total	2.90%	4.76%	5.31%	4.81%
	Marine Cargo	12.08%	8.24%	-2.25%	-2.23%
	Marine Hull	-96.85%	-16.01%	12.73%	4.83%
	Motor OD	17.46%	17.17%	15.83%	15.62%
	Motor TP	2.27%	1.80%	1.52%	1.39%
	Motor Total	8.08%	8.04%	6.62%	6.72%
	Engineering	-165.85%	-68.82%	-10.91%	14.01%
	Aviation	13.43%	13.19%	18.87%	8.58%
	Workmen Compensation	18.92%	18.83%	19.01%	20.26%
	Personal Accident	13.34%	10.79%	9.40%	9.86%
	Public / Product Liability	26.42%	26.32%	27.23%	29.68%
	Health	7.03%	5.22%	4.05%	4.61%
	Crop	-196.34%	-32.63%	-11.61%	-12.84%
	Other Miscellaneous	1.27%	9.50%	-4.37%	6.60%
6	Expense of Management to Gross Direct Premium Ratio	21.43%	16.95%	19.85%	16.11%
7	Expense of Management to Net Written Premium Ratio	29.84%	26.96%	29.79%	27.04%
8	Net Incurred Claims to Net Earned Premium	87.10%	85.10%	87.59%	88.61%
9	Combined Ratio	107.94%	103.93%	108.66%	107.79%
10	Technical Reserves to Net Premium ratio	NA	1.68	NA	1.58
11	Underwriting balance ratio	-10.04%	-5.42%	-9.11%	-8.27%
	FIRE	-3.29%	69.31%	200.92%	125.01%
	MARINE	9.31%	8.42%	35.79%	21.49%
	MISCELLANEOUS	-10.51%	-6.96%	-13.40%	-10.52%
12	Operating Profit Ratio	1.41%	7.04%	3.62%	3.37%
13	Liquid Assets to liabilities ratio	NA	0.29	NA	0.33
14	Net earning ratio	-2.21%	6.04%	1.69%	4.32%
15	Return on Net worth ratio	NA	11.50%	NA	8.33%
16	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.73	NA	1.58
17	NPA Ratio				
	Gross NPA Ratio	NA	0.21%	-	0.02
	Net NPA Ratio	NA	0.08%	-	0.01
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	NA	274,218,300	NA	274,218,300
2	(b) Percentage of shareholding (Indian / Foreign)	NA	51/49	NA	51/49
3	(c) %of Government holding (in case of public sector insurance companies)	NIL	NIL	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	NA	11.65	NA	7.46
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	NA	11.65	NA	7.46
6	(iv) Book value per share (Rs)	NA	101.30	NA	89.65

Note

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

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

Date: 31st March 2021

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 31ST MARCH 2021	PERIOD ENDED 31ST MARCH 2021	QUARTER ENDED 31ST MARCH 2020	PERIOD ENDED 31ST MARCH 2020
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	258.93	7,285.35	492.69	7,842.34
			Claims paid on direct basis	283.50	1,179.73	301.93	989.41
			Payment of Rent and other expenses	814.31	2,476.09	830.89	2,579.63
			Deposit of Insurance Premium	-	25.00	-	25.00
			Amount Payable/ (Receivable) at Balance sheet date	N/A	399.26	N/A	180.39
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	414.66	738.41	263.81	682.94
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	65.84	129.89	165.69	421.03
			Payment of Rent and other expenses	6.28	135.99	4.60	98.10
			Amount Payable/ (Receivable) at Balance sheet date	N/A	(5.09)	N/A	(5.09)
3	Tokio Marine Asia Pte Ltd(formerly Milea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	-	-	21.34	39.55
			Claim/Reimbursement of Expenses	21.73	21.73	-	-
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	929.94	4,595.37	686.71	3,418.37
			Commission Earned on Premium Ceded	200.19	1,220.38	170.91	842.93
			Losses Recovered from Re-insurer	831.06	1,929.27	555.59	2,444.51
			Claim/Reimbursement of Expenses	-	-	-	5.32
			Amount Payable/ (Receivable) at Balance sheet date	N/A	773.43	N/A	1,005.06
5	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Losses Recovered from Re-insurer	7.22	(262.39)	-	0.29
			Amount Payable/ (Receivable) at Balance sheet date	N/A	260.75	N/A	(1.64)
6	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,137.89	6,334.26	918.35	4,235.14
			Commission Earned on Premium Ceded	473.63	1,025.93	537.96	893.92
			Losses Recovered from Re-insurer	221.55	1,081.13	594.35	1,639.76
			Payment of Fee	-	1.48	0.21	0.21
			Amount Payable/ (Receivable) at Balance sheet date	N/A	1,568.35	N/A	820.46
7	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	Amount Payable/ (Receivable) at Balance sheet date	N/A	1.16	N/A	1.16
8	Tokio Marine Klin Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	18.07	40.13	-	8.61
			Commission Earned on Premium Ceded	0.54	2.42	-	1.20
			Amount Payable/ (Receivable) at Balance sheet date	N/A	17.78	N/A	0.49
9	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	9.56	386.30	43.25	287.73
			Commission Earned on Premium Ceded	2.33	45.22	9.92	43.84
			Amount Payable/ (Receivable) at Balance sheet date	N/A	141.95	N/A	204.79
10	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	1.31	1.28	1.63
			Claim/Reimbursement of Expenses	-	1.18	0.48	0.48
11	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	41.88	66.77	47.94	88.42
			Payment of Fee	19.95	33.71	20.64	45.73
12	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	0.11
13	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	2.25
			Claim/Reimbursement of Expenses	-	-	-	1.34
14	TM Claim Service Europe Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	0.70
15	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	6.45	140.81
			Payment of Fee	-	-	2.58	11.67
16	Malayan Insurance Co Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	-	-	6.71	6.71
			Payment of Fee	-	-	3.79	3.79
17	Baoviet Tokio Marine Insurance Company Limited-Ho Chi Minh Branch	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	4.28	-	1.41
			Claim/Reimbursement of Expenses	-	-	-	0.85

PERIODIC DISCLOSURES
FORM NL-31: Related Party Transactions

18	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	1.22	34.51	-	28.17
			Claims paid on direct basis	15.94	60.39	2.50	9.51
			Payment of Rent and other expenses	1.28	2.38	-	-
			Payment of Commission	0.30	0.39	-	-
			Amount Payable/ (Receivable) at Balance sheet date	N.A	0.02	-	-
19	Tokio Marine Holdings INC	Associate of Promoters with more than 20% Voting rights	Payment of Fee	19.00	19.00	16.63	16.63
20	Tokio Marine Nawa Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	0.51	-	-
21	Tokio Marine Safety Insurance (Thailand) Public Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	0.18	1.18	-	-
			Claim/Reimbursement of Expenses	0.13	1.54	-	-
22	The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	0.47	-	-
23	PT Asuransi Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	3.26	-	-
			Claim/Reimbursement of Expenses	-	8.05	-	-
24	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	3.58	44.99	25.12	46.58
			Claims paid on direct basis	12.02	44.41	10.83	26.63
			Payment of Rent and other expenses	53.41	100.70	29.22	80.27
25	IFFCO Kisan Finance Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	20.91	65.48	2.36	2.36
			Claims paid on direct basis	17.80	39.38	50.32	50.32
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	10.19	10.19
26	K. Srinivasa Gowda	Chairman	Honorarium Charges	4.50	18.00	4.50	18.00
			Payment of Rent and other expenses	49.21	104.52	31.22	77.45
			Amount Payable/ (Receivable) at Balance sheet date	N.A	(110.40)	N.A	(110.93)
27	IFFCO TOKIO INSURANCE SERVICES LTD	Subsidiary of the company with 100% voting rights	Amount Payable/ (Receivable) at Balance sheet date	N.A	26.15	N.A	(458.24)
28	IFFCO KISAN LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	11.00	-	13.38
29	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	5.55	91.24	10.32	104.37
			Claims paid on direct basis	16.18	31.17	12.51	27.48
30	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	7.84	-	5.81
			Claims paid on direct basis	-	0.54	-	-
31	INDIAN FARM FORESTRY DEVELOPMENT COOPERATIVE LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	24.94	-	21.33
			Claims paid on direct basis	-	-	2.34	2.51
			Payment for CSR activity-IFDC being implementation agency	153.34	176.04	205.60	205.60
			Amount Payable/ (Receivable) at Balance sheet date	N.A	-	N.A	39.36
32	COOPERATIVE RURAL DEVELOPMENT TRUST	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.65	9.36	-	-
			Claims paid on direct basis	0.50	5.07	-	-
33	CN IFFCO PRIVATE LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.82	9.56	-	-
			Claims paid on direct basis	-	0.01	-	-
34	TRIUMPH OFFSHORE PRIVATE LIMITED	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	29.08	87.24	-	-
35	ANAMIKA ROY RASHTRAWAR	Director-Marketing (upto 26.03.2020)	Remuneration-Key Management Personnel	-	-	34.82	138.39
		Managing Director & Chief Executive Officer (w.e.f 27.03.2020)		41.92	167.45	2.09	2.09
	WARENDRA SINHA	Managing Director & Chief Executive Officer (upto 27.03.2020)		-	-	54.78	169.99
	JUN MATSUI	Director-Operation (upto 31.03.2020)		-	-	10.19	44.70
	MITSUTAKA SATO	Director-Operation (wef 01.04.2020)		13.30	55.00	-	-
	SANJEEV CHOPRA	Chief Financial Officer		18.07	72.80	12.92	59.16
	AMIT JAIN	Company Secretary		10.28	45.06	8.18	37.16

PERIODIC DISCLOSURES

FORM NL-32		Products Information						
Insurer:	IFFCO TOKIO GENERAL INSURANCE CO.LTD.							
List of below the products and/or add-ons introduced during the period							Date: 1st January, 2021 to 31st March, 2021	
S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product (DD.MM.YYYY)	Date IRDA confirmed filing/ approval (DD.MM.YYYY)	Applicability of Para 19
1	IFFCO-Tokio Bharat Griha Raksha Policy	IFFCO-TOKIO/PRO/1008/2020-21	IRDAN106RP0001V01202021	Fire Insurance	19(i) – Internal Tariff Rated	27-02-2021	26-03-2021	Yes
2	IFFCO-Tokio Bharat Sookshma Udyam Suraksha Policy	IFFCO-TOKIO/PRO/1008/2020-21	IRDAN106RP0002V01202021	Fire Insurance	19(i) – Internal Tariff Rated	27-02-2021	26-03-2021	Yes
3	IFFCO-Tokio Bharat Laghu Udyam Suraksha Policy	IFFCO-TOKIO/PRO/1008/2020-21	IRDAN106RP0003V01202021	Fire Insurance	19(i) – Internal Tariff Rated	27-02-2021	26-03-2021	Yes
4	IFFCO-Tokio Hospital Daily Cash Policy	IFFCO-TOKIO/PRO/1008/2020-21	IFFHLIP21583V012021	Health Insurance	19(i) – Internal Tariff Rated	17-11-2020	09-02-2021	Yes
5	Saral Suraksha Bima, IFFCO-Tokio General Insurance Company Limited	IFFCO-TOKIO/PRO/1008/2020-21	IFFPAIP21633V012021	Personal Accident	19(i) – Internal Tariff Rated	30-03-2021	31-03-2021	Yes
6	Group - Saral Suraksha Bima, IFFCO-Tokio General Insurance Company Limited	IFFCO-TOKIO/PRO/1008/2020-21	IFFPAGP21634V012021	Personal Accident	19(i) – Internal Tariff Rated	30-03-2021	31-03-2021	Yes

PERIODIC DISCLOSURES**FORM NL-33 - SOLVENCY MARGIN - SM2****TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO**

As at 31st March, 2021

Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED
Registration Number: 106
Date of registration: 4.12.2000
Classification : Business within India / Total Business (All Business underwritten in India)

(₹ In Lakhs)

Item	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets	961,318.28
	Deduct :	
(B)	Current Liabilities as per BS	634,770.96
(C)	Provisions as per BS	253,756.15
(D)	Other Liabilities	72,791.18
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	(0.00)
	Shareholder's FUNDS	
(F)	Available Assets	451,659.21
	Deduct :	
(G)	Other Liabilities	191,338.98
(H)	Excess in Shareholder's funds (F-G)	260,320.23
(I)	Total ASM (E+H)	260,320.23
(J)	Total RSM	150,337.50
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.73

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st January, 2021 to 31st March, 2021

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. Noboru Yamagata	Vice Chairman	No change
3	Mr. Balwinder Singh Nakai	Director	No change
4	Dr. U.S. Awasthi	Director	No change
5	Mr. Rakesh Kapur	Director	No change
6	Dr. P.S. Gahlaut	Director	No change
7	Mrs. Mira Mehrishi	Independent Director	No change
8	Mr. Sudhakar Rao	Independent Director	No change
9	Mr. Amar Sinha	Independent Director	No change
10	Mr. Chisato Kojima	Director	No change
11	Mr. Shinjiro Hamada**	Director	No change
12	Mr. Saloon Tham	Director	No change
13	Mrs. Anamika Roy Rashtrawar	Managing Director & CEO	No change
14	Mr. Mitsutaka Sato **	Director (Operations)	No change
15	Mr. H.O. Suri	Financial Advisor & Chief of Internal Audit	No change
16	Mr. Sanjeev Chopra	Chief Finance Officer	No change
17	Mr. Ramesh Kumar*	Sr. Executive Director (HR, Admin & CSR)	No change
18	Ms. Seema Gaur*	Sr. Executive Director (IT-Head)	No change
19	Mr. Abhay Kumar*	Executive Director (Head-Retail Marketing)	No change
20	Mr. V Rajaraman*	Executive Director (Head- Institutional Marketing & Government Business))	Promoted as person one level below of the Board
21	Mr. Abhijit Chatterjee*	Executive Director (Head- Claims)	Promoted as person one level below of the Board
22	Mrs. Isha Khera	Appointed Actuary	No change
23	Mr. Kenji Ino	Chief risk Officer	No change
24	Mr. Amit Jain	Company Secretary & Chief Compliance Officer	No change
25	Mr. Abhishek Sharma	Chief Investment Officer	No change

Note: (*) Deemed as KMP, being functional head one level below the Board.

() The Board of Directors and Shareholders of the Company in their respective meetings held on 18th February, 2021 appointed Mr. Shinjiro Hamada as Director (Operation) on the Board of IFFCO TOKIO w.e.f 1st April, 2021. Approval for the appointment of Mr. Shinjiro Hamada under section 34A of Insurance Act, 1938, has been received vide letter dated 29th April, 2021. Mr. Mitsutaka Sato, Director (Operation) of the Company has resigned from the directorship of the Company w.e.f 31st March, 2021.**

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 31/03/2021

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs in Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Total O/s (Face Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%) FV	Provision
			%	Has there been revision?										Amount	Board Approval Ref			
HODS	DHFL	NCD	11.00	NO	1,000.00	1,000.00	1,000.00	51.75	12-Sep-19	12-Sep-19	NIL	NIL	NIL	NO	NA	Non-Performing	60.60%	606
HODS	DHFL	NCD	9.05	NO	1,500.00	1,500.00	1,500.00	135.75	9-Sep-19	9-Sep-19	NIL	NIL	NIL	NO	NA	Non-Performing	60.60%	909

FORM NL-36-YIELD ON INVESTMENTS

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

Registration Number : 106

Statement as on : 31-03-2021

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

Rs. Lakhs

No	Category of Investment	Category Code	Current Quarter						Year to Date (current year)						Year to Date (previous year)					
			Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)			
			Book Value*	Market Value				Book Value*	Market Value				Book Value*	Market Value						
1	CENTRAL GOVERNMENT BONDS	CGSB	262,556.20	272,857.92	4,575.00	1.74	1.30	248,979.57	272,857.92	17,285.20	6.94	5.20	203,969.58	230,596.00	15,190.00	7.45	5.57			
2	SPECIAL DEPOSITS	CSPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938	CDSS	839.59	889.40	18.00	2.09	1.56	840.28	889.40	70.08	8.34	6.24	842.10	898.00	70.08	8.32	6.23			
4	TREASURY BILLS	CTRB	1,719.62	4,992.91	14.00	0.79	0.59	6,037.29	4,992.91	191.38	3.17	2.37	3,746.32	0.00	19.35	5.31	3.97			
5	STATE GOVERNMENT BONDS	SGGB	180,405.86	200,468.86	3,102.15	1.72	1.29	157,147.98	200,468.86	12,820.80	8.16	6.11	108,885.11	120,456.00	10,314.00	9.47	7.09			
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	0.00	514.98	0.00	0.00	0.00	514.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	3,349.18	3,592.61	66.00	1.98	1.49	3,335.87	3,592.61	265.92	7.97	5.97	3,300.49	3,530.00	265.92	8.06	6.03			
8	GUARANTEED EQUITY	SGGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	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	140,919.18	146,677.13	2,494.00	1.77	1.32	137,975.49	146,677.13	11,078.47	8.03	6.01	120,403.23	126,656.00	9,639.95	8.01	5.99			
17	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	9,592.07	10,215.35	144.00	1.50	1.50	9,634.22	10,215.35	582.68	6.05	6.05	9,746.25	10,219.00	584.75	6.00	6.00			
18	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	590.94	656.44	9.00	1.57	1.57	593.97	656.44	37.57	6.33	6.33	602.04	668.00	37.43	6.22	6.22			

81	EQUITY SHARES (INCL CO-OP SOCIETIES)	OESH	0.00	0.00	0.00	0.00	0.00	49.50	0.00	225.86	456.27	341.44	0.00	0.00	0.00	0.00	0.00
82	DEBENTURES	OLDB	7,000.00	0.00	0.00	0.00	0.00	7,000.00	0.00	0.00	0.00	0.00	7,000.00	4,482.00	0.00	0.00	0.00
83	MUNICIPAL BONDS	OMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
84	COMMERCIAL PAPERS	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	PREFERENCE SHARES	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	VENTURE FUND / SEBI APPROVED ALTERNATE INVESTMENT FUND	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	EQUITY SHARES (PSUS & UNLISTED)	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	TERM LOANS (WITHOUT CHARGE)	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES	OMGS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	DERIVATIVE INSTRUMENTS	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95	SECURITISED ASSETS	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
97	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	224.20	234.45	0.00	0.00	0.00	184.48	234.45	0.00	0.00	0.00	183.54	136.00	0.00	0.00	0.00
98	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total			1,171,616.28	1,235,486.38	19,249.15	1.64	1.30	1,113,378.58	1,235,486.38	79,027.78	7.10	5.41	946,270.90	990,585.00	69,623.94	7.36	5.68

FORM NL-37-DOWN GRADING OF INVESTMENT

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

Statement as on: 31/03/2021

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. in 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>								
B.	<u>As on Date</u>								
	<u>9.05% DEWAN BS 09-09-2019</u>	HODS	1,500	04-Aug-17	CARE	AAA	D	05-Jun-19	
	<u>11.00% DEWAN BS 12-09-2019</u>	HODS	1,000	02-Sep-15	CARE	AAA	D	05-Jun-19	
	<u>7.89% CAN FIN HOME BS 18-05-2022</u>	HTDA	3,516	04-Sep-17	INDIA RATING	AA+	AA	18-Dec-19	
	<u>8.90% INDuABULLS HOUSING FINANCE LIMITED BS 26-09-2021</u>	HTDA	2,508	08-Aug-17	CARE	AAA	AA	15-Feb-20	
	<u>8.47% PNB HF BS 01-07-2021</u>	HTDA	2,503	03-Mar-17	INDIA RATING	AAA	AA	06-Mar-20	
	<u>7.59% PNB HF BS 27-07-2022</u>	HTDA	2,500	01-Aug-17	INDIA RATING	AAA	AA	06-Mar-20	
	<u>9.00% PNB HF BS 30-08-2022</u>	HTDA	5,000	30-Aug-18	CARE	AAA	AA	04-Jul-20	

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: IFFCO Tokio General Insurance Company Limited

Date: 1st Apr'20 to 31st Mar'21

Gross Direct Premium

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	14629.89	32779	11510.40	30108	81495.81	121555	53090.99	118274
2	Cargo & Hull	4353.84	9180	4094.56	6620	15601.24	31567	17679.32	29342
3	Motor TP	66156.45	1010809	53994.60	620648	199803.91	3060353	188236.34	1919524
4	Motor OD	51661.12	1276221	42926.79	1196629	172309.50	4621642	164434.35	4834821
5	Engineering	2920.77	4927	1937.77	3416	10079.07	15723	8474.33	14805
6	Workmen's Compensation	1027.92	6449.00	882.00	5110	3709.71	22214	3201.31	22852
7	Employer's Liability	3400.63	2094	1232.89	1097	11470.41	7383	7365.85	4583
8	Aviation	-0.05	0	7.53	2	8.50	0	31.42	13
9	Personal Accident	2004.58	56184	1941.81	40218	10169.32	177805	9024.41	162115
10	Health	30342.96	71443	33595.93	48842	156254.88	431858	131950.91	281843
11	Crop Insurance	13,413	153	17,462	251	154,129	261	188,326	354
12	Others**	7,183	111,451	6,309	111,995	26,057	343,216	24,289	463,648

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.
Figure '0' in those fields will imply no business in the segment.
- *any other segment contributing more than 5% of the total premium needs to be shown separately
3. Premium is Gross Direct Premium
4. Crop Insurance added as separate LOB from Q4 of FY 2019-20.
5. Health is inclusive of Overseas Insurance.
6. Employer's Liability represents Liability Insurance.
7. Count corresponding to Motor TP is only for Stand Alone TP Policies and Bundle policy running in their second or Third Year

PERIODIC DISCLOSURES**FORM NL-39 Rural & Social Obligations (Quarterly Returns)**Insurer: **IFFCO TOKIO General Insurance Company Limited**Date: **Apr 2020- Mar 2021***(Rs in Lakhs)***Rural & Social Obligations (Quarterly Returns)**

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	25,790	3,539.31	3,561,134.44
		Social			
2	Cargo & Hull	Rural	-	-	-
		Social			
3	Motor TP	Rural	1,447,942	32,680.31	482,441.04
		Social			
4	Motor OD	Rural	200,989	3,104.70	772,352.20
		Social			
5	Engineering	Rural	3,564	803.69	604,825.74
		Social			
6	Workmen's Compensation	Rural	4,439	671.80	241,124.20
		Social			
7	Employer's Liability	Rural	864	26.65	44,174.89
		Social			
8	Aviation	Rural	-	-	-
		Social			
9	Personal Accident	Rural	61,061	2,932.51	12,495,908.24
		Social	1	88.98	355,920.00
10	Health	Rural	81,938	39,815.70	20,138,448.22
		Social			
11	Others	Rural	147,569	163,025.54	4,348,148.38
		Social	924	14,614.97	417,325.66

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

Insurer: IFFCO Tokio General Insurance Company Limited

Date: 1st Apr'20 to 31st Mar'21

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	1131335	62700.34501	976321	50,233.95	3,692,704.00	190095.9507	3709066	169,235.62
2	Corporate Agents-Banks	69843	1895.628203	58944	1,548.59	295,138.00	7962.121046	200830	6,758.94
3	Corporate Agents -Others	13340	808.8626571	14239	1,124.69	54,951.00	2732.444098	42710	2,516.41
4	Brokers	739221	88190.64772	187498	35,995.68	2,461,907.00	346198.2931	721618	163,166.59
5	Micro Agents	0	0	0	-	7.00	5.54	0	0.00
6	Direct Business	99743	35373.43658	104980	42,836.33	440,473.00	264982.2434	496928	283,914.41
7	Others*	528208	8124.722522	722954	44156.50621	1,888,397.00	29111.7413	2681022	170512.1799
	Total (A)	2581690	197093.6427	2064936	175895.7373	8,833,577.00	841088.3336	7852174	796104.1445
1	Referral (B)	-	-	-	-0.05	-	-0.01	-	-0.18
	Grand Total (A+B)	2581690	197093.6427	2064936	175895.68	8,833,577.00	841,088.32	7,852,174.00	796,103.97

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold
3. The Channel mapping has been updated in FY 2020-21 Q4 and hence, the last year data cannot be compared with this year data.
4. Premium is Gross Direct Premium
5. Others* represents Business done by MISP Agents, IMF, Web Aggregator

PERIODIC DISCLOSURES

FORM NL-41

GRIEVANCE DISPOSAL

INSURER: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

DATE: JANUARY - MARCH' 2021

GRIEVANCE DISPOSAL FOR THE PERIOD JANUARY TO MARCH 2021 DURING THE FINANCIAL YEAR 2020-21

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal related	0	2	1	1	0	0
b)	Claim	5	307	73	94	127	18
c)	Policy Related	0	49	34	9	5	1
d)	Premium	0	3	2	0	1	0
e)	Refund	0	5	4	0	1	0
f)	Coverage	0	9	7	2	0	0
g)	Cover note related	0	0	0	0	0	0
h)	Product	0	2	1	1	0	0
i)	Others	0	5	3	1	1	0
	Total Number of Complaints	5	382	125	108	135	19

2	Total No. of policies during previous year	7,078,135	2019-20
3	Total No. of Claims during previous year	1,089,630	2019-20
4	Total no. of policies during current year	2,581,686	Q4 - 2020-21
5	Total no. of claims during current year	348,488	Q4 - 2020-21
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0.19	Q4 - 2020-21
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	8.81	Q4 - 2020-21

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Up to 7 days	16	0	16
(b)	8-15 days	3	0	3
(c)	16-30 days	0	0	0
(d)	31-90 days	0	0	0
(e)	91 days and beyond	0	0	0
	Total Number of Complaints	19	0	19