

a) NRIs- Individuals	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
b) Other - Individuals	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
c) Bodies Corporate	13,19,67,535	Nil	13,19,67,535	49%	13,43,66,967	Nil	13,43,66,967	49%
d) Banks/ FIs	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
e) Any other	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Sub Total (A)(2)	13,19,67,535	Nil	13,19,67,535	49%	13,43,66,967	Nil	13,43,66,967	49%
Total Shareholding of Promoters (A)=(A)(1)+(A)(2)	26,93,21,493	7	26,93,21,500	100%	27,42,18,293	7	27,42,18,300	100%
B. Public Shareholding								
1. Institutions	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
2. Non Institutions	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total Public Shareholding (B) = (B)(1)+(B)(2)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
C. Shares held by custodian for GDRs & ADRs	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Grand Total (A+B+C)	26,93,21,493	7	26,93,21,500	100%	27,42,18,293	7	27,42,18,300	100%

(ii) Shareholding of Promoters

Sl. No.	Shareholder's Name	Shareholding at the beginning of the year			Shareholding at the end of the year			% change in share holding during the year
		No. of shares	% of total shares of the Company	% shares pledge / encumbered to total shares	No. of shares	% of total shares of the Company	% shares pledge / encumbered to total shares	
1.	IFFCO & its Nominees	13,73,53,965	51%	Nil	13,98,51,333	51%	Nil	NIL
2.	TOKIO Marine Asia Pte. Ltd.	13,19,67,535	49%	Nil	13,43,66,967	49%	Nil	NIL
	TOTAL	26,93,21,500	100%	NIL	27,42,18,300	100%	NIL	NIL

(iii) Change in Promoters' Shareholding:

During the year 2018-19, the promoters of the Company, IFFCO and Tokio Marine, have infused additional capital of Rs. 200 Crore in the Company in the proportion of their existing shareholding in the Company i.e. (51:49) by subscribing to the issue of 48,96,800 Equity Shares. Consequent to the issue of shares on right basis, the paid up share capital of the Company has increased from Rs.269.32 Crore to Rs.274.22 Crore, however, the shareholding pattern of the Company remained unchanged.

(iv) Shareholding pattern of top ten shareholders (other than Directors, Promoters and Holders of GDRs and ADRs):

There is no Shareholder other than Promoters and their Nominees

(v) Shareholding of Directors and Key Managerial Personnel :

None of the Directors or Key Managerial Personnel holds shares of the Company except as Nominee of Promoters.

V. **INDEBTEDNESS**

Indebtedness of the Company including interest outstanding / accrued but not due for payment

	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
Indebtedness at the beginning of the Financial Year i) Principal Amount ii) Interest due but not paid iii) Interest accrued but not due	NIL	NIL	NIL	NIL
Total (i+ii+iii)	NIL	NIL	NIL	NIL
Change in Indebtedness during the financial year • Addition • Reduction	NIL	NIL	NIL	NIL
Net Change	NIL	NIL	NIL	NIL
Indebtedness at the end of the financial year i) Principal Amount ii) Interest due but not paid iii) Interest accrued but not due	NIL	NIL	NIL	NIL
Total (i + ii + iii)	NIL	NIL	NIL	NIL

A. **Remuneration to Managing Director, Whole – time Directors and / or Manager:**

(Amt. In Rs. Lakhs)

Sl. No.	Particulars of Remuneration	Mr. Warendra Sinha (MD) & CEO	Mr. H.O. Suri Director (Marketing)*	Mrs. Anamika Roy Rashtrawar Director (Marketing) **	Mr. Jun Matsui Director (Operations)	Total
1 (a)	Gross Salary Salary as per provisions contained in section 17(1) of the Income Tax Act, 1961	138.33	9.05	101.48	48.98	297.84
(b)	Value of perquisites u/s 17(2) of Income Tax Act, 1961	3.61	0.00	5.65	0.00	9.26
(c)	Profits in lieu of salary under section 17(3) of Income Tax Act, 1961	0.00	0.00	0.00	0.00	0.00
2.	Stock Option	0.00	0.00	0.00	0.00	0.00
3.	Sweat Equity	0.00	0.00	0.00	0.00	0.00
4.	Commission - as % of profit - others, specify	0.00	0.00	0.00	0.00	0.00
5.	Others, please specify	0.00	0.00	0.00	0.00	0.00
	Total (A)	141.94	9.05	107.13	48.98	307.10

* Mr. H.O Suri resigned from the office of Director (Marketing) of the Company with effect from 31st May, 2018

** Mrs. Anamika Roy Rashtrawar joined the Company as Director (Marketing) with effect from 1st June, 2018.

B. Remuneration to other directors: (Amt. In Rs. In Lakhs)

Sl. No.	Particulars of Remuneration										
1.	Independent Directors	Mr. Sudhakar Rao	Mrs. Mira Mehrishi	Mr. Amar Sinha							Total
(a)	Fee for attending board/ committee Meetings	16.00	13.00	8.00							37.00
(b)	Commission	0.00	0.00	0.00							0.00
(c)	Others, please specify	0.00	0.00	0.00							0.00
	Total (1)	16.00	13.00	8.00							37.00
2.	Other Non – Executive Directors	Mr. K. Srinivasa Gowda	Mr. Akira Harashima	Mr. B.S. Nakai	Mr. Rakesh Kapur	Dr. P.S. Gahlaut	Dr. U.S. Awasthi	Mr. Chisato Kojima	Mr. Shinjiro Hamada	Mr. Jim Qin	Total
(a)	Fee for attending board/ committee Meetings	5.00	7.00	4.00	23.00	15.00	21.00	7.00	4.00	2.00	88.00
(b)	Commission	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c)	Others, please specify	14.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.00
	Total (2)	19.00	7.00	4.00	23.00	15.00	21.00	7.00	4.00	2.00	102.00
	Total (B) = (1 + 2)										139.00

B. REMUNERATION TO KEY MANAGERIAL PERSONNEL OTHER THAN MD/MANAGER/WT

(Amount in Rs. Lakhs)

Sl. No.	Particulars of Remuneration	Key Managerial Personnel		
1.	Gross Salary	Mr. Sanjeev Chopra, CFO	Mr. Amit Jain, Co. Secretary	Total
(a)	Salary as per provisions contained in section 17(1) of the Income Tax Act, 1961	42.81	26.34	69.15
(b)	Value of perquisites u/s 17(2) of Income Tax Act, 1961	0.22	0.09	0.31
(c)	Profits in lieu of salary under section 17(3) of Income Tax Act, 1961	0.00	0.00	0.00
2.	Stock Option	0.00	0.00	0.00
3.	Sweat Equity	0.00	0.00	0.00
4.	Commission			
	- As % of profit	0.00	0.00	0.00
	- Others, specify....			
5.	Others, please specify	0.00	0.00	0.00
	Total	43.03	26.43	69.46

vii). PENALTIES / PUNISHMENT / COMPOUNDING OF OFFENCES:

Type	Section of the Companies Act	Brief Description	Details of Penalty / Punishment/ Compounding fees imposed	Authority [RD/NCLT/ COURT	Appeal made, if any (give details)
A. COMPANY	NIL	NIL	NIL	NIL	NIL
Penalty	NIL	NIL	NIL	NIL	NIL
Punishment	NIL	NIL	NIL	NIL	NIL
Compounding	NIL	NIL	NIL	NIL	NIL
B. DIRECTORS	NIL	NIL	NIL	NIL	NIL
Penalty	NIL	NIL	NIL	NIL	NIL
Punishment	NIL	NIL	NIL	NIL	NIL
Compounding	NIL	NIL	NIL	NIL	NIL
C. OTHER OFFICERS IN DEFAULT	NIL	NIL	NIL	NIL	NIL
Penalty	NIL	NIL	NIL	NIL	NIL
Punishment	NIL	NIL	NIL	NIL	NIL
Compounding	NIL	NIL	NIL	NIL	NIL

**REMUNERATION OF OTHER KEY MANAGERIAL PERSONS UNDER CORPORATE GOVERNANCE GUIDELINES OF IRDAI
(Amount in Rs. Lakhs)**

Sl. No	Particulars of Remuneration	Mr. Harbhajan Singh Financial Advisor & Head of Internal Audit *	Mr. H.O. Suri Financial Advisor & Head of Internal Audit **	Mr. R. Kannan ED (Claims)	Mr. Ramesh Kumar ED (HR, Admin & CSR)	Mr. Vaibhav Tyagi Appointed Actuary	Mr. Komei Watanabe Chief Risk Officer
(a)	Salary as per provisions contained in section 17(1) of the Income Tax Act, 1961	9.94	48.44	45.15	41.49	84.89	34.01
(b)	Value of perquisites u/s 17(2) of Income Tax Act, 1961	0.02	0.00	0.22	0.22	0.22	0.00
©	Profits in lieu of salary under section 17(3) of Income Tax Act, 1961	0.00	0.00	0.00	0.00	0.00	0.00
2.	Stock Option	0.00	0.00	0.00	0.00	0.00	0.00
3.	Sweat Equity	0.00	0.00	0.00	0.00	0.00	0.00
4.	Commission - As % of profit - Others, specify....	0.00	0.00	0.00	0.00	0.00	0.00
5.	Others, please specify	0.00	0.00	0.00	0.00	0.00	0.00
	Total	9.96	48.44	45.37	41.71	85.11	34.01

*Mr. Harbhajan Singh retired from the services of the Company with effect from 30th April, 2018.

**Mr. H.O. Suri was appointed as a Financial Advisor and Chief of Internal Audit with effect from 1st June, 2018.