

**Public Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2023 - 30th September 2023**

<b>S. No.</b>	<b>Form No</b>	<b>Description</b>
1	NL-1-B-RA	Revenue Account
2	NL-2-B-PL	Profit and 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
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	Pattern of Shareholding-Annexure A
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus
11	NL-11-BORROWING SCHEDULE	Borrowings
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	Investment
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)	
	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND	
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-ANALYTICAL RATIOS SCHEDULE	Analytical Ratios
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	Related Party Transactions
22	NL-23 - SOLVENCY MARGIN - GI-TA	Statement of Admissible Assets
23	NL-24 - SOLVENCY MARGIN - GI-TR	Statement of Liabilities
24	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	Required Solvency Margin
25	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	Solvency Margin
26	NL-27-PRODUCT INFORMATION	Product Information
27	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	Investment assets and Accretion of Assets
28	NL-29-DEBT SECURITIES	Debt Securities
29	NL-30-NON PERFORMING ASSETS	Non performing assets
30	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	Investment and Investment Income
31	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	Down graded investment, Investment Rating and Infra investment rating
32	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	Reinsurance Risk Concentration
33	NL-34-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business
34	NL-35-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)
35	NL-36-CHANNEL WISE PREMIUM	Business channels
36	NL-37-CLAIMS DATA	Claims Data
37	NL-39-AGEING OF CLAIMS	Ageing of Claims
38	NL-41-OFFICE INFORMATION	Office Information
39	NL-42-KEY MANAGEMENT PERSONS	Board of Directors & Management Person
40	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations
41	NL-44 MOTOR THIRD PARTY OBLIGATION	Motor Third Party Obligation
42	NL-45-GRIEVANCE DISPOSAL	Grievance Disposal
43	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	Voting Activity disclosure under Stewardship Code

**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 HALF YEAR ENDED 30TH SEPTEMBER 2023**

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	4,366	8,935	4,421	8,965
2	Profit/ (Loss) on sale/redemption of Investments		3	4	-	1
3	Interest, Dividend & Rent – Gross *		622	1,148	426	812
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		-	-	-	-
	iii) Handling Charges		(103)	(112)	(50)	(64)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>4,888</b>	<b>9,975</b>	<b>4,797</b>	<b>9,714</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	4,453	9,967	2,171	5,030
2	Commission	<b>NL-6-Commission Schedule</b>	(227)	(2,378)	(955)	(3,874)
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	496	1,240	994	1,866
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>4,722</b>	<b>8,829</b>	<b>2,210</b>	<b>3,022</b>
	<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>166</b>	<b>1,146</b>	<b>2,587</b>	<b>6,692</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		166	1,146	2,587	6,692
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>166</b>	<b>1,146</b>	<b>2,587</b>	<b>6,692</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022
Interest, Dividend & Rent	533	997	394	763
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	62	117	24	34
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	27	34	8	15
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>622</b>	<b>1,148</b>	<b>426</b>	<b>812</b>

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

MARINE INSURANCE REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2023

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022
1	Premiums earned (Net)	NL-4-Premium Schedule	3,458	6,853	3,314	6,035
2	Profit/ (Loss) on sale/redemption of Investments		2	2	1	1
3	Interest, Dividend & Rent – Gross *		282	543	235	449
4	a) Other Income:					
	i) Transfer & Duplicate Fee		-	-	-	-
	ii) Exchange Gain / (Loss)		-	-	-	-
	iii) Handling Charges		(3)	(6)	(4)	(6)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>3,739</b>	<b>7,392</b>	<b>3,546</b>	<b>6,479</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,232	4,578	2,474	4,941
2	Commission	NL-6-Commission Schedule	(7)	213	143	244
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	438	1,096	527	1,229
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>2,663</b>	<b>5,887</b>	<b>3,144</b>	<b>6,414</b>
	<b>Operating Profit/(Loss) from Marine Business C= (A - B)</b>		<b>1,076</b>	<b>1,505</b>	<b>402</b>	<b>65</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		1,076	1,505	402	65
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>1,076</b>	<b>1,505</b>	<b>402</b>	<b>65</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022
Interest, Dividend & Rent	241	471	218	422
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	29	56	13	19
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	12	16	4	8
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>282</b>	<b>543</b>	<b>235</b>	<b>449</b>

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2023

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022
1	Premiums earned (Net)	NL-4-Premium Schedule	1,62,305	3,30,935	1,46,685	2,87,851
2	Profit/ (Loss) on sale/redemption of Investments		110	145	24	45
3	Interest, Dividend & Rent – Gross *		21,318	41,189	16,706	32,310
4	a) Other Income:					
	i) Transfer & Duplicate Fee		14	25	15	29
	ii) Exchange Gain / (Loss)		-	-	-	(1)
	iii) Handling Charges		6	2	(49)	(101)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>1,83,753</b>	<b>3,72,296</b>	<b>1,63,381</b>	<b>3,20,133</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,37,153	2,84,802	1,26,903	2,56,577
2	Commission	NL-6-Commission Schedule	22,155	46,974	15,074	26,869
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	20,467	41,601	25,153	48,134
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,79,775</b>	<b>3,73,377</b>	<b>1,67,130</b>	<b>3,31,580</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>3,978</b>	<b>(1,081)</b>	<b>(3,749)</b>	<b>(11,447)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		3,978	(1,081)	(3,749)	(11,447)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>3,978</b>	<b>(1,081)</b>	<b>(3,749)</b>	<b>(11,447)</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022
Interest, Dividend & Rent	18,222	35,767	15,458	30,384
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	2,143	4,212	929	1,336
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	953	1,210	319	590
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>21,318</b>	<b>41,189</b>	<b>16,706</b>	<b>32,310</b>

**PERIODIC DISCLOSURES**

FORM NL-1-B-RA

TOTAL REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2023

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022
1	Premiums earned (Net)	NL-4-Premium Schedule	1,70,129	3,46,723	1,54,420	3,02,851
2	Profit/ (Loss) on sale/redemption of Investments		115	151	25	47
3	Interest, Dividend & Rent – Gross *		22,222	42,880	17,367	33,571
4	a) Other Income:					
	i) Transfer & Duplicate Fee		14	25	15	29
	ii) Exchange Gain / (Loss)		-	-	-	(1)
	iii) Handling Charges		(100)	(116)	(103)	(171)
	b) Contribution from the Shareholders' Account:					
	i) Towards Excess Expenses of Management		-	-	-	-
	ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>1,92,380</b>	<b>3,89,663</b>	<b>1,71,724</b>	<b>3,36,326</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,43,838	2,99,347	1,31,548	2,66,548
2	Commission	NL-6-Commission Schedule	21,921	44,809	14,262	23,239
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	21,401	43,937	26,674	51,229
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,87,160</b>	<b>3,88,093</b>	<b>1,72,484</b>	<b>3,41,016</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>5,220</b>	<b>1,570</b>	<b>(760)</b>	<b>(4,690)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		5,220	1,570	(760)	(4,690)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserve		-	-	-	-
	<b>TOTAL (C)</b>		<b>5,220</b>	<b>1,570</b>	<b>(760)</b>	<b>(4,690)</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022
Interest, Dividend & Rent	18,996	37,235	16,070	31,569
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	2,234	4,385	966	1,389
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-
Investment income from Pool	992	1,260	331	613
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>22,222</b>	<b>42,880</b>	<b>17,367</b>	<b>33,571</b>

**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 HALF YEAR ENDED 30TH SEPTEMBER 2023**

(**₹ In Lakhs**)

	Particulars	Schedule	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		166	1,146	2,587	6,692
	(b) Marine Insurance		1,076	1,505	402	65
	(c) Miscellaneous Insurance		3,978	(1,081)	(3,749)	(11,447)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		8,279	15,702	5,872	11,150
	(b) Profit on sale of investments		47	62	9	16
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		926	1,789	340	481
3	OTHER INCOME					
	a) Recovery from Investments written off		-	-	-	-
	b) Profit on Sale of Fixed Assets		(1)	-	1	1
	c) Miscellaneous Income		59	140	269	322
	<b>TOTAL (A)</b>		<b>14,530</b>	<b>19,263</b>	<b>5,731</b>	<b>7,280</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) For Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(b) Bad Debts/ Advances written off		-	-	-	-
	(c) Interest on Subordinated Debts		-	-	-	-
	(d) Expenses towards Corporate Social Responsibility (CSR) Activities		111	223	128	255
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards Excess Employees Remuneration		-	-	-	-
	(iii) Others		-	-	-	-
	(g) Others					
	(i) Investment Write Off		-	-	-	-
	(ii) Loss on Sale of Fixed Assets		17	17	(1)	-
	<b>TOTAL (B)</b>		<b>128</b>	<b>240</b>	<b>127</b>	<b>255</b>
	<b>Profit/ (Loss) Before Tax</b>		<b>14,402</b>	<b>19,023</b>	<b>5,604</b>	<b>7,025</b>
	Less: Provision for Taxation					
	Current Tax		3,930	5,150	1,792	2,140
	Deferred Tax		(319)	(481)	(511)	(525)
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		161	161	-	-
	Deferred Tax		(139)	(139)	-	-
	<b>Profit/ (Loss) After Tax</b>		<b>10,769</b>	<b>14,332</b>	<b>4,323</b>	<b>5,410</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of Profit/ (Loss) brought forward from last year			2,24,532		2,10,974
	<b>Balance carried forward to Balance Sheet</b>			<b>2,38,864</b>		<b>2,16,384</b>

## PERIODIC DISCLOSURES

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

**BALANCE SHEET AS AT 30TH SEPTEMBER 2023**

(₹ In Lakhs)

	Schedule	AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2022
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	<b>NL-8-Share Capital Schedule</b>	28,782	28,025
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	49,996
RESERVES AND SURPLUS	<b>NL-10-Reserves and Surplus Schedule</b>	3,72,714	3,00,995
FAIR VALUE CHANGE ACCOUNT			
- Shareholders' Funds		79	56
- Policyholders' Funds		307	191
BORROWINGS	<b>NL-11-Borrowings Schedule</b>	-	-
<b>TOTAL</b>		<b>4,01,882</b>	<b>3,79,263</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Investments - Shareholders'	<b>NL-12-Investment Schedule</b>	3,55,147	3,56,208
Investments - Policyholders'	<b>NL-12(A)-Investment Schedule</b>	13,82,553	12,16,765
LOANS	<b>NL-13-Loans Schedule</b>	-	-
FIXED ASSETS	<b>NL-14-Fixed Assets Schedule</b>	20,631	18,137
DEFERRED TAX ASSET (NET)		3,470	2,783
<b>CURRENT ASSETS :</b>			
Cash and Bank Balances	<b>NL-15-Cash and bank balance Schedule</b>	14,228	14,970
Advances and Other Assets	<b>NL-16-Advances and Other Assets Schedule</b>	1,98,350	1,65,469
<b>Sub-Total (A)</b>		<b>2,12,578</b>	<b>1,80,439</b>

	CURRENT LIABILITIES	<b>NL-17-Current Liabilities Schedule</b>	12,37,284	10,79,417
	PROVISIONS	<b>NL-18-Provisions Schedule</b>	3,35,213	3,15,652
	<b>Sub-Total (B)</b>		<b>15,72,497</b>	<b>13,95,069</b>
	NET CURRENT ASSETS (C) = (A - B)		<b>(13,59,919)</b>	<b>(12,14,630)</b>
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	<b>NL-19-Miscellaneous Expenditure Schedule</b>	-	-
	DEBIT BALANCE IN PROFIT & LOSS A/C		-	-
	<b>TOTAL</b>		<b>4,01,882</b>	<b>3,79,263</b>

#### CONTINGENT LIABILITIES

(₹ In Lakhs)

	Particulars		AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2022
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		25,910	25,807
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others		-	-
	<b>TOTAL</b>		<b>25,910</b>	<b>25,807</b>











**PERIODIC DISCLOSURES**

FORM NL-5 - CLAIMS SCHEDULE

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2023				HALF YEAR ENDED 30TH SEPTEMBER 2023			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	15,071	4,440	1,55,297	1,74,808	25,082	8,153	2,87,028	3,20,263
Add: Re-insurance accepted	277	-	31	308	5,329	21	57	5,407
Less: Re-insurance Ceded	12,999	1,837	28,826	43,662	26,108	3,660	51,326	81,094
<b>Net Claim Paid</b>	<b>2,349</b>	<b>2,603</b>	<b>1,26,502</b>	<b>1,31,454</b>	<b>4,303</b>	<b>4,514</b>	<b>2,35,759</b>	<b>2,44,576</b>
Add: Claims Outstanding at the end of the Half Year	2,104	(371)	10,651	12,384	21,583	9,087	8,58,209	8,88,879
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	15,919	9,023	8,09,166	8,34,108
<b>Net Incurred Claims</b>	<b>4,453</b>	<b>2,232</b>	<b>1,37,153</b>	<b>1,43,838</b>	<b>9,967</b>	<b>4,578</b>	<b>2,84,802</b>	<b>2,99,347</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2023				HALF YEAR ENDED 30TH SEPTEMBER 2023			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	15,069	4,440	1,55,297	1,74,806	25,080	8,153	2,87,028	3,20,261
- Outside India	2	-	-	2	2	-	-	2
	<b>15,071</b>	<b>4,440</b>	<b>1,55,297</b>	<b>1,74,808</b>	<b>25,082</b>	<b>8,153</b>	<b>2,87,028</b>	<b>3,20,263</b>
Estimates of IBNR and IBNER at the end of the period (net)	34	(3)	10,106	10,137	2,491	3,610	5,35,007	5,41,108
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	2,139	3,447	5,08,120	5,13,706

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2022				HALF YEAR ENDED 30TH SEPTEMBER 2022			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	7,536	4,295	1,36,983	1,48,814	11,028	6,611	2,74,478	2,92,117
Add: Re-insurance accepted	72	639	3,058	3,769	224	672	1,720	2,616
Less: Re-insurance Ceded	5,992	2,476	36,860	45,328	9,018	3,466	82,798	95,282
<b>Net Claim Paid</b>	<b>1,616</b>	<b>2,458</b>	<b>1,03,181</b>	<b>1,07,255</b>	<b>2,234</b>	<b>3,817</b>	<b>1,93,400</b>	<b>1,99,451</b>
Add: Claims Outstanding at the end of the Half Year	555	16	23,722	24,293	14,258	9,311	7,71,294	7,94,863
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	11,462	8,187	7,08,117	7,27,766
<b>Net Incurred Claims</b>	<b>2,171</b>	<b>2,474</b>	<b>1,26,903</b>	<b>1,31,548</b>	<b>5,030</b>	<b>4,941</b>	<b>2,56,577</b>	<b>2,66,548</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2022				HALF YEAR ENDED 30TH SEPTEMBER 2022			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	7,536	4,295	1,36,983	1,48,814	11,027	6,611	2,74,478	2,92,116
- Outside India	-	-	-	-	1	-	-	1
	<b>7,536</b>	<b>4,295</b>	<b>1,36,983</b>	<b>1,48,814</b>	<b>11,028</b>	<b>6,611</b>	<b>2,74,478</b>	<b>2,92,117</b>
Estimates of IBNR and IBNER at the end of the period (net)	220	(3)	23,045	23,262	1,821	2,984	4,60,386	4,65,191
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	1,351	3,032	4,25,287	4,29,670

## PERIODIC DISCLOSURES

### FORM NL-5 (A) - CLAIMS SCHEDULE

#### CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2023			HALF YEAR ENDED 30TH SEPTEMBER 2023		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	4,430	10	4,440	8,143	10	8,153
Add: Re-insurance accepted	-	-	-	21	-	21
Less: Re-insurance Ceded	1,831	6	1,837	3,654	6	3,660
<b>Net Claim Paid</b>	<b>2,599</b>	<b>4</b>	<b>2,603</b>	<b>4,510</b>	<b>4</b>	<b>4,514</b>
Add: Claims Outstanding at the end of the Half Year	(270)	(101)	(371)	8,895	192	9,087
Less: Claims Outstanding at the beginning of the Year	-	-	-	8,753	270	9,023
<b>Net Incurred Claims</b>	<b>2,329</b>	<b>(97)</b>	<b>2,232</b>	<b>4,652</b>	<b>(74)</b>	<b>4,578</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2023			HALF YEAR ENDED 30TH SEPTEMBER 2023		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims Paid (Direct)						
- In India	4,430	10	4,440	8,143	10	8,153
- Outside India	-	-	-	-	-	-
	<b>4,430</b>	<b>10</b>	<b>4,440</b>	<b>8,143</b>	<b>10</b>	<b>8,153</b>
Estimates of IBNR and IBNER at the end of the period (net)	(9)	6	(3)	3,454	156	3,610
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	3,320	127	3,447

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2022			HALF YEAR ENDED 30TH SEPTEMBER 2022		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	3,720	575	4,295	6,022	589	6,611
Add: Re-insurance accepted	639	-	639	672	-	672
Less: Re-insurance Ceded	2,276	200	2,476	3,261	205	3,466
<b>Net Claim Paid</b>	<b>2,083</b>	<b>375</b>	<b>2,458</b>	<b>3,433</b>	<b>384</b>	<b>3,817</b>
Add: Claims Outstanding at the end of the Half Year	177	(161)	16	8,869	442	9,311
Less: Claims Outstanding at the beginning of the Year	-	-	-	7,563	624	8,187
<b>Net Incurred Claims</b>	<b>2,260</b>	<b>214</b>	<b>2,474</b>	<b>4,739</b>	<b>202</b>	<b>4,941</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2022			HALF YEAR ENDED 30TH SEPTEMBER 2022		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims Paid (Direct)						
- In India	3,720	575	4,295	6,022	589	6,611
- Outside India	-	-	-	-	-	-
	<b>3,720</b>	<b>575</b>	<b>4,295</b>	<b>6,022</b>	<b>589</b>	<b>6,611</b>
Estimates of IBNR and IBNER at the end of the period (net)	(7)	4	(3)	2,922	62	2,984
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	2,976	56	3,032

**PERIODIC DISCLOSURES**

FORM NL-5 (B) - CLAIMS SCHEDULE

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2023														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
<b>Claims paid</b>															
Direct claims	41,303	42,414	83,717	1,213	-	645	82	2,151	57,175	25	59,351	5,869	4,420	1,55,297	
Add: Re-insurance accepted	-	-	-	15	-	-	-	16	-	-	16	-	-	31	
Less: Re-insurance Ceded	2,671	4,155	6,826	900	-	29	674	105	14,637	2	14,744	4,403	1,250	28,826	
<b>Net Claim Paid</b>	<b>38,632</b>	<b>38,259</b>	<b>76,891</b>	<b>328</b>	<b>-</b>	<b>616</b>	<b>(592)</b>	<b>2,062</b>	<b>42,538</b>	<b>23</b>	<b>44,623</b>	<b>1,466</b>	<b>3,170</b>	<b>1,26,502</b>	
Add: Claims Outstanding at the end of the Half Year	1,393	10,699	12,092	247	-	(139)	3,586	(3)	(3,170)	22	(3,151)	(7,026)	5,042	10,651	
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Net Incurred Claims</b>	<b>40,025</b>	<b>48,958</b>	<b>88,983</b>	<b>575</b>	<b>-</b>	<b>477</b>	<b>2,994</b>	<b>2,059</b>	<b>39,368</b>	<b>45</b>	<b>41,472</b>	<b>(5,560)</b>	<b>8,212</b>	<b>1,37,153</b>	

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2023														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
<b>Claims Paid (Direct)</b>															
- In India	41,303	42,414	83,717	1,213	-	645	82	2,151	57,175	25	59,351	5,869	4,420	1,55,297	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>41,303</b>	<b>42,414</b>	<b>83,717</b>	<b>1,213</b>	<b>-</b>	<b>645</b>	<b>82</b>	<b>2,151</b>	<b>57,175</b>	<b>25</b>	<b>59,351</b>	<b>5,869</b>	<b>4,420</b>	<b>1,55,297</b>	
Estimates of IBNR and IBNER at the end of the period (net)	1,019	11,980	12,999	18	-	320	1,219	122	(1,712)	23	(1,567)	(5,744)	2,861	10,106	
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	HALF YEAR ENDED 30TH SEPTEMBER 2023														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
<b>Claims paid</b>															
Direct claims	74,701	67,143	1,41,844	2,084	-	1,141	1,645	3,965	1,19,960	36	1,23,961	8,573	7,780	2,87,028	
Add: Re-insurance accepted	-	-	-	19	-	-	-	38	-	-	38	-	-	57	
Less: Re-insurance Ceded	4,560	7,116	11,676	1,603	-	52	749	242	28,456	2	28,700	6,432	2,114	51,326	
<b>Net Claim Paid</b>	<b>70,141</b>	<b>60,027</b>	<b>1,30,168</b>	<b>500</b>	<b>-</b>	<b>1,089</b>	<b>896</b>	<b>3,761</b>	<b>91,504</b>	<b>34</b>	<b>95,299</b>	<b>2,141</b>	<b>5,666</b>	<b>2,35,759</b>	
Add: Claims Outstanding at the end of the Half Year	31,794	7,23,312	7,55,106	2,320	-	4,094	7,441	7,769	36,375	246	44,390	11,135	33,723	8,58,209	
Less: Claims Outstanding at the beginning of the Year	25,890	6,87,866	7,13,756	1,948	-	3,869	3,142	6,763	38,976	184	45,923	16,264	24,264	8,09,166	
<b>Net Incurred Claims</b>	<b>76,045</b>	<b>95,473</b>	<b>1,71,518</b>	<b>872</b>	<b>-</b>	<b>1,314</b>	<b>5,195</b>	<b>4,767</b>	<b>88,903</b>	<b>96</b>	<b>93,766</b>	<b>(2,988)</b>	<b>15,125</b>	<b>2,84,802</b>	

(₹ In Lakhs)

Particulars	HALF YEAR ENDED 30TH SEPTEMBER 2023														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
<b>Claims Paid (Direct)</b>															
- In India	74,701	67,143	1,41,844	2,084	-	1,141	1,645	3,965	1,19,960	36	1,23,961	8,573	7,780	2,87,028	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>74,701</b>	<b>67,143</b>	<b>1,41,844</b>	<b>2,084</b>	<b>-</b>	<b>1,141</b>	<b>1,645</b>	<b>3,965</b>	<b>1,19,960</b>	<b>36</b>	<b>1,23,961</b>	<b>8,573</b>	<b>7,780</b>	<b>2,87,028</b>	
Estimates of IBNR and IBNER at the end of the period (net)	17,005	4,62,450	4,79,455	405	-	1,686	2,966	2,709	21,520	185	24,414	7,224	18,857	5,35,007	
Estimates of IBNR and IBNER at the beginning of the period (net)	15,223	4,39,829	4,55,052	377	-	1,321	1,319	2,576	23,448	135	26,159	10,516	13,376	5,08,120	



## CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2022														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
<b>Claims paid</b>															
Direct claims	33,114	28,571	61,685	1,290	-	599	154	2,215	47,499	36	49,750	19,859	3,646	1,36,983	
Add: Re-insurance accepted	-	-	-	1	-	-	-	-	3,057	-	3,057	-	-	3,058	
Less: Re-insurance Ceded	4,492	2,755	7,247	1,052	-	104	8	185	12,379	2	12,566	14,908	975	36,860	
<b>Net Claim Paid</b>	<b>28,622</b>	<b>25,816</b>	<b>54,438</b>	<b>239</b>	<b>-</b>	<b>495</b>	<b>146</b>	<b>2,030</b>	<b>38,177</b>	<b>34</b>	<b>40,241</b>	<b>4,951</b>	<b>2,671</b>	<b>1,03,181</b>	
Add: Claims Outstanding at the end of the Half Year	1,548	17,107	18,655	165	-	208	(69)	337	4,795	48	5,180	(4,152)	3,735	23,722	
Less: Claims Outstanding at the beginning of the Year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Net Incurred Claims</b>	<b>30,170</b>	<b>42,923</b>	<b>73,093</b>	<b>404</b>	<b>-</b>	<b>703</b>	<b>77</b>	<b>2,367</b>	<b>42,972</b>	<b>82</b>	<b>45,421</b>	<b>799</b>	<b>6,406</b>	<b>1,26,903</b>	

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2022														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
<b>Claims Paid (Direct)</b>															
- In India	33,114	28,571	61,685	1,290	-	599	154	2,215	47,499	36	49,750	19,859	3,646	1,36,983	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>33,114</b>	<b>28,571</b>	<b>61,685</b>	<b>1,290</b>	<b>-</b>	<b>599</b>	<b>154</b>	<b>2,215</b>	<b>47,499</b>	<b>36</b>	<b>49,750</b>	<b>19,859</b>	<b>3,646</b>	<b>1,36,983</b>	
Estimates of IBNR and IBNER at the end of the period (net)	832	16,424	17,256	(3)	-	17	59	178	2,845	54	3,077	-	2,639	23,045	
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

## CLAIMS INCURRED [NET]

(₹ In Lakhs)

Particulars	HALF YEAR ENDED 30TH SEPTEMBER 2022														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
<b>Claims paid</b>															
Direct claims	66,061	45,291	1,11,352	2,079	-	961	156	3,933	93,691	41	97,665	55,200	7,065	2,74,478	
Add: Re-insurance accepted	-	-	-	1	-	-	-	425	1,294	-	1,719	-	-	1,720	
Less: Re-insurance Ceded	9,637	4,560	14,197	1,689	-	122	8	306	23,105	2	23,413	41,414	1,955	82,798	
<b>Net Claim Paid</b>	<b>56,424</b>	<b>40,731</b>	<b>97,155</b>	<b>391</b>	<b>-</b>	<b>839</b>	<b>148</b>	<b>4,052</b>	<b>71,880</b>	<b>39</b>	<b>75,971</b>	<b>13,786</b>	<b>5,110</b>	<b>1,93,400</b>	
Add: Claims Outstanding at the end of the Half Year	25,623	6,73,619	6,99,242	1,908	-	2,983	2,654	7,461	32,847	180	40,488	6,595	17,424	7,71,294	
Less: Claims Outstanding at the beginning of the Year	20,764	6,29,447	6,50,211	1,653	-	2,376	2,680	6,067	23,268	94	29,429	12,438	9,330	7,08,117	
<b>Net Incurred Claims</b>	<b>61,283</b>	<b>84,903</b>	<b>1,46,186</b>	<b>646</b>	<b>-</b>	<b>1,446</b>	<b>122</b>	<b>5,446</b>	<b>81,459</b>	<b>125</b>	<b>87,030</b>	<b>7,943</b>	<b>13,204</b>	<b>2,56,577</b>	

(₹ In Lakhs)

Particulars	HALF YEAR ENDED 30TH SEPTEMBER 2022														
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous	
<b>Claims Paid (Direct)</b>															
- In India	66,061	45,291	1,11,352	2,079	-	961	156	3,933	93,691	41	97,665	55,200	7,065	2,74,478	
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>66,061</b>	<b>45,291</b>	<b>1,11,352</b>	<b>2,079</b>	<b>-</b>	<b>961</b>	<b>156</b>	<b>3,933</b>	<b>93,691</b>	<b>41</b>	<b>97,665</b>	<b>55,200</b>	<b>7,065</b>	<b>2,74,478</b>	
Estimates of IBNR and IBNER at the end of the period (net)	11,296	4,14,562	4,25,858	378	-	1,036	1,218	2,529	20,927	110	23,566	-	8,330	4,60,386	
Estimates of IBNR and IBNER at the beginning of the period (net)	10,267	3,87,090	3,97,357	371	-	1,005	1,087	2,390	17,502	50	19,942	2,484	3,041	4,25,287	





**PERIODIC DISCLOSURES**  
**FORM NL-6 (A) -COMMISSION SCHEDULE**

**COMMISSION**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2023			HALF YEAR ENDED 30TH SEPTEMBER 2023		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Commission & Remuneration	700	-	700	1,428	(8)	1,420
Rewards	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-
<b>Gross Commission</b>	<b>700</b>	<b>-</b>	<b>700</b>	<b>1,428</b>	<b>(8)</b>	<b>1,420</b>
Add: Commission on Re-insurance Accepted	(2)	2	-	2	2	4
Less: Commission on Re-insurance Ceded	686	21	707	1,180	31	1,211
<b>Net Commission</b>	<b>12</b>	<b>(19)</b>	<b>(7)</b>	<b>250</b>	<b>(37)</b>	<b>213</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Individual Agents	219	-	219	439	-	439
Corporate Agents (Banks / FII / HFC)	-	-	-	-	-	-
Corporate Agents (Others)	1	-	1	1	-	1
Insurance Brokers	478	-	478	984	(8)	976
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	2	-	2	4	-	4
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>700</b>	<b>-</b>	<b>700</b>	<b>1,428</b>	<b>(8)</b>	<b>1,420</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>						
- In India	700	-	700	1,428	(8)	1,420
- Outside India	-	-	-	-	-	-

**COMMISSION**

(₹ In Lakhs)

Particulars	QUARTER ENDED 30TH SEPTEMBER 2022			HALF YEAR ENDED 30TH SEPTEMBER 2022		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Commission & Remuneration	642	8	650	1,295	34	1,329
Rewards	124	20	144	331	20	351
Distribution fees	-	-	-	-	-	-
<b>Gross Commission</b>	<b>766</b>	<b>28</b>	<b>794</b>	<b>1,626</b>	<b>54</b>	<b>1,680</b>
Add: Commission on Re-insurance Accepted	1	-	1	2	-	2
Less: Commission on Re-insurance Ceded	621	31	652	1,361	77	1,438
<b>Net Commission</b>	<b>146</b>	<b>(3)</b>	<b>143</b>	<b>267</b>	<b>(23)</b>	<b>244</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Individual Agents	213	-	213	433	-	433
Corporate Agents (Banks / FII / HFC)	-	-	-	-	-	-
Corporate Agents (Others)	-	-	-	-	-	-
Insurance Brokers	552	28	580	1,190	54	1,244
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	1	-	1	3	-	3
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>766</b>	<b>28</b>	<b>794</b>	<b>1,626</b>	<b>54</b>	<b>1,680</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>						
- In India	766	28	794	1,626	54	1,680
- Outside India	-	-	-	-	-	-





























**PERIODIC DISCLOSURES****FORM NL-8-SHARE CAPITAL SCHEDULE****(₹ In Lakhs)**

	<b>Particulars</b>	<b>AS AT 30TH SEPTEMBER 2023</b>	<b>AS AT 30TH SEPTEMBER 2022</b>
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,000	40,000
2	Issued Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 280254362 Equity Shares of ₹ 10 each)	28,782	28,025
3	Subscribed Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 280254362 Equity Shares of ₹ 10 each)	28,782	28,025
4	Called up Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 280254362 Equity Shares of ₹ 10 each)	28,782	28,025
	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	-	-
5	Paid up Capital 287818582 Equity Shares of ₹ 10 each (Previous Year 280254362 Equity Shares of ₹ 10 each)	28,782	28,025
	<b>TOTAL</b>	<b>28,782</b>	<b>28,025</b>

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

Shareholder	AS AT 30TH SEPTEMBER 2023		AS AT 30TH SEPTEMBER 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	14,67,87,477	51	14,29,29,725	51
· Foreign	14,10,31,105	49	13,73,24,637	49
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	-	-	-	-
<b>TOTAL</b>	<b>28,78,18,582</b>	<b>100</b>	<b>28,02,54,362</b>	<b>100</b>

**PERIODIC DISCLOSURES**

**FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE**

**PART A:**  
**PARTICULARS OF THE SHAREHOLDING PATTERN OF THE IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED**  
**AS AT QUARTER ENDED 30th September, 2023**

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	<b>(i) Indian Farmers Fertiliser Cooperative Ltd. and its nominees</b>	1	146787477	51	14678.75	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
v)	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	<b>(i) Tokio Marine Asia Pte. Ltd.</b>	1	141031105	49	14103.11	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B</b>	<b>Non Promoters</b>	-	-	-	-	-	-	-	-
<b>B.1</b>	<b>Public Shareholders</b>	-	-	-	-	-	-	-	-
<b>1.1)</b>	<b>Institutions</b>	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign Promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>1.2)</b>	<b>Central Government/State Government(s)/President of India</b>	-	-	-	-	-	-	-	-
<b>1.3)</b>	<b>Non-Institutions</b>	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others	-	-	-	-	-	-	-	-
	Trusts	-	-	-	-	-	-	-	-
	Non Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>2</b>	<b>287818582</b>	<b>100</b>	<b>28781.86</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>

**PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE**

**PART B:**

**Name of the Indian Promoter/Indian Investor: INDIAN FARMERS FERTILISER COOPERATIVE LIMITED**

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Cooperative Societies	35206	414595	69.72	42666.94	-	-	-	-
	(ii) Cooperative Banks	313	9726	8.10	4958.07	-	-	-	-
	(iii) Federations	29	24537	22.18	13574.10	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
v)	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B</b>	<b>Non Promoters</b>	-	-	-	-	-	-	-	-
<b>B.1</b>	<b>Public Shareholders</b>	-	-	-	-	-	-	-	-
<b>1.1)</b>	<b>Institutions</b>	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign Promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>1.2)</b>	<b>Central Government/State Government(s)/President of India</b>	-	-	-	-	-	-	-	-
<b>1.3)</b>	<b>Non-Institutions</b>	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others	-	-	-	-	-	-	-	-
	Trusts	-	-	-	-	-	-	-	-
	Non Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>35548</b>	<b>448858</b>	<b>100.00</b>	<b>61199.11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2022
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	<b>Share Premium</b>		
	Opening Balance	1,33,838	84,599
	Additions during the year	-	-
	Closing Balance	1,33,838	84,599
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	12	12
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	2,38,864	2,16,384
	<b>TOTAL</b>	<b>3,72,714</b>	<b>3,00,995</b>

## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2022
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

#### Disclosure For Secured Borrowings

S. No.	Source / Instrument	Amount Borrowed	Amount Of Security	Nature Of Security
1				

**PERIODIC DISCLOSURES**

**FORM NL-12 & 12A - INVESTMENT SCHEDULE**

(₹ In Lakhs)

	Particulars	NL - 12		NL - 12A		TOTAL	
		SHAREHOLDERS		POLICYHOLDERS			
		AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2022
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,78,245	1,57,144	6,93,889	5,36,788	8,72,134	6,93,932
2	Other Approved Securities	726	811	2,826	2,771	3,552	3,582
3	Other Investments						
	(a) Shares						
	(i) Equity Shares	102	69	398	236	500	305
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Debenture/ Bonds	29,219	17,025	1,13,746	58,154	1,42,965	75,179
	(d) Investment Property - Real Estate	-	-	-	-	-	-
	(e) Subsidiaries	10	11	40	39	50	50
	(f) Other than approved investments						
	Mutual Funds	-	-	-	-	-	-
	Exchange Traded Funds	65	63	255	215	320	278
	Equity Shares	14	9	55	29	69	38
	Non Convertible Debenture	-	-	-	-	-	-
	Less: Provision for diminution in the value of investments	-	-	-	-	-	-
	(g) Other Securities	-	-	-	-	-	-
	Deposit with Bank	22,627	2,265	88,085	7,735	1,10,712	10,000
4	Investments in Infrastructure & Housing	74,732	94,562	2,90,923	3,23,014	3,65,655	4,17,576
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	5,084	3,811	19,793	13,017	24,877	16,828
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(i) Equity Shares	-	-	-	-	-	-
	(ii) Preference Shares	-	-	-	-	-	-
	(b) Mutual Funds	2,695	3,074	10,490	10,498	13,185	13,572
	(c) Debenture/ Bonds	4,671	4,879	18,184	16,668	22,855	21,547
	(d) Investment Property - Real Estate	-	-	-	-	-	-
	(e) Subsidiaries	-	-	-	-	-	-
	(f) Other than approved investments						
	Mutual Funds	-	-	-	-	-	-
	Non Convertible Debenture	-	-	-	-	-	-
	Less: Provision for diminution in the value of investments	-	-	-	-	-	-
	(g) Other Securities						
	Certificate of Deposit	-	-	-	-	-	-
	Commercial Paper	-	-	-	-	-	-
	Tri-Party Repo (TREPS)	2,840	12,675	11,055	43,295	13,895	55,970
	Deposit with Bank	17,128	26,589	66,677	90,827	83,805	1,17,416
4	Investments in Infrastructure & Housing	16,989	33,221	66,137	1,13,479	83,126	1,46,700
	<b>TOTAL</b>	<b>3,55,147</b>	<b>3,56,208</b>	<b>13,82,553</b>	<b>12,16,765</b>	<b>17,37,700</b>	<b>15,72,973</b>



A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

(₹ In Lakhs)

Particulars	SHAREHOLDERS		POLICYHOLDERS		TOTAL	
	AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2022	AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2022
<b>Long Term Investments</b>						
Book Value	3,05,558	2,71,750	11,89,508	9,28,267	14,95,066	12,00,017
Market Value	3,00,784	2,63,781	11,70,924	9,01,047	14,71,708	11,64,828
<b>Short Term Investments</b>						
Book Value	49,407	84,249	1,92,337	2,87,783	2,41,744	3,72,032
Market Value	49,227	83,914	1,91,637	2,86,642	2,40,864	3,70,556

## PERIODIC DISCLOSURES

### FORM NL-13-LOANS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2022
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	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
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	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

#### Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount	Provision
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	<b>Total</b>	-	-

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

FIXED ASSETS

(₹ In Lakhs)

Particulars	Cost/ Gross Block			Depreciation				Net Block		
	As at 1st April, 2023	Additions during the Half Year	Sales/ Adjustments during the Half Year	As at 30th September 2023	Upto 31st March, 2023	For the Half Year	On Sales / Adjustments	Upto 30th September 2023	As at 30th September 2023	As at 30th September 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:	-	-	-	-	-	-	-	-	-	-
- Computer Software	8,537	316	-	8,853	7,074	594	-	7,668	1,185	1,804
Land - Freehold	1,084	-	-	1,084	-	-	-	-	1,084	1,084
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	321	-	-	321	29	3	-	32	289	295
Furniture & Fittings	11,124	1,788	71	12,841	4,690	836	48	5,478	7,363	6,431
Information Technology Equipment	9,804	204	8	10,000	7,982	694	8	8,668	1,332	2,070
Vehicles	223	76	-	299	126	15	-	141	158	86
Office Equipment	3,425	433	15	3,843	1,621	242	13	1,850	1,993	1,611
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>34,518</b>	<b>2,817</b>	<b>94</b>	<b>37,241</b>	<b>21,522</b>	<b>2,384</b>	<b>69</b>	<b>23,837</b>	<b>13,404</b>	<b>13,381</b>
Capital Work In Progress	5,839	2,085	697	7,227	-	-	-	-	7,227	4,756
<b>Grand Total</b>	<b>40,357</b>	<b>4,902</b>	<b>791</b>	<b>44,468</b>	<b>21,522</b>	<b>2,384</b>	<b>69</b>	<b>23,837</b>	<b>20,631</b>	<b>18,137</b>
Previous Period Total	32,071	5,198	238	37,031	16,747	2,169	22	18,894	18,137	

## PERIODIC DISCLOSURES

### FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2022
1	Cash (including cheques, drafts and stamps)	107	95
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	14,121	14,875
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>14,228</b>	<b>14,970</b>
	Balances with non-scheduled banks included in 2 above	-	-
	<b>Cash and Bank Balances</b>		
	In India	14,228	14,970
	Outside India	-	-

**Notes:**

- Balance with Banks in current accounts above, includes liquid flexi term deposit of ` 12,815 Lacs (Previous year ` 7,471 Lacs)
- Balance with Banks in current accounts above, includes Earmarked amount of ` 134 Lacs (Previous year ` 203 Lacs) towards CSR activities.
- Balance with Banks in current accounts above, includes Cheques in hand of ` 520 Lakhs (Previous year ` 467 Lakhs).
- Balance with Banks in current accounts above, includes remittances in transit of ` 1,089 Lakhs (Previous year ` 1,275 Lakhs).

**PERIODIC DISCLOSURES**

**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**

(₹ In Lakhs)

	Particulars	AS AT 30TH SEPTEMBER 2023	AS AT 30TH SEPTEMBER 2022
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	46,674	39,480
2	Application money for investments	-	-
3	Prepayments	2,070	1,571
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	5,407	6,506
6	Deposit towards Rent	1,145	1,098
7	Goods and Service Tax Recoverable	-	-
8	Others	6,507	4,315
	<b>TOTAL (A)</b>	<b>61,803</b>	<b>52,970</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments/ FDRs	38,485	32,983
2	Outstanding Premiums	74,138	54,958
	Less : Provisions for doubtful	-	-
3	Agents' Balances	224	94
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	21,484	22,261
	Less : Provisions for doubtful	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,725	1,742
	Add: Investment Income accruing on unclaimed amount	491	461
8	Unsettled Investment contract receivable	-	-
	<b>TOTAL (B)</b>	<b>1,36,547</b>	<b>1,12,499</b>
	<b>TOTAL (A+B)</b>	<b>1,98,350</b>	<b>1,65,469</b>

**PERIODIC DISCLOSURES****FORM NL-17-CURRENT LIABILITIES SCHEDULE****(₹ In Lakhs)**

	<b>Particulars</b>	<b>AS AT 30TH SEPTEMBER 2023</b>	<b>AS AT 30TH SEPTEMBER 2022</b>
1	Agents' Balances	20,365	7,899
2	Balances due to other insurance companies (including reinsurers)	1,61,379	1,01,675
3	Deposits held on re-insurance ceded	2,879	3,381
4	Premiums received in advance		
	(a) For Long term policies	95,119	78,590
	(b) for Other Policies	7,706	10,162
5	Unallocated Premium*	17,368	10,289
6	Sundry Creditors	7,627	12,952
7	Due to Subsidiaries/ Holding Company	3	12
8	Claims Outstanding	8,88,879	7,94,863
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of Policyholders	1,697	1,711
11	Income accrued on Unclaimed amounts	491	461
12	Statutory Dues	4,594	3,716
13	Goods & Service Tax Liabilities	4,833	7,834
14	Deposit towards Claim Settlement	24,344	25,755
15	Unsettled Investment contract payable	-	20,117
	<b>TOTAL</b>	<b>12,37,284</b>	<b>10,79,417</b>

\* Includes Deposit Premium of ` 9,529 lacs (Previous year ` 8,522 lacs)

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

	<b>Particulars</b>	<b>AS AT 30TH SEPTEMBER 2023</b>	<b>AS AT 30TH SEPTEMBER 2022</b>
1	Reserve for Unexpired Risk	3,27,191	3,08,769
2	Reserve for Premium Deficiency	-	-
3	Provision for Taxation (less advance tax paid and taxes deducted at source)	-	-
4	Provision for Employee Benefits	8,022	6,883
5	Others	-	-
	<b>TOTAL</b>	<b>3,35,213</b>	<b>3,15,652</b>

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

(₹ In Lakhs)

	<b>Particulars</b>	<b>AS AT 30TH SEPTEMBER 2023</b>	<b>AS AT 30TH SEPTEMBER 2022</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-



**PERIODIC DISCLOSURES**  
**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**

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

**Analytical Ratios for Non-Life companies**

S.No.	Particulars	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022
1	Gross Direct Premium Growth Rate *	1.70%	11.85%	-4.52%	4.18%
2	Gross Direct Premium to Net Worth Ratio (In Times)	NA	1.27	NA	1.20
3	Growth rate of Net Worth	NA	5.93%	NA	35.86%
4	Net Retention Ratio *	67.35%	65.41%	74.14%	69.67%
5	Net Commission Ratio *	13.07%	13.21%	7.75%	7.16%
6	Expense of Management to Gross Direct Premium Ratio *	20.97%	20.92%	19.35%	19.67%
7	Expense of Management to Net Written Premium Ratio *	25.82%	26.17%	22.23%	22.93%
8	Net Incurred Claims to Net Earned Premium *	84.55%	86.34%	85.19%	88.01%
9	Claims paid to claims provisions *	10.26%	15.04%	13.43%	13.98%
10	Combined Ratio *	110.37%	112.51%	107.42%	110.95%
11	Investment Income Ratio	1.84%	3.55%	1.63%	3.16%
12	Technical Reserves to Net Premium Ratio (In Times) *	NA	3.59	NA	3.40
13	Underwriting Balance Ratio *	-10.01%	-11.93%	-11.70%	-12.60%
14	Operating Profit Ratio	3.12%	0.48%	-0.44%	-1.50%
15	Liquid Assets to liabilities ratio (In Times)	NA	0.19	NA	0.32
16	Net Earning Ratio	6.42%	4.23%	2.35%	1.67%
17	Return on Net Worth Ratio	NA	3.57%	NA	1.43%
18	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.77	NA	1.77
19	NPA Ratio				
	Gross NPA Ratio	NA	0.00%	NA	0.00%
	Net NPA Ratio	NA	0.00%	NA	0.00%
20	Debt Equity Ratio	NA	0.00%	NA	0.00%
21	Debt Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%
22	Interest Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%
23	Earnings per share	NA	4.98	NA	1.93
24	Book value per share	NA	139.50	NA	135.24

**\* Segmental Reporting**

	Particulars	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to Net Premium Ratio (In Times)	Underwriting Balance Ratio
	<b>Fire</b>										
	Current Period	5.70%	13.46%	-24.84%	10.95%	-11.89%	111.55%	21.19%	99.66%	3.58	1.19%
	Previous Period	1.29%	17.32%	-32.73%	11.69%	-16.96%	56.11%	15.20%	39.14%	2.38	66.29%
	<b>Marine</b>										
	Current Period	-1.02%	52.12%	2.52%	15.58%	15.46%	66.80%	37.31%	82.26%	1.78	14.10%
	Previous Period	28.24%	47.74%	3.13%	17.82%	18.89%	81.87%	34.30%	100.77%	1.90	-6.28%
	<b>Miscellaneous</b>										
	Current Period	13.35%	74.49%	14.63%	22.55%	27.59%	86.06%	14.68%	113.65%	3.63	-12.82%
	Previous Period	3.80%	79.99%	8.81%	20.97%	24.59%	89.14%	13.73%	113.72%	3.48	-15.19%
	<b>Total</b>										
	Current Period	<b>11.85%</b>	<b>65.41%</b>	<b>13.21%</b>	<b>20.92%</b>	<b>26.17%</b>	<b>86.34%</b>	<b>15.04%</b>	<b>112.51%</b>	<b>3.59</b>	<b>-11.93%</b>
	Previous Period	<b>4.18%</b>	<b>69.67%</b>	<b>7.16%</b>	<b>19.67%</b>	<b>22.93%</b>	<b>88.01%</b>	<b>13.98%</b>	<b>110.95%</b>	<b>3.40</b>	<b>-12.60%</b>
	<b>Marine Cargo</b>										
	Current Period	-3.41%	52.02%	3.15%	16.11%	16.09%	68.59%	38.42%	84.68%	1.80	12.55%
	Previous Period	36.16%	48.88%	3.46%	18.01%	19.23%	79.01%	32.06%	98.24%	1.85	-3.77%
	<b>Marine Hull</b>										
	Current Period	70.59%	53.69%	-7.16%	6.56%	5.80%	-104.23%	1.23%	-98.42%	1.45	161.97%
	Previous Period	-53.26%	13.66%	-31.94%	12.33%	-16.67%	545.95%	61.55%	529.28%	7.44	-413.51%
	<b>Marine Total</b>										
	Current Period	<b>-1.02%</b>	<b>52.12%</b>	<b>2.52%</b>	<b>15.58%</b>	<b>15.46%</b>	<b>66.80%</b>	<b>37.31%</b>	<b>82.26%</b>	<b>1.78</b>	<b>14.10%</b>
	Previous Period	<b>28.24%</b>	<b>47.74%</b>	<b>3.13%</b>	<b>17.82%</b>	<b>18.89%</b>	<b>81.87%</b>	<b>34.30%</b>	<b>100.77%</b>	<b>1.90</b>	<b>-6.28%</b>
	<b>Motor-OD</b>										
	Current Period	44.67%	88.23%	32.60%	41.19%	45.56%	76.42%	74.27%	121.98%	1.34	-23.06%
	Previous Period	7.07%	95.65%	19.35%	34.23%	35.13%	83.52%	74.64%	118.66%	1.37	-20.07%
	<b>Motor-TP</b>										
	Current Period	22.80%	95.68%	6.97%	19.27%	19.93%	85.00%	8.65%	104.92%	8.02	-3.49%
	Previous Period	7.34%	95.64%	1.60%	16.83%	17.39%	84.98%	6.41%	102.37%	9.08	0.25%
	<b>Motor-Total</b>										
	Current Period	<b>33.15%</b>	<b>91.85%</b>	<b>19.64%</b>	<b>30.55%</b>	<b>32.59%</b>	<b>80.97%</b>	<b>11.03%</b>	<b>113.56%</b>	<b>4.72</b>	<b>-12.68%</b>
	Previous Period	<b>7.21%</b>	<b>95.65%</b>	<b>10.01%</b>	<b>25.07%</b>	<b>25.79%</b>	<b>84.37%</b>	<b>8.59%</b>	<b>110.16%</b>	<b>5.43</b>	<b>-8.36%</b>
	<b>Engineering</b>										
	Current Period	56.25%	9.86%	3.74%	13.26%	16.73%	76.02%	20.26%	92.76%	2.92	5.23%
	Previous Period	40.34%	12.82%	15.98%	14.88%	31.78%	66.87%	20.75%	98.65%	2.98	-2.07%
	<b>Aviation</b>										
	Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%
	Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%
	<b>Workmen Compensation</b>										
	Current Period	9.57%	92.51%	19.11%	30.34%	32.14%	52.27%	25.21%	84.41%	2.44	14.56%
	Previous Period	14.68%	94.92%	18.02%	32.70%	33.83%	65.28%	33.40%	99.11%	2.08	-2.39%
	<b>Public/Product Liability</b>										
	Current Period	9.43%	61.87%	17.68%	22.62%	30.63%	239.40%	31.62%	270.03%	4.06	-172.44%
	Previous Period	18.44%	62.38%	28.60%	30.97%	44.37%	6.40%	5.21%	50.76%	2.10	43.42%
	<b>Personal Accident</b>										
	Current Period	14.60%	91.51%	10.30%	21.89%	23.25%	78.20%	45.22%	101.44%	2.07	-5.48%
	Previous Period	18.20%	92.63%	10.80%	25.46%	26.57%	97.67%	52.16%	124.24%	2.15	-28.10%
	<b>Health (Excl Travel)</b>										
	Current Period	-15.13%	68.93%	4.57%	12.77%	17.53%	113.44%	72.30%	130.96%	1.24	-29.91%
	Previous Period	28.64%	83.66%	5.55%	18.38%	21.31%	104.45%	85.59%	125.76%	1.08	-33.49%
	<b>Travel Insurance</b>										
	Current Period	10.07%	95.73%	19.75%	31.10%	31.85%	66.21%	17.01%	98.05%	1.81	-0.69%
	Previous Period	90.83%	93.96%	21.43%	35.57%	37.14%	96.15%	35.88%	133.30%	1.59	-36.15%

<b>Total Health (Incl PA &amp; Travel)</b>											
Current Period	-13.58%	70.50%	5.11%	13.42%	18.06%	110.82%	68.09%	128.88%	1.31	-28.10%	
Previous Period	28.11%	84.13%	5.86%	18.77%	21.63%	103.98%	78.54%	125.61%	1.14	-33.14%	
<b>Crop</b>											
Current Period	11.29%	23.28%	-34.36%	3.01%	-21.41%	-31.26%	13.17%	-52.67%	1.63	150.10%	
Previous Period	-51.37%	21.20%	-12.43%	3.34%	3.33%	105.96%	110.17%	109.29%	1.05	-9.02%	
<b>Other Miscellaneous</b>											
Current Period	12.73%	53.73%	22.25%	24.10%	35.23%	79.21%	16.54%	114.44%	2.81	-14.85%	
Previous Period	16.38%	58.05%	20.27%	25.99%	36.08%	72.18%	37.61%	108.26%	1.99	-8.71%	
<b>Total Miscellaneous</b>											
Current Period	13.35%	74.49%	14.63%	22.55%	27.59%	86.06%	14.68%	113.65%	3.63	-12.82%	
Previous Period	3.80%	79.99%	8.81%	20.97%	24.59%	89.14%	13.73%	113.72%	3.48	-15.19%	

**PERIODIC DISCLOSURES**  
**FORM NL-21: Related Party Transactions**

Insurer: IFFCO TOKIO General Insurance Co.Ltd.

For the Quarter Ending: 30th September 2023

**PART - A - Related Party Transactions**

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 30TH SEPTEMBER 2023	HALF YEAR ENDED 30TH SEPTEMBER 2023	QUARTER ENDED 30TH SEPTEMBER 2022	HALF YEAR ENDED 30TH SEPTEMBER 2022
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium accounted from direct business	1,066.66	7,051.29	1,649.37	7,725.98
			Claims paid on direct basis	113.69	979.66	306.88	411.23
			Payment of Rent and other expenses	679.17	1,281.32	690.35	1,231.46
			Deposit of Insurance Premium	-	25.00	-	25.00
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	306.33	989.48	205.06	1,106.51
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	276.86	879.25	548.17	550.86
			Payment of Rent and other expenses	4.15	8.39	4.37	8.65
3	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Fee	4.48	4.48	-	3.48
4	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,241.57	3,445.82	1,196.89	3,441.95
			Commission Earned on Premium Ceded	327.78	922.54	330.98	905.73
			Losses Recovered from Re-insurer	352.92	701.25	890.48	1,237.18
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	2,418.29	4,882.70	1,682.59	3,794.26
			Commission Earned on Premium Ceded	357.34	750.10	284.76	619.90
			Losses Recovered from Re-insurer	862.97	1,960.85	533.83	773.95
			Payment of Fee	1.07	2.37	3.38	3.84
6	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	4.28	9.39	6.07	6.86
			Commission Earned on Premium Ceded	0.34	1.53	0.15	0.27
7	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	410.13	765.51	42.64	111.03
			Commission Earned on Premium Ceded	95.35	173.06	8.69	25.08
8	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20% Voting rights	Payment of Fee	2.06	3.21	7.64	16.10
9	TM Claims Services Inc	Associate of Promoters with more than 20% Voting rights	Claim/Reimbursement of Expenses	18.45	62.53	8.91	25.41
			Payment of Fee	14.46	25.49	16.13	31.84
10	Tokio Marine Management Australasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	1.75	3.44	4.34	4.34

**PERIODIC DISCLOSURES**  
**FORM NL-21: Related Party Transactions**

11	Tokio Marine Insurance (Thailand) Public Co. Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	1.20	1.20	-	-
12	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.53	87.32	0.15	54.59
			Claims paid on direct basis	10.94	42.32	4.12	15.19
			Payment of Commission	-	(0.01)	0.01	0.02
13	Tokio Marine Safety Insurance (Thailand) Public Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	1.80	3.96
			Claim/Reimbursement of Expenses	-	-	12.53	12.70
14	The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	0.50	-	-
15	Tokio Marine Insurance Vietnam Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	13.34	17.07	-	1.67
			Claim/Reimbursement of Expenses	-	2.32	0.24	0.24
16	PT Asuransi Tokio Marine Indonesia	Associate of Promoters with more than 20% Voting rights	Payment of Fee	6.70	6.87	-	5.40
			Claim/Reimbursement of Expenses	0.64	0.64	-	5.58
17	IFFCO Kisan Suidha Limited (formerly IFFCO Kisan Sanchar Ltd.)	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	56.12	56.18	53.08	53.25
			Claims paid on direct basis	13.18	29.54	11.60	40.60
			Payment of Rent and other expenses	18.54	18.54	12.43	49.34
18	IFFCO Kisan Finance Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	103.04	135.94	97.58	139.84
			Claims paid on direct basis	126.65	178.23	8.61	23.98
19	K. Srinivasa Gowda	Chairman	Honorarium Charges	4.50	9.00	4.50	9.00
			Payment of Rent and other expenses	24.60	50.27	25.29	48.41
			Premium accounted from direct business	-	0.85	-	0.85
21	IFFCO MC Crop Science Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	21.00	86.46	20.59	73.61
			Claims paid on direct basis	18.35	30.60	22.19	49.59
22	IFFCO Kisan SEZ Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	1.23	1.42	1.26	1.32
			Claims paid on direct basis	-	-	0.04	0.44
23	Indian Farm Forestry Development Cooperative Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	2.53	20.24	2.64	18.44
			Claims paid on direct basis	0.22	0.22	-	-
			Payment for CSR activity	16.92	34.47	3.52	3.52
24	Cooperative Rural Development Trust	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.15	0.93	0.28	0.92
			Claims paid on direct basis	3.42	5.07	6.21	9.95
25	CN IFFCO Private Ltd	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	0.00	0.50	0.18	0.68
			Claims paid on direct basis	0.84	0.84	-	-
26	Triumph Offshore Private Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	-	3.06	3.85
			Claims paid on direct basis	2.16	2.16	-	-
27	Sikkim IFFCO Organics Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	-	0.02	-	-
28	H O Suri	Managing Director & Chief Executive Officer	Remuneration-Key Management Personnel	40.07	81.83	34.53	69.07
	Shinjiro Hamada	Director-Operation		18.34	34.82	14.47	28.93
	Sanket Gupta	Chief Financial Officer		20.45	38.65	14.82	27.43
	Amit Jain	Company Secretary		19.94	31.66	16.37	27.13

**PERIODIC DISCLOSURES**  
**FORM NL-21: Related Party Transactions**

**PART- B - Related Party Transaction Balances - As at the end of the Period Ending 30th September 2023**

								(₹ In Lakhs)
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If secured, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received.	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	0.00	Payable	Unsecured	No	-	-
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	5.09	Receivable	Unsecured	No	-	-
3	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	486.74	Payable	Unsecured	No	-	-
4	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	267.48	Payable	Unsecured	No	-	-
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	2,378.54	Payable	Unsecured	No	-	-
6	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	1.16	Payable	Unsecured	No	-	-
7	Tokio Marine Klin Syndicate	Associate of Promoters with more than 20% Voting rights	19.04	Payable	Unsecured	No	-	-
8	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	664.06	Payable	Unsecured	No	-	-
9	K. Srinivasa Gowda	Chairman	110.40	Receivable	Unsecured	No	-	-
10	IFFCO TOKIO Insurance Services Ltd	Subsidiary of the company with 100% voting rights	3.35	Payable	Unsecured	No	-	-

**PERIODIC DISCLOSURES**

**FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**

**Form IRDAI - GI-TA**

**Insurance Regulatory and Development Authority of India  
(Assets, Liabilities, and Solvency Margin of General Insurance Business) Regulations, 2016**

**STATEMENT OF ADMISSIBLE ASSETS: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED**

**As at 30th September 2023**

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)*

Particulars	Policyholder's A/C	Shareholder's A/C	Total
<b>Investments</b>			
Investments Shareholder' SCH 8	-	3,55,147	3,55,147
Policyholders' SCH 8A	13,82,553	-	13,82,553
<b>Total Investments as per BS.....(A)</b>	<b>13,82,553</b>	<b>3,55,147</b>	<b>17,37,700</b>
Inadmissible investment assets as per Clause (1) of Schedule I....(B)	-	-	-
<b>Fixed Assets</b>			
<b>Fixed assets as per BS.....(C)</b>	<b>-</b>	<b>20,631</b>	<b>20,631</b>
Inadmissible Fixed assets as per Clause (1) of Schedule I.....(D)	-	7,363	7,363
<b>Current Assets</b>			
Cash & Bank Balance as per BS....(E)	-	14,228	14,228
Advances and Other assets as per BS.....(F)	-	1,98,350	1,98,350
<b>Total Current Assets as per BS.....(G)=(E)+(F)</b>	<b>-</b>	<b>2,12,578</b>	<b>2,12,578</b>
Inadmissible Current assets as per Clause (1) of Schedule-I .....(H)	-	29,787	29,787
<b>Loans</b>			
Loans as per BS.....(I)	-	-	-
<b>Fair Value Change Account subject to minimum of zero...(J)</b>	<b>-</b>	<b>387</b>	<b>387</b>
<b>Total Assets as per BS.....(K) = (A) + (C) + (G) + (I) (Excluding current liabilities and provisions)</b>	<b>13,82,553</b>	<b>5,88,356</b>	<b>19,70,909</b>
Total Inadmissible assets.....(L)=(B)+(D)+(H)+(J)	-	37,537	37,537
<b>Total Admissible assets for Solvency ...(K) - (L) (Excluding current liabilities and provisions)</b>	<b>13,82,553</b>	<b>5,50,819</b>	<b>19,33,372</b>

*(₹ In Lakhs)*

Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
<b>Inadmissible Fixed assets</b>			
(a) Furniture & Fixture	-	7,363	7,363
<b>Total</b>	<b>-</b>	<b>7,363</b>	<b>7,363</b>
<b>Inadmissible current assets</b>			
(a) Agents' and Intermediaries' balances and outstanding premium in India, to the extent they are not realized within a period of 30 days.	-	224	224
(b) Premium receivables relating to State/ Central government sponsored schemes, to the extent they are not realized within a period of 365 days.	-	25,770	25,770
(c) Co-insurer's balances outstanding for more than 90 days	-	652	652
(d) Balances of Indian Reinsurers and Foreign Reinsurers having branches in India outstanding for more than 365 days.	-	-	-
(e) Other Reinsurer's balances outstanding for more than 180 days.	-	3,113	3,113
(f) Excess of Asset Over Unclaimed amount of Policyholders.	-	28	28
<b>Total</b>	<b>-</b>	<b>29,787</b>	<b>29,787</b>

**PERIODIC DISCLOSURES**  
**FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-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 30th September 2023**

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

<b>Reserve</b>	<b>Gross Reserve</b>	<b>Net Reserve</b>
Unearned Premium Reserve (UPR)....(a)	4,52,993	3,27,191
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>4,52,993</b>	<b>3,27,191</b>
Outstanding Claim Reserve (other than IBNR reserve)....(d)	5,24,624	3,47,771
IBNR Reserve....(e)	6,46,975	5,41,108
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>16,24,592</b>	<b>12,16,070</b>

(₹ In Lakhs)



**PERIODIC DISCLOSURES**  
**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**

**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 30th September 2023**

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

**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
1	Fire	1,12,727	16,559	59,926	14,466	11,273	8,989	11,273
2	Marine Cargo	28,454	13,513	19,565	10,544	3,415	3,522	3,522
3	Marine Hull	1,725	558	738	92	172	111	172
4	Motor	4,69,227	4,38,888	3,40,960	3,23,732	87,778	97,120	97,120
5	Engineering	21,146	2,364	9,796	1,560	2,115	1,469	2,115
6	Aviation	-	-	0	0	-	0	0
7	Liability	7,350	4,461	14,425	5,859	1,103	3,246	3,246
8	Health & PA	1,98,903	1,54,555	2,58,245	2,07,060	30,911	62,118	62,118
9	Miscellaneous	75,148	43,280	43,805	29,779	10,521	9,199	10,521
10	Crop	1,42,039	31,372	56,231	14,034	14,204	8,435	14,204
	<b>Total</b>	<b>10,56,720</b>	<b>7,05,550</b>	<b>8,03,692</b>	<b>6,07,126</b>	<b>1,61,490</b>	<b>1,94,208</b>	<b>2,04,289</b>

**PERIODIC DISCLOSURES****FORM NL-26 - SOLVENCY MARGIN (TABLE IB)****TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO**

As at 30th September 2023

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

		<i>(₹ In Lakhs)</i>
<b>Item</b>	<b>Description</b>	<b>Amount</b>
<b>(A)</b>	<b>Policyholder's FUNDS</b>	
	Available assets	13,82,553
	Deduct :	
(B)	Current Liabilities as per BS	8,88,879
(C)	Provisions as per BS	3,27,191
(D)	Other Liabilities	1,66,483
<b>(E)</b>	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>-</b>
	<b>Shareholder's FUNDS</b>	
(F)	Available Assets	5,50,819
	Deduct :	
(G)	Other Liabilities	1,89,944
<b>(H)</b>	<b>Excess in Shareholder's funds (F-G)</b>	<b>3,60,875</b>
<b>(I)</b>	<b>Total ASM ( E+H )</b>	<b>3,60,875</b>
<b>(J)</b>	<b>Total RSM</b>	<b>2,04,289</b>
<b>(K)</b>	<b>SOLVENCY RATIO ( Total ASM/ Total RSM)</b>	<b>1.77</b>

**PERIODIC DISCLOSURES**  
**FORM NL-27- PRODUCTS INFORMATION**

Name of the Insurer: IFFCO-Tokio General Insurance Co. Ltd.

Date: 1st July 2023 To 30th September, 2023

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Securities Issuer's Liability Policy	IFFCO-TOKIO/PRO/1008/2023-24	IRDAN106CP0001V01202324	Miscellaneous Insurance	Commercial	18-09-2023
2	Battery Operated Bike (Two Wheeler) Package Policy	IFFCO-TOKIO/PRO/1008/2023-24	IRDAN106RP0006V01202324	Miscellaneous Insurance	Retail	20-09-2023
3	Surety Insurance for Recruiting Agent	IFFCO-TOKIO/PRO/1008/2023-24	IRDAN106RP0007V01202324	Miscellaneous Insurance	Retail	21-09-2023
4	IFFCO-TOKIO SALARY PROTECTOR POLICY (GROUP)	IFFCO-TOKIO/PRO/1008/2023-24	IRDAN106CP0002V01202324	Miscellaneous Insurance	Commercial	22-09-2023

**FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS**

**PART - A**

**Name of the Insurer: IFFCO Tokio General Insurance Company Ltd.**

**Registration Number: 106**

**Statement as on: 30-09-2023**

**Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)**

*(Business within India)*

**Periodicity of Submission: Quarterly**

**(Rs. in Lakhs)**

<b>Section I</b>			
<b>No</b>	<b>PARTICULARS</b>	<b>SCH ++</b>	<b>AMOUNT</b>
1	Investments (Shareholders)	8	3,55,147
	Investments (Policyholders)	8A	13,82,553
2	Loans	9	-
3	Fixed Assets	10	20,631
4	Current Assets		
	a. Cash & Bank Balance	11	14,228
	b. Advances & Other Assets	12	1,98,350
5	Current Liabilities		
	a. Current Liabilities	13	12,37,284
	b. Provisions	14	3,35,213
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>3,98,412</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	20,631
3	Cash & Bank Balance (if any)	11	14,228
4	Advances & Other Assets (if any)	12	1,98,350
5	Current Liabilities	13	12,37,284
6	Provisions	14	3,35,213
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		
	<b>Total (B)</b>		<b>(13,39,288)</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>17,37,700</b>

<b>Section II</b>									
<b>No</b>	<b>'Investment' represented as</b>	<b>Reg. %</b>	<b>SH</b>		<b>PH</b>	<b>Book Value (SH + PH)</b>	<b>% Actual</b>	<b>FVC Amount</b>	<b>Total</b>
			<b>Balance</b>	<b>FRSM*</b>					
			<b>(a)</b>	<b>(b)</b>					
				<b>(c)</b>	<b>d = (a+b+c)</b>	<b>e = (d-a) %</b>	<b>(f)</b>	<b>(g)=(d+f)</b>	
1	Central Govt. Securities	Not less than 20%	-	1,19,069	4,63,521	5,82,590	34%	-	5,82,590
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	1,84,055	7,16,507	9,00,562	52%	-	9,00,562
3	<b>Investment subject to Exposure Norms</b>								
	a. Housing / Infra & Loans to SG for Housing and FFE								
	1. Approved Investments	Not less than 15%	-	91,718	3,57,048	4,48,766	26%	15	4,48,780
	2. Other Investments								
	b. Approved Investments	Not exceeding 55%	-	79,235	3,08,455	3,87,690	22%	277	3,87,968
	c. Other Investments		-	60	235	296	0%	95	390
	<b>Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>3,55,069</b>	<b>13,82,245</b>	<b>17,37,314</b>	<b>100%</b>	<b>387</b>	<b>17,37,700</b>

- Note:
- (+) FRSM refers 'Funds representing Solvency Margin'
  - Other Investments' are as permitted under 27A(2)
  - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
  - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
  - SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
  - Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer: IFFCO-Tokio General Insurance Company Ltd.

Registration Number: 106

Statement as on: 30-09-2023

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(Rs. Lakhs)

No.	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	CSSB	5,43,263	32.50	39,327	59.75	5,82,590	33.53
		CTRB	-	-	-	-	-	-
		CDSS	-	-	-	-	-	-
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	SGGB	3,17,288	18.98	(2,868)	(4.36)	3,14,420	18.10
		SGGL	-	-	-	-	-	-
		SGOA	3,559	0.21	(8)	(0.01)	3,552	0.20
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	HTDA	-	-	-	-	-	-
		HFHD	6,865	0.41	(19)	(0.03)	6,846	0.39
		HTLN	-	-	-	-	-	-
		HFDN	572	0.03	(2)	(0.00)	570	0.03
		HTDN	1,89,731	11.35	(11,677)	(17.74)	1,78,055	10.25
	2. Other Investments	HODS	-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments	IDDF	-	-	-	-	-	-
		IPTD	2,58,219	15.45	(15,616)	(23.73)	2,42,603	13.96
		EIIT	417	0.02	(2)	(0.00)	415	0.02
		IPFD	12,861	0.77	(44)	(0.07)	12,817	0.74
		IPCP	-	-	-	-	-	-
		ILBI	7,457	0.45	3	0.00	7,460	0.43
		ICTD	-	-	-	-	-	-
	2. Other Investments							
	c. Approved Investments	EAEO	87	0.01	-	-	87	0.00
		ECDB	1,49,325	8.93	45,192	68.66	1,94,517	11.20
		ECIS	50	0.00	-	-	50	0.00
		EACE	323	0.02	-	-	323	0.02
		EPPD	-	-	-	-	-	-
		EGMF	10,200	0.61	2,800	4.25	13,000	0.75
		ECBO	-	-	-	-	-	-
		ECMR	18,593	1.11	(4,698)	(7.14)	13,895	0.80
		EPBT	1,25,337	7.50	5,894	8.95	1,31,231	7.55
		EAPS	6,968	0.42	2	0.00	6,970	0.40
		EAPB	9,240	0.55	4	0.01	9,243	0.53
		EDCD	-	-	-	-	-	-
		EDCI	4,847	0.29	17	0.03	4,864	0.28
		ECCP	-	-	-	-	-	-
		ECOS	5,998	0.36	7,514	11.42	13,512	0.78
	d. Other Investments (not exceeding 15%)	OETF	155	0.01	-	-	155	0.01
		OEPU	141	0.01	-	-	141	0.01
		OLDB	-	-	-	-	-	-
	<b>Total</b>		<b>16,71,495</b>	<b>100</b>	<b>65,818</b>	<b>100</b>	<b>17,37,314</b>	<b>100</b>

Note:

- Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
- Investment Regulations, as amended from time to time, to be referred

**PERIODIC DISCLOSURES**  
**FORM NL-29-DETAIL REGARDING DEBT SECURITIES**

Name of the Insurer: IFFCO Tokio General Insurance Company Ltd.  
Registration Number : 106  
Statement as on : 30-09-2023

(Amount in Rs. Lakhs)

**Detail Regarding debt securities**

	Market Value				Book Value			
	As at 30-09-2023	As % of total for this class	As at 30-09-2022	As % of total for this class	As at 30-09-2023	As % of total for this class	As at 30-09-2022	As % of total for this class
Break down by Credit Rating								
AAA rated	5,81,474	39	6,89,292	50	5,89,708	39	7,02,327	49
AA or better	8,146	1	3,173	0	8,250	1	3,282	1
RATED BELOW AA BUT ABOVE A	-	-	-	-	-	-	-	-
RATED BELOW A BUT ABOVE B	-	-	-	-	-	-	-	-
MONEY MARKET INSTRUMENTS	13,895	1	55,970	4	13,895	1	55,970	4
ANY OTHER (Sovereign)	8,84,914	59	6,34,886	46	9,00,562	59	6,58,372	46
<b>Total (A)</b>	<b>14,88,429</b>	<b>100</b>	<b>13,83,321</b>	<b>100</b>	<b>15,12,414</b>	<b>100</b>	<b>14,19,951</b>	<b>100</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	1,43,873	10	2,37,052	17	1,44,752	10	2,38,513	17
More than 1 year and upto 3 years	3,73,608	25	2,66,699	19	3,80,284	25	2,73,091	19
More than 3 years and up to 7 years	6,12,176	41	5,69,869	41	6,26,813	41	5,87,781	41
More than 7 years and up to 10 years	1,97,403	13	2,57,642	19	2,00,778	13	2,67,714	19
Above 10 years	1,61,369	11	52,059	4	1,59,787	11	52,853	4
<b>Total (B)</b>	<b>14,88,429</b>	<b>100</b>	<b>13,83,321</b>	<b>100</b>	<b>15,12,414</b>	<b>100</b>	<b>14,19,951</b>	<b>100</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	5,71,795	38	4,48,542	32	5,82,590	39	4,63,453	32
b. State Government	3,13,120	21	2,42,314	18	3,17,972	21	2,50,889	18
c. Corporate Securities	5,89,620	40	6,36,494	46	5,97,957	39	6,49,639	46
d. Money Market Instructions	13,895	1	55,970	4	13,895	1	55,970	4
<b>Total (C)</b>	<b>14,88,429</b>	<b>100</b>	<b>13,83,321</b>	<b>100</b>	<b>15,12,414</b>	<b>100</b>	<b>14,19,951</b>	<b>100</b>



PERIODIC DISCLOSURES

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Name of the Insurer : IFFCO-Tokio General Insurance Company Ltd.

Registration Number : 106

Statement as on : 30-09-2023

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

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 (%)
A01	CENTRAL GOVERNMENT BONDS	CGSB	5,62,543	9,862	1.75	1.31	5,52,052	19,397	3.51	2.63	3,78,157	12,803	3.39	2.53
A02	SPECIAL DEPOSITS	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
A03	"DEPOSIT UNDER SECTION 7 OF INSURANCE ACT, 1938"	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	TREASURY BILLS	CTRB	-	-	-	-	-	-	-	-	12,775	86	0.67	0.50
B01	CENTRAL GOVERNMENT GUARANTEED LOANS / BONDS	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B02	STATE GOVERNMENT BONDS	SGGB	3,15,356	5,406	1.71	1.28	3,16,434	10,832	3.42	2.56	2,35,247	7,608	3.23	2.42
B03	STATE GOVERNMENT GUARANTEED LOANS	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	3,556	50	1.41	1.06	3,559	100	2.82	2.11	3,589	100	2.79	2.09
B05	GUARANTEED EQUITY	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
C01	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
C02	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
C03	TERM LOAN - HUDCO / NHB / INSTITUTIONS ACCREDITED BY NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-
C04	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	-	-	-	-	-	-	-	-	2,491	24	0.95	0.71
C05	HOUSING - SECURITISED ASSETS	HMBS	-	-	-	-	-	-	-	-	-	-	-	-
C06	DEBENTURES/BONDS/CPS/LOANS - PROMOTER GROUP	HDPG	-	-	-	-	-	-	-	-	-	-	-	-
C07	LONG TERM BANK BONDS APPROVED INVESTMENT - AFFORDABLE HOUSING	HLBH	-	-	-	-	-	-	-	-	-	-	-	-
C08	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-
C09	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	1,81,997	3,361.19	1.85	1.38	1,86,666	6,630.04	3.55	2.66	1,67,756	5,608	3.34	2.50



C10	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	-	-	-	-	-	-	-	-	-	-	-	-
C11	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	6,856	107	1.56	1.56	6,865	213	3.11	3.11	7,947	245	3.08	3.08
C12	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	571	9	1.65	1.65	572	19	3.28	3.28	580	19	3.25	3.25
C13	BONDS / DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING / BUILDING SCHEME APPROVED BY CENTRAL / STATE / ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL / STATE ACT	HFDA	-	-	-	-	-	-	-	-	-	-	-	-
C14	DEBENTURES / BONDS / CPS / LOANS	HODS	-	-	-	-	-	-	-	-	-	-	-	-
C15	HOUSING - SECURITISED ASSETS	HOMB	-	-	-	-	-	-	-	-	-	-	-	-
C16	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
C17	LONG TERM BANK BONDS OTHER INVESTMENT <sup>Å</sup> € AFFORDABLE HOUSING	HOLB	-	-	-	-	-	-	-	-	-	-	-	-
C18	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	HORD	-	-	-	-	-	-	-	-	-	-	-	-
C19	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
C20	INFRASTRUCTURE - PSU - EQUITY SHARES - QUOTED	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
C21	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES- QUOTED	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
C22	INFRASTRUCTURE - EQUITY (PROMOTER GROUP)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
C23	INFRASTRUCTURE - SECURITISED ASSETS	IESA	-	-	-	-	-	-	-	-	-	-	-	-
C24	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
C25	INFRASTRUCTURE - INFRASTRUCTURE DEVELOPMENT FUND (IDF)	IDDF	-	-	-	-	-	-	-	-	5,996	269	4.49	3.36
C26	ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC (INFRASTRUCTURE- APPROVED)	IORB	-	-	-	-	-	-	-	-	-	-	-	-
C27	LONG TERM BANK BONDS APPROVED INVESTMENT <sup>Å</sup> € INFRASTRUCTURE	ILBI	7,459	131	1.75	1.31	7,457	260	3.49	2.61	7,447	260	3.50	2.62
C28	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	2,47,007	3,938	1.59	1.19	2,59,851	8,175	3.15	2.36	3,41,206	10,390	3.04	2.28
C29	INFRASTRUCTURE - PSU - CPS	IPCP	-	-	-	-	-	-	-	-	2,981	27	0.91	0.68
C30	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	-	-	-	-	14,138	45	0.32	0.24	15,368	411	2.67	2.00
C31	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C32	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
C33	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	12,839	203	1.58	1.58	12,860	405	3.15	3.15	13,988	435	3.11	3.11

C34	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICFD	-	-	-	-	-	-	-	-	-	-	-	-
C35	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
C36	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IODS	-	-	-	-	-	-	-	-	-	-	-	-
C37	INFRASTRUCTURE - SECURITISED ASSETS	IOSA	-	-	-	-	-	-	-	-	-	-	-	-
C38	INFRASTRUCTURE - EQUITY (PROMOTER GROUP)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
C39	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
C40	ONSHORE RUPEE BONDS ISSUED BY ADB AND IFC (INFRASTRUCTURE- OTHERS)	IOOB	-	-	-	-	-	-	-	-	-	-	-	-
C41	LONG TERM BANK BONDS OTHER INVESTMENT <sup>Å</sup> INFRASTRUCTURE	IOLB	-	-	-	-	-	-	-	-	-	-	-	-
C42	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	IORD	-	-	-	-	-	-	-	-	-	-	-	-
C43	RECLASSIFIED APPROVED INVESTMENTS - EQUITY (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	IORE	-	-	-	-	-	-	-	-	-	-	-	-
D01	PSU - EQUITY SHARES - QUOTED	EAEQ	86	1	1.21	0.91	86	1	1.20	0.90	48	0	0.77	0.58
D02	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY)- QUOTED	EACE	323	5	1.57	1.17	323	6	2.01	1.50	234	4	1.69	1.26
D03	EQUITY SHARES - COMPANIES INCORPORATED OUTSIDE INDIA (INVESTED PRIOR TO IRDA REGULATIONS)	EFES	-	-	-	-	-	-	-	-	-	-	-	-
D04	EQUITY SHARES - PROMOTER GROUP	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
D05	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT	1,31,008	2,404	1.83	1.37	1,22,394	4,395	3.59	2.69	75,421	2,327	3.08	2.31
D06	CORPORATE SECURITIES - BONDS - (TAX FREE)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
D07	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
D08	CORPORATE SECURITIES - INVESTMENT IN SUBSIDIARIES	ECIS	50	-	-	-	50	-	-	-	50	-	-	-
D09	CORPORATE SECURITIES - DEBENTURES	ECOS	12,614	265.68	2.11	1.58	9,324	399.62	4.29	3.21	-	-	-	-
D10	CORPORATE SECURITIES - DEBENTURES / BONDS/ CPS /LOAN - (PROMOTER GROUP)	EDPG	-	-	-	-	-	-	-	-	-	-	-	-
D11	MUNICIPAL BONDS - RATED	EMUN	-	-	-	-	-	-	-	-	-	-	-	-
D12	INVESTMENT PROPERTIES - IMMOVABLE	EINP	-	-	-	-	-	-	-	-	-	-	-	-
D13	LOANS - POLICY LOANS	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
D14	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY IN INDIA (TERM LOAN)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
D15	LOANS - SECURED LOANS - MORTGAGE OF PROPERTY OUTSIDE INDIA (TERM LOAN)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
D16	"DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FIS (INCL. BANK BALANCE AWAITING INVESTMENT), CCIL, RBI"	ECDB	1,78,704	3,507	1.96	1.47	1,55,633	6,060	3.89	2.91	1,10,317	3,056	2.77	2.07
D17	DEPOSITS - CDS WITH SCHEDULED BANKS	EDCD	-	-	-	-	-	-	-	-	3,946	47	1.18	0.89





E25	RECLASSIFIED APPROVED INVESTMENTS - DEBT (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
E26	RECLASSIFIED APPROVED INVESTMENTS - EQUITY (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAE	-	-	-	-	-	-	-	-	-	-	-	-
E27	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS " [PSU BANKS]	OAPS	-	-	-	-	-	-	-	-	-	-	-	-
E28	ADDITIONAL TIER 1 (BASEL III COMPLIANT) PERPETUAL BONDS " [PRIVATE BANKS]	OAPB	-	-	-	-	-	-	-	-	-	-	-	-
E29	UNITS OF REAL ESTATE INVESTMENT TRUST (REITS)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-
E30	UNITS OF INFRASTRUCTURE INVESTMENT TRUST	OIIT	-	-	-	-	-	-	-	-	-	-	-	-
E31	DERIVATIVE INSTRUMENTS	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
E32	DEBT INSTRUMENTS OF INVIT	IOIT	-	-	-	-	-	-	-	-	-	-	-	-
E33	DEBT INSTRUMENTS OF REITS	ODRT	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>17,16,607</b>	<b>30,193</b>	<b>1.76</b>	<b>1.32</b>	<b>17,08,010</b>	<b>58,812</b>	<b>3.44</b>	<b>2.58</b>	<b>14,31,124</b>	<b>44,440</b>	<b>3.11</b>	<b>2.32</b>

**PERIODIC DISCLOSURES****FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS****FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS**

IFFCO-Tokio General Insurance Company Ltd.

Registration Number: 106

Statement as on: 30-09-2023

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund: General Insurance

(Amount in Rs. Lakhs)

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

**Note:**

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5 Investment Regulations, as amended from time to time, to be referred

**PERIODIC DISCLOSURES**

**FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION**

Name of the Insurer: IFFCO-TOKIO GENERAL INSURANCE CO. LTD.  
Registration No: 106

Upto the quarter ending: 30th September, 2023

Figures in Lakhs

S. No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	5	7897.84	-	4,367.56	7%
3	No. of Reinsurers with rating A but less than AA	125	61,468.48	3,325.48	13,738.65	43%
4	No. of Reinsurers with rating BBB but less than A	18	1,573.15	566.77	18.90	1%
5	No. of Reinsurers with rating less than BBB	1	18.06	10.91	-	0.02%
	<b>Total (A)</b>	149	70,957.53	3,903.16	18,125.10	51%
	<b>With In India</b>					
1	Indian Insurance Companies	13	-	-	6,831.63	4%
2	FRBs	7	13,214.04	2,209.54	1,775.05	10%
3	GIC Re	1	48,974.17	4,482.61	10,249.42	35%
4	Other (to be Specified)	-	-	-	-	-
	<b>Total (B)</b>	21	62,188.21	6,692.15	18,856.10	49%
	<b>Grand Total (C)= (A)+(B)</b>	170	1,33,145.75	10,595.31	36,981.20	100%

**PERIODIC DISCLOSURES**  
**FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS**

Name of the Insurer: IFFCO-Tokio General Insurance Company Ltd.  
GROSS DIRECT PREMIUM UNDERWRITTEN (For the Quarter ended 30th September, 2023)

Sl.No.	State / Union Territory	Miscellaneous																		Total Miscellaneous	Grand Total	
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Misc.				
		For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter			
<b>STATESc</b>																						
1	Andhra Pradesh	919.86	0.00	13.45	13.45	2581.14	2180.40	4761.55	73.63	96.87	0.30	170.81	8.34	2.42	31.90	0.00	0.00	181.65	5156.66	6089.98		
2	Arunachal Pradesh	0.98	0.00	0.00	0.00	44.27	33.30	77.57	0.17	0.00	0.00	0.17	0.00	0.00	0.00	0.00	0.00	0.00	77.74	78.73		
3	Assam	263.21	0.00	10.70	10.70	1208.27	1799.10	3007.37	48.90	7.26	0.17	56.33	2.19	2.25	45.55	0.00	0.00	13.55	3127.23	3401.14		
4	Bihar	228.36	0.00	2.45	2.45	360.60	515.03	875.64	24.86	17.50	0.19	42.56	0.56	0.00	1.22	0.00	0.00	16.83	936.81	1167.62		
5	Chhattisgarh	360.45	0.00	3.31	3.31	1567.61	1421.69	2989.30	35.39	41.65	0.04	77.09	13.81	0.78	28.41	0.00	0.00	86.84	3196.23	3560.00		
6	Goa	31.49	0.00	7.31	7.31	315.39	428.88	744.27	34.24	3.36	0.36	37.95	3.27	0.10	2.59	0.00	0.00	20.08	808.26	847.06		
7	Gujarat	3494.92	174.44	384.42	558.85	5175.95	3842.41	9018.36	2360.66	483.37	7.08	2851.12	565.14	126.82	679.29	0.00	0.00	2173.85	15414.57	19468.35		
8	Haryana	1587.06	65.86	2252.03	2317.89	3426.73	2503.02	5929.75	2328.83	76.18	5.10	2410.11	43.39	103.07	295.38	0.00	0.00	974.16	9755.86	13660.81		
9	Himachal Pradesh	100.69	0.00	0.90	0.90	488.44	632.22	1120.66	5.32	1.47	0.00	6.78	1.65	0.06	0.05	0.00	0.00	41.76	1170.97	1272.56		
10	Jharkhand	104.12	0.00	0.59	0.59	580.12	593.01	1173.13	20.84	3.53	0.04	24.42	6.06	0.15	27.06	0.00	0.00	26.16	1256.98	1361.69		
11	Karnataka	1118.67	0.00	319.89	319.89	5731.58	7186.05	12917.62	3314.60	157.25	0.97	3472.82	54.50	286.49	148.62	0.00	5008.27	1106.55	22994.85	24433.42		
12	Kerala	45.34	0.00	5.97	5.97	2672.94	2270.55	4943.49	262.24	54.57	0.41	317.23	11.71	1.44	6.57	0.00	0.00	47.96	5328.39	5379.70		
13	Madhya Pradesh	1017.50	0.00	123.25	123.25	4558.18	5885.60	10443.79	310.29	36.71	22.34	369.34	45.14	3.22	79.83	0.00	11007.48	2505.66	24454.46	25595.21		
14	Maharashtra	3077.78	35.41	1123.61	1159.02	5620.82	4101.31	9722.13	6015.17	771.00	4.91	6791.08	183.16	344.15	3519.21	0.00	0.00	3730.59	24290.31	28527.11		
15	Manipur	0.48	0.00	0.00	0.00	20.83	31.78	52.62	2.70	0.00	0.00	2.70	0.00	0.00	0.00	0.00	0.00	0.06	55.37	55.86		
16	Meghalaya	5.08	0.00	0.00	0.00	70.37	80.15	150.52	8.35	0.00	-0.01	8.35	0.00	0.00	0.00	0.00	0.00	0.02	158.88	163.96		
17	Mizoram	0.00	0.00	0.00	0.00	36.77	53.58	90.35	0.02	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.02	90.39	90.39		
18	Nagaland	2.27	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	0.00	0.00	2.27		
19	Odisha	599.79	0.00	33.34	33.34	1327.09	2600.10	3927.19	118.54	318.59	0.46	437.60	12.95	1.57	138.04	0.00	0.00	43.39	4560.73	5193.85		
20	Punjab	151.17	0.00	53.25	53.25	1421.01	1068.73	2489.74	207.05	36.36	1.93	245.34	8.88	1.56	28.55	0.00	0.00	532.59	3306.65	3511.08		
21	Rajasthan	1474.72	1.20	14.60	15.80	2661.46	2509.56	5171.02	178.04	74.75	1.01	253.80	34.56	23.52	162.50	0.00	0.00	954.36	6599.76	8090.28		
22	Sikkim	29.91	0.00	0.00	0.00	25.49	44.72	70.21	4.24	0.04	0.00	4.28	0.00	0.00	0.00	0.00	0.05	74.55	104.46			
23	Tamil Nadu	978.16	0.00	529.81	529.81	6487.46	7108.65	13596.11	884.97	583.49	1.15	1469.61	140.60	95.67	122.49	0.00	144.44	572.43	16141.37	17649.34		
24	Telangana	278.51	8.08	181.22	189.29	2606.28	2313.78	4920.06	3000.53	107.06	0.29	3107.88	30.44	50.46	291.81	0.00	0.00	305.26	8705.90	9173.70		
25	Tripura	52.06	0.00	0.00	0.00	1.03	8.98	10.01	0.08	0.00	0.00	0.08	0.00	0.00	0.00	0.00	0.00	0.00	10.09	62.15		
26	Uttarakhand	373.67	0.00	2.38	2.38	239.30	299.07	538.37	59.57	37.88	0.93	98.38	1.73	1.71	3.12	0.00	0.00	35.88	679.19	1055.24		
27	Uttar Pradesh	5382.04	0.00	144.62	144.62	3155.07	2618.93	5774.00	415.97	237.54	1.88	655.38	24.69	19.32	128.25	0.00	63.49	420.29	7085.42	12612.08		
28	West Bengal	484.45	0.00	101.52	101.52	1188.34	1925.37	3113.71	4798.22	295.26	0.37	5093.85	21.74	17.14	441.52	0.00	0.00	136.20	8824.16	9410.13		
<b>TOTAL (A)</b>		<b>22162.76</b>	<b>284.98</b>	<b>5308.62</b>	<b>5593.60</b>	<b>53572.57</b>	<b>54055.96</b>	<b>107628.53</b>	<b>24513.41</b>	<b>3441.72</b>	<b>49.93</b>	<b>28005.06</b>	<b>1214.48</b>	<b>1081.90</b>	<b>6181.96</b>	<b>0.00</b>	<b>16223.69</b>	<b>13926.19</b>	<b>174261.81</b>	<b>202018.17</b>		
<b>UNION TERRITORIESc</b>																						
1	Andaman and Nicobar Islands	1.46	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	0.00	0.00	1.46		
2	Chandigarh	3.80	0.00	120.29	120.29	453.16	239.39	692.55	97.95	80.96	0.34	179.25	11.46	12.99	44.29	0.00	0.00	171.83	1112.37	1236.46		
3	Dadra and Nagar Haveli	203.70	0.00	1.72	1.72	38.17	29.67	67.84	11.26	2.45	0.04	13.76	12.11	0.00	0.15	0.00	0.00	2.13	95.99	301.41		
4	Daman & Diu	20.51	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	0.00	0.00	20.51		
5	Govt. of NCT of Delhi	711.83	0.00	1716.78	1716.78	4081.59	2084.93	6166.52	3754.90	723.66	9.88	4488.45	173.99	359.72	963.08	0.00	0.00	1977.61	14129.37	16557.98		
6	Jammu & Kashmir	368.02	0.00	1.98	1.98	633.61	872.39	1506.00	21308.91	0.12	0.07	21309.11	3.88	0.82	3.02	0.00	1371.03	301.86	24495.72	24865.72		
7	Ladakh	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	0.00	0.00	0.00	0.00		
8	Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148.33	0.00	0.00	148.33	0.00	0.00	0.00	0.00	0.00	0.00	148.33	148.33		
9	Puducherry	1.85	0.00	1.44	1.44	306.31	470.14	776.46	3.79	2.25	0.06	6.10	0.59	0.05	1.19	0.00	0.00	1.18	785.58	788.86		
<b>TOTAL (B)</b>		<b>1311.16</b>	<b>0.00</b>	<b>1842.21</b>	<b>1842.21</b>	<b>5512.84</b>	<b>3696.52</b>	<b>9209.36</b>	<b>25325.14</b>	<b>809.44</b>	<b>10.41</b>	<b>26144.99</b>	<b>202.04</b>	<b>373.59</b>	<b>1011.73</b>	<b>0.00</b>	<b>1371.03</b>	<b>2454.61</b>	<b>40767.35</b>	<b>43920.71</b>		
<b>Outside India</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>		
1	<b>TOTAL (C)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>		
<b>Grand Total (A)+(B)+(C)</b>		<b>23473.92</b>	<b>284.98</b>	<b>7150.82</b>	<b>7435.81</b>	<b>59085.41</b>	<b>57752.48</b>	<b>116637.89</b>	<b>49838.55</b>	<b>4251.16</b>	<b>60.34</b>	<b>54150.05</b>	<b>1416.52</b>	<b>1455.49</b>	<b>7193.69</b>	<b>0.00</b>	<b>17594.71</b>	<b>16380.80</b>	<b>215029.16</b>	<b>245938.89</b>		



## PERIODIC DISCLOSURES

## FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

Name of the Insurer: IFFCO-Tokio General Insurance Company Ltd.

GROSS DIRECT PREMIUM UNDERWRITTEN (Upto the Quarter ended 30th September, 2023)

Registration No-106

Sl. No.	State / Union Territory	Miscellaneous																	Total Miscellaneous	Grand Total	
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Misc.			
		Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter			
<b>STATES<sup>c</sup></b>																					
1	Andhra Pradesh	3364.00	0.00	31.27	31.27	5016.44	3994.80	9011.24	786.21	325.23	0.54	1111.97	18.59	5.25	74.30	0.00	6789.70	370.34	17381.38	20776.65	
2	Arunachal Pradesh	7.26	0.00	0.00	0.00	95.62	70.73	166.35	0.38	0.00	0.00	0.38	0.00	0.00	0.00	0.00	0.00	0.00	166.73	173.99	
3	Assam	535.85	0.00	35.37	35.37	2455.91	3102.26	5558.17	69.05	48.28	0.56	117.89	5.20	2.41	74.74	0.00	0.00	32.40	5790.80	6362.02	
4	Bihar	294.10	0.00	3.00	3.00	716.00	953.50	1669.50	43.83	22.70	0.40	66.93	1.19	0.00	4.43	0.00	0.00	52.93	1794.99	2092.09	
5	Chhattisgarh	1144.25	0.00	20.64	20.64	3301.01	2789.95	6090.96	69.94	73.99	0.06	144.00	34.22	1.51	60.30	0.00	0.00	217.81	6548.80	7713.68	
6	Goa	207.46	2.18	20.15	22.34	600.87	780.70	1381.57	72.63	6.94	1.02	80.59	5.91	0.10	10.30	0.00	0.00	83.98	1562.44	1792.25	
7	Gujarat	9090.54	174.84	1055.13	1229.96	9765.99	7182.18	16948.17	5274.43	1022.09	21.74	6318.26	1045.36	339.29	1462.57	0.00	0.00	3996.91	30110.56	40431.07	
8	Haryana	7879.77	138.50	4844.01	4982.51	6713.70	5512.61	12226.31	9976.84	389.24	11.74	10377.82	86.27	532.24	680.39	0.00	0.00	2017.58	25920.62	38782.90	
9	Himachal Pradesh	364.57	0.00	1.67	1.67	993.80	1145.73	2139.53	10.60	2.47	0.04	13.11	2.34	0.06	0.85	0.00	1.22	76.02	2233.13	2599.37	
10	Jharkhand	267.43	0.00	4.41	4.41	1225.95	1086.79	2312.73	35.80	6.97	0.19	42.97	10.22	0.15	51.55	0.00	0.00	55.97	2473.60	2745.44	
11	Karnataka	3300.16	0.00	533.81	533.81	10573.59	12819.17	23392.76	5255.74	534.39	3.77	5793.90	101.71	540.45	287.10	0.00	5008.27	2475.63	37599.83	41433.80	
12	Kerala	186.77	0.00	7.96	7.96	4694.61	4171.56	8866.17	411.43	84.27	1.27	496.97	22.13	2.11	11.84	0.00	0.00	106.37	9505.60	9700.32	
13	Madhya Pradesh	1840.54	0.00	286.00	286.00	9100.50	11780.09	20880.59	552.33	99.74	58.90	710.98	99.13	41.99	152.92	0.00	11007.48	5809.55	38702.63	40829.17	
14	Maharashtra	7885.27	-5.96	2446.69	2440.73	11053.76	7693.39	18747.16	20719.22	1478.23	15.89	22213.34	414.60	1029.13	5295.78	0.00	0.00	7351.09	55051.09	65377.09	
15	Manipur	1.05	0.00	0.00	0.00	49.11	68.41	117.52	2.70	0.00	0.00	2.70	0.00	0.00	0.00	0.00	0.00	0.08	120.30	121.35	
16	Meghalaya	30.86	0.00	0.00	0.00	140.23	133.24	273.47	9.84	0.07	0.95	10.86	0.00	0.05	0.00	0.00	0.00	2.14	286.51	317.37	
17	Mizoram	0.02	0.00	0.00	0.00	67.20	90.75	157.95	0.02	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.02	157.98	158.00	
18	Nagaland	2.28	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	0.00	0.00	2.28	
19	Odisha	3379.16	0.00	66.95	66.95	2649.60	5074.67	7724.27	207.94	366.51	2.01	576.45	30.53	2.64	230.56	0.00	0.00	116.00	8680.46	12126.57	
20	Punjab	605.17	0.00	122.50	122.50	2854.75	2092.05	4946.79	413.62	61.78	5.54	480.94	16.05	26.22	44.52	0.00	0.00	1208.43	6722.96	7450.63	
21	Rajasthan	2160.44	1.20	125.57	126.77	5495.48	4775.78	10271.26	318.31	157.29	1.80	477.40	62.59	31.78	258.43	0.00	0.00	2406.34	13507.79	15795.01	
22	Sikkim	67.01	0.00	0.00	0.00	43.58	93.30	136.88	5.93	0.09	0.00	6.02	0.00	0.00	0.29	0.00	0.00	0.25	143.45	210.46	
23	Tamil Nadu	2770.31	0.00	1293.80	1293.80	12210.31	12854.49	25064.81	2434.90	877.77	3.15	3315.82	248.35	259.00	244.11	0.00	10312.09	1116.59	40560.76	44624.87	
24	Telangana	671.18	588.38	229.48	817.86	5139.90	4366.87	9506.78	4706.77	297.72	1.34	5005.83	65.58	157.49	537.42	0.00	0.00	667.26	15940.35	17429.38	
25	Tripura	55.83	0.00	0.00	0.00	1.20	12.94	14.14	0.08	0.00	0.00	0.08	0.00	0.00	0.00	0.00	0.00	0.00	14.23	70.05	
26	Uttarakhand	963.87	0.00	6.18	6.18	518.61	609.84	1128.46	102.97	59.45	1.33	163.76	2.48	1.87	4.86	0.00	0.00	66.00	1367.43	2337.47	
27	Uttar Pradesh	10293.45	0.00	326.02	326.02	6911.27	5305.97	12217.24	818.67	263.24	4.60	1086.52	51.78	34.38	328.23	0.00	1643.19	887.76	16249.09	26868.56	
28	West Bengal	1359.83	0.00	278.42	278.42	2184.58	3450.43	5635.01	8348.01	404.70	0.95	8753.66	59.53	37.40	761.58	0.00	0.00	305.70	15552.89	17191.14	
	<b>TOTAL (A)</b>	<b>58728.42</b>	<b>899.14</b>	<b>11739.02</b>	<b>12638.16</b>	<b>104573.57</b>	<b>102012.22</b>	<b>206585.79</b>	<b>60648.19</b>	<b>6583.19</b>	<b>137.79</b>	<b>67369.17</b>	<b>2383.78</b>	<b>3045.50</b>	<b>10577.06</b>	<b>0.00</b>	<b>34761.95</b>	<b>29423.16</b>	<b>354146.40</b>	<b>425512.98</b>	
<b>UNION TERRITORIES<sup>c</sup></b>																					
1	Andaman and Nicobar Islands	104.84	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	0.00	0.00	104.84	
2	Chandigarh	6.33	0.00	188.54	188.54	911.32	477.30	1388.62	213.65	100.77	0.51	314.93	22.65	15.63	111.10	0.00	0.00	403.63	2256.56	2451.43	
3	Dadra and Nagar Haveli	342.57	0.00	2.13	2.13	73.79	55.85	129.64	26.88	4.68	0.07	31.63	20.10	0.00	0.15	0.00	0.00	6.83	188.35	533.06	
4	Daman & Diu	68.05	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	0.00	0.00	68.05	
5	Govt. of NCT of Delhi	1796.60	0.00	3315.10	3315.10	7962.34	3854.37	11816.71	5538.63	1125.10	24.72	6688.46	370.26	714.66	2077.09	0.00	0.00	5539.57	27206.74	32318.43	
6	Jammu & Kashmir	722.75	0.00	6.37	6.37	1282.36	1678.30	2960.67	40322.54	0.97	0.33	40323.84	7.52	7.82	10.87	0.00	1371.03	572.73	45254.48	45983.60	
7	Ladakh	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	0.00	0.00	0.00	0.00	
8	Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148.33	0.00	0.00	148.33	0.00	0.00	0.00	0.00	0.00	0.00	148.33	148.33	
9	Puducherry	4.47	0.00	2.71	2.71	650.39	856.34	1506.72	7.67	3.54	0.07	11.28	0.92	0.05	1.38	0.00	0.00	7.08	1527.44	1534.62	
	<b>TOTAL (B)</b>	<b>3045.62</b>	<b>0.00</b>	<b>3514.84</b>	<b>3514.84</b>	<b>10880.20</b>	<b>6922.16</b>	<b>17802.36</b>	<b>46257.69</b>	<b>1235.05</b>	<b>25.71</b>	<b>47518.46</b>	<b>421.46</b>	<b>738.17</b>	<b>2200.60</b>	<b>0.00</b>	<b>1371.03</b>	<b>6529.83</b>	<b>76581.90</b>	<b>83142.36</b>	
	<b>Outside India</b>	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	0.00	0.00	0.00	0.00	
1	<b>TOTAL (C)</b>	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	0.00	0.00	0.00	0.00	
	<b>Grand Total (A)+(B)+(C)</b>	<b>61774.04</b>	<b>899.14</b>	<b>15253.86</b>	<b>16153.00</b>	<b>115453.77</b>	<b>108934.38</b>	<b>224388.15</b>	<b>106905.89</b>	<b>7818.24</b>	<b>163.50</b>	<b>114887.63</b>	<b>2805.24</b>	<b>3783.67</b>	<b>12777.66</b>	<b>0.00</b>	<b>36132.97</b>	<b>35952.99</b>	<b>430728.30</b>	<b>508655.34</b>	

**PERIODIC DISCLOSURES**

**FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS**

**FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS**

**Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.**

**Date: Upto the quarter ending on SEP'23**

**(Amount in Rs. Lakhs)**

Sl.No.	Line of Business	For the Quarter ended 30th September, 2023		For the corresponding quarter of the previous year ended 30th September 2022		upto the quarter ended 30th September, 2023		Up to the corresponding quarter of the previous year ended 30th September, 2022	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	23473.92	38403	23494.15	35035.00	61774.04	76215.00	58443.85	70503
2	Marine Cargo	7150.82	11131	7586.20	10515.00	15253.86	22493.00	15793.57	20970
3	Marine Other than Cargo	284.98	6	279.87	7.00	899.14	11.00	526.53	14
4	Motor OD	59085.41	1076466	45081.39	906815.00	115453.77	2070018.00	79805.41	1693934
5	Motor TP	57752.48	1046613	50199.11	1068033.00	108934.38	1950440.00	88711.79	1819798
6	Health	49838.55	72945	83554.48	52061.00	106905.89	140812.00	125965.48	95516
7	Personal Accident	4251.16	61372	3584.94	75234.00	7818.24	113259.00	6822.07	129290
8	Travel	60.34	6896	73.06	10880.00	163.50	18804.00	149.16	16090
9	Workmen's Compensation/ Employer's liability	1416.52	8406	1250.68	7908.00	2805.24	16604.00	2560.47	15888
10	Public/ Product Liability	1455.49	1584	1609.81	1513.00	3783.67	3462.00	3458.00	3285
11	Engineering	7193.69	4884	3765.14	4389.00	12777.66	9930.00	8177.68	8718
12	Aviation	0.00	0	0.00	0.00	0.00	0.00	0.00	0
13	Crop Insurance	17594.71	49	5805.06	57.00	36132.97	78.00	32466.16	58
14	Other segments **	0.00	0	0.00	0.00	0.00	0.00	0.00	0
15	Miscellaneous	16380.80	190241	15552.19	190496	35952.99	375990	31890.92	375262

**PERIODIC DISCLOSURES**  
**FORM NL-36- BUSINESS -CHANNELS WISE**

Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Date: Upto the quarter ending on SEP '23

Sl.No.	Channels	For the Quarter ended 30th September, 2023		Upto the quarter ended 30th September, 2023		For the corresponding quarter of the previous year ended 30th September, 2022		Up to the corresponding quarter of the previous year ended 30th September, 2022	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	525568	36200.34	1028439.00	74605.89	520166	33382.53	980293	65837.35
2	Corporate Agents-Banks	95071	2377.03	172072.00	4077.51	93054	2778.83	165848	4527.29
3	Corporate Agents -Others	9780	869.80	17827.00	1689.48	8822	649.92	16253	1086.93
4	Brokers	873397	111341.12	1667815.00	239250.54	787660	124689.31	1387503	228848.98
5	Micro Agents	66	0.71	66.00	0.71	0	0.00	0	0.00
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	140103	71445.02	276989.00	145266.38	131956	60614.45	246450	120422.82
7	Common Service Centres(CSC)	12132	197.30	22732.00	388.13	17796	78.34	23976	144.76
8	Insurance Marketing Firm	1111	172.77	2100.00	359.85	823	127.37	1399	245.93
9	Point of sales person (Direct)	327621	17438.26	606467.00	31801.45	312137	14403.18	558818	24264.10
10	MISP (Direct)	533909	5892.19	1003103.00	11206.23	490092	5101.41	867895	9370.51
11	Web Aggregators	238	4.44	506.00	9.26	438	10.87	894	22.66
12	Referral Arrangements	0	0.00	0.00	0.00	-1	-0.11	-3	-0.24
13	Other (to be sepcified) (i) _____ (ii) _____	0	0.00	0	0.00	0	0.00	0	0.00
	Total (A)	2518996	245938.97	4798116	508655.42	2362943	241836.09	4249326	454771.09
14	Business outside India (B)								
	Grand Total (A+B)	2518996	245938.97	4798116	508655.42	2362943	241836.09	4249326	454771.09

**PERIODIC DISCLOSURES  
FORM NL-37-CLAIMS DATA**

Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Upto the quarter ending on Sep'23

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		Total
																		Other segments **	Miscellaneous	
1	Claims O/S at the beginning of the period	1265	2310	17	2327	27634	42176	69810	23610	2420	41	26071	861	116	900	1	717	0	4070	106138
2	Claims reported during the period	3054	18214	14	18228	279197	12618	291815	371154	4110	58	375322	861	69	894	0	253	0	18724	709220
	(a) Booked During the period	2936	18098	13	18111	278201	11451	289652	361536	3924	57	365517	804	69	852	0	243	0	18454	696638
	(b) Reopened during the Period	118	116	1	117	996	1167	2163	9618	186	1	9805	57	0	42	0	10	0	270	12582
	(c) Other Adjustment (to be specified)																			
	(f)																			
3	Claims Settled during the period	2089	14650	7	14657	250924	9849	260773	340638	2698	39	343375	444	19	738	0	286	0	7765	630146
	(a) paid during the period	2089	14650	7	14657	250924	9849	260773	340638	2698	39	343375	444	19	738	0	286	0	7765	630146
	(b) Other Adjustment ( to be specified)																			
4	Claims Repudiated during the period	0	0	0	0	890	1	891	23606	1086	11	24703	10	0	0	0	0	0	23	25627
	Other Adjustment ( to be specified)	118	2844	3	2847	13816	231	14047	0	0	0	0	470	11	53	0	7	0	8138	25691
	(f) Closed Claims																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	1	38	39	0	0	0	0	1	0	0	0	0	0		40
6	Claims O/S at End of the period	2112	3030	21	3051	41201	44713	85914	30520	2746	49	33315	798	153	1003	1	677	0	6870	133894
	Less than 3months	597	1663	3	1666	33369	4803	38172	25831	1348	11	27190	328	32	298	0	115	0	4284	72682
	3 months to 6 months	705	522	2	524	5417	4237	9654	2222	756	5	2983	232	21	208	0	46	0	1173	15546
	6months to 1 year	269	377	5	382	1808	6961	8769	1768	460	5	2233	136	29	215	0	77	0	857	12967
	1year and above	541	468	11	479	607	28712	29319	699	182	28	909	102	71	282	1	439	0	556	32699

Note - Claims O/S at End of the period= Claims O/S at the beginning of the period+Claims reported during the period-Claims Settled during the period-Claims Repudiated during the period-Other Adjustment ( to be specified)

Upto the quarter ending on Sep'23

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	114729.34	9032.76	2334.43	11367.20	11971.44	275077.29	287048.73	16368.40	4461.56	51.18	20881.14	2670.49	2748.06	11652.94	0.37	23997.96	0.00	17257.21	492353.44
2	Claims reported during the period	21307.59	11098.27	51.54	11149.81	75908.08	68074.09	143982.18	141328.79	5549.40	48.42	146926.61	2081.44	591.59	4129.22	0.00	12711.14	0.00	16552.21	359431.78
	(a) Booked During the period	20907.65	11030.96	51.54	11082.50	75375.32	65510.12	140885.44	139796.77	5436.38	48.27	145281.42	1993.46	591.59	4089.21	0.00	12707.39	0.00	16337.66	353876.32
	(b) Reopened during the Period	399.94	67.31	0.00	67.31	532.76	2563.97	3096.74	1532.02	113.02	0.15	1645.18	87.98	0.00	40.01	0.00	3.75	0.00	214.55	5555.45
	(c) Other Adjustment (to be specified)																			
3	Claims Settled during the period	30410.94	8164.86	9.73	8174.59	74700.55	67142.56	141843.11	119960.51	4002.76	35.66	123998.93	1140.91	1647.57	2103.00	0.00	8573.06	0.00	7778.07	325670.18
	(a) paid during the period	30410.94	8164.86	9.73	8174.59	74700.55	67142.56	141843.11	119960.51	4002.76	35.66	123998.93	1140.91	1647.57	2103.00	0.00	8573.06	0.00	7778.07	325670.18
4	Claims Repudiated during the period	0.00	0.00	0.00	0.00	228.27	0.00	228.27	16057.10	684.77	1.33	16743.20	46.20	0.00	0.00	0.00	0.00	0.00	26.07	17043.74
	Other Adjustment ( to be specified)	973.76	621.20	6.87	628.07	3429.51	1162.30	4591.81	0.00	0.00	0.00	0.00	730.50	39.49	147.89	0.00	2193.31	0.00	2336.76	11641.59
	(f) Closed Claims																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0.00	0.00	0.00	0.00	13.29	133.31	146.60	0.00	0.00	0.00	0.00	11.30	0.00	0.00	0.00	0.00	0.00	0.00	157.90
6	Claims O/S at End of the period	119612.08	8538.64	2123.03	10661.67	16335.33	287367.01	303702.34	16807.15	5354.91	63.93	22225.98	2514.58	11869.18	14251.68	0.37	16647.38	0.00	22927.17	524412.44
	Less than 3months	10017.18	1916.79	18.84	1935.63	9839.87	25796.65	35636.53	12803.01	1867.71	15.20	14685.92	835.65	840.55	3509.68	0.00	4486.88	0.00	5508.09	77456.12
	3 months to 6 months	17334.90	1275.50	14.25	1289.75	2599.44	24719.29	27318.73	2340.04	1651.65	1.62	3993.31	659.60	401.70	2075.61	0.00	134.94	0.00	4738.50	57947.04
	6months to 1 year	21700.72	2264.75	29.91	2294.66	2472.26	40752.20	43224.46	602.12	1209.76	8.40	1820.28	469.38	1637.09	3721.03	0.00	638.44	0.00	6373.55	81879.60
	1year and above	70559.28	3081.60	2060.04	5141.64	1423.76	196098.87	197522.63	1061.98	625.79	38.70	1726.47	549.95	8989.84	4945.36	0.37	11387.12	0.00	6307.03	307129.68

Note - Claims O/S at End of the period= Claims O/S at the beginning of the period+Claims reported during the period-Claims Settled during the period-Claims Repudiated during the period-Other Adjustment ( to be specified)

**PERIODIC DISCLOSURES**  
**FORM NL-39- AGEING OF CLAIMS**

Name of the Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

For the Quarter ending on Sep'23

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	374	626	371	106	121	15	2	8769.81	552.77	914.31	1180.92	2825.68	1005.00	98.78	1615	15347.26
2	Marine Cargo	5662	2034	445	243	156	16	12	1086.90	1541.31	727.06	703.54	303.02	4.97	63.90	8568	4430.71
3	Marine Other than Cargo	0	2	0	0	0	0	1	0.00	0.69	0.00	0.00	2.16	0.00	6.89	7	9.73
4	Motor OD	99456	30353	5644	2016	656	92	113	20299.32	11509.86	5480.47	2538.13	895.12	236.29	343.00	138330	41302.20
5	Motor TP	173	459	729	1168	1927	876	1130	757.50	2167.40	3705.25	6365.71	14241.33	6690.58	8485.95	6462	42413.71
6	Health	52620	81785	30328	1959	604	40	9	38983.26	14952.75	2400.41	625.61	172.76	30.12	10.19	167345	57175.10
7	Personal Accident	275	516	439	205	77	12	7	184.43	434.62	772.09	522.05	179.89	53.05	20.78	1531	2166.93
8	Travel	15	2	1	0	1	0	0	4.46	2.69	0.11	0.00	17.71	0.00	0.00	19	24.97
9	Workmen's Compensation/ Employer's liability	2	30	77	104	49	8	4	0.75	26.73	153.64	217.71	227.57	23.21	-4.55	274	645.06
10	Public/ Product Liability	1	1	2	3	3	2	1	0.17	0.05	7.27	52.52	21.36	0.18	0.00	13	81.56
11	Engineering	50	71	102	80	61	1	0	198.96	35.20	186.97	307.73	483.46	16.12	0.00	365	1228.45
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
13	Crop Insurance	30	8	7	11	35	1	3	5448.64	258.73	12.77	14.85	133.68	0.20	0.68	95	5869.56
14	Other segments <sup>(a)</sup>	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
15	Miscellaneous	1397	1793	768	407	140	8	12	552.65	841.39	904.14	1525.52	780.55	25.89	-208.86	4525	4421.26

Upto the Quarter ending on Sep'23  
(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	545	714	427	167	189	26	21	8927.42	2628.80	1160.71	2093.83	8923.95	4358.77	2317.47	2089	30410.94
2	Marine Cargo	9859	3286	733	481	248	19	24	2012.38	2599.02	1360.48	1443.80	751.18	5.19	-7.18	14650	8164.86
3	Marine Other than Cargo	0	2	0	0	0	1	4	0.00	0.69	0.00	0.00	2.16	0.00	6.89	7	9.73
4	Motor OD	188313	48661	9203	3379	1045	133	190	37929.98	20226.86	9485.52	4666.71	1455.38	341.83	594.27	250924	74700.55
5	Motor TP	231	633	955	1628	2967	1534	1901	1074.66	2999.07	4890.64	8978.37	22768.65	11841.18	14589.99	9849	67142.56
6	Health	174846	118044	40485	5462	1718	57	26	77624.11	33166.55	7002.18	1805.42	302.76	33.32	26.17	340638	119960.51
7	Personal Accident	462	920	783	368	130	17	18	300.79	899.22	1360.98	920.04	431.73	60.57	29.44	2698	4002.76
8	Travel	27	8	1	0	1	1	1	11.27	6.42	0.11	0.00	17.71	0.00	0.15	39	35.66
9	Workmen's Compensation/ Employer's liability	6	53	128	156	86	9	6	9.61	73.27	272.27	354.57	390.71	23.21	17.28	444	1140.91
10	Public/ Product Liability	1	1	3	3	7	3	1	0.17	0.05	7.51	87.52	1417.96	134.36	0.00	19	1647.57
11	Engineering	113	182	180	153	94	5	11	245.26	107.95	426.35	594.69	669.81	46.91	12.03	738	2103.00
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
13	Crop Insurance	76	15	25	72	92	2	4	7815.69	272.41	63.29	227.83	191.23	0.50	2.13	286	8573.06
14	Other segments <sup>(a)</sup>	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0.00
15	Miscellaneous	2664	2963	1187	653	255	20	23	912.10	1411.08	1295.31	2409.54	1919.70	24.40	-194.06	7765	7778.07

**PERIODIC DISCLOSURES**  
**FORM NL-41- OFFICE INFORMATION**

**Name of the Insurer: IFFCO Tokio General Insurance Company Limited**

**Date: 30th September, 2023**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	341
2	No. of branches approved during the year	32
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	373
7	No. of branches approved but not opened	0
8	No. of rural branches	1
9	No. of urban branches	372
10	<b>No. of Directors:-</b>	
	(a) Independent Director	3
	(b) Executive Director **	2
	(c) Non-executive Director	9
	(d) Women Director*	1
	(e) Whole time Director **	2
11	<b>No. of Employees</b>	
	(a) On-roll:	4618
	(b) Off-roll:	1084
	(c) Total	5702
12	<b>No. of Insurance Agents and Intermediaries</b>	
	(a) Individual Agents,	9826
	(b) Corporate Agents-Banks	56
	(c) Corporate Agents-Others	46
	(d) Insurance Brokers	596
	(e) Web Aggregators	9
	(f) Insurance Marketing Firm	66
	(g) Motor Insurance Service Providers (DIRECT)	1607
	(h) Point of Sales persons (DIRECT)	36115
(i) Other as allowed by IRDAI (PA & CM Oth.)	3118	

**Note- (\*) As on 30-09-2023, the Company had one Woman Director:**

**(i) Mrs. Uma Suresh Prabhu, Independent Director**

**(\*\*) The company had following two Whole Time Directors/ Executive Directors as on 30-09-2023:**

**(i) Mr. H.O. Suri, MD & CEO**

**(ii) Mr. Shinjiro Hamada, Director (Operations)**

**Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	4556	48260
Recruitments during the quarter	248	4331
Attrition during the quarter	186	1152
Number at the end of the quarter	4618	51439



**PERIODIC DISCLOSURES**

**FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

Name of the Insurer: IFFCO-Tokio General Insurance Co. Ltd.

Date: 1st July, 2023 to 30th September 2023

**Board of Directors and Key Management Persons**

Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. K. Srinivasa Gowda	Chairman	Chairman	No Change
2	Mr. Kichihiro Yamamoto	Vice Chairman	Vice Chairman	No Change
3	Mr. Dileepbhai Sanghani	Director	Non - Executive Director	No Change
4	Dr. U.S. Awasthi	Director	Non - Executive Director	No Change
5	Mr. Rakesh Kapur	Director	Non - Executive Director	No Change
6	Dr. P.S. Gahlaut	Director	Non - Executive Director	No Change
7	Mrs. Uma Suresh Prabhu	Director	Independent Director	No Change
8	Mr. Rajesh Ranjan	Director	Independent Director	No Change
9	Mr. Amar Sinha	Director	Independent Director	No Change
10	Mr. Allen Po Hsu Juang	Director	Non - Executive Director	No Change
11	Mr. Kunihiko Higashi	Director	Non - Executive Director	No Change
12	Mr. Masahito Hirai	Director	Non - Executive Director	No Change
13	Mr. H.O. Suri	Managing Director & CEO	Managing Director & CEO	No Change
14	Mr. Shinjiro Hamada	Director (Operations)	Whole Time Director/ Executive Director	No Change
15	Mr. Ramesh Kumar	Sr. Executive Director *	Head-HR, Admin & CSR)	No Change
16	Mrs. Seema Gaur	Sr. Executive Director *	Head -IT & MIS	No Change
17	Mr. Gunasekhar Boga	Executive Director - Marketing Head Zone-II) *	Marketing Head Zone-II	No Change
18	Mrs. Niharika Singh	EVP- Marketing Head Zone-I *	Marketing Head Zone-I	No Change
19	Mrs. Isha Khera	Appointed Actuary	Appointed Actuary	No Change
20	Mr. Yusuke Yoshida	EVP & Chief Risk Officer	Chief Risk Officer	No Change
21	Mr. Sanket Gupta	EVP & CFO	Chief Financial Officer	No Change
22	Mr. Subrata Mondal	EVP & Head (Underwriting) *	Head (Underwriting)	Designated as KMP w.e.f. 20.09.2023
23	Mr. Harsh Agrawal	EVP & Head (Claims) *	Head (Claims)	Designated as KMP w.e.f. 20.09.2023
24	Mr. Amit Jain	VP, Company Secretary & Chief Compliance Officer	Company Secretary & Chief Compliance Officer	No Change
25	Mr. Abhishek Sharma	Chief Investment Officer	Chief Investment Officer	No Change
26	Mr. Pankaj Dhingra	Financial Advisor & Chief of Internal Audit	Financial Advisor & Chief of Internal Audit	No Change

**Notes:-**

(\*) Deemed as KMP, being functional Head one level below the Board.

**PERIODIC DISCLOSURES**

**FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)**

Insurer: IFFCO-TOKIO General Insurance Co. Ltd.

Upto the Quarter ending on: 30th September, 2023

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	17,974	2,077.07	27,27,786.37
		Social			
2	MARINE CARGO	Rural	0	-	-
		Social			
3	MARINE OTHER THAN CARGO	Rural	0	-	-
		Social			
4	MOTOR OD	Rural	1,99,189	19,300.64	6,41,181.85
		Social			
5	MOTOR TP	Rural	16,90,587	39,560.22	13,47,639.62
		Social			
6	HEALTH	Rural	3,23,340	43,185.15	2,42,013.29
		Social			
7	PERSONAL ACCIDENT	Rural	53,468	1,428.12	74,38,310.85
		Social	1	32.94	2,35,200.00
8	TRAVEL	Rural	0	-	-
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	4,569	586.68	2,53,923.38
		Social			
10	Public/ Product Liability	Rural	557	13.31	19,647.83
		Social			
11	Engineering	Rural	2,989	971.56	8,78,653.41
		Social			
12	Aviation	Rural	0	-	-
		Social			
13	Other Segment <sup>(a)</sup>	Rural	78	36,132.97	2,74,076.69
		Social	63	17,362.41	
14	Miscellaneous	Rural	1,46,015	10,699.61	22,04,510.80
		Social	52	0.08	82.08
	<b>Total</b>	<b>Rural</b>	<b>24,38,766</b>	<b>1,53,955.34</b>	<b>1,60,27,744.07</b>
		<b>Social</b>	<b>116</b>	<b>17,395.43</b>	<b>2,35,282.08</b>

**PERIODIC DISCLOSURES**  
**FORM NL - 44 - MOTOR TP OBLIGATIONS**

<b>Name of the Insurer :</b>	IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
<b>Registration No. :</b>	106
<b>Date of Registration with the IRDAI :</b>	December 4, 2000
<b>Gross Direct Premium Income during the immediate preceding FY (Rs In Lakhs)</b>	9,87,095
<b>Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs In Lakhs)</b>	2,21,678
<b>Obligation of the Insurer to be met in a FY (Rs In Lakhs) *</b>	2,15,650
<b>Statement Period : Quarter ending</b>	Sep-23

<b>Items</b>	<b>(₹ In Lakhs)</b>	
	<b>For the Quarter ended September 30, 2023</b>	<b>Upto the Quarter ended September 30, 2023</b>
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	20,188	37,566
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	37,564	71,368
Total Gross Direct Motor Third Party Insurance Business (L+P)	57,752	1,08,934
Total Gross Direct Motor Own damage Insurance Business Premium	59,086	1,15,454
Total Gross Direct Premium Income	2,45,939	5,08,655

\* Motor TP Obligation for FY 2023-24 has been calculated based on Industry figures received from GI Council.

**PERIODIC DISCLOSURES**

**FORM NL-45-GRIEVANCE DISPOSAL**

**FORM NL-45-GRIEVANCE DISPOSAL**

Name of the Insurer: IFFCO-Tokio General Insurance Co. Ltd.

Date: July - September' 2023

**GRIEVANCE DISPOSAL**

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	0	0	0	0	0	3
b)	Claims Related	70	370	122	123	182	13	871
c)	Policy Related	8	33	30	5	4	2	89
d)	Premium Related	0	4	0	3	1	0	7
e)	Refund Related	0	0	0	0	0	0	0
f)	Coverage Related	0	9	4	3	1	1	16
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	0	0	0	0	0	0
i)	Others (to be specified)							
	(i) Matter relating to the coverage, which was actually highlighted by the claimant after the claim intimation	0	1	0	0	1	0	2
	<b>Total</b>	78	417	156	134	189	16	988
<b>2</b>	<b>Total No. of policies during previous year:</b>	98,22,017						
<b>3</b>	<b>Total No. of claims during previous year:</b>	12,82,346						
<b>4</b>	<b>Total No. of policies during current year:</b>	47,98,116						
<b>5</b>	<b>Total No. of claims during current year:</b>	7,02,653						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.19						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	12.40						
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	<b>16</b>	<b>100%</b>	-	-	-	-	
b)	15 - 30 days	<b>0</b>	<b>0%</b>	-	-	-	-	
c)	30 - 90 days	<b>0</b>	<b>0%</b>	-	-	-	-	
d)	90 days & Beyond	<b>0</b>	<b>0%</b>	-	-	-	-	
	<b>Total Number of Complaints</b>	<b>16</b>	<b>100%</b>	-	-	-	-	

- Note:-**(a) Opening balance should tally with the closing balance of the previous quarter.  
 (b) Complaints reported should be net of duplicate complaints  
 (c) No. of policies should be new policies (both individual and group) net of cancellations  
 (d) Claims should be no. of claims reported during the period  
 (e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

**PERIODIC DISCLOSURES****Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE****Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE****Name of the Insurer: IFFCO-Tokio General Insurance Company Ltd.****For the Quarter ending: 30-09-2023**

<b>Meeting Date</b>	<b>Investee Company Name</b>	<b>Type of Meeting (AGM / EGM)</b>	<b>Proposal of Management / Shareholders</b>	<b>Description of the proposal</b>	<b>Management Recommendation</b>	<b>Vote (For / Against/ Abstain)</b>	<b>Reason supporting the vote decision</b>
Nil							