

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

FIRE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2008

Rs in '000

SI. No.	Particulars	Schedule	Current Year	Previous Year
(1)	(2)	(3)	(4)	(5)
1	Premiums earned (Net)	NL-4 Premium Schedule	636,415	548,112
2	Profit / Loss on sale / redemption of Investments		1,655	1,289
3	Interest, Dividend & Rent-Gross		44,717	37,965
4	Others : Handling Charges		536	(507)
	Exchange Loss		(1,898)	(939)
	TOTAL (A)		681,425	585,920
1	Claims Incurred (Net)	NL-5 Claim Schedule	422,588	259,190
2	Commission	NL-6 Commission Schedule	(274,212)	(562,416)
3	Operating expenses related to Insurance Business	NL-7 Operating Expenses Schedule	383,181	519,444
	TOTAL (B)		531,557	216,218
	Operating Profit / (Loss) from Fire Business C=(A-B)		149,868	369,702
	APPROPRIATIONS			
	Transfer to Shareholders' Account		149,868	369,702
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves (to be specified)		-	-
	TOTAL (C)		149,868	369,702

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

MARINE INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2008

Rs in '000

SI. No.	Particulars	Schedule	Current Year	Previous Year
(1)	(2)	(3)	(4)	(5)
1	Premiums earned (Net)	NL-4 Premium Schedule	420,685	303,478
2	Profit / Loss on sale / redemption of Investments		1,908	1,132
3	Interest, Dividend & Rent-Gross		51,561	33,357
4	Others: Handling Charges		318	(7)
	Exchange Loss		19	(32)
	TOTAL (A)		474,491	337,928
1	Claims Incurred (Net)	NL-5 Claim Schedule	430,130	422,231
2	Commission	NL-6 Commission Schedule	15,234	4,340
3	Operating expenses related to Insurance Business	NL-7 Operating Expenses Schedule	118,278	228,887
4	Premium Deficiency		(10,000)	0
	TOTAL (B)		553,642	655,458
	Operating Profit / (Loss) carried to Profit & Loss Account (A-B)		(79,151)	(317,530)
	<u>APPROPRIATIONS</u>			
	Transfer to Shareholders' Account		(79,151)	(317,530)
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves (to be specified)		-	-
	TOTAL (C)		(79,151)	(317,530)

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

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2008

Rs in '000

SI. No.	Particulars	Schedule	Current Year	Previous Year
(1)	(2)	(3)	(4)	(5)
1	Premiums earned (Net)	NL-4 Premium Schedule	5,339,560	4,624,404
2	Profit / Loss on sale / redemption of Investments		14,834	9,162
3	Others: Transfer & Duplicate Fee		694	670
4	Interest, Dividend & Rent-Gross		400,900	269,915
5	Others: Handling Charges		(1,245)	(1,299)
	Exchange Loss		(228)	(541)
	TOTAL (A)		5,754,515	4,902,311
1	Claims Incurred (Net)	NL-5 Claim Schedule	4,194,715	3,304,516
2	Commission	NL-6 Commission Schedule	219,459	142,833
3	Operating expenses related to Insurance Business	NL-7 Operating Expenses Schedule	1,509,151	1,295,651
	TOTAL (B)		5,923,325	4,743,000
	Operating Profit / (Loss) carried to Profit & Loss Account (A-B)		(168,810)	159,311
	<u>APPROPRIATIONS</u>			
	Transfer to Shareholders' Account		(168,810)	159,311
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves (to be specified)		-	-
	TOTAL (C)		(168,810)	159,311

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

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2008

Rs in '000

	PARTICULARS	Schedule	Current Year	Previous Year
1	OPERATING PROFIT / (LOSS)			
	(a) Fire Insurance		149,868	369,702
	(b) Marine Insurance		(79,151)	(317,530)
	(c) Miscellaneous Insurance		(168,810)	159,311
			(98,093)	211,483
2	INCOME FROM INVESTMENTS			
	(a) Interest, Dividend & Rent-Gross		212,023	210,856
	(b) Profit on sale of Investments		7,845	7,157
	Less : Loss on Sale of Investments		-	-
			219,868	218,013
3	OTHERS			
	Miscellaneous Income		5,115	2,656
	TOTAL (A)		126,890	432,152
4	PROVISIONS (Other than taxation)			
	(a) For diminution in the value of investments			
	(b) For doubtful debts			
	(c) Others (to be specified)			

5	OTHER EXPENSES			
	(a) Expenses other than those related to Insurance business		4,661	4,392
	(b) Bad Debts written off		-	-
	(c) Loss on Sale/Scrap of Fixed Assets		3,638	3,185
	TOTAL (B)		8,299	7,577
	Profit Before Tax		118,591	424,575
	Less : Provision for Taxation			
	Current Tax		108,500	85,000
	Deferred Tax		(69,700)	57,745
	Fringe Benefit Tax		10,500	9,500
	Less : Short / Excess provision for tax for earlier years written back			
	Current Tax		(2,337)	1,009
	Deferred Tax		-	-
	Profit After Tax		71,628	271,321
	Balance of Profit brought forward from Last Year		466,246	297,881
	Less : Deferred Tax for Earlier years		-	-
	Less : Fringe Benefit Tax		-	-
	Balance available for appropriation		537,874	569,202
	APPROPRIATIONS			
	(a) Interim dividends paid during the year		-	-
	(b) Proposed Final Dividend		-	88,000
	(c) Dividend distribution tax		-	14,956
	(d) Transfer to any Reserves or Other Accounts		-	-
			-	100,342
	Balance carried forward to Balance sheet		537,874	466,246
	Basic & Diluted Earnings per Share		-	
	(Equity Shares of Face Value of Rs 10 each)		0.33	1.23

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

BALANCE SHEET AS AT 31st MARCH 2008

Rs in '000

SI. No.	PARTICULARS	SCHEDULE	As At 31st March, 2008		As at 31st March, 2007
(1)	(2)	(3)	(4)	(5)	
	SOURCES OF FUNDS				
	SHARE CAPITAL	NL-8 Share Capital Schedule		2,200,000	2,200,000
	RESERVES AND SURPLUS	NL-10 Reserves and Surplus Schedule		839,040	767,412
	FAIR VALUE CHANGE ACCOUNT			-	-
	BORROWINGS	NL-11 Borrowings Schedule		-	-
	DEFERRED TAX LIABILITY (NET)			-	-
	TOTAL			3,039,040	2,967,412
	APPLICATION OF FUNDS				
	INVESTMENTS	NL-12 Investment Schedule		5,429,694	4,738,140
	LOANS	NL-13 Loan Schedule		-	-
	FIXED ASSETS	NL-14 Fixed Assets Schedule		145,757	164,251
	CURRENT ASSETS :				
	Cash and Bank Balances	NL-15 Cash & Bank Schedule	3,767,627	-	2,795,559
	Advances and Other Assets	NL-16 Advances and other Assets Schedule	2,336,358	-	1,246,636
	Sub-Total (A)		6,103,985		4,042,195
	CURRENT LIABILITIES	NL-17 Current Liabilities Schedule	4,774,645	-	2,909,600
	PROVISIONS	NL-18 Provisions Schedule	3,951,451	-	3,083,574
	Sub-Total (B)		8,726,096		5,993,174
	NET CURRENT ASSETS (C) = (A-B)			(2,622,111)	(1,950,979)
	DEFERRED TAX ASSET (NET)			85,700	16,000
	MISCELLANEOUS EXPENDITURE (To the extent not written off or adjusted)	NL-19 Miscellaneous Expenditure Schedule		-	-
	Debit Balance in Profit and Loss Account			-	-
	TOTAL			3,039,040	2,967,412

CONTINGENT LIABILITIES

Sl. No.	PARTICULARS	As At 31st March, 2008			As at 31st March, 2007
(1)	(2)	(3)			(4)
1	Partly paid up investments				
2	Claims, other than against policies, not acknowledged as debts by the company				
3	Underwriting commitments outstanding (in respect of shares and securities)				
4	Guarantees given by or on behalf of the Company				
5	Statutory demands/liabilities in dispute, not provided for				
6	Reinsurance obligations to the extent not provided for in the accounts				
7	Others				
	Total				

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

PREMIUM EARNED (NET)									Rs in '000
Particulars	CURRENT YEAR				PREVIOUS YEAR				
	FIRE	* MARINE	** MISCELLANEOUS	Total	FIRE	MARINE	MISCELLANEOUS	Total	
Premium from direct business written	2,151,697	664,317	8,465,496	11,281,510	2,910,222	1,282,619	7,251,818	11,444,659	
Add : Premium on reinsurance accepted	196,271	30,213	850,349	1,076,833	54,174	16,997	6,238	77,409	
	2,347,968	694,530	9,315,845	12,358,343	2,964,396	1,299,616	7,258,056	11,522,068	
Less : Premium on reinsurance ceded	1,622,894	277,546	3,080,409	4,980,849	2,397,880	914,706	2,403,782	5,716,368	
Net Premium	725,074	416,984	6,235,436	7,377,494	566,516	384,910	4,854,274	5,805,700	
Adjustments for changes in Reserve for Unexpired Risks	88,659	(3,701)	895,876	980,834	18,404	81,432	229,870	329,706	
Total Premium Earned (Net)	636,415	420,685	5,339,560	6,396,660	548,112	303,478	4,624,404	5,475,994	

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

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

FORM NL-5-CLAIMS SCHEDULE

CLAIMS INCURRED (NET)									Rs in '000
Particulars	CURRENT YEAR				PREVIOUS YEAR				
	FIRE	* MARINE	** MISCELLANEOUS	Total	FIRE	MARINE	MISCELLANEOUS	Total	
Direct	1,224,603	786,056	3,784,547	5,795,206	1,445,256	468,621	3,585,347	5,499,224	
Add: Reinsurance accepted	226	23,345	2,700	26,271	40	6,588	2	6,630	
Less: Reinsurance ceded	896,790	404,721	969,550	2,271,061	1,244,268	150,375	968,858	2,363,501	
Net Claims Paid	328,039	404,680	2,817,697	3,550,416	201,028	324,834	2,616,491	3,142,353	
Add: Claims Outstanding at the end of the year	230,041	253,831	2,867,395	3,351,267	135,492	228,381	1,490,377	1,854,250	
Less: Claims Outstanding at the beginning of the year	135,492	228,381	1,490,377	1,854,250	77,330	130,984	802,352	1,010,666	
Total Claims Incurred	422,588	430,130	4,194,715	5,047,433	259,190	422,231	3,304,516	3,985,937	
Claims incurred to claimants:									
In India	422,587,891	-	4,194,715,107		259,189,683	422,231,267	3,304,516,344		
Outside India									
Total	422,587,891	-	4,194,715,107		259,189,683	422,231,267	3,304,516,344		

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

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

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

COMMISSION

Rs in '000

Particulars	CURRENT YEAR				PREVIOUS YEAR			
	FIRE	* MARINE	** MISCELLANEOUS	Total	FIRE	MARINE	MISCELLANEOUS	Total
Commission Paid								
Direct	132,655	59,816	661,419	853,890	130,372	55,137	650,527	836,036
Total (A)	132,655	59,816	661,419	853,890	130,372	55,137	650,527	836,036
Add : Re-insurance Accepted	25,361	6,450	107,868	139,679	5,462	3,706	985	10,153
Less : Commission on Re-insurance ceded	432,228	51,032	549,828	1,033,088	698,250	54,503	508,679	1,261,432
Net Commission	(274,212)	15,234	219,459	(39,519)	(562,416)	4,340	142,833	(415,243)
Breakup of the expenses incurred to procure business:								
Agents	38,421	26,335	372,759	437,515	34,476	24,679	384,313	443,468
Brokers	83,920	29,602	188,366	301,888	75,197	27,933	181,323	284,453
Corporate Agency	6,992	3,872	91,405	102,269	18,004	2,510	78,292	98,806
Referral	3,322	7	8,889	12,218	2,695	15	6,599	9309
Others	-	-	-	-	-	-	-	-
TOTAL (B)	132,655	59,816	661,419	853,890	130,372	55,137	650,527	836,036

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

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

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

OPERATING EXPENSES RELATING TO INSURANCE BUSINESS

Rs in '000

Particulars	CURRENT YEAR				PREVIOUS YEAR			
	FIRE	*MARINE	** MISCELLANEOUS	Total	FIRE	MARINE	MISCELLANEOUS	Total
Employees remuneration and welfare benefits	77,029	23,782	303,059	403,870	88,502	39,005	220,534	348,041
Travel, Conveyance and vehicle running expenses	16,657	5,143	65,536	87,336	19,889	8,765	49,559	78,213
Training expenses	3,715	1,147	14,615	19,477	7,962	3,509	19,840	31,311
Rent, rates and taxes	18,043	5,571	70,988	94,602	19,688	8,677	49,060	77,425
Repairs	9,072	2,801	35,694	47,567	7,397	3,260	18,431	29,088
Printing and Stationery	10,124	3,126	39,832	53,082	14,154	6,238	35,271	55,663
Communication	9,535	2,944	37,515	49,994	9,661	4,258	24,074	37,993
Legal and professional charges	157,002	48,473	617,700	823,175	210,516	92,781	524,574	827,871
Auditor's fees, expenses etc.								
(a) As Auditor	343	106	1,351	1,800	305	134	761	1,200
(b) As advisor or in any other capacity in respect of								
(i) Taxation matters	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-
Advertisement and publicity	22,483	6,941	88,455	117,879	64,154	28,274	159,862	252,290
Interest and Bank charges	2,906	897	11,432	15,235	3,297	1,453	8,216	12,966
Others:								
Policy Stamps	84	-	1,918	2,002	104	-	1,530	1,634
Information & Technology Expenses	9,902	3,057	38,959	51,918	13,364	5,890	33,301	52,555
Electricity & Water Charges	4,271	1,319	16,805	22,395	4,256	1,876	10,607	16,739
Courtesies & Entertainment	3,075	949	12,098	16,122	4,136	1,823	10,307	16,266
Others	24,629	7,603	96,889	129,121	34,186	15,066	85,185	134,437
Depreciation	14,311	4,419	56,305	75,035	17,873	7,878	44,539	70,290
TOTAL	383,181	118,278	1,509,151	2,010,610	519,444	228,887	1,295,651	2,043,982

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

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

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

PREMIUM EARNED (NET)

Rs in '000

Particulars	CURRENT YEAR			PREVIOUS YEAR		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	563,707	100,610	664,317	518,214	764,405	1,282,619
Add : Premium on reinsurance accepted	5,076	25,137	30,213	4,140	12,857	16,997
	568,783	125,747	694,530	522,354	777,262	1,299,616
Less : Premium on reinsurance ceded	207,006	70,541	277,546	172,619	742,087	914,706
Net Premium	361,777	55,207	416,984	349,735	35,175	384,910
Adjustments for changes in Reserve for Unexpired Risks	(23,733)	20,032	(3,701)	59,503	21,929	81,432
Unearned Premium Reserve	-	-	-	-	-	-
Unexpired Risk Reserve	-	-	-	-	-	-
Total Premium Earned (Net)	385,510	35,175	420,685	290,232	13,246	303,478

FORM NL- 5A.

CLAIMS INCURRED (NET)

Rs in '000

Particulars	CURRENT YEAR			PREVIOUS YEAR		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims Paid						
Direct	762,889	23,166	786,056	423,944	44,677	468,621
Add: Reinsurance accepted	1,981	21,365	23,345	3,199	3,389	6,588
Less: Reinsurance ceded	384,590	20,132	404,721	118,960	31,415	150,375
Net Claims Paid	380,280	24,400	404,680	308,183	16,651	324,834
Add: Claims Outstanding at the end of the year	235,618	18,213	253,831	199,554	28,827	228,381
Less: Claims Outstanding at the beginning of the year	199,553	28,827	228,381	118,087	12,897	130,984
Total Claims Incurred	416,345	13,785	430,130	389,650	32,581	422,231

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

FORM NL-6A

COMMISSION

Rs in '000

Particulars	CURRENT YEAR			PREVIOUS YEAR		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Commission Paid						
Direct	54,577	5,239	59,816	51,145	3,992	55,137
TOTAL (A)	54,577	5,239	59,816	51,145	3,992	55,137
Add : Re-insurance Accepted	1,190	5,260	6,450	1,015	2,691	3,706
Less : Commission on Re-insurance ceded	42,066	8,966	51,032	32,306	22,197	54,503
Net Commission	13,701	1,533	15,234	19,854	(15,514)	4,340
Previous Year						
Breakup of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:						
Agents	23,624	2,711	26,335	22,793	1,923	24,716
Brokers	27,916	1,686	29,602	26,158	1,683	27,841
Corporate Agency	3,030	842	3,872	2,179	386	2,565
Referral	7	-	7	15	-	15
Others			-	-	-	-
TOTAL (B)	54,577	5,239	59,816	51,145	3,992	55,137

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

OPERATING EXPENSES RELATING TO INSURANCE BUSINESS

Rs in '000

Particulars	CURRENT YEAR			PREVIOUS YEAR		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Employees remuneration and welfare benefits	20,180	3,602	23,782	15,759	23,246	39,005
Travel, Conveyance and vehicle running expenses	4,364	779	5,143	3,541	5,224	8,765
Training expenses	973	174	1,147	1,418	2,091	3,509
Rent, rates and taxes	4,727	844	5,571	3,506	5,171	8,677
Repairs	2,377	424	2,801	1,317	1,943	3,260
Printing and Stationery	2,652	473	3,126	2,520	3,718	6,238
Communication	2,498	446	2,944	1,720	2,538	4,258
Legal and professional charges	41,132	7,341	48,473	37,486	55,295	92,781
<u>Auditor's fees, expenses etc.</u>						
(a) As Auditor	90	16	106	54	80	134
(b) As advisor or in any other capacity in respect of	-	-	-	-	-	-
Taxation matters	-	-	-	-	-	-
Insurance matters	-	-	-	-	-	-
Management Services	-	-	-	-	-	-
© In any other capacity	-	-	-	-	-	-
Advertisement and publicity	5,890	1,051	6,941	11,423	16,851	28,274
Interest and Bank charges	761	136	897	587	866	1,453
Others:						
Policy Stamps	-	-	-	-	-	-
Information & Technology Expenses	2,594	463	3,057	2,380	3,510	5,890
Electricity & Water Charges	1,119	200	1,319	758	1,118	1,876
Courtesies & Entertainment	806	144	949	737	1,086	1,823
Others	6,452	1,152	7,603	6,087	8,979	15,066
Depreciation	3,749	669	4,419	3,183	4,695	7,878
	100,365	17,913	118,278	92,476	136,411	228,887

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

PREMIUM EARNED (NET)

Rs in '000

Particulars	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/ Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Premium from direct business written	4,991,890	883,176	57,927	84,171	203,772	50,349	1,140,244	1,053,967	8,465,496
Add : Premium on reinsurance accepted	830,541	8,034	5,535	1,060	534	1,856	-	2,789	850,349
	5,822,431	891,210	63,462	85,231	204,306	52,205	1,140,244	1,056,756	9,315,845
Less : Premium on reinsurance ceded	1,443,789	605,085	53,072	12,662	66,534	25,602	185,849	687,815	3,080,409
Net Premium	4,378,642	286,125	10,389	72,568	137,772	26,604	954,394	368,941	6,235,436
Adjustments for changes in Reserve for Unexpired Risks	584,169	3,465	315	5,721	14,681	3,909	232,071	51,547	895,876
Total Premium Earned (Net)	3,794,474	282,660	10,075	66,848	123,091	22,695	722,323	317,394	5,339,560
Previous Year	3,461,290	263,862	3,592	62,001	108,403	18,445	465,642	241,169	4,624,404

FORM NL- 5B

CLAIMS INCURRED (NET)

Rs in '000

Particulars	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/ Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Claims Paid									
Direct	2,108,635	273,046	-	23,020	155,072	683	890,388	333,703	3,784,547
Add: Reinsurance accepted	-	222	2,478	-	-	-	-	-	2,700
Less: Reinsurance ceded	397,974	191,693	-	4,374	43,391	140	171,699	160,279	969,550
Net Claims Paid	1,710,661	81,575	2,478	18,646	111,681	543	718,689	173,424	2,817,697
Add: Claims Outstanding at the end of the year	2,276,997	124,783	-	19,239	68,978	23,471	292,115	61,813	2,867,395
Less: Claims Outstanding at the beginning of the year	1,090,067	102,378	-	8,444	46,417	7,855	135,756	99,460	1,490,377
Total Claims Incurred	2,897,591	103,980	2,478	29,440	134,241	16,159	875,048	135,777	4,194,715
Previous Year	2,239,526	91,399	-	10,697	107,305	5,143	711,937	138,509	3,304,516

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

FORM NL-6B

COMMISSION

Rs in '000

Particulars	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/ Product Liability	Health	Other Miscellaneous	Total Miscellaneous
Commission Paid									
Direct	321,281	54,114	739	7,737	13,999	4,093	142,085	117,370	661,419
	321,281	54,114	739	7,737	13,999	4,093	142,085	117,370	661,419
Add : Re-insurance Accepted	103,817	1,129	1,077	213	528	593	-	511	107,868
Less : Commission on Re-insurance ceded	210,665	171,377	2,002	3,166	13,856	2,718	44,904	101,139	549,828
Net Commission	214,433	(116,134)	(186)	4,784	671	1,968	97,181	16,742	219,459
Previous Year	226,071	(130,130)	(216)	3,151	(4,836)	1,087	40,696	7,010	142,833

Breakup of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Agents	245,479	18,102	180	5,238	6,310	3,680	36,524	57,247	372,759
Brokers	45,705	34,166	560	2,419	6,121	133	54,430	44,831	188,366
Corporate Agency	27,680	1,723	(1)	58	1,214	275	50,743	9,713	91,405
Referral	2,417	123	-	22	354	5	388	5,579	8,889
Others									-
TOTAL (B)	321,281	54,114	739	7,737	13,999	4,093	142,085	117,370	661,419

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

OPERATING EXPENSES RELATING TO INSURANCE BUSINESS

Rs in '000

	Particulars	Motor	Engineering	Aviation	Workmen Compensation	Personal Accident	Public/Product Liability	Health	Other Miscellaneous	Total Miscellaneous
1	Employees remuneration and welfare benefits	178,706	31,617	2,074	3,013	7,295	1,802	40,820	37,731	303,059
2	Travel, Conveyance and vehicle running expenses	38,645	6,837	448	652	1,578	390	8,827	8,159	65,536
3	Training expenses	8,618	1,525	100	145	352	87	1,969	1,820	14,615
4	Rent, rates and taxes	41,860	7,406	486	706	1,709	422	9,562	8,838	70,988
5	Repairs	21,048	3,724	244	355	859	212	4,808	4,444	35,694
6	Printing and Stationery	23,488	4,156	273	396	959	237	5,365	4,959	39,832
7	Communication	22,122	3,914	257	373	903	223	5,053	4,671	37,515
8	Legal and professional charges	364,242	64,443	4,227	6,142	14,869	3,674	83,200	76,905	617,700
9	<u>Auditor's fees, expenses etc.</u>									
	(a) As Auditor	796	141	9	13	33	8	182	168	1,351
	Insurance matters	-	-	-	-	-	-	-	-	-
	Management Services	-	-	-	-	-	-	-	-	-
	(c) In any other capacity	-	-	-	-	-	-	-	-	-
#	Advertisement and publicity	52,160	9,228	605	879	2,129	526	11,914	11,013	88,455
#	Interest and Bank charges	6,741	1,193	78	114	275	68	1,540	1,423	11,432
	Others:	-	-	-	-	-	-	-	-	-
#	Policy Stamps	1,131	200	13	19	46	-	258	250	1,918
#	Information & Technology Expenses	22,973	4,065	267	387	938	232	5,248	4,851	38,959
#	Electricity & Water Charges	9,910	1,753	115	167	405	100	2,264	2,092	16,805
#	Courtesies & Entertainment	7,134	1,262	83	120	291	72	1,630	1,506	12,098
#	Depreciation	33,202	5,874	385	560	1,355	335	7,584	7,010	56,305
		889,908	157,445	10,327	15,005	36,327	8,964	203,272	187,903	1,509,151
	TOTAL	889,909	157,446	10,327	15,004	36,328	8,964	203,274	187,903	1,509,151
	Previous Year	802,027	162,283	7,967	15,400	31,162	6,565	128,436	141,811	1,295,651

IFFCO-TOKIO General Insurance Company Limited
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS
FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

Rs in '000

SI No. (1)	Particulars (2)	As At 31st March, 2008 (3)	As at 31st March, 2007 (4)
1	Authorised Capital		
	250000000 Equity Shares of Rs 10 each	2,500,000	2,500,000
2	Issued Capital		
	220000000 Equity Shares of Rs 10 each	2,200,000	2,200,000
3	Subscribed Capital		
	220000000 Equity Shares of Rs 10 each	2,200,000	2,200,000
4	Called up Capital		
	220000000 Equity Shares of Rs 10 each	2,200,000	2,200,000
	Less: Calls unpaid	-	-
	Add: Equity Shares forfeited (amount orginally paid up)	-	-
	Less: Par Value of Equity Shares bought back	-	-
	Less: preliminary Expenses	-	-
	Expenses including commission or brokerage on underwriting or	-	-
	subscription of shares	-	-
	TOTAL	2,200,000	2,200,000

IFFCO-TOKIO General Insurance Company Limited
FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

SHARE CAPITAL
PATTERN OF SHAREHOLDING
(As certified by the Management)

	As At 31st March, 2008		As at 31st March, 2007	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	162800000	74	162800000	74
Foreign	57200000	26	57200000	26
Others	-	-	-	-
TOTAL	220000000	100	220000000	100

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

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

Rs in '000

RESERVES AND SURPLUS

SI No.	Particulars	As At 31st March, 2008	As at 31st March, 2007
<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	300,000	300,000
4	General Reserve	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy Back	-	-
5	Catastrophe Reserve	1,166	1,166
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss account	537,874	466,246
	TOTAL	839,040	767,412

IFFCO-TOKIO General Insurance Company Limited

FORM NL-11-BORROWINGS SCHEDULE

Rs in '000

BORROWINGS

SI No.	Particulars	As At 31st March, 2008	As at 31st March, 2007
<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>
1	Debentures/Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

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

FORM NL-12-INVESTMENTS SCHEDULE
INVESTMENTS

Rs in '000

SI No.	Particulars	As At 31st March, 2008	As at 31st March, 2007
(1)	(2)	(3)	(4)
	INVESTMENTS		
	LONG TERM INVESTMENTS		
1	Govt Securities and Govt guaranteed Bonds incl Treasury Bills (Refer Note 1)	3,204,900	2,845,569
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debenturs/Bonds (Housing)	704,497	718,506
	(e) Other Securities	-	-
	(f) Subsidiaries	5,000	5,000
	(g) Investment Properties - Real Estate	-	-
4	Investment in Infrastructure and Social Sector	1,299,140	1,104,065
5	Other than approved investments	-	-
	SHORT TERM INVESTMENTS		
1	Govt Securities, Govt guaranteed Bonds incl Treasury Bills	85,833	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debenturs/Bonds (Housing)	120,324	20,000
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties - Real Estate	-	-
4	Investment in Infrastructure and Social Sector	10,000	45,000
5	Other than approved investments	-	-
	TOTAL	5,429,694	4,738,140

1. Government securities include deposits held under Section 7 of Insurance Act 1938 having book value of Rs 109,495 thousand and market value of Rs 108,916 thousand on date of deposit of securities (Previous year book value Rs 110,052 and market value as on date of deposit Rs.109,341 thousand)

2. Aggregate amount of company's investment other than listed equity securities and derivative instruments is Rs 542,694 thousand (Previous year Rs 4,738,140 thousand) Market value of such investments as at 31.03.2008 is Rs. 5,263,704 thousand (Previous year Rs 4,521,321 thousand)

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

FORM NL-13-LOANS SCHEDULE

Rs in '000

LOANS			
SI No.	Particulars	As At 31st March, 2008	As at 31st March, 2007
(1)	(2)	(3)	(4)
1	Security wise Classification		
	Secured		
	(a) On mortgage of property		
	(aa) In India		
	(bb) Outside india		
	(b) On shares, Bonds, Govt Securities, etc.		
	(c) others		
	Unsecured		
	Total		
2	Borrowerwise Classification		-
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings		
	(e) Others		
	Total		
3	Performancewise Classification		
	(a) Loans classified as standard		
	(aa) in India		
	(bb) outside India		
	(b) Non performing loans less provisions		
	(aa) in India		
	(bb) outside India		
	Total		
4	Maturitywise Classification		
	(a) Short Term		
	(b) Long Term		
	TOTAL	-	-

IFFCO-TOKIO General Insurance Company Limited
FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

Rs in '000

Particulars	Gross Block				Depreciation				Net Block	
	As at 31st March, 2007	Additions during the year	Sales/ Adjustments during the year	As at 31st MARCH 2008	Upto 31st March, 2007	For the year	On sales / adjustments	Upto 31st MARCH 2008	As at 31st MARCH 2008	As at 31st March, 2007
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	86,692	1,171	-	87,863	73,708	6,111	-	79,819	8,044	12,984
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	135,011	14,647	-	149,658	74,926	29,171	-	104,096	45,562	60,086
Information Technology Equipment	191,737	40,929	204	232,462	132,993	37,828	79	170,742	61,720	58,744
Vehicles	3,004	-	-	3,004	458	285	-	743	2,261	2,548
Office Equipment	35,797	3,089	4,575	34,311	6,945	1,640	1,259	7,326	26,985	28,851
Others	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
TOTAL	452,241	59,836	4,779	507,298	289,030	75,035	1,338	362,726	144,572	163,213
Work in Progress	1,038	1,185	1,038	1,185	-	-	-	-	1,185	1,038
Grand Total	453,279	61,021	5,817	508,483	289,030	75,035	1,338	362,726	145,757	164,251
Previous Year	382,680	90,194	19,595	453,279	221,857	70,290	3,119	289,028	164,251	160,823

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

FORM NL-15-CASH AND BANK BALANCES SCHEDULE
CASH AND BANK BALANCES

Rs in '000

SI No.	Particulars	As At 31st March, 2008	As at 31st March, 2007
(1)	(2)	(3)	(4)
1	Cash (including cheques, drafts and stamps)	6,666	14,993
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short term (due within 12 months)	3,426,700	2,591,556
	(bb) Others	-	-
	(b) Current Accounts	334,261	189,010
	(c) Others	-	-
3	Money at call & short notice		
	With Banks	-	-
	With Other Institutions	-	-
4	Others	-	-
	TOTAL	3,767,627	2,795,559
	Balances with non -scheduled banks included in 2 and 3 above	-	-

IFFCO-TOKIO General Insurance Company Limited

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

Rs in '000

SI No.	Particulars	As At 31st March, 2008	As at 31st March, 2007
<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>
	ADVANCES		
1	Reserve Deposit with ceding Companies	-	-
2	Application Money for Investments	-	-
3	Prepayments	16,633	12,502
4	Advance to Directors / Officers	-	-
5	Advance Tax Paid and Tax Deducted at source (Net of provision for taxation)	20,908	2,761
6	Deposit towards Rent	36,942	29,407
7	Service Tax Recoverable	6,354	209,187
8	Others	79,821	27,930
	TOTAL (A)	160,658	281,787
	OTHER ASSETS		
1	Income accrued on Investments / FDRs	262,154	220,025
2	Outstanding Premiums	10,721	38,157
3	Agents' balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from entities carrying on insurance business (including reinsurers)	1,880,724	698,188
6	Due from Subsidiaries/holding	22,101	8,479
7	Deposit with Reserve Bank of India{Pursuant to section 7 of Insurance Act, 1938)	-	-
8	Others	-	-
	TOTAL (B)	2,175,700	964,849
	TOTAL (A+B)	2,336,358	1,246,636

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

FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES		Rs in '000	
SI No.	Particulars	As At 31st March, 2008	As at 31st March, 2007
(1)	(2)	(3)	(4)
1	Agents Balances	80,666	64,981
2	Balances due to other insurance companies (including reinsurers)	482,413	98,180
3	Deposits held on reinsurances ceded	-	-
4	Premiums received in advance	386,775	452,612
5	Unallocated Premium	-	-
6	Sundry Creditors	216,908	169,553
7	Due to subsidiaries/holding company	-	-
8	Claims outstanding	3,351,267	1,854,250
9	Due to Officers / Directors	-	-
10	Deposit Premium	214,162	229,754
	Service Tax Payable	-	-
11	Employee Benefits	42,454	40,270
	TOTAL	4,774,645	2,909,600

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

PROVISIONS		Rs in '000	
SI No.	Particulars	As At 31st March, 2008	As at 31st March, 2007
(1)	(2)	(3)	(4)
1	Reserve for Unexpired Risk	3,951,451	2,970,618
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For Proposed Dividends	-	88,000
4	For Dividend Distribution Tax	-	14,956
5	Premium Defficiency	-	10,000
		-	-
	TOTAL	3,951,451	3,083,574

IFFCO-TOKIO General Insurance Company Limited
FORM NL-19-MISCELLANEOUS EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

Rs in '000

SI No.	Particulars	As At 31st March, 2008	As at 31st March, 2007
<u>(1)</u>	<u>(2)</u>	<u>(3)</u>	<u>(4)</u>
1	Discount allowed in issue of shares/debentures		
2	Others		-
	TOTAL	-	-

IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED
Registration No. 106 dated 4.12.2000
FORM NL-20-RECEIPTS AND PAYMENTS SCHEDULE
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2008

Rs in 000

	Current Year		Previous Year	
CASH FLOWS FROM OPERATING ACTIVITIES:				
Premium received from policyholders, including advance receipts	13,224,057		13,439,058	
Other receipts	5,115		2,656	
Payments to the re-insurers, net of commissions and claims	(1,534,771)		(2,051,809)	
Payments to co-insurers, net of claims recovery	(307,918)		(221,368)	
Payments of claims	(6,159,192)		(5,933,247)	
Payments of commission and brokerage	(909,237)		(920,971)	
Payments of other operating expenses	(2,624,773)		(2,348,262)	
Preliminary and pre-operative expenses	-		-	
Deposits, advances and staff loans	(73,048)		(15,579)	
Income taxes paid (Net)	(134,810)		(98,743)	
Service tax paid	(347,117)		(1,043,215)	
Other payments	-		-	
Cash Flows before extraordinary items	1,138,306		808,520	
Cash Flow from extraordinary operations	-		-	
Net Cash Flow from operating activities		1,138,306		808,520

CASH FLOW FROMS INVESTING ACTIVITIES:				
Purchase of fixed assets	(61,221)		(78,283)	
Proceeds from sale of fixed assets	841		855	
Purchases of investments	(767,156)		(1,146,114)	
Loans disbursed	-		-	
Sales of investments	60,000		21,521	
Repayments received	-		-	
Rents/Interests/Dividends received	708,916		498,669	
Investments in money market instruments and in liquid mutual funds (Net)	-		-	
Expenses related to investments	(4,661)		(4,392)	
Net Cash Flow from investing activities		(63,281)		(707,744)
CASH FLOWS FROM FINANCING ACTIVITIES				
Proceeds from issuance of share capital	-		-	
Proceeds from borrowing	-		-	
Repayments of borrowing	-		-	
Interest/dividends paid	(102,956)		(100,342)	
Net Cash Flow from financing activities		(102,956)		(100,342)
Effect of foreign exchange rates on cash and cash equivalents, net				
		-		-
Net Increase /(Decrease) in Cash & Cash equivalents		972,069		434
Cash equivalents at beginning of Year		2,795,559		2,795,125
Cash equivalents at end of Year		3,767,627		2,795,559

FORM NL-21 STATEMENT OF LIABILITIES

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

Date of Registration: 4.12.2000

Item No.	Description	AS AT 31st MARCH, 2008			Rupees in Lacs	AS AT 31st MARCH, 2007			Rupees in Lacs
		Reserve for Unexpired Risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserve for Unexpired Risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Fire	3,802.96	2,121.11	179.30	6,103.37	2916.37	1064.92	290	4271.29
2	Marine			-				-	
	Sub Class :								
	Marine Cargo	1,918.98	1,776.68	579.50	4,275.16	2156.32	1645.93	349.6	4151.85
	Marine Hull	552.07	104.43	77.70	734.20	351.75	224.97	63.3	640.02
3	Miscellaneous								
	Sub Class :								
	Motor	23,487.92	19,014.57	3,755.40	46,257.89	17646.23	8782.27	2118.4	28546.9
	Engineering	1,206.62	1,137.73	110.10	2,454.45	1171.97	899.58	124.2	2195.75
	Aviation	27.02	-	-	27.02	23.88	0	0	23.88
	Liabilities	244.18	43.21	103.90	391.29	175.15	60.81	86.3	322.26
	Others	3,434.15	755.99	831.90	5,022.04	2744.62	973.15	501.5	4219.27
4	Health Insurance	4,840.61	1,420.05	1,501.10	7,761.76	2519.9	640.16	717.4	3877.46
5	Total Liabilities	39,514.51	26,373.77	7,138.90	73,027.18	29706.19	14291.79	4250.7	48248.68

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 31st March, 2008

GROSS DIRECT PREMIUM UNDERWRITTEN

(Rs in Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Liability insurance	Personal Accident	Medical Insurance	Overseas medical Insurance	All Other Miscellaneous	Grand Total
ANDHRA PRADESH	757.62	67.46	0.50	763.51	2,177.72	905.46	49.03	76.96	3,684.99	130.41	607.66	9,221.32
CHHATTISGARH	10.49	2.28	-	33.01	607.68	279.50	0.09	1.58	0.49	0.11	128.63	1,063.86
GUJARAT	1,245.87	364.97	8.10	501.65	4,102.93	2,414.17	48.52	170.72	622.22	31.85	920.62	10,431.60
HARYANA	3,230.05	0.33	36.83	23.83	514.99	71.75	3.25	832.81	(0.04)	0.02	755.12	5,468.92
KARNATAKA	553.28	205.73	-	83.91	1,632.73	814.52	554.53	86.58	242.67	4.58	167.85	4,346.38
KERALA	(3.07)	0.34	-	-	-	-	-	-	-	-	(0.02)	(2.75)
MADHYA PRADESH	503.40	259.20	-	203.86	1,699.95	693.35	9.42	32.60	83.46	4.60	597.39	4,087.22
MAHARASHTRA	8,431.25	2,268.76	878.93	3,545.37	7,481.39	3,660.19	1,478.03	446.59	3,958.74	85.34	3,477.03	35,711.63
ORISSA	98.19	59.52	0.05	312.75	596.35	284.34	0.15	12.31	12.51	1.24	45.73	1,423.14
PUNJAB	132.74	11.63	-	8.45	238.14	87.51	0.35	3.14	7.73	1.91	98.22	589.82
RAJASTHAN	72.95	20.27	-	37.11	1,281.40	611.99	0.76	9.64	13.29	1.01	152.84	2,201.26
TAMIL NADU	1,097.04	238.17	1.44	448.25	3,521.76	1,790.77	47.76	40.26	132.70	6.39	520.76	7,845.29
UTTAR PRADESH	1,007.46	328.27	-	558.03	2,992.45	953.20	30.66	67.77	132.87	18.44	636.72	6,725.86
CHANDIGARH	201.39	41.97	-	5.97	1,039.58	452.74	2.79	37.72	11.34	2.85	204.54	2,000.88
DELHI	3,291.02	1,595.21	79.84	1,723.89	5,761.97	2,238.15	238.66	206.02	1,852.96	49.57	1,550.78	18,588.07
WEST BENGAL	887.30	172.97	0.42	582.17	837.85	174.37	26.20	13.04	302.22	5.99	110.07	3,112.60
Grand Total	21,516.97	5,637.07	1,006.10	8,831.76	34,486.88	15,432.02	2,490.20	2,037.72	11,058.14	344.30	9,973.95	112,815.11

PERIODIC DISCLOSURES

FORM NL-23: Reinsurance Risk Concentration

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

PERIOD : 01/04/2007 TO 31/03/2008

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	1		-	-	-
2	No. of Reinsurers with rating AA but less than AAA	14	5,334	330	2,107	15.68
3	No. of Reinsurers with rating A but less than AA	45	30,974	1,838	6,852	80.02
4	No. of Reinsurers with rating BBB but less than A	6		400	129	1.07
5	No. of Reinsurers with rating less than BBB					-
6	No. of Indian Reinsurers other than GIC	9			1,605	3.24
	Total	75	36,308	2,569	10,692	100.00

PERIODIC DISCLOSURES

FORM NL-24: Ageing of Claims

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 2007-08

(Rs in Lakhs)

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	12	319	397	434	370	1532	12,249.03
2	Marine Cargo	14	2493	3270	2587	1588	9952	7,648.70
3	Marine Hull		4	4	23	17	48	445.31
4	Engineering	4	325	410	496	400	1635	2,730.46
5	Motor OD	5526	72182	12973	6898	3084	100663	16,763.00
6	Motor TP	1	55	115	623	2478	3272	4,323.35
7	Health	5196	6755	2430	2295	1754	18430	8,775.86
8	Overseas Travel	16	84	67	88	118	373	128.02
9	Personal Accident	1	2	4	5	54	66	1,550.72
10	Liability	1	1328	2227	1761	674	5991	18.85
11	Crop	0	0	0	0	0	0	-
12	Miscellaneous	28	1056	1607	1130	388	4209	3,579.99

PERIODIC DISCLOSURES

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

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 2007-08

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	352	1078	40	376	9137	4272	1139	69	524	55	0		722	17764
2	Claims reported during the period	1609	9916	33	1731	100528	8107	18998	399	5927	59	0	1	4171	151479
3	Claims Settled during the period	1391	8790	40	1437	97941	2676	10250	273	4905	34	0		3689	131426
4	Claims Repudiated during the period														0
5	Claims closed during the period	141	1162	8	198	2725	596	8180	100	1086	32	0		521	14749
6	Claims O/S at End of the period	446	1046	24	492	9692	9744	1701	102	481	53	0		657	24438
	Less than 3months	107	181	2	173	5410	23	889	2	194	1	0	0	290	7272
	3 months to 6 months	70	306	2	102	1785	335	172	7	163	8	0	0	156	3106
	6months to 1 year	140	319	3	106	1079	1760	126	18	83	7	0	0	144	3785
	1year and above	129	240	17	111	1418	7626	514	75	41	37	0	0	67	10275

Form NL-26-CLAIMS INFORMATION -KG TABLE I

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

Date of Registration: 04.12.2000

Solvency For the Year ended 31st March 2008

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

Item No	Description (Class of business)	Factors	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM-1	RSM-2	RSM
1	Fire	0.50	23,479.68	7,250.74	23,637.02	4,225.88	2,348.00	3,545.55	3,545.55
	Marine								
2	Marine Cargo	0.60	5,687.83	3,617.77	6,895.46	4,163.45	723.55	1,249.04	1,249.04
3	Marine Hull	0.50	1,257.47	552.07	562.46	151.16	125.80	84.30	125.80
	Miscellaneous								
4	Motor	0.75	49,918.90	43,786.42	29,710.80	28,975.91	8,757.28	8,692.77	8,757.28
5	Engineering	0.50	8,912.10	2,861.25	3,892.24	1,039.80	891.20	583.80	891.20
6	Aviation	0.50	634.62	103.89	24.78	24.78	63.40	7.43	63.40
7	Liabilities	0.75	2,530.58	591.30	182.52	132.22	379.60	41.10	379.60
8	Others	0.70	11,454.40	5,467.56	4,588.90	3,023.96	1,603.60	963.60	1,603.60
9	Health Insurance	0.75	11,402.44	9,543.94	10,623.88	8,750.48	1,908.79	2,625.14	2,625.14
	Total		115,278.02	73,774.94	80,118.06	50,487.64	16,801.22	17,792.73	19,240.61

PERIODIC DISCLOSURES**FORM NL-27 Offices information for Non-Life**Insurer: **IFFCO TOKIO General Insurance Co. Ltd.**Date: **2007-08**

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

FORM - NL 28 - STATEMENT OF ASSETS - 3A
COMPANY NAME & CODE: IFFCO-TOKIO GENERAL INSURANCE CO LTD & 106
STATEMENT AS ON : 31st March 2008
STATEMENT OF INVESTMENT ASSETS
(Business within India)

PART A

(Rs in Lakhs)

S.No.	INVESTMENT ASSETS	PERCENTAGE	AMOUNT AS PER REG.		TOTAL (SH+PH)	% ACTUAL	MARKET VALUE
			SH	PH			
1	Central Government Securities	Not less than 20%	9,872	23,035	32907	37.16%	32161
2	State Government Securities and other Guaranteed securities including (I) above	Not less than 30%	9872	23035	32907	37.16%	32161
3	Housing and Loans to SG for Housing and Fire	Not less than 5%	2,474	5,774	8248	9.31%	8069
4	Approved Investments						
a	Infrastructure and Social Sector						
	(I) Infrastructure Sector		3,927	9,164	13091	14.78%	12407
	(ii) Social Sector	Not less than 10%					
b	(I) Others -governed by Exposure Norms		10295	24022	34317	38.75%	34317
	(ii) Out of the above 55%, Amount invested in 'Other than Approved Investments' not to exceed 25%	Not exceeding 55%	0	0	0	0.00%	0
	TOTAL INVESTMENT ASSETS	100%	26568	61995	88563	100.00%	86954

Note: Policy Holders Funds Vs Shareholders Funds
The ratio of PH :SH is calculated by taking monthly averages of technical reserves to total Investments

CERTIFICATION

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

FORM - NL 28 - STATEMENT OF ASSETS - 3B
COMPANY NAME & CODE: IFFCO-TOKIO GENERAL INSURANCE CO LTD & 106
STATEMENT AS ON : AS AT 31st March 2008
STATEMENT OF NON-INVESTMENT ASSETS
(Business within India)

PART B

(Rs in Lakhs)

S NO.	PARTICULARS	SCH REF OF BALANCE SHEET	AMOUNT
1	REAL ESTATE(NOT HELD AS INVESTMENT ASSETS)		0
2	FIXED ASSETS	Sch-10	1458
3	LOANS		0
4	CASH,BANK BALANCE & REMITTANCE IN TRANSIT(including balance under Cash Management Scheme)	Sch-11	3409
5	ADVANCES TO/DEPOSIT WITH OTHERS	Sch -12	1231
6	DEPOSIT WITH CEEDING COMPANIES		0
7	PREPAID EXPENSES	Sch -12	166
8	ADVANCES TO OFFICERS AND DIRECTIORS		0
9	ADVANCE TAX & TAX DEDUCTED AT SOURCE (NET OF PROVISION)	Sch -12	209
10	OUTSTANDING INTEREST(ON INVESTMENTS)(not due)	Sch -12	2622
11	INTEREST ON LOANS OUTSTANDING		0
12	OUTSTANDING PREMIUM	Sch -12	107
13	FOREIGN AGENT BALANCES		0
14	AMOUNT DUE FROM OTHER INSURERS (NET)	Sch -12	18807
15	AGENTS BALANCES		0
16	DUE FROM SUBSIDIARIES	Sch -12	221
17	TRUST/SEMI TRUST ACCOUNT		0
18	OTHER ACCOUNTS (INTER OFFICE AND CONTROL ACCOUNTS)		0
19	FAIR VALUE CHANGE ACCOUNT		0
20	STOCK OF STATIONERY		0
21	OTHERS		0
Total			28,230

CERTIFICATION

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

PERIODIC DISCLOSURES
FORM NL-30: Analytical Ratios

Insurer: **IFFCO TOKIO General Insurance Co. Ltd.**Date: **2007-08**

Sl.No.	Particular	For the Year 2007-08	For the Year 2006-07
1	Gross Premium Growth Rate		
	FIRE	-26%	11%
	MARINE	-48%	178%
	MISCELLANEOUS	17%	24%
2	Gross Premium to shareholders' fund ratio	371%	386%
3	Growth rate of shareholders'fund	2%	6%
4	Net Retention Ratio		
	FIRE	34%	19%
	MARINE	63%	30%
	MISCELLANEOUS	74%	67%
5	Net Commission Ratio		
	FIRE	-38%	-99%
	MARINE	4%	1%
	MISCELLANEOUS	4%	3%
6	Expense of Management to Gross Direct Premium Ratio	25%	25%
7	Combined Ratio	77%	73%
8	Technical Reserves to net premium ratio	99%	83%
9	Underwriting balance ratio	-8%	-2%
10	Operating Profit Ratio	2%	7%
11	Liquid Assets to liabilities ratio	55%	59%
12	Net earning ratio	1%	5%
13	return on net worth ratio	2%	9%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.51%	1.70%
15	NPA Ratio		
	Gross NPA Ratio	0	0
	Net NPA Ratio	0	0

Equity Holding Pattern for Non-Life Insurers		<i>(Rs in Lakhs)</i>	IRDA Periodic Disclosures
1	(a) No. of shares	220000000	220000000
2	(b) Percentage of shareholding (Indian / Foreign)	74/26	74/26
3	(c) % of Government holding (in case of public sector insurance companies)	NIL	NIL
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.33	1.23
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.33	1.23
6	(iv) Book value per share (Rs)	13.81	13.49

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

PERIODIC DISCLOSURES

FORM NL-31: Related Party Transactions

Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED

Date:

31.3.2008

(Rs in Lakhs)

SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*	
				Current Year	Previous Year
1	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Premium collected from direct business	4,265	4,767
2	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Claims paid on direct basis	1,742	1,735
3	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Payment of Rent and other expenses	215	193
4	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Payment of Dividend	639	639
5	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Deposits for insurance Premium	25	25
6	Indian Farmers Fertilisers Coop. Ltd	Promoters with more than 20% Voting rights	Balance payable (receivable) at the Balance Sheet Date	-	(20)
7	Tokio Marine Asia Pte Ltd(formerly Millea Asia Pte Ltd)	Promoters with more than 20% Voting rights	Payment of Dividend	229	229
8	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Premium on cessions to re-insurers	599	364
9	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Commission earned on premium cessions	132	81

10	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Losses recovered from Reinsures	551	169
11	Tokio Marine & Fire Insurance Co Ltd	Associate of Promoter with more than 20% Voting rights	Balance payable (receivable) at the Balance Sheet Date	(296)	61
12	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Premium on cessions to re-insurers	1,206	1,717
13	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Commission earned on premium cessions	389	589
14	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Losses recovered from Reinsures	775	678
15	Tokio Marine Global Re Ltd.	Associate of Promoter with more than 20% Voting rights	Balance payable (receivable) at the Balance Sheet Date	(79)	(132)
16	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Premium collected from direct business	6	4
17	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Claims paid on direct basis	3	4
18	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Recovery of Expenses	171	152
19	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Payment of Commission & Charges	2,310	1,695
20	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Investment in Equity	50	50
21	IFFCO-TOKIO Insurance Services Ltd	Subsidiary of the Company with 100% Voting rights	Balance payable (receivable) at the Balance Sheet Date	(221)	(85)

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

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Insurer: IFFCO TOKIO GENERAL INSURANCE CO.LTD.

Date: 2007-08

Products Information

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval	Applicability of Para 19
1	Event Cancellation Policy	N/M	ITG/PRO/ECP/013/07-08	Miscellaneous		6-Aug-07	20-Nov-07	Individual rated
2	Janhit Bima policy	N/M	IRDA/F&U/ITGI/JANHIT/07	Miscellaneous		22-Oct-07	4-Dec-07	Packaged or customised
3	Pravasiya Bharatiya Bima Yojana Policy	N/M	N/M	Miscellaneous		11-Dec-07	18-Jan-08	Packaged or customised
4	Jan Kalyan Bima	N/M	IRDA/F&U/ITGI/JAN KALYAN/07-08	Miscellaneous		14-Feb-08	14-Mar-08	Packaged or customised
5	Janta Bima Policy	N/M	ITGI/F&U/Janta Bima/07-08	Miscellaneous		21-Feb-08	4-Apr-08	Packaged or customised
6	Broker's Indemnity	N/M	IRDA/F&U/ITGI/BIP	Miscellaneous		20-Mar-08	15-Sep-08	Individual experience rated
7	Medishied Plus	N/M	IRDA/F&U/ITGI/Medishield	Miscellaneous		24-Mar-08	6-Mar-09	Internal Tarrif rated

Form NL-33-SOLVENCY MARGIN -KG II

TABLE II

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

Date of Registration: 04.12.2000

Solvency for the Year Ending on 31-March-2008

Available Solvency Margin and Solvency Ratio

Item	Description	Notes No	Amount
(1)	(2)	(3)	(Rs Lacs)
1	Available Assets in Policyholders Funds :		79,036.55
	Deduct :		
2	Liabilities		73,027.18
3	Other Liabilities		6,009.37
4	Excess of Policyholders Funds (1-2-3)		-
5	Available Assets in Shareholders Funds :		41,642.33
	Deduct :		
6	Other Liabilities		12,631.81
7	Excess of Shareholders Funds (5-6)		29,010.52
8	Total ASM (4)+(7)		29,010.52
9	Total RSM		19,240.61
10	Solvency Ratio (Total ASM / Total RSM)		1.51

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st April, 2007 to 31st March, 2008

BOD and Key Person information			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. K. Srinivasa Gowda	Chairman	No change
2	Mr. Hiroshi Endo	Vice Chairman	No change
3	Mr. Surinder Kumar Jakhar	Director	No change
4	Mr. Chandra Pal Singh	Director	No change
5	Mr. B.S.Vishwanathan	Director	No change
6	Mr. U.S. Awasthi	Director	No change
7	Mr. Rakesh Kapur	Director	No change
8A	Mr. Ajit Narain	Managing Director & CEO	upto 1st November, 2007
8B	Mr. S. Narayanan	Managing Director & CEO	w.e.f. 1st November, 2007
9	Mr. N.K. Kedia	Director (Marketing)	w.e.f. 1st November, 2007
10	Mr. Masahiro Ogawa	Director (Strategy)	No change
11	Mr. Y.Fukuda	Director (Operations)	w.e.f. 1st November, 2007
12	Mr. K.K. Wadhwa	Appointed Actuary	No change
13	Mr. M.K. Tandon	Financial Advisor	No change
14	Mr. V.K. Khosla	Chief of Internal Audit	No change

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

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 31st March 2008

Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

CERTIFICATION

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

Note:

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

FORM NL-36-YIELD ON INVESTMENTS 1
COMPANY NAME & CODE: IFFCO-TOKIO GENERAL INSURANCE CO LTD & 106
STATEMENT AS ON : AS AT 31st MARCH 2008


			CURRENT YEAR 2007-08			
No.	CATEGORY OF INVESTMENTS	CAT CODE	INVESTMENT (Rs.)	INCOME ON INVESTMENT (RS.)	GROSS YIELD(%)	NET YIELD(%)
A	CENTRAL GOVERNMENT SECURITIES					
	Central Government Bonds	CGSB	31,318	2,264	8.03%	5.30%
	Central Government Guaranteed Loans	CGSL	-	-		
	Special Deposits	CSPD	-	-		
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,095	86	8.20%	5.41%
	Treasury Bills	CTRB	494	3		
	TOTAL(A)		32,907	2,354		
B	STATE GOVERNMENT/OTHER APPROVED SECURITIES/OTHER GUARANTEED SECURITIES					
	State Government Bonds	SGGB	-	-		
	State Government Guaranteed Loans	SGGL	-	-		
	Other Approved Securities(excluding Infrastructure/Social Sector Investments)	SGOA	-	-		
	Guaranteed Equity	SGGE	-	-		
	TOTAL(B)		-	-		
	1.TOTAL(A+B)		32,907	2,354		
C	HOUSING SECTOR INVESTMENTS					
	Loans to State Government for Housing	HLSH	-	-		
	Loans to State Government for Fire Fighting Equipment	HLSF	-	-		
	Term Loan-HUDCO	HTLH	-	-		
	Term Loan to institutions accredited by NHB	HTLN	-	-		
	<u>TAXABLE BONDS OF</u>					
	Bonds/Debentures issued by HUDCO	HTHD	505	50	10.28%	6.79%


	Bonds/Debentures issued by NHB	HTDN	1,355	116	8.91%	5.88%
	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	6,387	500	8.92%	5.89%
	<u>TAXFREE BONDS OF</u>					
	Bonds/Debentures issued by HUDCO	HFHD		12		
	Bonds/Debentures issued by NHB	HFDN	-	-		
	Bonds/Debentures issued by Authority constituted under any Housing/Building Scheme approved by Central/State/any authority or Body constituted by Central/State Act	HFDA	-	-		
	TOTAL (C)		8,248	677		
D	INFRASTRUCTURE/SOCIAL SECTOR INVESTMENTS					
	Infrastructure/Social Sector-Other Approved Securities	ISAS	-	-		
	<u>TAXABLE BONDS OF</u>					
	Infrastructure/Social Sector-PSU-Debentures/Bonds	IPTD	12,991	948	8.09%	5.34%
	Infrastructure/Social Sector-Other Corporate Securities(Approved Investments)-Debentures/Bonds	ICTD	-			
	Infrastructure/Social Sector-Term Loans(with Charge)	ILWC				
	<u>TAXFREE BONDS OF</u>					
	Infrastructure/Social Sector-PSU-Debentures/Bonds	IPFD	100	5	5.39%	5.39%
	Infrastructure/Social Sector-Other Corporate Securities(Approved Investments)-Debentures/Bonds	ICFD	-	-		
	TOTAL (D)		13,091	954		
	2.TOTAL(C+D)		21,340	1,631		
E	INVESTMENT SUBJECT TO EXPOSURE NORMS					
	<u>ACTIVELY TRADED</u>					

PSU-(Approved Investment)-Equity shares-quoted	EAEQ	-	-		
Corporate Securities(Approved Investment)-Equity shares(Ordinary)-quoted	EACE	-	-		
THINLY TRADED /UNQUOTE					
PSU-(Approved Investment)-Equity shares-quoted	ETPE	-	-		
Corporate Securities(Approved Investment)-Equity shares-quoted	ETCE	-	-		
Corporate Securities(Approved Investment)-Equity shares-Unquoted	EENQ	-	-		
Corporate Securities-Bonds-(Taxable)	EPBT	-	-		
Corporate Securities-Bonds-(Tax Free)	EPBF	-	-		
Corporate Securities(Approved Investment)-Preference Shares	EPNQ	-	-		
Corporate Securities(Approved Investment)-Investment in Subsidiaries	ECIS	50	-		
Corporate Securities(Approved Investment)-Debentures	ECOS	-	-		
Corporate Securities(Approved Investment)-Derivative Instruments	ECDI	-	-		
Investment Properties-Immovable	EINP	-	-		
Loans-Policy Loans	ELPL	-	-		
Loans-Secured Loans-Mortgage of property in India(Term Loan)	ELMI	-	-		
Loans-Secured Loans-Mortgage of property outside India(Term Loan)	ELMO	-	-		
Deposits-Deposit with scheduled banks	ECDB	34,267	2,775	9.67%	6.38%
Deposits-Money at call and short notice with banks/Repo	ECMR	-	-		
CCIL(Approved Investment)-CBLO	ECBO	-	-		
Bills Re-Discounting	ECBR	-	-		

	Commercial Papers issued by All India Financial Institutions rated very Strong or more	ECCP	-	-		
	Application Money	ECAM	-	-		
	Deposit with Primary Dealers duly recognised by Reserve bank of India	EDPD	-	-		
	TOTAL (E)		34,317	2,775		
F	OTHER THAN APPROVED INVESTMENTS					
	Other than Approved Investments-Bonds-PSU-Taxable	OBPT	-	-		
	Other than Approved Investments-Bonds-PSU-Tax Free	OBPF	-	-		
	Other than Approved Investments-Equity Shares(incl. PSUs & Unlisted)	OESH	-	-		
	Other than Approved Investments-Debentures	OLDB	-	-		
	Other than Approved Investments-Preference Shares	OPSH	-	-		
	Other than Approved Investments-Venture Fund	OVNF	-	-		
	Other than Approved Investments-Short term Loans(Unsecured Deposits)	OSLU	-	-		
	Other than Approved Investments-Term Loans(Without Charge)	OTLW	-	-		
	Corporate Securities(Other than Approved Investments)-Mutual Funds					
	G Sec Plan-MF	OMGS	-	-		
	Debt/Income Fund-MF	OMDI	-	-		
	Serial Plan-MF	OMSP	-	-		
	Liquid Fund-MF	OMLF	-	262		
	Others-MF	OMOT	-	-		
	Corporate Securities(Other than Approved Investments)-Derivative Instruments	OCDI	-	-		
	Other than Approved Investment-PTC/Securitized Assets-Under Approved Sectors	OPSA				

	TOTAL(F)		-	262		
	3.TOTAL(E+F)		34,317	3,038		
	GRAND TOTAL(1+2+3)		88,563	7,022		

 Note: Yield is not calculated in case of Investments where there is no holding on 1st April 2007 or on 31st March 2008

 Yield is not calculated as Bonds are redeemed on 31st March 2008

CERTIFICATION

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

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code: IFFCO TOKIO GENERAL INSURANCE CO. LTD & 106

Statement as on: 31st March 2008 **Name of Fund** _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

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

CERTIFICATION

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

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES**FORM NL-38: Quarterly Business Returns across line of Business**Insurer: **IFFCO TOKIO GENERAL INSURANCE CO. LTD.**Date: **2007-08***(Rs in Lakhs)*

Quarterly Business Returns across line of Business			
Sl.No.	Line of Business	Financial Year	
		Premium	No. of Policies
1	Fire	23,124.50	82478
2	Cargo & Hull	6,945.30	12065
3	Motor TP	15,432.02	67689
4	Motor OD	34,486.88	1721100
5	Engineering	8,846.40	5136
6	Workmen's Compensation	852.31	6320
7	Employer's Liability	2,530.58	2001
8	Aviation	634.62	86
9	Personal Accident	2,043.06	25649
10	Health	11,402.44	64314
11	Others*	8,559.03	98195

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

*any other segment contributing more than 5% of the total premium needs to be shown separately

PERIODIC DISCLOSURES**Form NL-39 Rural & Social Obligations (Yearly Returns)**

Insurer: IFFCO TOKIO General Insurance Company Ltd.

Date: 2007-08

(Rs in Lakhs)

Rural & Social Obligations (Yearly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	7,563	174.49	248,737.61
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	259,445	1787.80	324,306.25
		Social	-	-	-
4	Motor OD	Rural	-	3,525.12	-
		Social	-	-	-
5	Engineering	Rural	215	53.40	46,954.97
		Social	-	-	-
6	Workmen's Compensation	Rural	158	10.29	790.00
		Social	-	-	-
7	Employer's Liability	Rural	90	6.46	9,101.90
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	1590	530.03	3,759,342.40
		Social	24	35.39	141,574.84
10	Health	Rural	1744	76.28	11,510.36
		Social	-	-	-
11	Others	Rural	15,906	459.74	203,307.21
		Social	-	-	-

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

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 2007-08

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels		
		No. of Policies	Premium
1	Individual agents	1,510,354	58,058.30
2	Corporate Agents-Banks		
3	Corporate Agents -Others	183,511	14,954.90
4	Brokers	293,405	30,407.39
5	Micro Agents	27,993	744.53
6	Direct Business	3,713	9,503.45
	Total (A)	2,018,976	113,668.57
1	Referral (B)	66,057	1,188.54
	Grand Total (A+B)	2,085,033	114,857.11

Note:

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

PERIODIC DISCLOSURES
FORM NL-41: GREIVANCE DISPOSAL

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

Date: **2007-08**

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved	Complaints Pending
1	Complaints made by customers				
a)	Sales Related				
b)	Policy Administration Related	34	237	245	26
c)	Insurance Policy Coverage related				
d)	Claims related	49	152	155	46
e)	others	45	100	113	32
d)	Total Number	128	489	513	104

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

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