

FORM NL-1-B-RA

Name of the Insurer: IFFCO TOKIO General Insurance Company Limited

Registration No. 106 Date of Registration with the IRDA 04.12.2000

| REVENUE ACCOUNT FIRE FOR THE YEAR ENDED 31st MARCH, 2010 | | | | |
|--|--|----------------------------------|---------------------------|----------------------------|
| | Particulars | Schedule | Current Year (Rs.'000) | Previous Year (Rs.'000) |
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 468,372 | 604,890 |
| 2 | Profit/ Loss on sale/redemption of Investments | | 1,185 | 2,325 |
| 3 | Others : Handling Charges | | (430) | 421 |
| | Exchange Gain / (Loss) | | (23,077) | (927) |
| 4 | Interest, Dividend & Rent – Gross | | 59,491 | 60,851 |
| | TOTAL (A) | | 505,541 | 667,560 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 438,274 | 441,410 |
| 2 | Commission | NL-6-Commission Schedule | (104,739) | (165,421) |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 293,067 | 340,150 |
| 4 | Premium Deficiency | | | |
| | TOTAL (B) | | 626,602 | 616,139 |
| | Operating Profit/(Loss) from Fire Business C= (A - B) | | (121,061) | 51,421 |
| | APPROPRIATIONS | | | |
| | Transfer to Shareholders' Account | | (121,061) | 51,421 |
| | Transfer to Catastrophe Reserve | | | |
| | Transfer to Other Reserves (to be specified) | | | |
| | TOTAL (C) | | (121,061) | 51,421 |

FORM NL-1-B-RA

Name of the Insurer: IFFCO TOKIO General Insurance Company Limited
Registration No. 106 Date of Registration with the IRDA 04.12.2000

| REVENUE ACCOUNT MARINE FOR THE YEAR ENDED 31st MARCH, 2010 | | | | |
|---|--|---|---------------------|----------------------|
| | Particulars | Schedule | Current Year | Previous Year |
| | | | (Rs.'000) | (Rs.'000) |
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 396,856 | 445,977 |
| 2 | Profit/ Loss on sale/redemption of Investments | | 1,165 | 2,310 |
| 3 | Others : Handling Charges | | (345) | (69) |
| | Exchange Gain / (Loss) | | 27,454 | (1,166) |
| 4 | Interest, Dividend & Rent – Gross | | 58,495 | 60,454 |
| | TOTAL (A) | | 483,625 | 507,506 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 408,488 | 444,842 |
| 2 | Commission | NL-6-Commission Schedule | (32,386) | (46,898) |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 226,041 | 197,965 |
| 4 | Premium Deficiency | | | |

| | | | | |
|--|--|--|------------------|-----------------|
| | TOTAL (B) | | 602,143 | 595,909 |
| | Operating Profit/(Loss) from Marine Business C= (A - B) | | (118,518) | (88,403) |
| | APPROPRIATIONS | | | |
| | | | | |
| | Transfer to Shareholders' Account | | (118,518) | (88,403) |
| | Transfer to Catastrophe Reserve | | | |
| | Transfer to Other Reserves (to be specified) | | | |
| | TOTAL (C) | | (118,518) | (88,403) |

FORM NL-1-B-RA

**Name of the Insurer: IFFCO TOKIO General Insurance Company Limited
Registration No. 106 Date of Registration with the IRDA 04.12.2000**

| REVENUE ACCOUNT MISCELLANEOUS FOR THE YEAR ENDED 31st MARCH, 2010 | | | | |
|--|--|---------------------------------|---------------------|----------------------|
| | Particulars | Schedule | Current Year | Previous Year |
| | | | (Rs.'000) | (Rs.'000) |
| 1 | Premiums earned (Net) | NL-4-Premium Schedule | 8,357,013 | 7,278,434 |
| 2 | Profit/ Loss on sale/redemption of Investments | | 18,484 | 26,902 |
| 3 | Others : Handling Charges | | (2,881) | (1,323) |
| | Exchange Gain / (Loss) | | (4,516) | 1,959 |
| | Transfer & Duplicate Fees | | 995 | 662 |
| 4 | Interest, Dividend & Rent – Gross | | 927,715 | 704,093 |
| | TOTAL (A) | | 9,296,810 | 8,010,727 |
| 1 | Claims Incurred (Net) | NL-5-Claims Schedule | 6,479,922 | 6,063,989 |
| 2 | Commission | NL-6-Commission Schedule | 388,986 | 180,063 |

| | | | | |
|---|---|---|----------------|-----------------|
| | | | | |
| 3 | Operating Expenses related to Insurance Business | NL-7-Operating Expenses Schedule | 1,973,610 | 1,858,057 |
| | | | | |
| 4 | Premium Deficiency | | | |
| | | | | |
| | TOTAL (B) | | 8,842,518 | 8,102,109 |
| | Operating Profit/(Loss) from Miscellaneous Business C= (A - B) | | 454,292 | (91,382) |
| | APPROPRIATIONS | | | |
| | | | | |
| | Transfer to Shareholders' Account | | 454,292 | (91,382) |
| | Transfer to Catastrophe Reserve | | | |
| | Transfer to Other Reserves (to be specified) | | | |
| | TOTAL (C) | | 454,292 | (91,382) |

FORM NL-2-B-PL

Name of the Insurer: IFFCO TOKIO General Insurance Company Limited

Registration No. 106 Date of Registration with the IRDA 04.12.2000

| PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2010 | | | | |
|--|--|-----------------|---------------------|----------------------|
| | Particulars | Schedule | Current Year | Previous Year |
| | | | (Rs.'000) | (Rs.'000) |
| 1 | OPERATING PROFIT/(LOSS) | | | |
| | (a) Fire Insurance | | (121,061) | 51,421 |
| | (b) Marine Insurance | | (118,518) | (88,403) |
| | (c) Miscellaneous Insurance | | 454,292 | (91,382) |
| 2 | INCOME FROM INVESTMENTS | | | |
| | (a) Interest, Dividend & Rent – Gross | | 130,007 | 189,895 |
| | (b) Profit on sale of investments | | 2,590 | 7,256 |
| | Less: Loss on sale of investments | | | |
| 3 | OTHER INCOME (To be specified) | | 43,699 | 4,247 |
| | TOTAL (A) | | 391,009 | 73,034 |
| 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 | | 4,889 | 3,738 |
| | (b) Bad debts written off | | | |
| | (c) Others : Loss on Sale / Scrap of Fixed Assets | | 13 | 102 |
| | TOTAL (B) | | 4,902 | 3,840 |
| | Profit Before Tax | | 386,107 | 69,194 |
| | Provision for Taxation | | 132,289 | 44,167 |
| | | | | |
| | APPROPRIATIONS | | | |
| | (a) Interim dividends paid during the year | | | |
| | (b) Proposed final dividend | | 74,100 | |
| | (c) Dividend distribution tax | | 12,594 | |
| | (d) Transfer to any Reserves or Other Accounts (to be specified) | | | |
| | | | | |
| | Balance of profit/ loss brought forward from last year | | 562,901 | 537,874 |
| | | | | |
| | Balance carried forward to Balance Sheet | | 730,025 | 562,901 |

FORM NL-3-B-BS

**Name of the Insurer: IFFCO TOKIO General Insurance Company Limited
Registration No. 106 Date of Registration with the IRDA 04.12.2000**

| BALANCE SHEET AS AT 31st MARCH 2010 | | | | |
|--|--|--|---------------------|----------------------|
| | | Schedule | Current Year | Previous Year |
| | | | (Rs.'000) | (Rs.'000) |
| | SOURCES OF FUNDS | | | |
| | SHARE CAPITAL | NL-8-Share Capital Schedule | 2,470,000 | 2,470,000 |
| | SHARE APPLICATION MONEY PENDING ALLOTMENT | | | |
| | RESERVES AND SURPLUS | NL-10-Reserves and Surplus Schedule | 2,273,191 | 2,106,067 |
| | FAIR VALUE CHANGE ACCOUNT | | | |
| | BORROWINGS | NL-11-Borrowings Schedule | | |
| | TOTAL | | 4,743,191 | 4,576,067 |
| | APPLICATION OF FUNDS | | | |
| | INVESTMENTS | NL-12-Investment Schedule | 8,148,246 | 7,030,491 |
| | LOANS | NL-13-Loans Schedule | | |

| | | | | |
|--|--|--|-------------|-------------|
| | FIXED ASSETS | NL-14-Fixed Assets Schedule | 151,582 | 132,605 |
| | | | | |
| | DEFERRED TAX ASSET | | 75,800 | 58,700 |
| | | | | |
| | CURRENT ASSETS | | | |
| | Cash and Bank Balances | NL-15-Cash and bank balance Schedule | 4,796,341 | 3,854,388 |
| | Advances and Other Assets | NL-16-Advancxes and Other Assets Schedule | 5,408,281 | 4,876,386 |
| | | | | |
| | Sub-Total (A) | | 10,204,622 | 8,730,774 |
| | | | | |
| | CURRENT LIABILITIES | NL-17-Current Liabilities Schedule | 8,550,701 | 6,897,587 |
| | | | | |
| | PROVISIONS | NL-18-Provisions Schedule | 5,286,358 | 4,478,916 |
| | | | | |
| | DEFERRED TAX LIABILITY | | | |
| | | | | |
| | Sub-Total (B) | | 13,837,059 | 11,376,503 |
| | | | | |
| | NET CURRENT ASSETS (C) = (A - B) | | (3,632,437) | (2,645,729) |
| | | | | |
| | MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | NL-19-Miscellaneous Expenditure Schedule | | |
| | | | | |
| | DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT | | | |
| | | | | |
| | TOTAL | | 4,743,191 | 4,576,067 |

| CONTINGENT LIABILITIES | | | | |
|-------------------------------|---|--|------------------------|---|
| | Particulars | | FOR THE QUARTER | For the corresponding quarter of the preceeding year |
| | | | (Rs.'000) | (Rs.'000) |
| 1 | Partly paid-up investments | | | |
| 2 | Claims, other than against policies, not acknowledged as debts by the company | | 6,786 | 6,786 |
| 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 accounts | | | |
| 7 | Others (to be specified) | | | |
| | 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 | 1,716,157 | 1,324,093 | 11,538,105 | 14,578,355 | 1,952,768 | 1,136,964 | 10,650,850 | 13,740,582 |
| Add : Premium on reinsurance accepted | 307,655 | 27,140 | 1,482,486 | 1,817,281 | 137,297 | 24,305 | 1,253,035 | 1,414,637 |
| | 2,023,812 | 1,351,233 | 13,020,591 | 16,395,636 | 2,090,065 | 1,161,269 | 11,903,885 | 15,155,219 |
| Less : Premium on reinsurance ceded | 1,557,999 | 969,741 | 3,959,600 | 6,487,340 | 1,582,980 | 729,238 | 3,986,235 | 6,298,453 |
| Net Premium | 465,813 | 381,492 | 9,060,991 | 9,908,296 | 507,085 | 432,031 | 7,917,650 | 8,856,766 |
| Adjustments for changes in Reserve for Unexpired Risks | (2,559) | (15,364) | 703,978 | 686,055 | (97,805) | (13,946) | 639,216 | 527,465 |
| Total Premium Earned (Net) | 468,372 | 396,856 | 8,357,013 | 9,222,241 | 604,890 | 445,977 | 7,278,434 | 8,329,301 |

* For analysis of the segment of Marine business, refer Schedule NL 4A.

** For analysis of the segment of Miscellaneous business, refer Schedule 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 |
| Claims Paid | | | | | | | | |
| Direct | 1,274,609 | 565,281 | 6,146,846 | 7,986,736 | 2,009,324 | 863,215 | 5,423,436 | 8,295,975 |
| Add: Reinsurance accepted | 63,495 | 12,164 | 422,329 | 497,988 | 7,327 | 19,935 | 74,469 | 101,731 |
| Less: Reinsurance ceded | 936,143 | 250,974 | 1,691,969 | 2,879,086 | 1,582,359 | 476,427 | 1,392,459 | 3,451,245 |
| Net Claims Paid | 401,961 | 326,471 | 4,877,206 | 5,605,638 | 434,292 | 406,723 | 4,105,446 | 4,946,461 |
| Add: Claims Outstanding at the end of the year | 273,472 | 373,967 | 6,428,654 | 7,076,093 | 237,159 | 291,950 | 4,825,938 | 5,355,047 |
| Less: Claims Outstanding at the beginning of the year | 237,159 | 291,950 | 4,825,938 | 5,355,047 | 230,041 | 253,831 | 2,867,395 | 3,351,267 |
| Total Claims Incurred | 438,274 | 408,488 | 6,479,922 | 7,326,684 | 441,410 | 444,842 | 6,063,989 | 6,950,241 |

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

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

IFFCO-TOKIO General Insurance Company Limited

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 | 93,055 | 69,286 | 698,694 | 861,035 | 111,130 | 85,871 | 714,465 | 911,466 |
| Total (A) | 93,055 | 69,286 | 698,694 | 861,035 | 111,130 | 85,871 | 714,465 | 911,466 |
| Add : Re-insurance Accepted | 41,729 | 4,630 | 190,869 | 237,228 | 25,380 | 5,363 | 162,894 | 193,637 |
| Less : Commission on Re-insurance ceded | 239,523 | 106,302 | 500,577 | 846,402 | 301,931 | 138,132 | 697,296 | 1,137,359 |
| Net Commission | (104,739) | (32,386) | 388,986 | 251,861 | (165,421) | (46,898) | 180,063 | (32,256) |
| Breakup of the expenses incurred to procure business: | | | | | | | | |
| Agents | 28,656 | 26,573 | 375,112 | 430,341 | 38,988 | 28,296 | 378,649 | 445,933 |
| Brokers | 33,737 | 37,257 | 152,598 | 223,592 | 51,334 | 54,419 | 218,582 | 324,335 |
| Corporate Agency | 24,530 | 5,452 | 154,242 | 184,224 | 16,854 | 3,155 | 107,321 | 127,330 |
| Referral | 6,132 | 4 | 16,742 | 22,878 | 3,954 | 1 | 9,913 | 13,868 |
| Others | - | | | - | - | | | |
| TOTAL (B) | 93,055 | 69,286 | 698,694 | 861,035 | 111,130 | 85,871 | 714,465 | 911,466 |

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

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

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

| | Particulars | CURRENT YEAR | | | | PREVIOUS YEAR | | | |
|----|---|----------------|----------------|------------------|------------------|----------------|----------------|------------------|------------------|
| | | FIRE | *MARINE | MISCELLANEOUS | Total | FIRE | *MARINE | MISCELLANEOUS | Total |
| 1 | Employees remuneration and welfare benefits | 55,247 | 42,625 | 371,437 | 469,309 | 61,975 | 36,084 | 338,025 | 436,084 |
| 2 | Travel, Conveyance and vehicle running expenses | 11,772 | 9,083 | 79,145 | 100,000 | 14,276 | 8,312 | 77,866 | 100,454 |
| 3 | Training expenses | 822 | 634 | 5,526 | 6,982 | 2,508 | 1,460 | 13,678 | 17,646 |
| 4 | Rent, rates and taxes | 16,309 | 12,583 | 109,650 | 138,542 | 17,964 | 10,459 | 97,979 | 126,402 |
| 5 | Repairs | 7,832 | 6,043 | 52,657 | 66,532 | 7,574 | 4,410 | 41,313 | 53,297 |
| 6 | Printing and Stationery | 5,899 | 4,552 | 39,662 | 50,113 | 7,997 | 4,656 | 43,622 | 56,275 |
| 7 | Communication | 7,111 | 5,486 | 47,807 | 60,404 | 8,263 | 4,811 | 45,071 | 58,145 |
| 8 | Legal and professional charges | 139,013 | 107,255 | 934,616 | 1,180,884 | 156,566 | 91,158 | 853,949 | 1,101,673 |
| 9 | <u>Auditor's fees, expenses etc.</u> | | | | | | | | - |
| | (a) As Auditor | 212 | 163 | 1,425 | 1,800 | 256 | 149 | 1,395 | 1,800 |
| | (b) As advisor or in any other capacity in respect of | | | | - | | | | - |
| | (i) Taxation matters | - | - | - | - | - | - | - | - |
| | (ii) Insurance matters | - | - | - | - | - | - | - | - |
| | (iii) Management services | - | - | - | - | - | - | - | - |
| | (c) in any other capacity | - | - | - | - | - | - | - | - |
| 10 | Advertisement and publicity | 13,438 | 10,369 | 90,352 | 114,159 | 18,320 | 10,667 | 99,920 | 128,907 |
| 11 | Interest and Bank charges | 3,634 | 2,803 | 24,429 | 30,866 | 3,137 | 1,826 | 17,107 | 22,070 |
| 12 | Others: | | | | | | | | |
| | Policy Stamps | 95 | - | 3,896 | 3,991 | 139 | - | 3,558 | 3,697 |
| | Information & Technology Expenses | 7,558 | 5,831 | 50,813 | 64,202 | 7,591 | 4,420 | 41,405 | 53,416 |
| | Electricity & Water Charges | 3,341 | 2,578 | 22,461 | 28,380 | 4,106 | 2,391 | 22,394 | 28,891 |
| | Courtesies & Entertainment | 2,017 | 1,556 | 13,559 | 17,132 | 2,154 | 1,254 | 11,747 | 15,155 |
| | Others | 10,786 | 8,322 | 72,517 | 91,625 | 16,249 | 9,460 | 88,622 | 114,331 |
| 13 | Depreciation | 7,981 | 6,158 | 53,658 | 67,797 | 11,075 | 6,448 | 60,406 | 77,929 |
| | TOTAL | 293,067 | 226,041 | 1,973,610 | 2,492,718 | 340,150 | 197,965 | 1,858,057 | 2,396,172 |

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

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

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS
FORM NL-4A -PREMIUM SCHEDULE
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 | 698,412 | 625,681 | 1,324,093 | 817,099 | 319,865 | 1,136,964 |
| Add : Premium on reinsurance accepted | 7,007 | 20,133 | 27,140 | 7,800 | 16,505 | 24,305 |
| | 705,419 | 645,814 | 1,351,233 | 824,899 | 336,370 | 1,161,269 |
| Less : Premium on reinsurance ceded | 373,845 | 595,896 | 969,741 | 427,156 | 302,082 | 729,238 |
| Net Premium | 331,574 | 49,918 | 381,492 | 397,743 | 34,288 | 432,031 |
| Adjustments for changes in Reserve for Unexpired Risks | (30,995) | 15,631 | (15,364) | 6,973 | (20,919) | (13,946) |
| Total Premium Earned (Net) | 362,569 | 34,287 | 396,856 | 390,770 | 55,207 | 445,977 |

FORM NL-5A - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

(Rs in '000)

| Particulars | CURRENT YEAR | | | PREVIOUS YEAR | | |
|---|----------------|---------------|----------------|----------------|---------------|----------------|
| | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| Claims Paid | | | | | | |
| Direct | 533,448 | 31,833 | 565,281 | 835,686 | 27,529 | 863,215 |
| Add: Reinsurance accepted | 1,219 | 10,945 | 12,164 | 4,287 | 15,648 | 19,935 |
| Less: Reinsurance ceded | 226,021 | 24,953 | 250,974 | 455,804 | 20,623 | 476,427 |
| Net Claims Paid | 308,646 | 17,825 | 326,471 | 384,169 | 22,554 | 406,723 |
| Add: Claims Outstanding at the end of the year | 292,532 | 81,435 | 373,967 | 264,055 | 27,895 | 291,950 |
| Less: Claims Outstanding at the beginning of the year | 264,055 | 27,895 | 291,950 | 235,618 | 18,213 | 253,831 |
| Total Claims Incurred | 337,123 | 71,365 | 408,488 | 412,606 | 32,236 | 444,842 |

FORM NL-6A-COMMISSION SCHEDULE
COMMISSION -

(Rs in '000)

| Particulars | CURRENT YEAR | | | PREVIOUS YEAR | | |
|---|----------------|-----------------|-----------------|----------------|-----------------|-----------------|
| | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| Commission Paid | | | | | | |
| Direct | 52,093 | 17,193 | 69,286 | 63,493 | 22,378 | 85,871 |
| TOTAL (A) | 52,093 | 17,193 | 69,286 | 63,493 | 22,378 | 85,871 |
| Add : Re-insurance Accepted | 589 | 4,041 | 4,630 | 1,650 | 3,713 | 5,363 |
| Less : Commission on Re-insurance ceded | 55,244 | 51,058 | 106,302 | 73,841 | 64,291 | 138,132 |
| Net Commission | (2,562) | (29,824) | (32,386) | (8,698) | (38,200) | (46,898) |
| Breakup of the expenses (Gross) incurred to procure business : | | | | | | |
| Agents | 21,007 | 5,566 | 26,573 | 27,808 | 488 | 28,296 |
| Brokers | 26,732 | 10,525 | 37,257 | 33,771 | 20,648 | 54,419 |
| Corporate Agency | 4,350 | 1,102 | 5,452 | 1,913 | 1,242 | 3,155 |
| Referral | 4 | - | 4 | 1 | | 1 |
| Others | | | | | | |
| TOTAL (B) | 52,093 | 17,193 | 69,286 | 63,493 | 22,378 | 85,871 |

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

**FORM NL-7A-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(Rs in '000)

| Particulars | CURRENT YEAR | | | PREVIOUS YEAR | | |
|---|----------------|----------------|----------------|----------------|---------------|----------------|
| | Marine Cargo | Marine Hull | Total | Marine Cargo | Marine Hull | Total |
| 1 Employees remuneration and welfare benefits | 22,483 | 20,142 | 42,625 | 25,932 | 10,152 | 36,084 |
| 2 Travel, Conveyance and vehicle running expenses | 4,791 | 4,292 | 9,083 | 5,974 | 2,338 | 8,312 |
| 3 Training expenses | 334 | 300 | 634 | 1,049 | 411 | 1,460 |
| 4 Rent, rates and taxes | 6,637 | 5,946 | 12,583 | 7,517 | 2,942 | 10,459 |
| 5 Repairs | 3,187 | 2,856 | 6,043 | 3,169 | 1,241 | 4,410 |
| 6 Printing and Stationery | 2,401 | 2,151 | 4,552 | 3,346 | 1,310 | 4,656 |
| 7 Communication | 2,894 | 2,592 | 5,486 | 3,458 | 1,353 | 4,811 |
| 8 Legal and professional charges | 56,573 | 50,682 | 107,255 | 65,512 | 25,646 | 91,158 |
| 9 Auditor's fees, expenses etc. | | | | | | |
| (a) As Auditor | 86 | 77 | 163 | 107 | 42 | 149 |
| (b) As advisor or in any other capacity in respect of | - | - | - | - | - | - |
| (i) Taxation matters | - | - | - | - | - | - |
| (ii) Insurance matters | - | - | - | - | - | - |
| (iii) Management Services | - | - | - | - | - | - |
| © In any other capacity | - | - | - | - | - | - |
| 10 Advertisement and publicity | 5,469 | 4,900 | 10,369 | 7,666 | 3,001 | 10,667 |
| 11 Interest and Bank charges | 1,478 | 1,325 | 2,803 | 1,312 | 514 | 1,826 |
| 12 Others: | - | - | - | - | - | - |
| Policy Stamps | - | - | - | - | - | - |
| Information & Technology Expenses | 3,076 | 2,755 | 5,831 | 3,177 | 1,243 | 4,420 |
| Electricity & Water Charges | 1,360 | 1,218 | 2,578 | 1,718 | 673 | 2,391 |
| Courtesies & Entertainment | 821 | 735 | 1,556 | 901 | 353 | 1,254 |
| Others | 4,390 | 3,932 | 8,322 | 6,799 | 2,661 | 9,460 |
| 13 Depreciation | 3,248 | 2,910 | 6,158 | 4,634 | 1,814 | 6,448 |
| Total | 119,228 | 106,813 | 226,041 | 142,271 | 55,694 | 197,965 |

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-4B -PREMIUM SCHEDULE

| PREMIUM EARNED [NET] | | | | | | | | | (Rs in '000) |
|--|---------------------|--------------------|-----------------|-----------------------------|--------------------------|---------------------------------|------------------|----------------------------|----------------------------|
| Particulars | Current Year | | | | | | | | |
| | Motor | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Other Miscellaneous | Total Miscellaneous |
| Premium from direct business written | 7,306,658 | 879,129 | 182,250 | 94,535 | 205,970 | 55,568 | 1,642,160 | 1,171,835 | 11,538,105 |
| Add : Premium on reinsurance accepted | 1,183,515 | 56,582 | 236,880 | - | 72 | 665 | - | 4,772 | 1,482,486 |
| | 8,490,173 | 935,711 | 419,130 | 94,535 | 206,042 | 56,233 | 1,642,160 | 1,176,607 | 13,020,591 |
| Less : Premium on reinsurance ceded | 1,640,332 | 722,588 | 260,569 | 18,882 | 74,331 | 26,434 | 387,587 | 828,877 | 3,959,600 |
| Net Premium | 6,849,841 | 213,123 | 158,561 | 75,653 | 131,711 | 29,799 | 1,254,573 | 347,730 | 9,060,991 |
| Adjustments for changes in Reserve for Unexpired Risks | 725,323 | (7,270) | 6,592 | (2,372) | (3,952) | (2,611) | 19,524 | (31,256) | 703,978 |
| Total Premium Earned (Net) | 6,124,518 | 220,393 | 151,969 | 78,025 | 135,663 | 32,410 | 1,235,049 | 378,986 | 8,357,013 |

FORM NL-4B -PREMIUM SCHEDULE

| PREMIUM EARNED [NET] | | | | | | | | | (Rs. In '000) |
|--|----------------------|--------------------|-----------------|-----------------------------|--------------------------|---------------------------------|------------------|----------------------------|----------------------------|
| Particulars | Previous Year | | | | | | | | |
| | Motor | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Other Miscellaneous | Total Miscellaneous |
| Premium from direct business written | 6,832,380 | 782,830 | 97,030 | 97,356 | 245,783 | 61,741 | 1,409,881 | 1,123,849 | 10,650,850 |
| Add : Premium on reinsurance accepted | 1,143,204 | 32,605 | 64,486 | 2,159 | 2,482 | - | - | 8,099 | 1,253,035 |
| | 7,975,584 | 815,435 | 161,516 | 99,515 | 248,265 | 61,741 | 1,409,881 | 1,131,948 | 11,903,885 |
| Less : Premium on reinsurance ceded | 2,149,218 | 552,618 | 101,920 | 19,364 | 102,287 | 29,234 | 294,641 | 736,953 | 3,986,235 |
| Net Premium | 5,826,366 | 262,817 | 59,596 | 80,151 | 145,978 | 32,507 | 1,115,240 | 394,995 | 7,917,650 |
| Adjustments for changes in Reserve for Unexpired Risks | 588,145 | (10,793) | 19,935 | (767) | (156) | 2,850 | 9,747 | 30,255 | 639,216 |
| Total Premium Earned (Net) | 5,238,221 | 273,610 | 39,661 | 80,918 | 146,134 | 29,657 | 1,105,493 | 364,740 | 7,278,434 |

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-5B - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs in '000)

| Particulars | Current Year | | | | | | | | | |
|---|------------------|------------------|----------------|---------------|----------------------|-------------------|--------------------------|------------------|---------------------|---------------------|
| | Motor OD | Motor TP | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Other Miscellaneous | Total Miscellaneous |
| Claims Paid | | | | | | | | | | |
| Direct | 2,718,808 | 852,387 | 385,859 | 4,122 | 22,669 | 168,681 | 11,033 | 1,550,020 | 433,267 | 6,146,846 |
| Add: Reinsurance accepted | - | 321,361 | 1,573 | 99,292 | - | - | - | - | 103 | 422,329 |
| Less: Reinsurance ceded | 440,386 | 339,171 | 287,301 | 15,183 | 4,322 | 52,044 | 5,874 | 284,607 | 263,080 | 1,691,969 |
| Net Claims Paid | 2,278,422 | 834,576 | 100,131 | 88,231 | 18,347 | 116,637 | 5,159 | 1,265,413 | 170,290 | 4,877,206 |
| Add: Claims Outstanding at the end of the year | 671,946 | 4,667,474 | 258,633 | 30,128 | 45,737 | 93,132 | 42,782 | 444,897 | 173,926 | 6,428,654 |
| Less: Claims Outstanding at the beginning of the year | 712,020 | 3,197,628 | 215,498 | 26,319 | 27,009 | 75,630 | 35,311 | 360,372 | 176,151 | 4,825,938 |
| Total Claims Incurred | 2,238,348 | 2,304,422 | 143,266 | 92,040 | 37,075 | 134,139 | 12,630 | 1,349,938 | 168,065 | 6,479,922 |

FORM NL-5B - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs in '000)

| Particulars | Prevoius Year | | | | | | | | | |
|---|------------------|------------------|----------------|---------------|----------------------|-------------------|--------------------------|------------------|---------------------|---------------------|
| | Motor OD | Motor TP | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Other Miscellaneous | Total Miscellaneous |
| Claims Paid | | | | | | | | | | |
| Direct | 2,227,470 | 687,550 | 277,890 | 631 | 24,066 | 169,811 | 1,376 | 1,571,425 | 463,217 | 5,423,436 |
| Add: Reinsurance accepted | - | 62,458 | 84 | 10,384 | - | 1,082 | - | - | 461 | 74,469 |
| Less: Reinsurance ceded | 385,459 | 195,093 | 164,325 | 113 | 4,068 | 49,792 | 293 | 288,464 | 304,852 | 1,392,459 |
| Net Claims Paid | 1,842,011 | 554,916 | 113,649 | 10,902 | 19,998 | 121,101 | 1,083 | 1,282,961 | 158,826 | 4,105,446 |
| Add: Claims Outstanding at the end of the year | 712,020 | 3,197,628 | 215,498 | 26,319 | 27,009 | 75,630 | 35,311 | 360,372 | 176,151 | 4,825,938 |
| Less: Claims Outstanding at the beginning of the year | 501,443 | 1,775,554 | 124,783 | - | 19,239 | 68,978 | 23,471 | 292,115 | 61,813 | 2,867,395 |
| Total Claims Incurred | 2,052,588 | 1,976,989 | 204,364 | 37,221 | 27,768 | 127,753 | 12,923 | 1,351,218 | 273,164 | 6,063,989 |

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-6B-COMMISSION SCHEDULE

COMMISSION -

(Rs in '000)

| Particulars | Current Year | | | | | | | | |
|--|----------------|-----------------|---------------|----------------------|-------------------|--------------------------|---------------|---------------------|---------------------|
| | Motor | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Other Miscellaneous | Total Miscellaneous |
| Commission Paid | | | | | | | | | |
| Direct | 441,531 | 42,049 | 2,095 | 9,174 | 12,206 | 4,630 | 83,028 | 103,981 | 698,694 |
| Total (A) | 441,531 | 42,049 | 2,095 | 9,174 | 12,206 | 4,630 | 83,028 | 103,981 | 698,694 |
| Add : Re-insurance Accepted | 135,030 | 6,917 | 47,882 | - | 16 | 166 | - | 858 | 190,869 |
| Less : Commission on Re-insurance ceded | 217,615 | 116,935 | 5,631 | 3,775 | 11,103 | 2,960 | 48,790 | 93,768 | 500,577 |
| Net Commission | 358,946 | (67,969) | 44,346 | 5,399 | 1,119 | 1,836 | 34,238 | 11,071 | 388,986 |
| Breakup of the expenses (Gross) incurred to procure business: | | | | | | | | | |
| Agents | 279,263 | 12,221 | - | 7,454 | 5804 | 2333 | 31399 | 36638 | 375112 |
| Brokers | 51,475 | 19,233 | 1,847 | 1,518 | 3937 | 1832 | 30792 | 41964 | 152598 |
| Corporate Agency | 106,846 | 10,522 | 248 | 147 | 1054 | 422 | 20458 | 14545 | 154242 |
| Referral | 3,947 | 73 | - | 55 | 1411 | 43 | 379 | 10834 | 16742 |
| Others | - | - | - | - | - | - | - | - | 0 |
| TOTAL (B) | 441,531 | 42,049 | 2,095 | 9,174 | 12,206 | 4,630 | 83,028 | 103,981 | 698,694 |

FORM NL-6B-COMMISSION SCHEDULE

COMMISSION -

(Rs in '000)

| Particulars | Previous Year | | | | | | | | |
|---|----------------|------------------|---------------|----------------------|-------------------|--------------------------|----------------|---------------------|---------------------|
| | Motor | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/Product Liability | Health | Other Miscellaneous | Total Miscellaneous |
| Commission Paid | | | | | | | | | |
| Direct | 398,250 | 47,523 | 2,416 | 9,413 | 16,742 | 5,445 | 131,627 | 103,049 | 714,465 |
| Total (A) | 398,250 | 47,523 | 2,416 | 9,413 | 16,742 | 5,445 | 131,627 | 103,049 | 714,465 |
| Add : Re-insurance Accepted | 142,129 | 4,806 | 12,318 | 451 | 1,009 | - | - | 2,181 | 162,894 |
| Less : Commission on Re-insurance ceded | 337,206 | 158,719 | 2,660 | 4,374 | 20,547 | 3,941 | 64,108 | 105,741 | 697,296 |
| Net Commission | 203,173 | (106,390) | 12,074 | 5,490 | (2,796) | 1,504 | 67,519 | (511) | 180,063 |
| Breakup of the expenses (Gross) incurred to procure business | | | | | | | | | |
| Agents | 254,817 | 22,659 | 1,091 | 6,494 | 7,183 | 2,834 | 41,766 | 41,805 | 378,649 |
| Brokers | 73,498 | 23,351 | 1,325 | 2,615 | 7,806 | 2,128 | 67,911 | 39,948 | 218,582 |
| Corporate Agency | 67,404 | 1,462 | | 260 | 1,519 | 442 | 21,684 | 14,550 | 107,321 |
| Referral | 2,531 | 51 | - | 44 | 234 | 41 | 266 | 6,746 | 9,913 |
| Others | - | - | - | - | - | - | - | - | - |
| TOTAL (B) | 398,250 | 47,523 | 2,416 | 9,413 | 16,742 | 5,445 | 131,627 | 103,049 | 714,465 |

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-7B-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

| Particulars | Current Year | | | | | | | | |
|---|------------------|----------------|---------------|----------------------|-------------------|---------------------------|----------------|---------------------|---------------------|
| | Motor | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/ Product Liability | Health | Other Miscellaneous | Total Miscellaneous |
| 1 Employees remuneration and welfare benefits | 235,217 | 28,301 | 5,867 | 3,043 | 6,631 | 1,789 | 52,865 | 37,724 | 371,437 |
| 2 Travel, Conveyance and vehicle running expenses | 50,120 | 6,030 | 1,250 | 648 | 1,413 | 381 | 11,265 | 8,038 | 79,145 |
| 3 Training expenses | 3,499 | 421 | 87 | 45 | 99 | 27 | 786 | 562 | 5,526 |
| 4 Rent, rates and taxes | 69,437 | 8,355 | 1,732 | 898 | 1,957 | 528 | 15,606 | 11,137 | 109,650 |
| 5 Repairs | 33,346 | 4,012 | 832 | 431 | 940 | 254 | 7,494 | 5,348 | 52,657 |
| 6 Printing and Stationery | 25,116 | 3,022 | 626 | 325 | 708 | 191 | 5,645 | 4,029 | 39,662 |
| 7 Communication | 30,274 | 3,643 | 755 | 392 | 853 | 230 | 6,804 | 4,856 | 47,807 |
| 8 Legal and professional charges | 591,858 | 71,212 | 14,763 | 7,658 | 16,684 | 4,501 | 133,020 | 94,920 | 934,616 |
| 9 Auditor's fees, expenses etc. | | | | | | | | | |
| (a) As Auditor | 902 | 109 | 23 | 12 | 25 | 7 | 203 | 144 | 1,425 |
| (b) As advisor or in any other capacity in respect of | | | | | | | | | |
| (i) Taxation matters | - | - | - | - | - | - | - | - | - |
| (ii) Insurance matters | - | - | - | - | - | - | - | - | - |
| (iii) Management Services | - | - | - | - | - | - | - | - | - |
| © In any other capacity | - | - | - | - | - | - | - | - | - |
| 10 Advertisement and publicity | 57,217 | 6,884 | 1,427 | 740 | 1,613 | 435 | 12,859 | 9,177 | 90,352 |
| 11 Interest and Bank charges | 15,470 | 1,861 | 386 | 200 | 436 | 118 | 3,477 | 2,481 | 24,429 |
| 12 Others: | | | | | | | | | |
| Policy Stamps | 2,467 | 297 | 62 | 32 | 70 | 19 | 555 | 394 | 3,896 |
| Information & Technology Expenses | 32,178 | 3,872 | 803 | 416 | 907 | 245 | 7,232 | 5,160 | 50,813 |
| Electricity & Water Charges | 14,224 | 1,711 | 355 | 184 | 401 | 108 | 3,196 | 2,282 | 22,461 |
| Courtesies & Entertainment | 8,586 | 1,033 | 214 | 111 | 242 | 65 | 1,929 | 1,379 | 13,559 |
| Others | 45,922 | 5,525 | 1,145 | 594 | 1,295 | 349 | 10,321 | 7,366 | 72,517 |
| 13 Depreciation | 33,980 | 4,088 | 848 | 440 | 958 | 258 | 7,637 | 5,449 | 53,658 |
| | 1,249,813 | 150,376 | 31,175 | 16,169 | 35,232 | 9,505 | 280,894 | 200,446 | 1,973,610 |
| TOTAL | 1,249,813 | 150,376 | 31,175 | 16,169 | 35,232 | 9,505 | 280,894 | 200,446 | 1,973,610 |

IFFCO-TOKIO General Insurance Company Limited

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-7B-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs. In '000)

| Particulars | Previous Year | | | | | | | | |
|---|------------------|----------------|---------------|----------------------|-------------------|---------------------------|----------------|---------------------|---------------------|
| | Motor | Engineering | Aviation | Workmen Compensation | Personal Accident | Public/ Product Liability | Health | Other Miscellaneous | Total Miscellaneous |
| 1 Employees remuneration and welfare benefits | 216,839 | 24,845 | 3,079 | 3,090 | 7,800 | 1,959 | 44,745 | 35,668 | 338,025 |
| 2 Travel, Conveyance and vehicle running expenses | 49,949 | 5,723 | 709 | 712 | 1,797 | 451 | 10,308 | 8,217 | 77,866 |
| 3 Training expenses | 8,774 | 1,005 | 125 | 125 | 316 | 79 | 1,811 | 1,443 | 13,678 |
| 4 Rent, rates and taxes | 62,852 | 7,201 | 893 | 896 | 2,261 | 568 | 12,970 | 10,338 | 97,979 |
| 5 Repairs | 26,502 | 3,036 | 376 | 378 | 953 | 239 | 5,469 | 4,360 | 41,313 |
| 6 Printing and Stationery | 27,982 | 3,206 | 397 | 399 | 1,007 | 253 | 5,774 | 4,604 | 43,622 |
| 7 Communication | 28,912 | 3,313 | 411 | 412 | 1,040 | 261 | 5,966 | 4,756 | 45,071 |
| 8 Legal and professional charges | 547,798 | 62,765 | 7,780 | 7,806 | 19,706 | 4,950 | 113,040 | 90,104 | 853,949 |
| 9 <u>Auditor's fees, expenses etc.</u> | | | | | | | | | |
| (a) As Auditor | 895 | 105 | 13 | 13 | 32 | 8 | 184 | 145 | 1,395 |
| (b) As advisor or in any other capacity in respect of | - | - | - | - | - | - | - | - | - |
| (i) Taxation matters | - | - | - | - | - | - | - | - | - |
| (ii) Insurance Matters | - | - | - | - | - | - | - | - | - |
| (iii) Management Services | - | - | - | - | - | - | - | - | - |
| © In any other capacity | - | - | - | - | - | - | - | - | - |
| 10 Advertisement and publicity | 64,099 | 7,344 | 910 | 913 | 2,306 | 579 | 13,227 | 10,542 | 99,920 |
| 11 Interest and Bank charges | 10,974 | 1,257 | 156 | 156 | 395 | 99 | 2,264 | 1,806 | 17,107 |
| 12 Others: | | | | | | | | | |
| Policy Stamps | 2,282 | 262 | 32 | 33 | 82 | 21 | 471 | 375 | 3,558 |
| Information & Technology Expenses | 26,561 | 3,043 | 377 | 378 | 956 | 240 | 5,481 | 4,369 | 41,405 |
| Electricity & Water Charges | 14,365 | 1,646 | 204 | 205 | 517 | 130 | 2,964 | 2,363 | 22,394 |
| Courtesies & Entertainment | 7,536 | 863 | 107 | 107 | 271 | 68 | 1,555 | 1,240 | 11,747 |
| Others | 56,850 | 6,514 | 807 | 810 | 2,045 | 514 | 11,731 | 9,351 | 88,622 |
| 13 Depreciation | 38,750 | 4,440 | 550 | 552 | 1,394 | 350 | 7,996 | 6,374 | 60,406 |
| TOTAL | 1,191,920 | 136,568 | 16,926 | 16,985 | 42,878 | 10,769 | 245,956 | 196,055 | 1,858,057 |

IFFCO-TOKIO General Insurance Company Limited

FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

| | Particulars | As at 31st March 2010 | As at 31st March 2009 |
|---|---|------------------------------|------------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Authorised Capital | | |
| | 400000000 Equity Shares of Rs 10 each | 4,000,000 | 4,000,000 |
| 2 | Issued Capital | | |
| | 247000000 Equity Shares of Rs 10 each | 2,470,000 | 2,470,000 |
| 3 | Subscribed Capital | | |
| | 247000000 Equity Shares of Rs 10 each | 2,470,000 | 2,470,000 |
| 4 | Called-up Capital | | |
| | 247000000 Equity Shares of Rs 10 each | 2,470,000 | 2,470,000 |
| | Less : Calls unpaid | - | - |
| | Add : Equity Shares forfeited (Amount originally paid up) | - | - |
| | Less : Par Value of Equity Shares bought back | - | - |
| | Less : Preliminary Expenses | - | - |
| | Expenses including commission or brokerage on | - | - |
| | Underwriting or subscription of shares | - | - |
| | TOTAL | 2,470,000 | 2,470,000 |

IFFCO-TOKIO General Insurance Company Limited

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

| Shareholder | As at 31st March, 2010 | | As at 31st March, 2009 | |
|--------------|------------------------|--------------|------------------------|--------------|
| | Number of Shares | % of Holding | Number of Shares | % of Holding |
| Promoters | | | | |
| · Indian | 182,780,000 | 74 | 182,780,000 | 74 |
| · Foreign | 64,220,000 | 26 | 64,220,000 | 26 |
| Others | | | | |
| TOTAL | 247,000,000 | 100 | 247,000,000 | 100 |

IFFCO-TOKIO General Insurance Company Limited

FORM NL-10- RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

| | Particulars | As at 31st March 2010 | As at 31st March 2009 |
|---|--|------------------------------|------------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Capital Reserve | - | - |
| 2 | Capital Redemption Reserve | - | - |
| 3 | Share Premium | 1,542,000 | 1,542,000 |
| 4 | General Reserves | - | - |
| | 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 | 730,025 | 562,901 |
| | TOTAL | 2,273,191 | 2,106,067 |

IFFCO-TOKIO General Insurance Company Limited

FORM NL-11-BORROWINGS SCHEDULE

| BORROWINGS | | | |
|-------------------|--------------------------|------------------------------|------------------------------|
| | Particulars | As at 31st March 2010 | As at 31st March 2009 |
| | | (Rs.'000). | (Rs.'000). |
| 1 | Debentures/ Bonds | - | - |
| 2 | Banks | - | - |
| 3 | Financial Institutions | - | - |
| 4 | Others (to be specified) | - | - |
| | | | |
| | TOTAL | - | - |

IFFCO-TOKIO General Insurance Company Limited

FORM NL-12-INVESTMENT SCHEDULE

Investments

| | Particulars | As at 31st March 2010 | As at 31st March 2009 |
|---|--|------------------------------|------------------------------|
| | | (Rs.'000). | (Rs.'000). |
| | LONG TERM INVESTMENTS | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 3,807,165 | 3,766,174 |
| 2 | Other Approved Securities | - | - |
| 3 | Other Investments | | |
| | (a) Shares | - | - |
| | (aa) Equity | - | - |
| | (bb) Preference | - | - |
| | (b) Mutual Funds | - | - |
| | (c) Derivative Instruments | - | - |
| | (d) Debentures/ Bonds (Housing) | 951,350 | 964,473 |
| | (e) Other Securities (to be specified) | | |
| | (aa) Non Convertible Debentures | 802,366 | 300,000 |
| | (f) Subsidiaries | 5,000 | 5,000 |
| | (g) Investment Properties-Real Estate | - | - |
| 4 | Investments in Infrastructure and Social Sector | 1,804,171 | 1,629,182 |
| 5 | Other than Approved Investments | - | - |

| SHORT TERM INVESTMENTS | | | |
|-------------------------------|--|------------------|------------------|
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | 318,602 | - |
| 2 | Other Approved Securities | - | - |
| 3 | Other Investments | | |
| | (a) Shares | - | - |
| | (aa) Equity | - | - |
| | (bb) Preference | - | - |
| | (b) Mutual Funds | - | - |
| | (a) Derivative Instruments | - | - |
| | (b) Debentures/ Bonds (Housing) | 334,565 | 295,662 |
| | © Other Securities (to be specified) | - | - |
| | (d) Subsidiaries | - | - |
| | (e) Investment Properties-Real Estate | - | - |
| 4 | Investments in Infrastructure and Social Sector | 125,027 | 70,000 |
| 5 | Other than Approved Investments | - | - |
| | TOTAL | 8,148,246 | 7,030,491 |

IFFCO-TOKIO General Insurance Company Limited

FORM NL-13-LOANS SCHEDULE

LOANS

| | Particulars | As at 31st March 2010 | As at 31st March 2009 |
|---|--|------------------------------|------------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | SECURITY-WISE CLASSIFICATION | | |
| | Secured | | |
| | (a) On mortgage of property | | |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | (b) On Shares, Bonds, Govt. Securities | - | - |
| | (c) Others (to be specified) | - | - |
| | Unsecured | - | - |
| | TOTAL | - | - |
| 2 | BORROWER-WISE CLASSIFICATION | | |
| | (a) Central and State Governments | - | - |
| | (b) Banks and Financial Institutions | - | - |
| | (c) Subsidiaries | - | - |
| | (d) Industrial Undertakings | - | - |
| | (e) Others (to be specified) | - | - |
| | TOTAL | - | - |
| 3 | PERFORMANCE-WISE CLASSIFICATION | | |
| | (a) Loans classified as standard | | |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | (b) Non-performing loans less provisions | | |
| | (aa) In India | - | - |
| | (bb) Outside India | - | - |
| | TOTAL | - | - |
| 4 | MATURITY-WISE CLASSIFICATION | | |
| | (a) Short Term | - | - |
| | (b) Long Term | - | - |
| | TOTAL | - | - |

IFFCO-TOKIO General Insurance Company Limited

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs.'000)

| Particulars | Cost/ Gross | Additions | Deductions | Closing | Depreciation | | | | Net Block | |
|-------------------------------------|----------------|-----------|------------|---------|--------------------|-------------------|---------------------------------|---------|--------------------------|--------------------------|
| | | | | | Up to Last Year | For The Period | On Sales/ Adjustme nts | To Date | As at 31st March 2010 | As at 31st March 2009 |
| | | | | | | | | | As at 31st March 2010 | As at 31st March 2009 |
| Goodwill | - | - | - | - | - | - | - | - | - | - |
| Intangibles: | | | | | | | | | | |
| Computer Software | 87,863 | - | - | 87,863 | 85,568 | 2,187 | | 87,755 | 108 | 2,295 |
| Land-Freehold | - | - | - | - | - | - | - | - | - | - |
| Leasehold Property | - | - | - | - | - | - | - | - | - | - |
| Buildings | - | - | - | - | - | - | - | - | - | - |
| Furniture & Fittings | 167,643 | 20,880 | 70 | 188,453 | 131,628 | 15,704 | 51 | 147,281 | 41,172 | 36,015 |
| Information Technology Equipment | 273,490 | 55,378 | 1,219 | 327,649 | 210,528 | 47,390 | 1,219 | 256,699 | 70,950 | 62,962 |
| Vehicles | 3,004 | - | - | 3,004 | 1,028 | 285 | | 1,313 | 1,691 | 1,976 |
| Office Equipment | 38,058 | 6,370 | 17 | 44,411 | 9,116 | 2,231 | 3 | 11,344 | 33,067 | 28,942 |
| Others (Specify nature) | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 570,058 | 82,628 | 1,306 | 651,380 | 437,868 | 67,797 | 1,273 | 504,392 | 146,988 | 132,190 |
| Work in progress | 415 | 4,594 | 415 | 4,594 | | | | | 4,594 | 415 |
| Grand Total | 570,473 | 87,222 | 1,721 | 655,974 | 437,868 | 67,797 | 1,273 | 504,392 | 151,582 | 132,605 |
| PREVIOUS YEAR | 508,483 | 66,187 | 4,197 | 570,473 | 362,726 | 77,929 | 2,787 | 437,868 | 132,605 | 145,757 |

IFFCO-TOKIO General Insurance Company Limited

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

| | Particulars | As at 31st March 2010 | As at 31st March 2009 |
|---|---|-----------------------|-----------------------|
| | | (Rs.'000) | (Rs.'000) |
| 1 | Cash (including cheques, drafts and stamps) | 113,522 | 84,325 |
| 2 | Bank Balances | - | - |
| | (a) Deposit Accounts | | |
| | (aa) Short-term (due within 12 months) | 4,646,570 | 3,549,650 |
| | (bb) Others | - | - |
| | (b) Current Accounts | 36,249 | 220,413 |
| | (c) Others (to be specified) | - | - |
| 3 | Money at Call and Short Notice | | |
| | (a) With Banks | - | - |
| | (b) With other Institutions | - | - |
| 4 | Others (to be specified) | - | - |
| | TOTAL | 4,796,341 | 3,854,388 |
| | 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

| | Particulars | As at 31st March 2010 | As at 31st March 2009 |
|---|--|------------------------------|------------------------------|
| | | (Rs.'000). | (Rs.'000). |
| | ADVANCES | | |
| 1 | Reserve deposits with ceding companies | - | - |
| 2 | Application money for investments | - | - |
| 3 | Prepayments | 192,999 | 18,314 |
| 4 | Advances to Directors/Officers | - | - |
| 5 | Advance tax paid and taxes deducted at source (Net of provision for taxation) | - | 25,895 |
| 6 | MAT Credit Entitlement | - | 7,692 |
| 7 | Deposit towards Rent | 53,450 | 50,460 |
| 8 | Service Tax Recoverable | 18,266 | 172,488 |
| 6 | Others | 68,151 | 74,582 |
| | TOTAL (A) | 332,866 | 349,431 |
| | OTHER ASSETS | | |
| 1 | Income accrued on investments | 385,311 | 365,016 |
| 2 | Outstanding Premiums | 321 | 152,196 |
| 3 | Agents' Balances | - | - |
| 4 | Foreign Agencies Balances | - | - |
| 5 | Due from other entities carrying on insurance business (including reinsurers) | 4,680,556 | 3,980,638 |
| 6 | Due from subsidiaries/ holding | 9,227 | 29,105 |
| 7 | Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938] | - | - |
| 8 | Others (to be specified) | - | - |
| | TOTAL (B) | 5,075,415 | 4,526,955 |

| | | |
|-------------|-----------|-----------|
| TOTAL (A+B) | 5,408,281 | 4,876,386 |
|-------------|-----------|-----------|

IFFCO-TOKIO General Insurance Company Limited

FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

| | Particulars | As at 31st March 2010 | As at 31st March 2009 |
|----|---|------------------------------|------------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Agents' Balances | 98,085 | 102,564 |
| 2 | Balances due to other insurance companies | 269,362 | 332,725 |
| 3 | Deposits held on re-insurance ceded | - | - |
| 4 | Premiums received in advance | 591,136 | 520,637 |
| 5 | Unallocated Premium | | |
| 6 | Sundry creditors | 341,554 | 205,376 |
| 7 | Due to subsidiaries/ holding company | - | - |
| 8 | Claims Outstanding | 7,076,093 | 5,355,047 |
| 9 | Due to Officers/ Directors | - | - |
| 10 | Deposit Premium | 123,493 | 327,446 |
| 11 | Employee Benefits | 50,978 | 53,792 |
| | TOTAL | 8,550,701 | 6,897,587 |

IFFCO-TOKIO General Insurance Company Limited

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

| | Particulars | As at 31st March 2010 | As at 31st March 2009 |
|---|---|------------------------------|------------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Reserve for Unexpired Risk | 5,164,971 | 4,478,916 |
| 2 | For taxation (less advance tax paid and taxes deducted at source) | 34,693 | - |
| 3 | For proposed dividends | 74,100 | - |
| 4 | For dividend distribution tax | 12,594 | - |
| 5 | Others (to be specified) | - | - |
| 6 | Reserve for Premium Deficiency | - | - |
| | TOTAL | 5,286,358 | 4,478,916 |

IFFCO-TOKIO General Insurance Company Limited

FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

| | Particulars | As at 31st March 2010 | As at 31st March 2009 |
|---|---|----------------------------------|----------------------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Discount Allowed in issue of shares/ debentures | 0 | 0 |
| | | | |
| 2 | Others (to be specified) | 0 | 0 |
| | TOTAL | 0 | 0 |

IFFCO-TOKIO General Insurance Company Limited

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

(Rs in '000's)

| Particulars | Current Year | | Previous Year | |
|---|--------------|-----------|---------------|-----------|
| Cash Flows from the operating activities: | | | | |
| Premium received from policyholders, including advance receipts | 16,529,258 | | 16,076,469 | |
| Other receipts | 43,699 | | 4,247 | |
| Payments to the re-insurers, net of commissions and claims | (2,932,561) | | (3,188,490) | |
| Payments to co-insurers, net of claims recovery | (78,727) | | 131,272 | |
| Payments of claims | (8,526,354) | | (9,167,190) | |
| Payments of commission and brokerage | (962,881) | | (1,000,359) | |
| Payments of other operating expenses | (2,645,468) | | (2,531,891) | |
| Preliminary and pre-operative expenses | - | | - | |
| Deposits, advances and staff loans | 23,319 | | (15,283) | |
| Income taxes paid (Net) | (81,109) | | (29,846) | |
| Service tax paid | (395,597) | | (986,277) | |
| Other payments | - | | - | |
| Cash flows before extraordinary items | 973,579 | | (707,348) | |
| Cash flow from extraordinary operations | - | | - | |
| Net cash flow from operating activities | | 973,579 | | (707,348) |
| Cash flows from investing activities: | | | | |
| Purchase of fixed assets | (88,255) | | (65,888) | |
| Proceeds from sale of fixed assets | 435 | | 1,308 | |
| Purchases of investments | (14,819,460) | | (2,066,696) | |
| Loans disbursed | - | | - | |
| Sales of investments | 13,680,000 | | 451,444 | |
| Repayments received | - | | - | |
| Rents/Interests/ Dividends received | 1,200,543 | | 965,679 | |
| Investments in money market instruments and in liquid mutual funds (Net)* | - | | - | |
| Expenses related to investments | (4,889) | | (3,738) | |
| Net cash flow from investing activities | | (31,626) | | (717,891) |
| Cash flows from financing activities: | | | | |
| Proceeds from issuance of share capital | | | 1512000 | |
| Proceeds from borrowing | | | | |
| Repayments of borrowing | | | | |
| Interest/dividends paid | | | | |
| Net cash flow from financing activities | | 0 | | 1512000 |
| Effect of foreign exchange rates on cash and cash equivalents, net | | | | |
| Net increase in cash and cash equivalents: | | 941,953 | | 86,761 |
| Cash and cash equivalents at the beginning of the year | | 3854388 | | 3767627 |
| Cash and cash equivalents at the end of the year | | 4,796,341 | | 3,854,388 |
| *Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net). | | | | |

| PERIODIC DISCLOSURES | | | | | | | | | |
|---|--------------------------|------------------------------|--------------------------------|---------------|----------------|------------------------------|--------------------------------|---------------|----------------|
| FORM NL-21 Statement of Liabilities | | | | | | | | | |
| Insurer: IFFCO Tokio General Insurance Co. Ltd. | | | | | | | Date : 31st March 2010 | | |
| (Rs. in Lakhs) | | | | | | | | | |
| Statement of Liabilities | | | | | | | | | |
| | As At 31st March 2010 | | | | | As At 31st March 2009 | | | |
| Sl.No. | Particular | Reserves for unexpired risks | Reserve for Outstanding Claims | IBNR Reserves | Total Reserves | Reserves for unexpired risks | Reserve for Outstanding Claims | IBNR Reserves | Total Reserves |
| 1 | Fire | 2,799.32 | 2,199.07 | 535.65 | 5,534.04 | 2824.91 | 1885.25 | 486.34 | 5,196.51 |
| 2 | Marine | | | | | | | | |
| a | Marine Cargo | 1,678.77 | 2,344.96 | 580.36 | 4,604.09 | 1988.72 | 2018.23 | 622.32 | 4,629.27 |
| b | Marine Hull | 499.19 | 611.90 | 202.45 | 1,313.54 | 342.88 | 115.21 | 163.74 | 621.83 |
| 3 | Miscellaneous | | | | | | | | |
| a | Motor | 36,622.06 | 48,056.89 | 5,337.30 | 90,016.25 | 29368.83 | 34447.69 | 4648.79 | 68,465.31 |
| b | Engineering | 1,026.53 | 2,218.50 | 367.83 | 3,612.86 | 1099.23 | 1960.73 | 194.25 | 3,254.21 |
| c | Aviation | 292.29 | 301.28 | - | 593.57 | 226.37 | 263.2 | 0 | 489.57 |
| d | Liabilities | 264.31 | 286.71 | 296.05 | 847.07 | 290.01 | 412.75 | 143.27 | 846.03 |
| e | Others | 3,333.92 | 1,844.10 | 1,128.90 | 6,306.92 | 3710.13 | 1626.35 | 958.64 | 6,295.12 |
| 4 | Health Insurance | 5,133.33 | 2,297.56 | 2,151.41 | 9,582.30 | 4938.09 | 1323.31 | 2280.41 | 8,541.81 |
| 5 | Total Liabilities | 51,649.72 | 60,160.97 | 10,599.95 | 122,410.64 | 44789.17 | 44052.72 | 9497.77 | 98,339.66 |

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 31st March, 2010

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 | 302.99 | 14.95 | 130.28 | 788.20 | 2,552.54 | 1,403.09 | 23.73 | (0.38) | 864.68 | 29.39 | 696.84 | 6,806.30 |
| CHHATTISGARH | 56.31 | 2.44 | - | 7.19 | 758.62 | 361.62 | 0.12 | 0.31 | 1.70 | 0.37 | 315.61 | 1,504.29 |
| GOA | 56.47 | 4.44 | 122.93 | 21.07 | 551.72 | 243.97 | 4.82 | 14.30 | 16.21 | 1.37 | 29.67 | 1,066.96 |
| GUJARAT | 993.00 | 392.04 | 0.59 | 242.65 | 5,340.37 | 3,729.39 | 103.69 | 215.34 | 1,175.85 | 30.12 | 994.16 | 13,217.19 |
| HARYANA | 4,363.27 | 1,376.76 | 119.56 | 180.81 | 9,728.52 | 1,754.13 | 60.85 | 1,004.57 | 469.26 | 10.04 | 1,155.35 | 20,223.13 |
| KARNATAKA | 513.21 | 208.49 | - | 65.27 | 2,156.77 | 1,125.59 | 1,023.86 | 57.82 | 370.59 | 5.19 | 152.81 | 5,679.59 |
| KERALA | 164.95 | 5.00 | 0.35 | 38.10 | 310.56 | 171.80 | 1.43 | 8.27 | 43.78 | 0.29 | 240.46 | 984.98 |
| MADHYA PRADESH | 163.20 | 193.40 | - | 50.63 | 1,819.08 | 951.19 | 6.82 | 14.82 | 93.53 | 4.59 | 573.53 | 3,870.80 |
| MAHARASHTRA | 7,106.12 | 2,106.18 | 5,721.09 | 2,990.44 | 7,473.08 | 4,347.90 | 1,781.46 | 404.85 | 3,790.79 | 83.38 | 5,036.92 | 40,842.22 |
| ORISSA | 82.12 | 29.61 | 0.50 | 111.26 | 1,134.96 | 522.17 | 0.31 | 8.43 | 15.88 | 0.94 | 66.89 | 1,973.07 |
| PUNJAB | 26.44 | 4.07 | - | 2.54 | 457.73 | 237.78 | 0.61 | 22.24 | 20.97 | 1.81 | 197.99 | 972.18 |
| RAJASTHAN | 63.97 | 19.23 | - | 24.50 | 1,960.72 | 1,337.67 | 6.16 | 4.98 | 24.49 | 1.38 | 298.82 | 3,741.92 |
| TAMIL NADU | 605.51 | 303.01 | - | 264.65 | 4,076.19 | 2,293.25 | 70.42 | 43.96 | 7,381.51 | 4.16 | 351.24 | 15,393.91 |
| UTTAR PRADESH | 374.67 | 255.85 | 151.38 | 132.64 | 3,248.23 | 1,318.03 | 41.99 | 49.20 | 119.88 | 9.11 | 323.49 | 6,024.46 |
| CHANDIGARH | 72.45 | 24.24 | - | 4.65 | 1,652.77 | 910.35 | 1.70 | 16.82 | 12.37 | 1.88 | 211.66 | 2,908.89 |
| DELHI | 1,564.34 | 1,834.33 | - | 3,181.25 | 5,334.40 | 1,783.01 | 249.30 | 171.95 | 1,505.38 | 42.40 | 833.19 | 16,499.55 |
| WEST BENGAL | 652.56 | 210.09 | 10.13 | 685.43 | 1,604.70 | 414.68 | 36.57 | 22.20 | 282.19 | 6.12 | 149.43 | 4,074.11 |
| Grand Total | 17,161.57 | 6,984.12 | 6,256.81 | 8,791.29 | 50,160.96 | 22,905.62 | 3,413.82 | 2,059.70 | 16,189.07 | 232.53 | 11,628.06 | 145,783.55 |

PERIODIC DISCLOSURES

FORM NL-23 : Reinsurance Risk Concentration

Insurer : IFFCO TOKIO GENERAL INSURANCE CO.LTD.

Date : PERIOD 01/04/2009 TO 31/03/2010

(Rs in Lakhs)

| Reinsurance Risk Concentration | | | | | | |
|--------------------------------|--|-------------------|-----------------------------|------------------|-------------|-------------------------------------|
| S.No. | Reinsurance Placements | No. of reinsurers | Premium ceded to reinsurers | | | Premium ceded to reinsurers / Total |
| | | | Proportional | Non-Proportional | Facultative | |
| 1 | No. of Reinsurers with rating of AAA and above | 2 | 939 | - | | 1.49 |
| 2 | No. of Reinsurers with rating AA but less than AAA | 31 | 2,763 | 330 | 9,250 | 19.60 |
| 3 | No. of Reinsurers with rating A but less than AA | 65 | 32,167 | 2,728 | 9,990 | 71.26 |
| 4 | No. of Reinsurers with rating BBB but less than A | 17 | 904 | 418 | 1,209 | 4.02 |
| 5 | No. of Reinsurers with rating less than BBB | | | | | - |
| 6 | No. of Indian Reinsurers other than GIC | 11 | | | 2,288 | 3.63 |
| | Total | 126 | 36,773 | 3,476 | 22,738 | 100 |

PERIODIC DISCLOSURES

FORM NL-24: Ageing of Claims

Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.

PERIOD: 01/04/2009 TO 31/03/2010

(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 | 7 | 229 | 339 | 553 | 593 | 1721 | 12,883.55 |
| 2 | Marine Cargo | 1 | 1823 | 2972 | 3326 | 1778 | 9900 | 5,346.67 |
| 3 | Marine Hull | 1 | 3 | 7 | 11 | 39 | 61 | 427.79 |
| 4 | Engineering | 3 | 204 | 388 | 450 | 464 | 1509 | 3,872.93 |
| 5 | Motor OD | 11493 | 137664 | 24657 | 11888 | 5560 | 191262 | 27,115.01 |
| 6 | Motor TP | 4 | 34 | 131 | 511 | 4861 | 5541 | 8,523.87 |
| 7 | Health | 77 | 10607 | 8306 | 3999 | 1916 | 24905 | 15,393.84 |
| 8 | Overseas Travel | 1 | 15 | 88 | 91 | 147 | 342 | 106.36 |
| 9 | Personal Accident | | 2 | 3 | 16 | 60 | 81 | 1,686.81 |
| 10 | Liability | 4 | 1019 | 1841 | 1395 | 811 | 5070 | 153.32 |
| 11 | Crop | 0 | 0 | 0 | 0 | 0 | 0 | - |
| 12 | Miscellaneous | 43 | 942 | 1451 | 1130 | 636 | 4202 | 5,551.55 |

PERIODIC DISCLOSURES

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

Insurer: IFFCO TOKIO GENERAL INSURANCE CO. LTD.

Date: 01/04/2009 TO 31/03/2010

| 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 | 590 | 1729 | 29 | 713 | 20373 | 14795 | 1763 | 33 | 632 | 93 | 0 | 6 | 1157 | 41913 |
| 2 | Claims reported during the period | 1837 | 9801 | 114 | 1449 | 189963 | 11946 | 25768 | 396 | 5315 | 56 | 0 | 8 | 4036 | 250689 |
| 3 | Claims Settled during the period | 1516 | 9060 | 49 | 1377 | 184179 | 5268 | 16021 | 284 | 4499 | 35 | 0 | 8 | 3666 | 225962 |
| 4 | Claims Repudiated during the period | | | | | | | | | | | | | | 0 |
| 5 | Claims closed during the period | 205 | 840 | 12 | 132 | 7085 | 274 | 8884 | 58 | 571 | 46 | 0 | 1 | 527 | 18635 |
| 6 | Claims O/S at End of the period | 813 | 2124 | 86 | 698 | 21029 | 21705 | 2738 | 90 | 1305 | 85 | 0 | 5 | 1182 | 51860 |
| | Less than 3months | 105 | 208 | 5 | 149 | 13127 | 42 | 1754 | 9 | 220 | 5 | 0 | 1 | 301 | 15926 |
| | 3 months to 6 months | 145 | 362 | 21 | 147 | 3553 | 611 | 297 | 21 | 337 | 5 | 0 | 3 | 262 | 5764 |
| | 6months to 1 year | 224 | 636 | 19 | 176 | 2568 | 2697 | 147 | 28 | 387 | 12 | 0 | 2 | 277 | 7173 |
| | 1year and above | 339 | 916 | 41 | 226 | 1777 | 18355 | 540 | 32 | 361 | 63 | 0 | 5 | 342 | 22997 |

IFFCO Tokio General Insurance Co. Ltd.

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Solvency for the Year ended 31.03.2010

Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)

| Item No. | Description | PREMIUM | | Gross incurred claim | Net incurred Claim | RSM-1 | RSM-2 | RSM |
|----------|--------------|-------------------|------------------|----------------------|--------------------|------------------|------------------|------------------|
| | | Gross Premium | Net Premium | | | | | |
| 1 | Fire | 20,238.12 | 4,658.13 | 18,650.34 | 4,382.74 | 2,023.81 | 2,797.55 | 2,797.55 |
| 2 | Marine Cargo | 7,054.19 | 3,315.74 | 8,324.41 | 4,062.00 | 846.50 | 1,498.40 | 1,498.40 |
| 3 | Marine Hull | 6,458.14 | 499.19 | 933.95 | 713.66 | 645.81 | 214.10 | 645.81 |
| 4 | Motor | 73,073.10 | 68,498.41 | 43,522.78 | 45,427.69 | 13,699.68 | 13,628.31 | 13,699.68 |
| 5 | Engineering | 9,357.11 | 2,131.23 | 5,387.27 | 1,432.66 | 935.71 | 808.09 | 935.71 |
| 6 | Aviation | 4,191.30 | 1,585.61 | 1,795.09 | 920.40 | 419.13 | 276.12 | 419.13 |
| 7 | Laibilities | 3,453.13 | 640.67 | 663.16 | 167.79 | 517.97 | 149.21 | 517.97 |
| 8 | Others | 11,881.04 | 5,208.26 | 6,945.87 | 3,409.41 | 1,663.35 | 1,458.63 | 1,663.35 |
| 9 | Health | 16,421.60 | 12,545.73 | 16,669.27 | 13,499.38 | 2,509.15 | 4,049.81 | 4,049.81 |
| | Total | 152,127.73 | 99,082.97 | 102,892.14 | 74,015.73 | 23,261.11 | 24,880.22 | 26,227.41 |

PERIODIC DISCLOSURES

FORM NL-27: Offices information for Non-Life

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Period: 1st April, 2009 to 31st March, 2010

| Sl. No. | Office Information | Number |
|----------------|---|---------------|
| 1 | No. of offices at the beginning of the year | 56 |
| 2 | No. of branches approved during the year | 4 |
| 3 | No. of branches opened | 0 |
| 4 | Out of approvals of previous year | 0 |
| | during the year | 4 |
| | Out of approvals of this year | 4 |
| 5 | No. of branches closed during the year | 0 |
| 6 | No of branches at the end of the year | 60 |
| 7 | No. of branches approved but not opened | 0 |
| 8 | No. of rural branches | 0 |
| 9 | No. of urban branches | 60 |

COMPANY NAME & CODE: IFFCO-TOKIO GENERAL INSURANCE CO LTD
FORM - 3B

STATEMENT AS ON : 31st March 10

STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurer)
(Business within India)

(Rs in Lakhs)

| S NO. | PARTICULARS | SCH | AMOUNT |
|-------|--|------------------|-----------------|
| 1 | Investments | 8 | 127,948 |
| 2 | Loans | 9 | - |
| 3 | Fixed Assets | 10 | 1,516 |
| 4 | Current Assets | | |
| | a. Cash & Bank Balance | 11 | 1,498 |
| | b. Advances & Other Assets | 12 | 54,083 |
| 5 | Current Liabilities | | |
| | a. Current Liabilities | 13 | 85,507 |
| | b. Provisions | 14 | 52,864 |
| | c. Misc. Exp not written off | 15 | - |
| | d. Debit Balance of P&L A/c | | - |
| | Application of Funds as per balance Sheet (A) | | 46,674 |
| | Less: Other Assets | SCH | |
| 1 | Loans (if any) | 9 | - |
| 2 | Fixed Assets (if any) | 10 | 1,516 |
| 3 | Cash & Bank Balance (if any) | 11 | 1,498 |
| 4 | Advances & Other Assets (if any) | 12 | 54,083 |
| 5 | Current Liabilities | 13 | 85,507 |
| 6 | Provisions | 14 | 52,864 |
| 7 | Misc. Exp not written off | 15 | - |
| 8 | Debit Balance of P&L A/c | | |
| | | Total (B) | (81,274) |
| | Investment Assets' as per FORM 3B | (A-B) | 127,948 |

| S.No. | 'Investment' represented as | Reg % | SH | | PH | Book Value(SH +PH) | % ACTUAL | FVC Amount | Total | MARKET VALUE |
|-------|--|-------------------|----------|--------------|---------------|--------------------|----------------|------------|---------------|---------------|
| | | | Balance | FRSM* | | | | | | |
| | | | (a) | (b) | ('c) | d=(b+c) | | (e) | (d+e) | |
| 1 | Government Securities | Not less than 20% | | 4538 | 36719 | 41,258 | 32.25% | | 41,258 | 41,166 |
| 2 | Government Securities or other approved securities (including (l) above) | Not less than 30% | | 4538 | 36719 | 41,258 | 32.25% | | 41,258 | 41,166 |
| 3 | Investment subject to Exposure Norms | | | | | | | | | |
| | 1. Housing and Loans to SG for Housing and Fire Fighting Equipment, Infrastructure Investments | Not less than 15% | | 3537 | 28615 | 32,151 | 25.13% | | 32,151 | 32,287 |
| | 2. Approved Investments | Not | | 5999 | 48540 | 54,539 | 42.63% | | 54,539 | 54,735 |
| | 3. Other Investments(not exceeding 25%) | exceedin | | | | - | 0.00% | | - | - |
| | TOTAL INVESTMENT ASSETS | 100% | 0 | 14074 | 113874 | 127948 | 100.00% | | 127948 | 128188 |

Company is not splitting shareholders funds on the basis of solvency margin into FRSM & Balance, therefore, all shareholders funds are shown in FRSM column i.e., (b)

Note:

(*) FRSM refers 'Funds representing solvency margin'

(*) Pattern of investment will apply only to SH funds representing FRMS

(*) Book Value shall not include funds beyond solvency margin

Other Investments are as permitted under Sec27A(2) and 27B(3)

PERIODIC DISCLOSURES

FORM NL-2910/11/2010 Detail regarding debt securities

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Date: 31/03/10

(Rs in Lakhs)

| Detail Regarding debt securities | | | | | | | | |
|--|----------------|------------------------------|-------------------------------------|------------------------------|----------------|------------------------------|-------------------------------------|------------------------------|
| | MARKET VALUE | | | | Book Value | | | |
| | As at 31.03.10 | as % of total for this class | as at 31.03.09 Of the previous year | as % of total for this class | As at 31.03.10 | as % of total for this class | as at 31.03.09 Of the previous year | as % of total for this class |
| Break down by credit rating | - | | | | - | | - | |
| AAA rated | 38,204 | 0.94 | 32,436 | 0.99 | 37,872 | 0.94 | 32,289 | 0.99 |
| AA or better | 1,986 | 0.05 | - | - | 2,000 | 0.05 | - | - |
| Rated below AA but above A | 315 | 0.01 | 312 | 0.01 | 303 | 0.01 | 304 | 0.01 |
| Rated below A but above B | - | - | - | - | - | - | - | - |
| Any other | - | - | - | - | - | - | - | - |
| BREAKDOWN BY RESIDUAL MATURITY | - | | | | - | | - | |
| Up to 1 year | 7,950 | 0.10 | 3,705 | 0.05 | 7,782 | 0.10 | 3,657 | 0.05 |
| more than 1 year and upto 3years | 13,251 | 0.16 | 17,572 | 0.24 | 12,791 | 0.16 | 16,970 | 0.24 |
| More than 3years and up to 7years | 23,681 | 0.29 | 15,059 | 0.21 | 23,449 | 0.29 | 14,730 | 0.21 |
| More than 7 years and up to 10 years | 16,165 | 0.20 | 14,040 | 0.19 | 15,869 | 0.19 | 13,634 | 0.19 |
| above 10 years | 21,152 | 0.26 | 21,720 | 0.30 | 21,542 | 0.26 | 21,265 | 0.30 |
| | - | | - | | - | | - | |
| Breakdown by type of the issuer | - | | - | | - | | - | |
| a. Central Government | 41,166 | 0.50 | 38,948 | 0.54 | 41,258 | 0.51 | 37,662 | 0.54 |
| b. State Government | - | - | - | - | - | - | - | - |
| c. Corporate Securities | 40,506 | 0.50 | 32,748 | 0.46 | 40,175 | 0.49 | 32,593 | 0.46 |
| | | | | | | | - | |

Note

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

PERIODIC DISCLOSURES
FORM NL-30: Analytical Ratios

Insurer: **IFFCO TOKIO General Insurance Co. Ltd.**

Date: **2009-10**

| Sl.No. | Particular | For the Year 2009-10 | For the Year 2008-09 |
|--------|---|----------------------|----------------------|
| 1 | Gross Premium Growth Rate | | |
| | FIRE | -12% | -9% |
| | MARINE | 16% | 71% |
| | MISCELLANEOUS | 8% | 26% |
| 2 | Gross Premium to shareholders' fund ratio | 307% | 300% |
| 3 | Growth rate of shareholders'fund | 4% | 51% |
| 4 | Net Retention Ratio | | |
| | FIRE | 27% | 26% |
| | MARINE | 29% | 38% |
| | MISCELLANEOUS | 79% | 74% |
| 5 | Net Commission Ratio | | |
| | FIRE | -22% | -33% |
| | MARINE | -8% | -11% |
| | MISCELLANEOUS | 4% | 2% |
| 6 | Expense of Management to Gross Direct Premium Ratio | 23% | 24% |
| 7 | Combined Ratio | 78% | 84% |
| 8 | Technical Reserves to net premium ratio | 124% | 111% |
| 9 | Underwriting balance ratio | -9% | -11% |
| 10 | Operating Profit Ratio | 4% | 1% |
| 11 | Liquid Assets to liabilities ratio | 46% | 44% |
| 12 | Net earning ratio | 3% | 0% |
| 13 | return on net worth ratio | 5% | 1% |
| 14 | Available Solvency Margin Ratio to Required Solvency Margin Ratio | 1.76% | 1.77% |
| 15 | NPA Ratio | | |
| | Gross NPA Ratio | 0 | 0 |
| | Net NPA Ratio | 0 | 0 |

| Equity Holding Pattern for Non-Life Insurers | | <i>(Rs in Lakhs)</i> | |
|---|---|----------------------|-----------|
| 1 | (a) No. of shares | 247000000 | 247000000 |
| 2 | (b) Percentage of shareholding (Indian / Foreign) | 74/26 | 74/26 |
| 3 | (c) %of Government holding (in case of public sector insurance companies) | NIL | NIL |
| 4 | (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | 1.03 | 0.11 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | 1.03 | 0.11 |
| 6 | (iv) Book value per share (Rs) | 19.20 | 18.53 |

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 Co. Ltd. | | | | | Date: 31st March 2010 | |
| (Rs in Lakhs) | | | | | | |
| Related Party Transactions | | | | | | |
| Sl.No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | Consideration paid / received* | | |
| | | | | Current Year | Previous Year | |
| 1 | Indian Farmers Fertilisers Coop. Ltd | Promoters with more than 20% Voting rights | Premium collected from direct business | 497,925 | 527,267 | |
| 2 | Indian Farmers Fertilisers Coop. Ltd | Promoters with more than 20% Voting rights | Claims paid on direct basis | 316,990 | 328,081 | |
| 3 | Indian Farmers Fertilisers Coop. Ltd | Promoters with more than 20% Voting rights | Payment of Rent and other expenses | 46,349 | 23,357 | |
| 7 | Tokio Marine & Fire Insurance Co Ltd | Associate of Promoter with more than 20% Voting rights | Premium on cessions to re-insurers | 125,424 | 73,003 | |
| 8 | Tokio Marine & Fire Insurance Co Ltd | Associate of Promoter with more than 20% Voting rights | Commission earned on premium cessions | 21,801 | 15,793 | |
| 9 | Tokio Marine & Fire Insurance Co Ltd | Associate of Promoter with more than 20% Voting rights | Losses recovered from Reinsures | 151,619 | 102,404 | |
| 10 | Tokio Marine Global Re Ltd. | Associate of Promoter with more than 20% Voting rights | Premium on cessions to re-insurers | 105,572 | 98,909 | |
| 11 | Tokio Marine Global Re Ltd. | Associate of Promoter with more than 20% Voting rights | Commission earned on premium cessions | 20,875 | 24,290 | |
| 12 | Tokio Marine Global Re Ltd. | Associate of Promoter with more than 20% Voting rights | Losses recovered from Reinsures | 77,656 | 127,966 | |

| PERIODIC DISCLOSURES | | | | | |
|--|------------------------------------|---|--|---------|---------|
| FORM NL-31: Related Party Transactions | | | | | |
| 13 | IFFCO-TOKIO Insurance Services Ltd | Subsidiary of the Company with 100% Voting rights | Premium collected from direct business | 1,773 | 1,593 |
| 14 | IFFCO-TOKIO Insurance Services Ltd | Subsidiary of the Company with 100% Voting rights | Claims paid on direct basis | 1,329 | 916 |
| 15 | IFFCO-TOKIO Insurance Services Ltd | Subsidiary of the Company with 100% Voting rights | Recovery of Expenses | 7,577 | 9,802 |
| 16 | IFFCO-TOKIO Insurance Services Ltd | Subsidiary of the Company with 100% Voting rights | Payment of Commission | 51,489 | 52,447 |
| 17 | IFFCO-TOKIO Insurance Services Ltd | Subsidiary of the Company with 100% Voting rights | Payment of Service charges | 270,710 | 253,400 |

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

PERIODIC DISCLOSURES**FORM NL-32: Products Information****Insurer : IFFCO TOKIO GENERAL INSURANCE CO. LTD.****Date : 2009-10****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 | Individual Medishield (Revised-09) | N/M | IRDA/NL/ITGI/PRO/IMS/005/09-10 | Miscellaneous | | 5-May-09 | 22-Dec-09 | Internal Tarrif rated |

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: IFFCO TOKIO General Insurance Co. Ltd.

Solvency for the Year ended on 31-03-2010

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

| Item | Description | Notes No. | Amount |
|-------------|--|------------------|---------------|
| (1) | (2) | (3) | (4) |
| 1 | Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA): | | 129,556.93 |
| | Deduct: | | |
| 2 | Liabilities (reserves as mentioned in Form HG) | | 122,410.64 |
| | | | |
| 3 | Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet) | | 7,146.29 |
| 4 | Excess in Policyholders' Funds (1-2-3) | | - |
| | | | |
| 5 | Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA): | | 60,652.84 |
| | Deduct: | | |
| 6 | Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet) | | 14,428.32 |
| 7 | Excess in Shareholders' Funds (5-6) | | 46,224.52 |
| | | | |
| 8 | Total Available Solvency Margin [ASM] (4+7) | | 46,224.52 |
| | | | |
| 9 | Total Required Solvency Margin [RSM] | | 26,227.41 |
| | | | |
| 10 | Solvency Ratio (Total ASM/Total RSM) | | 1.76 |

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Persons

Insurer : IFFCO TOKIO General Insurance Co. Ltd.

Date : 1st April, 2009 to 31st March, 2010

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. Takashi Yoshikawa | Vice Chairman | No change |
| 3 | Mr. Surinder Kumar Jakhar | Director | No change |
| 4 | Dr. B.S. Vishwanathan | Director | No change |
| 5 | Dr. U.S. Awasthi | Director | No change |
| 7 | Mr. Rakesh Kapur | Director | No change |
| 8 | Dr. P.S. Gahlaut | Director | w.e.f. 22nd March, 2010 |
| 9 | Mr. S. Narayanan | Director & CEO | No change |
| 10 | Mr. N.K. Kedia | Director (Marketing) | No change |
| 11 | Mr. Yasunobu Fukuda | Director (Operations) | No change |
| 13 | Mr. K.K. Wadhwa | Appointed Actuary | No change |
| 14 | Mr. H.O. Suri | Chief Investment Officer | No change |
| 15 | Mr. M.S. Sethi | Chief of Internal Audit | w.e.f. 22nd March, 2010 |
| 16 | Mr. Sanjeev Chopra | Chief Finance Officer | 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 2010

Details of Investment Portfolio

Periodicity of Submission : Quarterly

Name of the Fund _____

| 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 | Rolled Over? | Has there been any Principal Waiver? | | Classification | Provision (%) | Provision (Rs) |
|-----|--------------|-----------------|---------------|---------------------------|------------------------|--------------------------------|-------------------------------|--------------------|-------------------|--------------------|-------------------|--------------|--------------------------------------|--------------------|----------------|---------------|----------------|
| | | | % | Has there been revision ? | | | | | | | | | Amount | Board Approval Ref | | | |
| | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |

Nil

CERTIFICATION

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

Note:

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

FORM - 1

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

STATEMENT AS ON : 31st March 2010

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

| NO. | Category of Investment | Category Code | Year to Date | | | |
|----------|---|---------------|------------------|----------------------------|------------------------------|----------------------------|
| | | | Investment (Rs.) | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² |
| A | GOVERNMENT SECURITIES | | | | | |
| A01 | Central Government Bonds | CGSB | 40,174 | 2968 | 7.80% | 5.15% |
| A02 | Special Deposits | CSPD | | | | |
| A03 | Deposit under Section 7 of Insurance Act, 1938 | CDSS | 1,084 | 89 | 8.15% | 5.38% |
| A04 | Treasury Bills | CTRB | - | 0 | | |
| | TOTAL(1) | | 41,258 | 3,057 | | |
| B | GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES | | | | | |
| B01 | Central Government Guaranteed Loans / Bonds | CGSL | - | - | - | - |
| B02 | State Government Bonds | SGGB | - | - | - | - |
| B03 | State Government Guaranteed Loans | SGGL | - | - | - | - |
| B04 | Other Approved Securities(excluding Infrastructure Investments) | SGOA | - | - | - | - |
| B05 | Guaranteed Equity | SGGE | - | - | - | - |
| | TOTAL(2) | | 0 | 0 | | |
| | TOTAL(1+2) | | 41,258 | 3,057 | | |
| C | HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT | | | | | |
| C01 | Loans to State Government for Housing | HLSH | - | - | - | - |

| | | | | | | |
|-----|---|------|-------|------|--------------|--------------|
| C02 | Loans to State Government for Fire Fighting Equipment | HLSF | - | - | - | - |
| C03 | Term Loan-HUDCO / NHB / Institutions accredited by NHB | HTLH | - | - | - | - |
| C04 | Commercial Papers - NHB / Institutions accredited by NHB | HTLN | - | - | - | - |
| C05 | Housing - Securitised Assets | HMBS | - | - | - | - |
| C06 | Debentures / Bonds / CPs / Loans - (Promoter Group) | HDPG | - | - | - | - |
| | <u>TAXABLE BONDS</u> | | | | | |
| C07 | Bonds/Debentures issued by HUDCO | HTHD | 303 | 28 | 9.29% | 6.13% |
| C08 | Bonds/Debentures issued by NHB / Institutions accredited by NHB | HTDN | 350 | 19 | 5.50% | 3.63% |
| C09 | 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 | 12206 | 1224 | 9.13% | 6.03% |
| | | | | | | |
| | <u>TAXFREE BONDS OF</u> | | | | | |
| C10 | Bonds/Debentures issued by HUDCO | HFHD | - | - | - | - |
| C11 | Bonds/Debentures issued by NHB / Institutions accredited by NHB | HFDN | - | - | - | - |

| | | | | | | |
|----------|---|------|---------------|--------------|--------------|--------------|
| C12 | 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 (3a) | | 12,859 | 1,272 | | |
| D | INFRASTRUCTURE INVESTMENTS | | | | | |
| D01 | Infrastructure - Other Approved Securities | ISAS | - | - | - | - |
| D02 | Infrastructure - PSU - Equity Shares - Quoted | IPTE | - | - | - | - |
| D03 | Infrastructure - Corporate Securities - Equity Shares - Quoted | ITCE | - | - | - | - |
| D04 | Infrastructure - Equity & Equity Related Instruments (Promoter Group) | IEPG | - | - | - | - |
| D05 | Infrastructure - Securitised Assets | IESA | - | - | - | - |
| D06 | Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group) | IDPG | - | - | - | - |
| | TAXABLE BONDS OF | | | | | |
| D07 | Infrastructure - PSU- Debentures / Bonds | IPTD | 18292 | 1472 | 8.48% | 5.60% |
| D08 | Infrastructure - PSU - CP's | IPCP | - | - | - | - |
| D09 | Infrastructure - Other Corporate Securities - Debentures/Bonds | ICTD | - | - | - | - |
| D10 | Infrastructure - Other Corporate Securities - CPs | ICCP | - | - | - | - |

| | | | | | | |
|----------|--|------|--------------|-------------|--------|-------|
| D11 | Infrastructure - Term Loans (with Charge) | ILWC | - | - | - | - |
| | TAXFREE BONDS | | | | | |
| D12 | Infrastructure - PSU - Debentures/Bonds | IPFD | 1000 | 68 | 10.32% | 6.81% |
| D13 | Infrastructure - Other Corporate Securities - Debentures / Bonds | ICFD | - | - | - | - |
| | TOTAL (3b) | | 19292 | 1540 | | |
| | | | | | | |
| E | APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS | | | | | |
| E01 | PSU - Equity shares - quoted | EAEQ | - | - | - | - |
| E02 | Corporate Securities - Equity shares (Ordinary) - quoted | EACE | - | - | - | - |
| E03 | Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations) | EFES | - | - | - | - |
| E04 | Equity Shares - (incl. Equity related Instruments) - Promoter Group | EEPG | - | - | - | - |
| E05 | Corporate Securities-Bonds- (Taxable) | EPBT | 8024 | 577 | 9.80% | 6.47% |
| E06 | Corporate Securities - Bonds - (Tax Free) | EPBF | - | - | - | - |
| E07 | Corporate Securities - Preference Shares | EPNQ | - | - | - | - |
| E08 | Corporate Securities - Investment in Subsidiaries | ECIS | 50 | - | - | - |
| E09 | Corporate Securities - Debentures | ECOS | - | - | - | - |

| | | | | | | |
|-----|---|------|-------|------|--------------|--------------|
| E10 | Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group) | EDPG | - | - | - | - |
| E11 | Corporate Securities - Derivative Instruments | ECDI | - | - | - | - |
| E12 | Investment Properties - Immovable | EINP | - | - | - | - |
| E13 | Loans - Policy Loans | ELPL | - | - | - | - |
| E14 | Loans-Secured Loans- Mortgage of property in India(Term Loan) | ELMI | - | - | - | - |
| E15 | Loans-Secured Loans- Mortgage of property outside India(Term Loan) | ELMO | - | - | - | - |
| E16 | Deposits-Deposit with scheduled banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI | ECDB | 46465 | 3232 | 8.69% | 5.74% |
| E17 | Deposits - CDs with Scheduled Banks | EDCD | - | - | - | - |
| E18 | Deposits - Repo / Reverse Repo | ECMR | - | - | - | - |
| E19 | Deposit with Primary Dealers duly recognised by Reserve bank of India | EDPD | - | - | - | - |
| E20 | CCIL - CBLO | ECBO | - | - | - | - |
| E21 | Commercial Papers | ECCP | - | - | - | - |
| E22 | Application Money | ECAM | - | - | - | - |
| E23 | Perpetual Debt Instruments of Tier I & II capital issued by PSU Banks | EUPD | - | - | - | - |
| E24 | Perpetual Debt Instruments of Tier I & II capital issued by Non - PSU Banks | EPPD | - | - | - | - |

| | | | | | | |
|----------|--|------|---------------|--------------|-------|-------|
| E25 | Perpetual Non-Cum. P. Shares & Redeemable Cumulative P.Shares of Tier I & II capital issued by PSU Banks | EUPS | - | - | - | - |
| E26 | Perpetual Non-Cum. P. Shares & Redeemable Cumulative P.Shares of Tier I & II capital issued by Non-PSU Banks | EPPS | - | - | - | - |
| E27 | Foreign Debt Securities (invested prior to IRDA Regulations) | EFDS | - | - | - | - |
| E28 | Mutual Funds - Gilt / G Sec / Liquid Schemes | EGMF | 0 | 234 | 5.38% | 3.55% |
| E29 | Mutual Funds - (under Insurer's Promoter Group) | EMPG | - | - | - | - |
| E30 | Net Current Assets (Only in respect of ULIP Business) | ENCA | - | - | - | - |
| | TOTAL (3c) | | 54,539 | 4,044 | | |
| | | | | | | |
| F | OTHER INVESTMENTS | | | | | |
| F01 | Bonds - PSU - Taxable | OBPT | - | - | - | - |
| F02 | Bonds - PSU - Tax Free | OBPF | - | - | - | - |
| F03 | Equity Shares (incl. Co-op Societies) | OESH | - | - | - | - |
| F04 | Equity Shares (PSUs & Unlisted) | OEPU | - | - | - | - |
| F05 | Equity Shares (incl. Equity Related Instruments) - Promoter Group | OEPG | - | - | - | - |
| F06 | Debentures | OLDB | - | - | - | - |
| F07 | Debentures / Bonds / CPs / Loans etc. - (Promoter Group) | ODPG | - | - | - | - |
| F08 | Commercial Papers | OACP | - | - | - | - |
| F09 | Preference Shares | OPSH | - | - | - | - |

| | | | | | | |
|-----|--|------|----------------|--------------|---|---|
| F10 | Venture Fund | OVNF | - | - | - | - |
| F11 | Short term Loans (Unsecured Deposits) | OSLU | - | - | - | - |
| F12 | Term loans (without Charges) | OTLW | - | - | - | - |
| F13 | Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes | OMGS | - | - | - | - |
| F14 | Mutual Funds - (under Insurer's Promoter Group) | OMPG | - | - | - | - |
| F15 | Derivative Instruments | OCDI | - | - | - | - |
| F16 | Securitized Assets | OPSA | - | - | - | - |
| F17 | Investment Properties - Immovable | OIPI | - | - | - | - |
| | TOTAL (3d) | | 0 | 0 | | |
| | | | | | | |
| | TOTAL (3a) + (3b) + (3c) + (3d) | | 86,690 | 6,856 | | |
| | | | | | | |
| | GRAND TOTAL(1+2+3) | | 127,948 | 9,912 | | |
| | | | | | | |
| | | | | | | |

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: Category of Investment(COI) shall be as per Guidelines

1. To be calculated based on Monthly or lesser frequency 'Weighted Average' of Investments

2. Yield netted for Tax

3. FORM-1 shall be prepared in respect of each fund

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code: IFFCO TOKIO General Insurance Company Ltd (106)

Statement as on: 31st March 2010 **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>During the Quarter</u> ¹ | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| B. | <u>As on Date</u> ² | | | | | | | | |
| | | | | | | | | | |

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and

Date:

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*
- 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 Gneral Insurance Co. Ltd.

Date: 31st March 2010

(Rs in Lakhs)

| Quarterly Business Returns across line of Business | | | |
|--|------------------------|----------------|-----------------|
| Sl.No. | Line of Business | Financial Year | |
| | | Premium | No. of Policies |
| 1 | Fire | 19,658.05 | 84936 |
| 2 | Cargo & Hull | 13,512.33 | 12164 |
| 3 | Motor TP | 22,905.72 | 59247 |
| 4 | Motor OD | 50,167.37 | 3106585 |
| 5 | Engineering | 9,167.96 | 6283 |
| 6 | Workmen's Compensation | 945.35 | 8457 |
| 7 | Employer's Liability | 3,453.13 | 2494 |
| 8 | Aviation | 4,191.30 | 419 |
| 9 | Personal Accident | 2,060.42 | 32241 |
| 10 | Health | 16,421.60 | 69603 |
| 11 | Others* | 8,875.26 | 150647 |

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.

Period : 2009-10

(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 | 10,986 | 338.55 | 832,438.35 |
| | | Social | - | - | - |
| 2 | Cargo & Hull | Rural | - | - | - |
| | | Social | - | - | - |
| 3 | Motor TP | Rural | 466,902 | 3,317.19 | 572,951.43 |
| | | Social | - | 0 | - |
| 4 | Motor OD | Rural | - | 6,567.14 | - |
| | | Social | - | - | - |
| 5 | Engineering | Rural | 252 | 36.08 | 10,762.03 |
| | | Social | - | - | - |
| 6 | Workmen's Compensation | Rural | 204 | 18.35 | 1,020.00 |
| | | Social | - | - | - |
| 7 | Employer's Liability | Rural | 257 | 4.87 | 2,999.64 |
| | | Social | - | - | - |
| 8 | Aviation | Rural | - | - | - |
| | | Social | - | - | - |
| 9 | Personal Accident | Rural | 5,853 | 1,114.11 | 3,710,805.11 |
| | | Social | 820 | 71.05 | 47,050.78 |
| 10 | Health | Rural | 1,411 | 4,255.91 | 8,780,100.14 |
| | | Social | - | - | - |
| 11 | Others | Rural | 79,964 | 1,416.17 | 580,061.21 |
| | | Social | 4,862 | 522.39 | 27,102.48 |

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

| Insurer: IFFCO TOKIO General Insurance Co. Ltd. | | Period : 2009-10 | |
|--|--|-------------------------|-------------------|
| <i>(Rs in Lakhs)</i> | | | |
| Sl.No. | Business Acquisition through different channels | | |
| | | No. of Policies | Premium |
| 1 | Individual agents | 2,635,989 | 78,948.50 |
| 2 | Corporate Agents-Banks | | |
| 3 | Corporate Agents -Others | 425,926 | 21,514.79 |
| 4 | Brokers | 224,553 | 25,843.94 |
| 5 | Micro Agents | 121,476 | 1,710.47 |
| 6 | Direct Business | 3,665 | 21,069.07 |
| | Total (A) | 3,411,609 | 149,086.77 |
| 1 | Referral (B) | 121,467 | 2,271.75 |
| | Grand Total (A+B) | 3,533,076 | 151,358.51 |

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 : 31.03.2010

GRIEVANCE DISPOSAL

| SI No. | Particulars | Opening Balance * | Additions | Complaints Resolved | Complaints Pending |
|----------|-------------------------------------|-------------------------------------|--|---------------------|--------------------|
| 1 | Complaints made by customers | | | | |
| a) | Sales Related | | | | |
| b) | Policy Administration Related | 37 | 655 | 641 | 51 |
| c) | Insurance Policy Coverage related | | | | |
| d) | Claims related | 63 | 460 | 433 | 90 |
| e) | others | 47 | 115 | 135 | 27 |
| d) | Total Number | 147 | 1230 | 1209 | 168 |
| | | | | | |
| 3 | Duration wise Pending Status | Complaints made by customers | Complaints made by intermediaries | Total | |
| a) | Less than 15 days | 11 | | 11 | |
| b) | Greater than 15 days | 157 | | 157 | |
| | Total Number | 168 | | 168 | |

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