

Disclosures - IFFCO TOKIO General Insurance Co. Ltd. for the period 1st April, 2021 - 31st December, 2021		
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**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

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

Registration No. 106 dated 4.12.2000

**FIRE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2021**

(₹ In Lakhs)

Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020
1 Premiums earned (Net)	NL-4-Premium Schedule	3,220	7,915	1,902	5,924
2 Profit/ (Loss) on sale/redemption of Investments		214	298	2	74
3 Interest, Dividend & Rent – Gross *		330	924	264	801
4 a) Other Income:					
i) Transfer & Duplicate Fee		-	-	-	-
ii) Exchange Gain / (Loss)		-	-	(3)	(3)
iii) Handling Charges		(29)	(129)	(26)	(81)
b) Contribution from the Shareholders' Account:					
i) Towards Excess Expenses of Management		-	-	-	-
ii) Others		-	-	-	-
<b>TOTAL (A)</b>		<b>3,735</b>	<b>9,008</b>	<b>2,139</b>	<b>6,715</b>
1 Claims Incurred (Net)	NL-5-Claims Schedule	1,188	5,520	768	4,560
2 Commission	NL-6-Commission Schedule	(1,799)	(5,088)	(3,523)	(5,302)
3 Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	748	2,130	253	822
4 Premium Deficiency		-	-	-	-
<b>TOTAL (B)</b>		<b>137</b>	<b>2,562</b>	<b>(2,502)</b>	<b>80</b>
<b>Operating Profit/(Loss) from Fire Business C= (A - B)</b>		<b>3,597</b>	<b>6,446</b>	<b>4,641</b>	<b>6,635</b>
<b>APPROPRIATIONS</b>					
Transfer to Shareholders' Account		3,597	6,446	4,641	6,635
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserve		-	-	-	-
<b>TOTAL (C)</b>		<b>3,597</b>	<b>6,446</b>	<b>4,641</b>	<b>6,635</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020
Interest, Dividend & Rent	321	923	276	834
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	6	(12)	(18)	(51)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded	-	-	-	-
Investment income from Pool	2	13	6	18
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>330</b>	<b>924</b>	<b>264</b>	<b>801</b>

**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

**MARINE INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2021**

(₹ In Lakhs)

Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020
1 Premiums earned (Net)	NL-4-Premium Schedule	2,637	7,479	1,850	5,371
2 Profit/ (Loss) on sale/redemption of Investments		114	157	1	42
3 Interest, Dividend & Rent – Gross *		181	485	151	456
4 a) Other Income:					
i) Transfer & Duplicate Fee		-	-	-	-
ii) Exchange Gain / (Loss)		-	-	0	(0)
iii) Handling Charges		1	(4)	(3)	(7)
b) Contribution from the Shareholders' Account:					
i) Towards Excess Expenses of Management		-	-	-	-
ii) Others		-	-	-	-
<b>TOTAL (A)</b>		<b>2,932</b>	<b>8,117</b>	<b>1,999</b>	<b>5,862</b>
1 Claims Incurred (Net)	NL-5-Claims Schedule	3,151	8,434	1,835	3,710
2 Commission	NL-6-Commission Schedule	142	647	54	390
3 Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	498	1,451	326	838
4 Premium Deficiency		-	-	-	-
<b>TOTAL (B)</b>		<b>3,791</b>	<b>10,532</b>	<b>2,215</b>	<b>4,938</b>
<b>Operating Profit/(Loss) from Marine Business C= (A - B)</b>		<b>(858)</b>	<b>(2,415)</b>	<b>(216)</b>	<b>923</b>
<b>APPROPRIATIONS</b>					
Transfer to Shareholders' Account		(858)	(2,415)	(216)	923
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserve		-	-	-	-
<b>TOTAL (C)</b>		<b>(858)</b>	<b>(2,415)</b>	<b>(216)</b>	<b>923</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020
Interest, Dividend & Rent	176	484	158	475
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	3	(6)	(10)	(29)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded	-	-	-	-
Investment income from Pool	2	7	3	10
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>181</b>	<b>485</b>	<b>151</b>	<b>456</b>

**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

**MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2021**

(₹ In Lakhs)

Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020
1 Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	1,37,615	3,96,940	1,28,415	3,50,009
2 Profit/ (Loss) on sale/redemption of Investments		10,321	14,563	182	3,780
3 Interest, Dividend & Rent – Gross *		15,138	45,122	14,337	41,204
4 a) Other Income:					
i) Transfer & Duplicate Fee		14	36	17	32
ii) Exchange Gain / (Loss)		0	(3)	(3)	(5)
iii) Handling Charges		(40)	(125)	2	(21)
b) Contribution from the Shareholders' Account:					
i) Towards Excess Expenses of Management		-	-	-	-
ii) Others		-	-	-	-
<b>TOTAL (A)</b>		<b>1,63,048</b>	<b>4,56,533</b>	<b>1,42,950</b>	<b>3,94,998</b>
1 Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	1,25,917	3,73,195	1,14,487	2,96,636
2 Commission	<b>NL-6-Commission Schedule</b>	11,758	30,684	6,661	20,428
3 Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	26,346	66,616	20,664	52,885
4 Premium Deficiency		-	-	-	-
<b>TOTAL (B)</b>		<b>1,64,021</b>	<b>4,70,495</b>	<b>1,41,813</b>	<b>3,69,948</b>
<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(973)</b>	<b>(13,962)</b>	<b>1,137</b>	<b>25,050</b>
<b>APPROPRIATIONS</b>					
Transfer to Shareholders' Account		(973)	(13,962)	1,137	25,050
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserve		-	-	-	-
<b>TOTAL (C)</b>		<b>(973)</b>	<b>(13,962)</b>	<b>1,137</b>	<b>25,050</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020
Interest, Dividend & Rent	14,690	45,069	14,999	42,898
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	352	(580)	(980)	(2,628)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded	-	-	-	-
Investment income from Pool	97	633	318	933
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>15,138</b>	<b>45,122</b>	<b>14,337</b>	<b>41,204</b>

**PERIODIC DISCLOSURES**

**FORM NL-1-B-RA**

**TOTAL REVENUE ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2021**

(₹ In Lakhs)

Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020
1 Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	1,43,471	4,12,334	1,32,167	3,61,304
2 Profit/ (Loss) on sale/redemption of Investments		10,649	15,018	185	3,895
3 Interest, Dividend & Rent – Gross *		15,649	46,531	14,752	42,461
4 a) Other Income:					
i) Transfer & Duplicate Fee		14	36	17	32
ii) Exchange Gain / (Loss)		0	(3)	(6)	(8)
iii) Handling Charges		(68)	(258)	(27)	(109)
b) Contribution from the Shareholders' Account:					
i) Towards Excess Expenses of Management		-	-	-	-
ii) Others		-	-	-	-
<b>TOTAL (A)</b>		<b>1,69,715</b>	<b>4,73,658</b>	<b>1,47,089</b>	<b>4,07,575</b>
1 Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	1,30,257	3,87,149	1,17,090	3,04,906
2 Commission	<b>NL-6-Commission Schedule</b>	10,101	26,243	3,193	15,517
3 Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	27,591	70,197	21,243	54,544
4 Premium Deficiency		-	-	-	-
<b>TOTAL (B)</b>		<b>1,67,949</b>	<b>4,83,589</b>	<b>1,41,526</b>	<b>3,74,966</b>
<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>1,766</b>	<b>(9,931)</b>	<b>5,562</b>	<b>32,609</b>
<b>APPROPRIATIONS</b>					
Transfer to Shareholders' Account		1,766	(9,931)	5,562	32,609
Transfer to Catastrophe Reserve		-	-	-	-
Transfer to Other Reserve		-	-	-	-
<b>TOTAL (C)</b>		<b>1,766</b>	<b>(9,931)</b>	<b>5,562</b>	<b>32,609</b>

\* Note 1

(₹ In Lakhs)

Pertaining to Policyholder's funds	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020
Interest, Dividend & Rent	15,187	46,476	15,433	44,207
<b>Add/Less:-</b>				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	361	(598)	(1,009)	(2,708)
Amount written off in respect of depreciated investments	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-
Provision for diminution in the value of other than actively traded	-	-	-	-
Investment income from Pool	100	653	328	962
<b>Interest, Dividend &amp; Rent – Gross</b>	<b>15,648.96</b>	<b>46,531</b>	<b>14,752</b>	<b>42,461</b>

**PERIODIC DISCLOSURES**

FORM NL-2-B-PL

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

Registration No. 106 dated 4.12.2000

**PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER 2021**

(₹ In Lakhs)

	Particulars	Schedule	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		3,597	6,446	4,641	6,635
	(b) Marine Insurance		(858)	(2,415)	(216)	923
	(c) Miscellaneous Insurance		(973)	(13,962)	1,137	25,050
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,783	16,163	4,583	14,312
	(b) Profit on sale of investments		3,588	5,150	7	1,234
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		138	(205)	(296)	(858)
3	OTHER INCOME					
	a) Miscellaneous Income		60	113	27	391
	b) Profit on Sale of Fixed Assets		-	-	-	0
	<b>TOTAL (A)</b>		<b>10,334</b>	<b>11,290</b>	<b>9,883</b>	<b>47,688</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	(1,515)	-	2,000
	(b) For doubtful debts		-	-	-	-
	(c) For doubtful Advances		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business					
	(b) Bad Debts/ Advances written off		-	-	-	-
	(c) Interest on Subordinated Debts		-	-	-	-
	(d) Expenses towards Corporate Social Responsibility (CSR) Activities		156	467	130	391
	(e) Penalties		-	5	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards Excess Employees Remuneration		33	33	-	-
	(iii) Others		-	-	-	-
	(g) Others					
	(i) Investment Write Off		0	1,307	-	-
	(ii) Loss on Sale of Fixed Assets		5	5	-	-
	<b>TOTAL (B)</b>		<b>193</b>	<b>302</b>	<b>130</b>	<b>2,391</b>
	<b>Profit/ (Loss) Before Tax</b>		<b>10,141</b>	<b>10,988</b>	<b>9,753</b>	<b>45,297</b>
	Less: Provision for Taxation					
	Current Tax		1,978	1,978	2,170	11,120
	Deferred Tax		252	(110)	(270)	(901)
	Less: Short / (Excess) provision for taxation for earlier years					
	Current Tax		-	-	-	-
	Deferred Tax		-	-	-	-
	<b>Profit/ (Loss) After Tax</b>		<b>7,911</b>	<b>9,120</b>	<b>7,853</b>	<b>35,078</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of Profit/ (Loss) brought forward from last year			2,05,139		1,73,194
	<b>Balance carried forward to Balance Sheet</b>			<b>2,14,259</b>		<b>2,08,272</b>

**PERIODIC DISCLOSURES**

FORM NL-3-B-BS

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

Registration No. 106 dated 4.12.2000

**BALANCE SHEET AS AT 31ST DECEMBER 2021**

(₹ In Lakhs)

	Schedule	AS AT 31ST DECEMBER 2021	AS AT 31ST DECEMBER 2020
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	28,025	27,422
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2,98,870	2,53,482
FAIR VALUE CHANGE ACCOUNT			
- Shareholders' Funds		32	(26)
- Policyholders' Funds		113	(87)
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>3,27,040</b>	<b>2,80,791</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Investments - Shareholders'	NL-12-Investment Schedule	2,79,065	2,52,216
Investments - Policyholders'	NL-12(A)-Investment Schedule	10,04,627	8,57,364
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	14,378	8,273
DEFERRED TAX ASSET (NET)		2,799	5,239
<b>CURRENT ASSETS :</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	16,129	3,520
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,27,303	2,58,419
<b>Sub-Total (A)</b>		<b>2,43,432</b>	<b>2,61,939</b>
<b>CURRENT LIABILITIES</b>			
PROVISIONS	NL-18-Provisions Schedule	2,83,198	2,47,290
<b>Sub-Total (B)</b>		<b>12,17,261</b>	<b>11,04,241</b>
NET CURRENT ASSETS (C) = (A - B)		<b>(9,73,829)</b>	<b>(8,42,301)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT & LOSS A/C		-	-
<b>TOTAL</b>		<b>3,27,040</b>	<b>2,80,791</b>

**CONTINGENT LIABILITIES**

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2021	AS AT 31ST DECEMBER 2020
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debt by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	17,963	17,971
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	<b>TOTAL</b>	<b>17,963</b>	<b>17,971</b>





**PERIODIC DISCLOSURES**  
FORM NL-4 (A) - PREMIUM SCHEDULE

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

Particulars	ARTER ENDED 31ST DECEMBER 2020			PERIOD ENDED 31ST DECEMBER 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	5,212	447	5,659	16,811	1,575	18,386
Add: Premium on reinsurance accepted	8	64	73	11	162	173
Less : Premium on reinsurance ceded	2,710	499	3,208	7,871	1,687	9,558
<b>Net Premium</b>	<b>2,511</b>	<b>13</b>	<b>2,524</b>	<b>8,951</b>	<b>50</b>	<b>9,001</b>
Add: Opening balance of UPR	-	(0)	(0)	2,804	163	2,967
Less: Closing balance of UPR	(119)	6	(113)	4,388	101	4,489
<b>Premium Earned (Net)</b>	<b>2,629</b>	<b>8</b>	<b>2,637</b>	<b>7,367</b>	<b>112</b>	<b>7,479</b>

<b>Gross Direct Premium</b>						
- In India	5,212	447	5,659	16,811	1,575	18,386
- Outside India	-	-	-	-	-	-

**PREMIUM EARNED [NET]**

(₹ In Lakhs)

Particulars	ARTER ENDED 31ST DECEMBER 2020			PERIOD ENDED 31ST DECEMBER 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Premium from direct business written	3,499	483	3,982	10,357	890	11,247
Add: Premium on reinsurance accepted	94	-	94	163	-	163
Less : Premium on reinsurance ceded	1,676	436	2,112	4,724	739	5,463
<b>Net Premium</b>	<b>1,918</b>	<b>47</b>	<b>1,964</b>	<b>5,796</b>	<b>151</b>	<b>5,947</b>
Add: Opening balance of UPR	-	-	-	2,453	202	2,655
Less: Closing balance of UPR	117	(3)	114	3,027	204	3,231
<b>Premium Earned (Net)</b>	<b>1,801</b>	<b>50</b>	<b>1,850</b>	<b>5,222</b>	<b>149</b>	<b>5,371</b>

<b>Gross Direct Premium</b>						
- In India	3,499	483	3,982	10,357	890	11,247
- Outside India	-	-	-	-	-	-





**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2021				PERIOD ENDED 31ST DECEMBER 2021			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	4,643	4,231	1,76,987	1,85,861	19,837	10,133	4,19,651	4,49,621
Add :Re-insurance accepted	233	0	60	293	1,343	10	92	1,445
Less :Re-insurance Ceded	4,201	1,851	61,621	67,674	17,649	4,458	1,14,855	1,36,962
<b>Net Claim Paid</b>	<b>674</b>	<b>2,380</b>	<b>1,15,425</b>	<b>1,18,480</b>	<b>3,531</b>	<b>5,685</b>	<b>3,04,888</b>	<b>3,14,104</b>
Add Claims Outstanding at the end of the year	513	772	10,492	11,777	10,472	6,876	6,90,468	7,07,816
Less Claims Outstanding at the beginning of the year	(0)	0	0	0	8,483	4,127	6,22,161	6,34,771
<b>Net Incurred Claims</b>	<b>1,188</b>	<b>3,151</b>	<b>1,25,917</b>	<b>1,30,257</b>	<b>5,520</b>	<b>8,434</b>	<b>3,73,195</b>	<b>3,87,149</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2021				PERIOD ENDED 31ST DECEMBER 2021			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	4,643	4,231	1,76,987	1,85,861	19,836	10,132	4,19,651	4,49,619
- Outside India	(0)	0	-	(0)	1	1	-	2
	<b>4,643</b>	<b>4,231</b>	<b>1,76,987</b>	<b>1,85,861</b>	<b>19,837</b>	<b>10,133</b>	<b>4,19,651</b>	<b>4,49,621</b>
Estimates of IBNR and IBNER at the end of the period (net)	31	61	4,750	4,842	1,222	1,742	4,13,575	4,16,539
Estimates of IBNR and IBNER at the beginning of the period (net)	(0)	0	0	0	1,093	1,394	3,63,564	3,66,051

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2020				PERIOD ENDED 31ST DECEMBER 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
<b>Claims paid</b>								
Direct claims	5,049	3,294	1,69,343	1,77,686	11,285	1,990	3,79,722	3,92,997
Add :Re-insurance accepted	546	488	81	1,116	1,610	496	165	2,271
Less :Re-insurance ceded	4,274	1,465	72,159	77,898	10,058	(2,019)	1,71,788	1,79,827
<b>Net Claim Paid</b>	<b>1,321</b>	<b>2,317</b>	<b>97,266</b>	<b>1,00,904</b>	<b>2,838</b>	<b>4,505</b>	<b>2,08,099</b>	<b>2,15,442</b>
Add Claims Outstanding at the end of the year	(552)	(483)	17,221	16,186	8,406	5,046	6,07,846	6,21,298
Less Claims Outstanding at the beginning of the year	-	-	-	-	6,683	5,841	5,19,310	5,31,834
<b>Net Incurred Claims</b>	<b>768</b>	<b>1,835</b>	<b>1,14,487</b>	<b>1,17,090</b>	<b>4,560</b>	<b>3,710</b>	<b>2,96,636</b>	<b>3,04,906</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2020				PERIOD ENDED 31ST DECEMBER 2020			
	Fire	Marine	Miscellaneous	Total	Fire	Marine	Miscellaneous	Total
Claims Paid (Direct)								
- In India	4,968	3,294	1,69,343	1,77,605	11,203	1,989	3,79,722	3,92,914
- Outside India	81	-	-	81	82	1	-	83
	<b>5,049</b>	<b>3,294</b>	<b>1,69,343</b>	<b>1,77,686</b>	<b>11,285</b>	<b>1,990</b>	<b>3,79,722</b>	<b>3,92,997</b>
Estimates of IBNR and IBNER at the end of the period (net)	385	54	31,754	32,193	1,464	1,426	3,59,785	3,62,676
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	-	817	1,185	2,93,649	2,95,651

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2021			PERIOD ENDED 31ST DECEMBER 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	4,206	25	4,231	9,842	291	10,133
Add :Re-insurance accepted	(0)	0	0	9	1	10
Less :Re-insurance Ceded	1,849	3	1,851	4,315	143	4,458
<b>Net Claim Paid</b>	<b>2,358</b>	<b>22</b>	<b>2,380</b>	<b>5,536</b>	<b>149</b>	<b>5,685</b>
Add Claims Outstanding at the end of the year	743	29	772	6,241	635	6,876
Less Claims Outstanding at the beginning of the year	(0)	0	0	3,623	504	4,127
<b>Net Incurred Claims</b>	<b>3,100</b>	<b>51</b>	<b>3,151</b>	<b>8,154</b>	<b>280</b>	<b>8,434</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2021			PERIOD ENDED 31ST DECEMBER 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims Paid (Direct)						
- In India	4,206	24	4,231	9,842	290	10,132
- Outside India	-	0	0	-	1	1
	<b>4,206</b>	<b>25</b>	<b>4,231</b>	<b>9,842</b>	<b>291</b>	<b>10,133</b>
Estimates of IBNR and IBNER at the end of the period (net)	81	(20)	61	1,659	83	1,742
Estimates of IBNR and IBNER at the beginning of the period (net)	0	0	0	1,287	107	1,394

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2020			PERIOD ENDED 31ST DECEMBER 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Claims paid</b>						
Direct claims	3,201	93	3,294	1,322	668	1,990
Add :Re-insurance accepted	488	(0)	488	495	1	496
Less :Re-insurance ceded	1,418	46	1,465	(2,272)	253	(2,019)
<b>Net Claim Paid</b>	<b>2,271</b>	<b>47</b>	<b>2,317</b>	<b>4,088</b>	<b>417</b>	<b>4,505</b>
Add Claims Outstanding at the end of the year	(425)	(57)	(483)	4,528	518	5,046
Less Claims Outstanding at the beginning of the year	-	-	-	4,943	898	5,841
<b>Net Incurred Claims</b>	<b>1,845</b>	<b>(10)</b>	<b>1,835</b>	<b>3,673</b>	<b>37</b>	<b>3,710</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2020			PERIOD ENDED 31ST DECEMBER 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
Claims Paid (Direct)						
- In India	3,201	93	3,294	1,322	667	1,989
- Outside India	-	-	-	-	1	1
	<b>3,201</b>	<b>93</b>	<b>3,294</b>	<b>1,322</b>	<b>668</b>	<b>1,990</b>
Estimates of IBNR and IBNER at the end of the period (net)	54	0	54	1,294	132	1,426
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	-	1,083	101	1,185

**PERIODIC DISCLOSURES**  
**FORM NL-5 (B) - CLAIMS SCHEDULE**

**CLAIMS INCURRED [NET]**

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2021													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>														
Direct claims	36,680	21,411	<b>58,090</b>	764	-	312	1,227	1,950	48,205	1	<b>50,155</b>	62,241	4,197	1,76,987
Add :Re-insurance accepted	-	-	-	43	-	-	-	-	17	-	<b>17</b>	-	-	60
Less :Re-insurance Ceded	7,687	2,253	<b>9,941</b>	529	-	16	333	324	2,956	(0)	<b>3,280</b>	46,679	843	61,621
<b>Net Claim Paid</b>	<b>28,992</b>	<b>19,157</b>	<b>48,150</b>	<b>278</b>	-	<b>296</b>	<b>894</b>	<b>1,626</b>	<b>45,266</b>	<b>1</b>	<b>46,893</b>	<b>15,562</b>	<b>3,354</b>	<b>1,15,425</b>
Add Claims Outstanding at the end of the year	2,024	17,713	<b>19,737</b>	109	-	218	(619)	311	(3,311)	14	<b>(2,986)</b>	(6,444)	477	10,492
Less Claims Outstanding at the beginning of the year	0	0	<b>0</b>	(0)	-	0	(0)	0	(0)	0	<b>1</b>	(0)	(0)	0
<b>Net Incurred Claims</b>	<b>31,016</b>	<b>36,870</b>	<b>67,886</b>	<b>387</b>	-	<b>514</b>	<b>275</b>	<b>1,936</b>	<b>41,955</b>	<b>15</b>	<b>43,906</b>	<b>9,118</b>	<b>3,831</b>	<b>1,25,917</b>

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2021													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims Paid (Direct)</b>														
- In India	36,680	21,411	<b>58,090</b>	764	-	312	1,227	1,950	48,205	1	<b>50,155</b>	62,241	4,197	1,76,987
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>36,680</b>	<b>21,411</b>	<b>58,090</b>	<b>764</b>	-	<b>312</b>	<b>1,227</b>	<b>1,950</b>	<b>48,205</b>	<b>1</b>	<b>50,155</b>	<b>62,241</b>	<b>4,197</b>	<b>1,76,987</b>
Estimates of IBNR and IBNER at the end of the period (net)	66	10,847	<b>10,913</b>	9	-	28	21	(69)	(5,232)	7	<b>(5,295)</b>	(1,024)	97	4,750
Estimates of IBNR and IBNER at the beginning of the period (net)	(0)	0	<b>(0)</b>	0	-	(0)	(0)	(0)	0	(0)	<b>0</b>	0	0	0



(₹ In Lakhs)

Particulars	PERIOD ENDED 31ST DECEMBER 2021													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>														
Direct claims	98,443	60,133	<b>1,58,576</b>	2,615	-	1,234	1,307	4,887	1,58,039	7	<b>1,62,933</b>	83,459	9,527	4,19,651
Add :Re-insurance accepted	-	-	-	75	-	-	-	-	17	-	17	-	-	92
Less :Re-insurance ceded	22,499	6,652	<b>29,151</b>	1,965	-	63	342	589	17,591	-	<b>18,180</b>	62,655	2,499	1,14,855
<b>Net Claim Paid</b>	<b>75,944</b>	<b>53,481</b>	<b>1,29,425</b>	<b>725</b>	-	<b>1,171</b>	<b>965</b>	<b>4,298</b>	<b>1,40,465</b>	<b>7</b>	<b>1,44,770</b>	<b>20,804</b>	<b>7,028</b>	<b>3,04,888</b>
Add Claims Outstanding at the end of the year	19,380	6,14,877	<b>6,34,257</b>	1,573	-	1,527	2,738	5,370	19,687	91	<b>25,148</b>	16,201	9,024	6,90,468
Less Claims Outstanding at the beginning of the year	15,212	5,45,693	<b>5,60,905</b>	1,717	-	942	2,767	3,922	20,934	62	<b>24,918</b>	24,616	6,296	6,22,161
<b>Net Incurred Claims</b>	<b>80,112</b>	<b>1,22,665</b>	<b>2,02,777</b>	<b>581</b>	-	<b>1,756</b>	<b>936</b>	<b>5,746</b>	<b>1,39,218</b>	<b>36</b>	<b>1,45,000</b>	<b>12,389</b>	<b>9,756</b>	<b>3,73,195</b>

(₹ In Lakhs)

Particulars	PERIOD ENDED 31ST DECEMBER 2021													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims Paid (Direct)</b>														
- In India	98,443	60,133	<b>1,58,576</b>	2,615	-	1,234	1,307	4,887	1,58,039	7	<b>1,62,933</b>	83,459	9,527	<b>4,19,651</b>
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>98,443</b>	<b>60,133</b>	<b>1,58,576</b>	<b>2,615</b>	-	<b>1,234</b>	<b>1,307</b>	<b>4,887</b>	<b>1,58,039</b>	<b>7</b>	<b>1,62,933</b>	<b>83,459</b>	<b>9,527</b>	<b>4,19,651</b>
Estimates of IBNR and IBNER at the end of the period (net)	9,172	3,76,592	<b>3,85,764</b>	386	-	636	936	2,169	14,037	48	<b>16,254</b>	7,119	2,480	<b>4,13,575</b>
Estimates of IBNR and IBNER at the beginning of the period (net)	8,795	3,22,822	<b>3,31,617</b>	367	-	533	742	2,267	17,655	24	<b>19,946</b>	8,242	2,117	<b>3,63,564</b>



(₹ In Lakhs)

Particulars	PERIOD ENDED 31ST DECEMBER 2020													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims paid</b>														
Direct claims	80,334	30,184	1,10,518	2,980	-	612	168	3,965	1,04,194	109	1,08,267	1,47,702	9,475	3,79,722
Add :Re-insurance accepted	-	-	-	23	7	-	-	60	74	-	134	-	-	165
Less :Re-insurance ceded	24,425	4,002	28,426	2,081	-	31	32	1,403	24,443	35	25,881	1,10,622	4,714	1,71,788
<b>Net Claim Paid</b>	<b>55,909</b>	<b>26,182</b>	<b>82,092</b>	<b>923</b>	<b>7</b>	<b>581</b>	<b>136</b>	<b>2,621</b>	<b>79,825</b>	<b>74</b>	<b>82,520</b>	<b>37,080</b>	<b>4,760</b>	<b>2,08,099</b>
Add Claims Outstanding at the end of the year	19,310	5,18,280	5,37,590	2,175	2	1,684	2,812	4,465	22,917	68	27,450	29,823	6,310	6,07,846
Less Claims Outstanding at the beginning of the year	18,314	4,27,463	4,45,777	2,169	8	1,483	1,913	3,555	14,823	120	18,498	42,644	6,818	5,19,310
<b>Net Incurred Claims</b>	<b>56,906</b>	<b>1,16,999</b>	<b>1,73,905</b>	<b>929</b>	<b>1</b>	<b>782</b>	<b>1,034</b>	<b>3,530</b>	<b>87,919</b>	<b>23</b>	<b>91,472</b>	<b>24,259</b>	<b>4,253</b>	<b>2,96,636</b>

(₹ In Lakhs)

Particulars	PERIOD ENDED 31ST DECEMBER 2020													
	Motor-OD	Motor-TP	Motor-Total	Engineering	Aviation	Workmen Compensation	Public/Product Liability	Personal Accident	Health (Excl Travel)	Travel Insurance	Total Health (Incl PA & Travel)	Crop	Other Miscellaneous	Total Miscellaneous
<b>Claims Paid (Direct)</b>														
- In India	80,334	30,184	1,10,518	2,980	-	612	168	3,965	1,04,194	109	1,08,267	1,47,702	9,475	3,79,722
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>80,334</b>	<b>30,184</b>	<b>1,10,518</b>	<b>2,980</b>	<b>-</b>	<b>612</b>	<b>168</b>	<b>3,965</b>	<b>1,04,194</b>	<b>109</b>	<b>1,08,267</b>	<b>1,47,702</b>	<b>9,475</b>	<b>3,79,722</b>
Estimates of IBNR and IBNER at the end of the period (net)	8,373	3,10,771	3,19,144	422	-	1,067	925	2,483	16,444	32	18,960	17,063	2,204	3,59,785
Estimates of IBNR and IBNER at the beginning of the period (net)	8,006	2,67,636	2,75,643	453	-	979	734	2,698	9,323	62	12,083	1,770	1,987	2,93,649





**PERIODIC DISCLOSURES**

FORM NL-6 (A) -COMMISSION SCHEDULE

**COMMISSION**

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2021			PERIOD ENDED 31ST DECEMBER 2021		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Commission & Remuneration	449	1	449	1,466	6	1,472
Rewards	201	1	202	585	3	588
Distribution fees	-	-	-	-	-	-
<b>Gross Commission</b>	<b>650</b>	<b>2</b>	<b>652</b>	<b>2,051</b>	<b>9</b>	<b>2,060</b>
Add: Commission on Re-insurance Accepted	0	2	2	6	5	11
Less: Commission on Re-insurance Ceded	473	40	512	1,324	100	1,424
<b>Net Commission</b>	<b>177</b>	<b>(36)</b>	<b>142</b>	<b>733</b>	<b>(86)</b>	<b>647</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Individual Agents	218	1	219	619	5	624
Corporate Agents (Banks / FII / HFC)	(0)	-	(0)	-	-	-
Corporate Agents (Others)	(0)	-	(0)	-	-	-
Insurance Brokers	431	1	432	1,429	4	1,433
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	1	-	1	3	-	3
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>650</b>	<b>2</b>	<b>652</b>	<b>2,051</b>	<b>9</b>	<b>2,060</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>						
- In India	650	2	652	2,051	9	2,060
- Outside India	-	-	-	-	-	-

**COMMISSION**

(₹ In Lakhs)

Particulars	QUARTER ENDED 31ST DECEMBER 2020			PERIOD ENDED 31ST DECEMBER 2020		
	Marine Cargo	Marine Hull	Total	Marine Cargo	Marine Hull	Total
<b>Commission paid</b>						
Commission & Remuneration	321	5	326	883	17	900
Rewards	99	1	101	274	4	278
Distribution fees	-	-	-	-	-	-
<b>Gross Commission</b>	<b>420</b>	<b>7</b>	<b>427</b>	<b>1,157</b>	<b>21</b>	<b>1,178</b>
Add: Commission on Re-insurance Accepted	3	-	3	7	-	7
Less: Commission on Re-insurance Ceded	352	24	376	760	35	795
<b>Net Commission</b>	<b>72</b>	<b>(17)</b>	<b>54</b>	<b>405</b>	<b>(14)</b>	<b>390</b>
<b>Break-up of the expenses (Gross) incurred to procure business:</b>						
Individual Agents	152	4	156	370	11	381
Corporate Agents (Banks / FII / HFC)	0	-	0	1	-	1
Corporate Agents (Others)						
Insurance Brokers	268	3	271	784	10	794
Direct Business (Online)	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-
Insurance Marketing Firm	1	-	1	2	-	2
Common Service Centers	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>420</b>	<b>7</b>	<b>427</b>	<b>1,157</b>	<b>21</b>	<b>1,178</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>						
- In India	420	7	427	1,157	21	1,178
- Outside India	-	-	-	-	-	-





























## PERIODIC DISCLOSURES

### FORM NL-8-SHARE CAPITAL SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2021	AS AT 31ST DECEMBER 2020
1	Authorised Capital 400000000 Equity Shares of ₹ 10 each (Previous Year 400000000 Equity Shares of ₹ 10 each)	40,000	40,000
2	Issued Capital 280254362 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	28,025	27,422
3	Subscribed Capital 280254362 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	28,025	27,422
4	Called up Capital 280254362 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	28,025	27,422
	Less: Calls unpaid		
	Add: Equity Shares forfeited (amount originally paid up)	-	-
	Less: Par Value of Equity Shares bought back	-	-
	Less: Preliminary Expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
5	Paid up Capital 280254362 Equity Shares of ₹ 10 each (Previous Year 274218300 Equity Shares of ₹ 10 each)	28,025	27,422
	<b>TOTAL</b>	<b>28,025</b>	<b>27,422</b>

## PERIODIC DISCLOSURES

### FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

#### PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	AS AT 31ST DECEMBER 2021		AS AT 31ST DECEMBER 2020	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	14,29,29,725	51	13,98,51,333	51
· Foreign	13,73,24,637	49	13,43,66,967	49
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	-	-	-	-
<b>TOTAL</b>	<b>28,02,54,362</b>	<b>100</b>	<b>27,42,18,300</b>	<b>100</b>

DETAILS OF EQUITY HOLDING OF INSURERS

## PART A:

PARTICULARS OF THE SHREHOLDING PATTERN OF THE IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED  
AS AT QUARTER ENDED 31ST DECEMBER, 2021

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	<b>(i) Indian Farmers Fertiliser Cooperative Ltd. and its nominees</b>	1	142929725	51	14292.97	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
v)	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	<b>(i) Tokio Marine Asia Pte. Ltd.</b>	1	137324637	49	13732.46	-	-	61943945	45.11
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
<b>1.1)</b>	<b>Institutions</b>								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FI belonging to Foreign Promoter	-	-	-	-	-	-	-	-
vi)	FI belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>1.2)</b>	<b>Central Government/State Government(s)/President of India</b>								
<b>1.3)</b>	<b>Non-Institutions</b>								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others	-	-	-	-	-	-	-	-
	Trusts	-	-	-	-	-	-	-	-
	Non Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>2</b>	<b>280254362</b>	<b>100</b>	<b>28025.43</b>	<b>0</b>	<b>0</b>	<b>61943945</b>	<b>22.1</b>

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

**PART B:**

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i) Cooperative Societies	34998	414359	67.27	42667.55	-	-	-	-
	(ii) Cooperative Banks	334	12425	11.33	7189.25	-	-	-	-
	(iii) Federations	29	24537	21.40	13574.10	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
v)	Persons acting in Concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>	-	-	-	-	-	-	-	-
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate	-	-	-	-	-	-	-	-
	(i)	-	-	-	-	-	-	-	-
	(ii)	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B</b>	<b>Non Promoters</b>	-	-	-	-	-	-	-	-
<b>B.1</b>	<b>Public Shareholders</b>	-	-	-	-	-	-	-	-
<b>1.1)</b>	<b>Institutions</b>	-	-	-	-	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign Promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>1.2)</b>	<b>Central Government/State Government(s)/President of India</b>	-	-	-	-	-	-	-	-
<b>1.3)</b>	<b>Non-Institutions</b>	-	-	-	-	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others	-	-	-	-	-	-	-	-
	Trusts	-	-	-	-	-	-	-	-
	Non Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>35361</b>	<b>451321</b>	<b>100.00</b>	<b>63430.90</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## PERIODIC DISCLOSURES

### FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2021	AS AT 31ST DECEMBER 2020
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	<b>Share Premium</b>		
	Opening Balance	45,198	45,198
	Additions during the year	39,401	-
	Closing Balance	84,599	45,198
4	General Reserves	-	-
	Less: Amount utilized for Buy-back		
	Less: Amount utilized for issue of Bonus shares		
5	Catastrophe Reserve	12	12
6	Other Reserve	-	-
7	Balance of Profit in Profit and Loss Account	2,14,259	2,08,272
	<b>TOTAL</b>	<b>2,98,870</b>	<b>2,53,482</b>



## PERIODIC DISCLOSURES

### FORM NL-11-BORROWINGS SCHEDULE

(₹ In Lakhs)

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

#### Disclosure For Secured Borrowings

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

## PERIODIC DISCLOSURES

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

(₹ In Lakhs)

Particulars	NL - 12		NL - 12A		TOTAL	
	SHAREHOLDERS		POLICYHOLDERS		AS AT 31ST DECEMBER 2021	AS AT 31ST DECEMBER 2020
	AS AT 31ST DECEMBER 2021	AS AT 31ST DECEMBER 2020	AS AT 31ST DECEMBER 2021	AS AT 31ST DECEMBER 2020		
<b>LONG TERM INVESTMENTS</b>						
1 Government securities and Government guaranteed bonds including Treasury Bills	1,09,249	95,883	3,93,293	3,25,938	5,02,542	4,21,822
2 Other Approved Securities	-	4,450	-	15,128	-	19,578
3 Other Investments						
(a) Shares						
(i) Equity Shares	151	55	546	186	697	241
(ii) Preference Shares	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Debenture/ Bonds	10,475	5,357	37,710	18,210	48,185	23,567
(d) Investment Property - Real Estate	-	-	-	-	-	-
(e) Subsidiaries	11	11	39	39	50	50
(f) Other than approved investments						
Mutual Funds	61	51	219	172	280	223
Non Convertible Debenture	-	2,500	-	8,500	-	11,000
Less: Provision for diminution in the value of investments	-	(1,250)	-	(4,250)	-	(5,500)
(g) Other Securities - CD/ CP	-	-	-	-	-	-
4 Investments in Infrastructure & Housing	93,740	98,722	3,37,463	3,35,588	4,31,203	4,34,310
<b>SHORT TERM INVESTMENTS</b>						
1 Government securities and Government guaranteed bonds including Treasury Bills	13,512	643	48,642	2,186	62,154	2,829
2 Other Approved Securities	22,691	32,264	81,687	1,09,675	1,04,378	1,41,939
3 Other Investments						
(a) Shares						
(i) Equity Shares	-	-	-	-	-	-
(ii) Preference Shares	-	-	-	-	-	-
(b) Mutual Funds	4,369	2,070	15,726	7,036	20,095	9,105
(c) Debenture/ Bonds	5,573	569	20,062	1,935	25,635	2,504
(d) Investment Property - Real Estate	-	-	-	-	-	-
(e) Subsidiaries	-	-	-	-	-	-
(f) Other than approved investments						
Mutual Funds	-	-	-	-	-	-
Non Convertible Debenture	-	2,614	-	8,886	-	11,500
Less: Provision for diminution in the value of investments	-	(1,137)	-	(3,863)	-	(5,000)
(g) Other Securities - CD/ CP	2,705	-	9,739	-	12,444	-
4 Investments in Infrastructure & Housing	16,528	9,413	59,501	31,999	76,029	41,412
<b>TOTAL</b>	<b>2,79,065</b>	<b>2,52,216</b>	<b>10,04,627</b>	<b>8,57,364</b>	<b>12,83,692</b>	<b>11,09,580</b>

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

(₹ In Lakhs)

Particulars	SHAREHOLDERS		POLICYHOLDERS		TOTAL	
	AS AT 31ST DECEMBER 2021	AS AT 31ST DECEMBER 2020	AS AT 31ST DECEMBER 2021	AS AT 31ST DECEMBER 2020	AS AT 31ST DECEMBER 2021	AS AT 31ST DECEMBER 2020
<b>Long Term Investments</b>						
Book Value	2,13,536	2,05,725	7,68,724	6,99,325	9,82,260	9,05,049
Market Value	2,15,034	2,17,734	7,74,117	7,40,147	9,89,151	9,57,881
<b>Short Term Investments</b>						
Book Value	65,378	46,437	2,35,357	1,57,853	3,00,735	2,04,290
Market Value	65,520	45,185	2,35,871	1,53,597	3,01,391	1,98,782

**PERIODIC DISCLOSURES**  
**FORM NL-13-LOANS SCHEDULE**

(₹ In Lakhs)

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

**Provisions against Non-performing Loans**

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

**PERIODIC DISCLOSURES**

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

**FIXED ASSETS**

(₹ In Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2021	Additions during the Year	Adjustments during the Year	As at 31st December, 2021	Upto 31st March 2021	For the Year	On sales / adjustments	Upto 31st December, 2021	As at 31st December, 2021	As at 31st December, 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles:										
- Computer Software	7,499	826	1,161	7,164	5,496	990	1,161	5,325	1,839	2,093
Land - Freehold	378	-	-	378	-	-	-	-	378	378
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	123	-	-	123	22	2	-	24	99	101
Furniture & Fittings	6,387	1,497	5	7,879	3,477	363	5	3,835	4,044	2,005
Information Technology Equipment	10,335	1,894	3,527	8,702	8,620	1,094	3,522	6,192	2,510	1,430
Vehicles	296	18	-	314	108	27	-	135	179	159
Office Equipment	1,605	675	7	2,273	1,137	160	4	1,293	980	318
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>26,623</b>	<b>4,910</b>	<b>4,700</b>	<b>26,833</b>	<b>18,860</b>	<b>2,636</b>	<b>4,692</b>	<b>16,804</b>	<b>10,029</b>	<b>6,483</b>
Capital Work In Progress	1,218	3,401	270	4,349	-	-	-	-	4,349	1,790
<b>Grand Total</b>	<b>27,841</b>	<b>8,311</b>	<b>4,970</b>	<b>31,182</b>	<b>18,860</b>	<b>2,636</b>	<b>4,692</b>	<b>16,804</b>	<b>14,378</b>	<b>8,273</b>
Previous Period Total	22,697	4,380	719	26,358	16,093	1,998	6	18,085	8,273	

**PERIODIC DISCLOSURES****FORM NL-15-CASH AND BANK BALANCE SCHEDULE****(₹ In Lakhs)**

	<b>Particulars</b>	<b>AS AT 31ST DECEMBER 2021</b>	<b>AS AT 31ST DECEMBER 2020</b>
1	Cash (including cheques, drafts and stamps)	131	161
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	15,998	3,360
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>16,129</b>	<b>3,520</b>
	Balances with non-scheduled banks included in 2 above	-	-
	<b>Cash and Bank Balances</b>		
	In India	16,129	3,520
	Outside India	-	-

**Notes:**

1. Balance with Banks in current accounts above, includes Earmarked amount of ` 95 Lakhs (Previous year NIL) towards CSR activities.
2. Balance with Banks in current accounts above, includes Cheques in hand of ` 454 Lakhs (Previous year ` 289 Lakhs).
3. Balance with Banks in current accounts above, includes remittances in transit of ` 2,058 Lakhs (Previous year ` 982 Lakhs).

## PERIODIC DISCLOSURES

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

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2021	AS AT 31ST DECEMBER 2020
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	32,692	28,359
2	Application money for investments	-	-
3	Prepayments	1,026	501
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,571	-
6	Deposit towards Rent	1,079	1,022
7	Goods and Service Tax Recoverable	-	874
8	Others	5,182	1,887
	<b>TOTAL (A)</b>	<b>44,550</b>	<b>32,643</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments/ FDRs	31,523	30,820
2	Outstanding Premiums	1,15,629	1,69,988
	Less : Provisions for doubtful	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	33,200	22,252
	Less : Provisions for doubtful	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	1,893	2,120
	Add: Investment Income accruing on unclaimed amount	508	596
8	Deposit with Reserve Bank of India	-	-
9	Unsettled Investment contract receivable	-	-
	<b>TOTAL (B)</b>	<b>1,82,753</b>	<b>2,25,776</b>
	<b>TOTAL (A+B)</b>	<b>2,27,303</b>	<b>2,58,419</b>

## PERIODIC DISCLOSURES

### FORM NL-17-CURRENT LIABILITIES SCHEDULE

(₹ In Lakhs)

	Particulars	AS AT 31ST DECEMBER 2021	AS AT 31ST DECEMBER 2020
1	Agents' Balances	7,209	6,265
2	Balances due to other insurance companies (including reinsurers)	1,04,350	1,23,631
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	75,700	77,961
	(b) for Other Policies	-	-
5	Unallocated Premium	5,291	7,025
6	Sundry creditors	11,510	10,768
7	Due to subsidiaries/ holding company	20	28
8	Claims Outstanding	7,07,816	6,21,298
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of Policyholders	1,889	2,117
11	Income accrued on Unclaimed amounts	508	596
12	Interest payable on debentures/bonds	-	-
13	Goods & Service Tax Liabilities	3,748	-
14	Deposit towards Claim Settlement	7,009	-
15	Deposit Premium	9,013	7,261
16	Unsettled Investment contract payable	-	-
	<b>TOTAL</b>	<b>9,34,063</b>	<b>8,56,950</b>



**PERIODIC DISCLOSURES**  
**FORM NL-18-PROVISIONS SCHEDULE**

(₹ In Lakhs)

	<b>Particulars</b>	<b>AS AT 31ST DECEMBER 2021</b>	<b>AS AT 31ST DECEMBER 2020</b>
1	Reserve for Unexpired Risk	2,76,960	2,40,777
2	Reserve for Premium Deficiency	-	-
3	Provision for Taxation (less advance tax paid and taxes deducted at source)	-	1,120
4	Provision for Employee Benefits	6,238	5,393
5	Others	-	-
	<b>TOTAL</b>	<b>2,83,198</b>	<b>2,47,290</b>

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

(₹ In Lakhs)

	<b>Particulars</b>	<b>AS AT 31ST DECEMBER 2021</b>	<b>AS AT 31ST DECEMBER 2020</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>

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

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

Analytical Ratios for Non-Life companies					
S.No.	Particulars	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020
1	Gross Direct Premium Growth Rate *	-11.88%	-1.95%	9.40%	3.84%
2	Gross Direct Premium to Net Worth Ratio (In Times)	NA	1.93	NA	2.29
3	Growth rate of Net Worth	NA	16.37%	NA	15.20%
4	Net Retention Ratio *	73.82%	67.66%	56.98%	59.14%
5	Net Commission Ratio *	6.91%	6.03%	2.49%	4.01%
6	Expense of Management to Gross Direct Premium Ratio *	23.36%	19.22%	16.74%	15.58%
7	Expense of Management to Net Written Premium Ratio *	25.77%	22.14%	19.05%	18.10%
8	Net Incurred Claims to Net Earned Premium *	90.79%	93.89%	88.59%	84.39%
9	Claims paid to claims provisions *	11.05%	17.61%	11.10%	19.07%
10	Combined Ratio *	116.56%	116.03%	107.65%	102.49%
11	Investment Income Ratio	2.71%	6.51%	1.68%	5.50%
12	Technical Reserves to Net Premium Ratio (In Times) *	NA	2.26	NA	2.23
13	Underwriting Balance Ratio *	-17.06%	-17.28%	-7.08%	-3.78%
14	Operating Profit Ratio	1.27%	-2.35%	4.22%	9.05%
15	Liquid Assets to liabilities ratio (In Times)	NA	0.32	NA	0.24
16	Net earning ratio	5.41%	2.09%	6.12%	9.06%
17	Return on Net worth ratio	NA	2.79%	NA	12.49%
18	Available Solvency Margin (ASM) to Required Solvency Margin (RSM) Ratio	NA	1.74	NA	1.75
19	NPA Ratio				
	Gross NPA Ratio	NA	0.00%	NA	2.01%
	Net NPA Ratio	NA	0.00%	NA	1.08%
20	Debt Equity Ratio	NA	0.00%	NA	0.00%
21	Debt Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%
22	Interest Service Coverage Ratio	0.00%	0.00%	0.00%	0.00%
23	Earnings per share	NA	3.31	NA	12.79
24	Book value per share	NA	116.64	NA	102.44

**\* Segmental Reporting**

	Particulars	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio	Expense of Management to Net Written Premium Ratio	Net Incurred Claims to Net Earned Premium	Claims paid to claims provisions	Combined Ratio	Technical Reserves to Net Premium Ratio (In Times)	Underwriting Balance Ratio
	<b>Fire</b>										
	Current Period	14.50%	15.63%	-38.48%	11.87%	-22.37%	69.74%	29.66%	47.37%	1.61	67.63%
	Previous Period	60.81%	7.68%	-90.89%	11.42%	-76.81%	76.98%	24.66%	0.18%	2.54	98.65%
	<b>Marine</b>										
	Current Period	63.47%	48.50%	7.19%	19.10%	23.31%	112.77%	61.10%	136.08%	1.26	-40.82%
	Previous Period	-17.21%	52.12%	6.56%	17.92%	20.65%	69.08%	39.90%	89.72%	1.39	8.06%
	<b>Miscellaneous</b>										
	Current Period	-5.19%	76.47%	7.42%	20.27%	23.54%	94.02%	17.16%	117.56%	2.30	-18.53%
	Previous Period	0.15%	66.18%	5.44%	16.02%	19.53%	84.75%	18.77%	104.28%	2.24	-5.70%
	<b>Total</b>										
	Current Period	-1.95%	67.66%	6.03%	19.22%	22.14%	93.89%	17.61%	116.03%	2.26	-17.28%
	Previous Period	3.84%	59.14%	4.01%	15.58%	18.10%	84.39%	19.07%	102.49%	2.23	-3.78%
	<b>Marine Cargo</b>										
	Current Period	62.31%	53.21%	8.19%	20.78%	24.31%	110.68%	65.90%	134.99%	1.19	-40.22%
	Previous Period	-21.70%	55.10%	6.98%	19.05%	21.07%	70.34%	38.91%	91.41%	1.30	6.27%
	<b>Marine Hull</b>										
	Current Period	76.95%	2.88%	-172.00%	1.08%	-156.00%	250.00%	26.59%	94.00%	14.72	-80.36%
	Previous Period	149.45%	16.96%	-9.55%	4.75%	4.53%	24.71%	45.33%	29.24%	4.78	70.70%
	<b>Marine Total</b>										
	Current Period	63.47%	48.50%	7.19%	19.10%	23.31%	112.77%	61.10%	136.08%	1.26	-40.82%
	Previous Period	-17.21%	52.12%	6.56%	17.92%	20.65%	69.08%	39.90%	89.72%	1.39	8.06%
	<b>Motor-OD</b>										
	Current Period	1.64%	84.74%	17.73%	31.84%	33.85%	78.59%	94.68%	112.44%	0.90	-13.10%
	Previous Period	-0.71%	74.88%	17.05%	29.50%	31.14%	70.20%	80.77%	101.34%	0.93	-4.91%
	<b>Motor-TP</b>										
	Current Period	9.51%	94.64%	1.72%	17.13%	17.84%	84.97%	9.52%	102.81%	5.20	-2.08%
	Previous Period	-0.44%	94.67%	1.57%	15.28%	15.66%	89.96%	6.02%	105.62%	4.83	-5.20%
	<b>Motor-Total</b>										
	Current Period	5.78%	90.13%	8.58%	23.84%	24.70%	82.33%	11.83%	107.03%	3.36	-6.64%
	Previous Period	-0.57%	85.28%	8.02%	22.03%	22.11%	82.38%	9.10%	104.48%	3.21	-5.09%
	<b>Engineering</b>										
	Current Period	20.13%	15.04%	27.28%	17.15%	43.37%	42.56%	29.59%	85.93%	1.95	14.58%
	Previous Period	9.51%	16.42%	-29.31%	15.68%	-15.23%	72.24%	36.04%	57.01%	2.62	42.24%

	<b>Aviation</b>										
	Current Period	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%
	Previous Period	-64.23%	0.12%	1000.00%	2.34%	1000.00%	63.06%	91.10%	1063.06%	178.00	30.57%
	<b>Workmen Compensation</b>										
	Current Period	24.10%	94.98%	20.85%	35.91%	37.01%	60.39%	88.17%	97.40%	1.06	-0.62%
	Previous Period	15.63%	95.00%	18.80%	32.02%	32.91%	33.32%	29.02%	66.23%	1.24	30.96%
	<b>Public/Product Liability</b>										
	Current Period	11.00%	63.02%	31.87%	33.99%	47.93%	38.69%	36.75%	86.63%	1.63	7.65%
	Previous Period	34.24%	57.20%	26.29%	29.15%	40.37%	56.92%	7.44%	97.29%	1.83	-10.08%
	<b>Personal Accident</b>										
	Current Period	-0.30%	92.94%	12.35%	29.30%	28.46%	75.98%	61.83%	104.44%	1.23	-10.59%
	Previous Period	15.28%	89.03%	10.24%	23.14%	24.32%	55.07%	51.87%	79.39%	1.27	17.35%
	<b>Health (Excl Travel)</b>										
	Current Period	-2.17%	90.14%	4.55%	19.49%	20.66%	134.71%	105.82%	155.37%	0.63	-57.08%
	Previous Period	28.33%	83.97%	4.77%	16.82%	18.85%	94.26%	108.45%	113.11%	0.69	-15.62%
	<b>Travel Insurance</b>										
	Current Period	204.70%	65.57%	11.25%	22.13%	27.50%	53.73%	9.43%	81.23%	1.51	13.43%
	Previous Period	-85.23%	93.18%	13.29%	26.25%	27.37%	46.61%	83.97%	73.98%	2.30	32.43%
	<b>Total Health (Incl PA &amp; Travel)</b>										
	Current Period	-1.99%	90.33%	5.14%	20.10%	21.25%	130.66%	98.66%	151.91%	0.68	-53.87%
	Previous Period	27.16%	84.28%	5.12%	17.21%	19.21%	91.72%	97.57%	110.92%	0.72	-13.47%
	<b>Crop</b>										
	Current Period	-44.25%	21.76%	-21.21%	3.51%	-5.10%	71.63%	43.96%	66.52%	1.05	33.41%
	Previous Period	-17.64%	20.92%	-16.13%	2.95%	-2.05%	97.30%	81.55%	95.25%	1.22	5.12%
	<b>Other Miscellaneous</b>										
	Current Period	79.54%	60.04%	21.16%	27.35%	37.28%	62.24%	43.50%	99.52%	1.10	-22.69%
	Previous Period	8.70%	41.53%	12.72%	18.77%	26.84%	48.45%	46.93%	75.29%	1.55	21.31%
	<b>Total Miscellaneous</b>										
	Current Period	-5.19%	76.47%	7.42%	20.27%	23.54%	94.02%	17.16%	117.56%	2.30	-18.53%
	Previous Period	0.15%	66.18%	5.44%	16.02%	19.53%	84.75%	18.77%	104.28%	2.24	-5.70%

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

Insurel IFFCO TOKIO General Insurance Co.Ltd.

For the Quarter Ending: 31st December 2021

**PART - A - Related Party Transactions**

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	QUARTER ENDED 31ST DECEMBER 2021	PERIOD ENDED 31ST DECEMBER 2021	QUARTER ENDED 31ST DECEMBER 2020	PERIOD ENDED 31ST DECEMBER 2020
1	Indian Farmers Fertiliser Cooperative Ltd	Promoters with more than 20% voting rights	Premium collected from direct business	841.85	7,063.00	1,144.06	7,026.42
			Claims paid on direct basis	1,159.74	1,260.52	309.64	896.24
			Payment of Rent and other expenses	623.40	1,777.25	455.34	1,661.78
			Deposit of Insurance Premium	-	25.00	-	25.00
2	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	369.97	552.77	23.82	323.76
			Deposit of Insurance Premium	-	1.00	-	1.00
			Claims paid on direct basis	19.55	69.58	51.42	64.05
			Payment of Rent and other expenses	8.73	14.80	89.51	129.71
3	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,300.31	4,277.85	1,320.69	3,665.43
			Commission Earned on Premium Ceded	343.11	1,132.95	433.75	1,020.19
			Losses Recovered from Re-insurer	490.59	2,785.90	618.96	1,098.21
4	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	Losses Recovered (/ Claim Paid to) from Re-insurer	-	-	(19.97)	(269.61)
5	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	1,284.92	4,977.53	1,217.01	5,196.37
			Commission Earned on Premium Ceded	202.10	784.96	123.38	552.31
			Losses Recovered from Re-insurer	351.88	1,312.78	359.85	859.58
			Claim/Reimbursement of Expenses	0.67	0.67	-	-
			Payment of Fee	0.17	5.45	1.48	1.48

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

6	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	2.44	45.78	13.30	22.06
			Commission Earned on Premium Ceded	0.26	1.80	1.36	1.87
			Losses Recovered from Re-insurer	0.03	0.03	-	-
7	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	Premium on Cession of Re-insurance Premium	102.52	427.86	66.13	376.73
			Commission Earned on Premium Ceded	21.25	72.96	15.13	42.90
			Losses Recovered from Re-insurer	-	3.33	-	-
8	Tokio Marine Insurans(Malaysia) Berhad	Associate of Promoters with more than 20%	Payment of Fee	1.76	3.05	0.40	1.31
			Claim/Reimbursement of Expenses	-	-	0.00	1.18
9	TM Claims Services Inc	Associate of Promoters with more than 20%	Claim/Reimbursement of Expenses	32.24	32.24	2.78	24.89
			Payment of Fee	14.01	37.48	3.26	13.76
10	Tokio Marine Management Austalasia Pty. Ltd.	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	2.51	-	-
11	TM Claim Service Asia PTE Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	3.85	3.85	9.07	9.07
12	Baoviet Tokio Marine Insurance Company Limited-Ho Chi Minh Branch	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	4.28
13	IFFCO Ebazar Ltd	Associate of Promoters with more than 20% Voting rights	Premium collected from direct business	(0.20)	39.28	(0.02)	33.29
			Claims paid on direct basis	6.63	27.64	23.51	44.45
			Payment of Rent and other expenses	-	0.10	0.06	1.10
			Payment of Commission	0.10	0.46	0.08	0.08
14	The Tokio Marine Claim Services Co Ltd	Associate of Promoters with more than 20%	Payment of Fee	(0.00)	0.97	-	-
			Claim/Reimbursement of Expenses	0.51	0.51	-	-

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

15	Tokio Marine Newa Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	0.51	0.51
16	Tokio Marine Safety Insurance (Thailand) Public	Associate of Promoters with more than 20%	Payment of Fee	-	-	0.34	1.00
			Claim/Reimbursement of Expenses	-	-	1.41	1.41
17	The Tokio Marine and Fire Insurance Company (Hong Kong) Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	-	-	-	0.47
18	Tokio Marine Insurance Vietnam Company Limited	Associate of Promoters with more than 20% Voting rights	Payment of Fee	7.65	13.51	(0.47)	-
19	PT Asuransi Tokio Marine Indonesia	Associate of Promoters with more than 20%	Payment of Fee	0.13	0.27	3.26	3.26
			Claim/Reimbursement of Expenses	0.23	0.23	4.12	8.05
20	IFFCO Kisan Sanchar Ltd.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	16.90	70.70	16.51	41.41
			Claims paid on direct basis	16.22	47.95	9.80	32.39
			Payment of Rent and other expenses	20.02	43.96	23.69	47.29
21	IFFCO Kisan Finance Limited	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	30.65	115.78	14.17	44.57
			Claims paid on direct basis	46.02	126.61	15.93	21.58
22	K. Srinivasa Gowda	Chairman	Honorarium Charges	4.50	13.50	4.50	13.50
			Payment of Rent and other expenses	21.39	62.65	19.54	55.31
23	IFFCO KISAN LOGISTICS LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	10.49	11.40	10.11	11.00
24	IFFCO MC CROP SCIENCE LTD.	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	8.77	58.63	27.00	85.69
			Claims paid on direct basis	16.74	34.54	3.74	14.99
25	IFFCO KISAN SEZ LTD	Associate of Promoters with more than 20% Voting rights	Premium accounted from direct business	5.57	6.83	6.35	7.84
			Claims paid on direct basis	-	-	0.54	0.54
26	INDIAN FARM FORESTRY	Associate of Promoters with	Premium accounted from direct business	3.73	26.05	2.76	24.94





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

**PART - B - Related Party Transaction Balances - As at the end of the Quarter Ending 31st December 2021**

(₹ In Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If secured, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received.	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Indian Potash Limited	Associate of Promoters with more than 20% Voting rights	5.09	Receivable	Unsecured	No	-	-
2	Tokio Marine & Nichido Fire Insurance Co Ltd	Associate of Promoters with more than 20% Voting rights	2,141.09	Payable	Unsecured	No	-	-
3	Tokio Marine Klin Singapore Pte Ltd	Associate of Promoters with more than 20% Voting rights	260.75	Payable	Unsecured	No	-	-
4	Tokio Marine Insurance Singapore Ltd.	Associate of Promoters with more than 20% Voting rights	1,346.69	Payable	Unsecured	No	-	-
5	Tokio Marine Europe Insurance Ltd.	Associate of Promoters with more than 20% Voting rights	1.16	Payable	Unsecured	No	-	-
6	Tokio Marine Kiln Syndicate	Associate of Promoters with more than 20% Voting rights	19.62	Payable	Unsecured	No	-	-
7	Tokio Marine HCC	Associate of Promoters with more than 20% Voting rights	268.15	Payable	Unsecured	No	-	-
8	K. Srinivasa Gowda	Chairman	110.40	Receivable	Unsecured	No	-	-
9	IFFCO TOKIO Insurance Services Ltd	IFFCO TOKIO Insurance Services Ltd	20.28	Payable	Unsecured	No	-	-

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

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

**STATEMENT OF ADMISSIBLE ASSETS: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED**  
As at 31st December, 2021

Name of Insurer : IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED			
Registration Number :106			
Date of Registration: 4.12.2000			
Classification : Business within India / Total Business (All Business underwritten in India)			
(₹ In Lakhs)			
Particulars	Policyholder's A/C	Shareholder's A/C	Total
<b>Investments</b>			
Investments Shareholder' SCH 8	-	2,79,065.36	2,79,065.36
Policyholders' SCH 8A	10,04,626.62	-	10,04,626.62
<b>Total Investments as per BS.....(A)</b>	<b>10,04,626.62</b>	<b>2,79,065.36</b>	<b>12,83,691.99</b>
Inadmissible investment assets as per Clause (1) of Schedule I....(B)	-	-	-
<b>Fixed Assets</b>			
<b>Fixed assets as per BS.....(C)</b>	-	14,377.73	14,377.73
Inadmissible Fixed assets as per Clause (1) of Schedule I.....(D)	-	4,044.30	4,044.30
<b>Current Assets</b>			
Cash & Bank Balance as per BS....(E)	-	16,129.18	16,129.18
Advances and Other assets as per BS.....(F)	-	2,27,302.96	2,27,302.96
<b>Total Current Assets as per BS.....(G)=(E)+(F)</b>	-	<b>2,43,432.14</b>	<b>2,43,432.14</b>
Inadmissible Current assets as per Clause (1) of Schedule-I .....(H)	-	14,690.41	14,690.41
<b>Loans</b>			
Loans as per BS.....(I)	-	-	-
<b>Fair Value Change Account subject to minimum of zero...(J)</b>	-	(145.01)	(145.01)
<b>Total Assets as per BS.....(K) = (A) + (C) + (G) + (I) (Excluding current liabilities and provisions)</b>	<b>10,04,626.62</b>	<b>5,36,875.23</b>	<b>15,41,501.86</b>
Total Inadmissible assets.....(L)=(B)+(D)+(H)+(J)	-	18,589.70	18,589.70
<b>Total Admissible assets for Solvency ... (K) - (L) (Excluding current liabilities and provisions)</b>	<b>10,04,626.62</b>	<b>5,18,285.53</b>	<b>15,22,912.15</b>

(₹ In Lakhs)

Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
<b>Inadmissible Fixed assets</b>			
(a) Furniture & Fixture	-	4,044.30	4,044.30
<b>Total</b>	-	<b>4,044.30</b>	<b>4,044.30</b>
<b>Inadmissible current assets</b>			
(a) Agents' and Intermediaries' balances and outstanding premium in India, to the extent they are not realized within a period of 30 days.	-	31.86	31.86
(b) Premium receivables relating to State/ Central government sponsored schemes, to the extent they are not realized within a period of 270 days.	-	8,814.70	8,814.70
(c) Co-insurer's balances outstanding for more than 90 days	-	4,867.53	4,867.53
(d) Balances of Indian Reinsurers and Foreign Reinsurers having branches in India outstanding for more than 365 days.	-	-	-
(e) Other Reinsurer's balances outstanding for more than 180 days.	-	972.79	972.79
(f) Excess of Asset Over Unclaimed amount of Policyholders.	-	3.53	3.53
<b>Total</b>	-	<b>14,690.41</b>	<b>14,690.41</b>

PERIODIC DISCLOSURES

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

FORM IRDAI-GI-TR

Insurance Regulatory and Development Authority of India

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

STATEMENT OF LIABILITIES: IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED

As at 31st December, 2021

Name of Insurer : IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED

Registration Number :106

Date of Registration: 4.12.2000

Classification : Business within India / Total Business (All Business underwritten in India)

(₹ In Lakhs)

Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR)....(a)	3,72,306.73	2,76,960.40
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)...(c)=(a)+(b)	<b>3,72,306.73</b>	<b>2,76,960.40</b>
Outstanding Claim Reserve (other than IBNR reserve)...(d)	4,98,049.51	2,91,277.64
IBNR Reserve....(e)	4,95,801.09	4,16,538.74
<b>Total Reserves for Technical Liabilities....(f)=(c)+(d)+(e)</b>	<b>13,66,157.33</b>	<b>9,84,776.77</b>

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

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

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

<b>Name of Insurer: IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED</b> <b>Registration Number: 106</b> <b>Date of Registration: 4.12.2000</b> <b>Classification : Business within India / Total Business (All Business underwritten in India)</b>
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**REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 31ST DECEMBER 2021**

*(₹ In Lakhs)*

Item No	Line of Business	Gross Premiums	Net Premiums	Gross Incurred claims	Net Incurred claims	RSM-1	RSM-2	RSM
1	Fire	99,708.98	14,778.85	46,507.85	6,146.22	9,970.90	6,976.18	9,970.90
2	Marine Cargo	20,840.11	10,857.55	15,807.24	9,600.31	2,500.81	2,880.09	2,880.09
3	Marine Hull	2,228.19	61.74	965.43	295.58	222.82	144.82	222.82
4	Motor	3,86,809.00	3,43,717.34	3,10,072.89	2,69,904.92	68,743.47	80,971.48	80,971.48
5	Engineering	12,001.62	1,846.43	5,335.28	699.12	1,200.16	800.29	1,200.16
6	Aviation	(47.43)	(38.03)	(1.70)	(1.70)	(4.74)	(0.26)	(0.26)
7	Liability	5,621.67	3,423.70	1,311.73	1,112.00	843.25	333.60	843.25
8	Health & PA	1,66,489.78	1,48,970.52	2,12,337.39	1,87,847.06	29,794.10	56,354.12	56,354.12
9	Miscellaneous	56,012.26	33,431.67	18,879.13	13,180.38	7,841.72	3,964.62	7,841.72
10	Crop	91,859.20	20,039.03	1,00,504.46	25,489.70	9,185.92	15,075.67	15,075.67
	<b>Total</b>	<b>8,41,523.38</b>	<b>5,77,088.79</b>	<b>7,11,719.69</b>	<b>5,14,273.60</b>	<b>1,30,298.41</b>	<b>1,67,500.60</b>	<b>1,75,359.95</b>

**PERIODIC DISCLOSURES**  
**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**

**TABLE IB : AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO**  
**As at 31st December, 2021**

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

<i>(₹ In Lakhs)</i>		
<b>Item</b>	<b>Description</b>	<b>Amount</b>
<b>(A)</b>	<b>Policyholder's FUNDS</b>	
	Available assets	10,04,626.62
	Deduct :	
(B)	Current Liabilities as per BS	7,07,816.38
(C)	Provisions as per BS	2,76,960.40
(D)	Other Liabilities	19,849.85
<b>(E)</b>	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>0.00</b>
	<b>Shareholder's FUNDS</b>	
(F)	Available Assets	5,18,285.53
	Deduct :	
(G)	Other Liabilities	2,12,634.66
<b>(H)</b>	<b>Excess in Shareholder's funds (F-G)</b>	<b>3,05,650.87</b>
<b>(I)</b>	<b>Total ASM ( E+H )</b>	<b>3,05,650.87</b>
<b>(J)</b>	<b>Total RSM</b>	<b>1,75,359.95</b>
<b>(K)</b>	<b>SOLVENCY RATIO ( Total ASM/ Total RSM)</b>	<b>1.74</b>

## FORM NL-27- PRODUCTS INFORMATION

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

Date: 1st October, 2021 to 31st December 2021

Products Information						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	IFFCO-Tokio Bharat Griha Raksha Policy	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0001V02202021	Fire	19(i) – Internal Tariff Rated	02-11-2021
2	IFFCO-Tokio Bharat Sookshma Udyam Suraksha Policy	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0002V02202021	Fire	19(i) – Internal Tariff Rated	02-11-2021
3	IFFCO-Tokio Bharat Laghu Udyam Suraksha Policy	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0003V02202021	Fire	19(i) – Internal Tariff Rated	02-11-2021
4	Industry Protector Insurance - Laghu Udyam	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0003V02202122	Miscellaneous	19(i) – Internal Tariff Rated	26-11-2021
5	Trade Protector Insurance Policy- laghu Udyam	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0001V02202122	Miscellaneous	19(i) – Internal Tariff Rated	26-11-2021
6	Office & Professional Establishment Protector- Laghu Udyam	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0002V02202122	Miscellaneous	19(i) – Internal Tariff Rated	26-11-2021
7	Industry Protector insurance Policy	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0006V03200304	Miscellaneous	19(ii) - Package or Customized Product	23-12-2021
8	Office & Professional Establishment Protector Insurance policy	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0001V03200203	Miscellaneous	19(ii) - Package or Customized Product	23-12-2021
9	Trade Protector insurance Policy	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106RP0016V03200102	Miscellaneous	19(ii) - Package or Customized Product	23-12-2021
10	Accidental Damage	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0003V02202122/A0010V01202122	Miscellaneous	19(i) – Internal Tariff Rated	26-11-2021
11	Snowfall Damage	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0003V02202122/A0011V01202122	Miscellaneous	19(i) – Internal Tariff Rated	26-11-2021
12	Additional Removal Debris	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0003V02202122/A0012V01202122	Miscellaneous	19(i) – Internal Tariff Rated	26-11-2021
13	Accidental Damage	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0002V02202122/A0013V01202122	Miscellaneous	19(i) – Internal Tariff Rated	26-11-2021
14	Snowfall Damage	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0002V02202122/A0014V01202122	Miscellaneous	19(i) – Internal Tariff Rated	26-11-2021
15	Additional Removal of Debris	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0002V02202122/A0015V01202122	Miscellaneous	19(i) – Internal Tariff Rated	26-11-2021
16	Accidental Damage	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0001V02202122/A0007V01202122	Miscellaneous	19(i) – Internal Tariff Rated	26-11-2021
17	Snowfall Damage	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0001V02202122/A0008V01202122	Miscellaneous	19(i) – Internal Tariff Rated	26-11-2021
18	Additional Removal of Debris	IFFCO-TOKIO/PRO/1008/2021-22	IRDAN106CP0001V02202122/A0009V01202122	Miscellaneous	19(i) – Internal Tariff Rated	26-11-2021

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

**PART - A**

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

**Registration Number: 106**

**Statement as on: 31-12-2021**

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

**(Business within India)**

**Periodicity of Submission: Quarterly**

**(Rs. in Lakhs)**

<b>Section I</b>			
<b>No</b>	<b>PARTICULARS</b>	<b>SCH ++</b>	<b>AMOUNT</b>
1	Investments (Shareholders)	8	2,79,065.36
	Investments (Policyholders)	8A	10,04,626.62
2	Loans	9	-
3	Fixed Assets	10	14,377.73
4	Current Assets		
	a. Cash & Bank Balance	11	16,129.18
	b. Advances & Other Assets	12	2,27,302.96
5	Current Liabilities		
	a. Current Liabilities	13	(9,34,062.70)
	b. Provisions	14	(2,83,198.58)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>3,24,240.57</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	14,377.73
3	Cash & Bank Balance (if any)	11	16,129.18
4	Advances & Other Assets (if any)	12	2,27,302.96
5	Current Liabilities	13	(9,34,062.70)
6	Provisions	14	(2,83,198.58)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		
	<b>Total (B)</b>		<b>(9,59,451.41)</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>12,83,691.98</b>



Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM <sup>+</sup>						
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%		73,863	2,65,903	3,39,765	26.47%		3,39,765.30	3,88,327
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%		1,22,761	4,41,935	5,64,696	44.0%		5,64,696.22	5,65,515
3	<b>Investment subject to Exposure Norms</b>									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		1,10,269	3,96,963	5,07,232	39.51%		5,07,231.80	5,13,778	
	2. Other Investments		-	-	-			-		
	b. Approved Investments	Not exceeding 55%		45,975	1,65,509	2,11,484	16.47%		2,11,484.49	2,11,668
	c. Other Investments			61	219	279	0.02%		279.45	279
	<b>Investment Assets</b>	<b>100%</b>		<b>2,79,065</b>	<b>10,04,627</b>	<b>12,83,692</b>	<b>100.00%</b>		<b>12,83,692</b>	<b>12,91,240</b>

Note:

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

**PART - B**

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

Registration Number: 106

Statement as on: 31-12-2021

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

(Rs. Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	CGSB	3,04,566.30	23.08	(8,166.47)	22.69	2,96,399.83	23.09
		CTRB	75,932.59	5.75	(32,567.13)	90.48	43,365.46	3.38
		CDSS	-	-	-	-	-	-
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	SGGB	2,26,532.00	17.17	(5,205.19)	14.46	2,21,326.81	17.24
		SGGL	-	-	-	-	-	-
		SGOA	3,371.26	0.26	233.25	(0.65)	3,604.51	0.28
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	HTDA	1,54,608.24	11.72	17,268.78	(47.98)	1,71,877.02	13.39
		HFHD	9,522.33	0.72	(28.20)	0.08	9,494.13	0.74
		HFDN	585.92	0.04	(2.03)	0.01	583.89	0.05
	2. Other Investments	HODS	-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments	IDDF	5,995.47	0.45	-	-	5,995.47	0.47
		IPTD	2,75,433.62	20.87	775.72	(2.16)	2,76,209.34	21.52
		EIIT	504.85	0.04	2.26	(0.01)	507.11	0.04
		IPFD	61,410.79	4.65	(33,473.96)	93.00	27,936.83	2.18
		ILBI	7,439.08	0.56	2.62	(0.01)	7,441.70	0.58
		ICTD	-	-	7,693.42	(21.37)	7,693.42	0.60
	2. Other Investments		-	-	-	-	-	-
	c. Approved Investments	EAEQ	89.95	0.01	(10.63)	0.03	79.32	0.01
		ECDB	1,30,002.00	9.85	(25,624.00)	71.19	1,04,378.00	8.13
		ECIS	50.00	0.00	-	-	50.00	0.00
		EACE	119.78	0.01	(8.76)	0.03	111.02	0.01
		EPPD	5,056.68	0.38	(23.38)	0.06	5,033.30	0.39
		EGMF	8,528.83	0.65	11,566.65	(32.14)	20,095.48	1.57
		EPBT	49,651.49	3.76	19,135.09	(53.16)	68,786.58	5.36
		EDCD	-	-	2,488.45	(6.91)	2,488.45	0.19
		ECCP	-	-	9,955.24	(27.66)	9,955.24	0.78
	d. Other Investments (not exceeding 15%)	OETF	283.10	0.02	(3.64)	0.01	279.46	0.02
		OLDB	-	-	-	-	-	-
	<b>Total</b>		<b>13,19,684</b>	<b>100</b>	<b>(35,992)</b>	<b>100</b>	<b>12,83,692</b>	<b>100</b>

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

Name of the Insurer: Iffco Tokio General Insurance Co. Ltd. Date: 31-12-2021

Registration Number : 106

Statement as on : 31-12-2021

(Amount in  
Rs. Lakhs)

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 31-12-2021	As % of total for this class	As at 31-12-2020	As % of total for this class	As at 31-12-2021	As % of total for this class	As at 31-12-2020	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	5,83,386	50	5,13,392	52	5,76,642	50	4,85,590	52
AA or better	16,839	1	16,565	2	16,854	1	16,204	2
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A	-	-	9,531	1	-	-	12,000	1
Any other ((Sovereign)	5,65,515	49	4,46,280	45	5,64,696	49	4,24,650	45
<b>Total (A)</b>	<b>11,65,739</b>	<b>100</b>	<b>9,85,767</b>	<b>100</b>	<b>11,58,192</b>	<b>100</b>	<b>9,38,444</b>	<b>100</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	1,76,918	15	47,737	5	1,76,262	15	53,245	6
more than 1 year and upto 3years	2,48,105	21	1,77,780	18	2,46,894	21	1,69,112	18
More than 3years and up to 7years	4,49,359	39	4,12,815	42	4,43,857	38	3,85,920	41
More than 7 years and up to 10 years	2,62,645	23	2,51,041	25	2,62,331	23	2,40,641	26
above 10 years	28,712	2	96,394	10	28,849	2	89,526	10
Any other (Please specify)								
<b>Total (B)</b>	<b>11,65,739</b>	<b>100</b>	<b>9,85,767</b>	<b>100</b>	<b>11,58,192</b>	<b>100</b>	<b>9,38,444</b>	<b>100</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	3,41,332	29	2,64,548	27	3,39,765	29	2,50,572	27
b. State Government	2,24,182	19	1,81,732	18	2,24,931	19	1,74,078	18
c. Corporate Securities	6,00,225	51	5,39,487	55	5,93,495	51	5,13,794	55
Any other (Please specify)								
<b>Total (C)</b>	<b>11,65,739</b>	<b>100</b>	<b>9,85,767</b>	<b>100</b>	<b>11,58,192</b>	<b>100</b>	<b>9,38,444</b>	<b>100</b>

**FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS**

Name of the Insurer: IFFCO-TOKIO GENERAL INSURANCE

Registration No: 106

Date: 31-12-2021

Name of the Fund Unit Linked

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt		All Other Assets		TOTAL	
		YTD ( As on 31-12-2021)	Prev. FY ( As on 31 March 2021)	YTD ( As on 31-12-2021)	Prev. FY ( As on 31 March 2021)	YTD ( As on 31-12-2021)	Prev. FY ( As on 31 March 2021)	YTD ( As on 31-12-2021)	Prev. FY ( As on 31 March 2021)	YTD ( As on 31-12-2021)	Prev. FY ( As on 31 March 2021)
1	Investments Assets	11,53,158	10,05,980	-	-	-	-	1,30,534	2,03,862	12,83,692	12,09,842
2	Gross NPA	-	2,500	-	-	-	-	-	-	-	2,500
3	% of Gross NPA on Investment Assets (2/1)	-	0.25%	-	-	-	-	-	-	-	0.21%
4	Provision made on NPA	-	1,515	-	-	-	-	-	-	-	1,515
5	Provision as a % of NPA (4/2)	-	60.60%	-	-	-	-	-	-	-	60.60%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	11,53,158	10,04,465	-	-	-	-	1,30,534	2,03,862	12,83,692	12,08,327
8	Net NPA (2-4)	-	985.00	-	-	-	-	-	-	-	985.00
9	% of Net NPA to Net Investment Assets (8/7)	-	0.10%	-	-	-	-	-	-	-	0.08%
10	Write off made during the period	1,307	20,000	-	-	-	-	-	-	1,307	20,000







79	BONDS - PSU - TAXABLE	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-
80	BONDS - PSU - TAX FREE	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-
81	EQUITY SHARES (INCL CO-OP SOCIETIES)	OESH	-	-	-	-	-	-	-	66.00	225.86	342.20	256.07	-	-
82	DEBENTURES	OLDB	-	-	-	-	-	-	-	7,000.00	-	-	-	-	-
83	MUNICIPAL BONDS	OMUN	-	-	-	-	-	-	-	-	-	-	-	-	-
84	COMMERCIAL PAPERS	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-
85	PREFERENCE SHARES	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-
86	VENTURE FUND / SEBI APPROVED ALTERNATE INVESTMENT FUND	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-
87	SHORT TERM LOANS (UNSECURED DEPOSITS)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-
88	EQUITY SHARES (PSUS & UNLISTED)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	-
89	TERM LOANS (WITHOUT CHARGE)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-
90	EQUITY SHARES (INCL. EQUITY RELATED INSTRUMENTS) - PROMOTER GROUP	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-
91	MUTUAL FUNDS - DEBT / INCOME / SERIAL PLANS / LIQUID SECEMES	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-
92	DEBENTURES / BONDS/ CPS / LOANS ETC. - (PROMOTER GROUP)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-
93	MUTUAL FUNDS - (UNDER INSURERS PROMOTER GROUP)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-
94	DERIVATIVE INSTRUMENTS	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-
95	SECURITISED ASSETS	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-
96	INVESTMENT PROPERTIES - IMMOVABLE	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-
97	PASSIVELY MANAGED EQUITY ETF (NON PROMOTER GROUP)	OETF	280.20	-	-	-	259.98	-	-	-	171.48	-	-	-	-
98	PASSIVELY MANAGED EQUITY ETF (PROMOTER GROUP)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>12,83,992.05</b>	<b>34,684.54</b>	<b>2.7</b>	<b>2.11</b>	<b>12,69,386.20</b>	<b>81,781.44</b>	<b>6.44</b>	<b>4.95</b>	<b>11,04,000.08</b>	<b>59,778.63</b>	<b>5.41</b>	<b>4.14</b>	



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

**IFFCO-TOKIO GENERAL INSURANCE CO. LTD.**

**Registration Number: 106**

**Statement as on: 31-12-2021**

**Statement of Down Graded Investments**

**Periodicity of Submission: Quarterly**

**Name of Fund** General Insurance

**(Amount in Rs. Lakhs)**

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
<b>A.</b>	<b><u>During the Quarter <sup>1</sup></u></b>								
<b>B.</b>	<b><u>As on Date <sup>2</sup></u></b>								
	<u>7.89% CAN FIN HOME BS 18-05-2022</u>	HTDA	3,505.47	04-Sep-17	INDIA RATING	AA+	AA	18-Dec-19	
	<u>7.59% PNB HF BS 27-07-2022</u>	HTDA	2,500.14	01-Aug-17	INDIA RATING	AAA	AA	06-Mar-20	
	<u>9.00% PNB HF BS 30-08-2022</u>	HTDA	5,000.00	30-Aug-18	CARE	AAA	AA	04-Jul-20	

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

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

**Registration No: 106**

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	6	10,431.37	0.24	1,536.73	6%
3	No. of Reinsurers with rating A but less than AA	125	44,807.58	3,376.36	6,973.66	27%
4	No. of Reinsurers with rating BBB but less than A	29	3,151.85	445.95	90.06	2%
5	No. of Reinsurers with rating less than BBB					
	<b>Total (A)</b>	160.00	58,390.80	3,822.55	8,600.45	34%
	<b>With In India</b>					
1	Indian Insurance Companies	13	-3.76	-0.35	5,008.33	2%
2	FRBs	7	26,510.88	1,876.99	1,565.69	14%
3	GIC Re		86,372.97	6,320.08	9,671.64	49%
4	Other (to be Specified)					
	<b>Total (B)</b>	20.00	1,12,880.08	8,196.72	16,245.67	66%
	<b>Grand Total (C)= (A)+(B)</b>	180.00	1,71,270.88	12,019.27	24,846.12	



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

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

**Date: December 31, 2021**

**(Amount in Rs. Lakhs)**

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	18862.22	32235	16130.40	30503.00	76562.54	94183	66865.92	88776
2	Marine Cargo	5211.54	10269	3499.31	8403.00	16810.53	29577	10357.32	21920
3	Marine Other than Cargo	448.20	73	482.75	135.00	1575.75	335	890.09	467
4	Motor OD	48093.28	1250831	47334.39	1305021.00	122630.37	3157851	120781.98	3334387
5	Motor TP	63717.45	1257953	53758.72	920423.00	146361.06	2820057	133513.87	2061354
6	Health	25221.05	49219	28675.60	129065.00	123140.82	203710	125871.88	359567
7	Personal Accident	2368.83	55837	2492.59	44416.00	8140.39	152025	8164.74	121621
8	Travel	44.07	3736	19.00	503.00	122.15	5791	40.04	855
9	Workmen's Compensation/ Employer's liability	1096.10	7193	5166.95	7136.00	3328.47	20971	6892.94	17092
10	Public/ Product Liability	1362.90	1427	1279.36	1112.00	4282.51	4811	3858.63	3962
11	Engineering	2771.45	4236	2621.23	4040.00	8598.57	11889	7158.29	10796
12	Aviation	0.00	0	0.00	0.00	0.00	0	8.54	0
13	Crop Insurance	11683.69	19.00	56333.37	90.00	78446.61	102	140716.00	108
14	Other segments **	0.00	0	0.00	0.00	0.00	0	0.00	0
15	Miscellaneous	14047.42	180070	3406.27	93266.00	41448.72	583869	18874.45	231759

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

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

**Date: December 31, 2021**

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	647610	38204.00	1812082	101077.06	630240	33112.37	1628110	90634.95
2	Corporate Agents-Banks	73254	2131.22	225608	6277.11	75643	1974.07	225831	6111.94
3	Corporate Agents -Others	11737	568.27	29641	1646.98	14272	701.15	41075	1878.13
4	Brokers	869352	95719.30	2151406	296649.82	688543	83883.85	1723449	258008.31
5	Micro Agents	0	0.00	0	0.00	0	0.00	7	5.54
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	123116	29793.38	301513	161955.44	119075	76971.13	340730	229608.80
7	Common Service Centres(CSC)	13220	76.73	36344	242.72	6580	74.92	6580	74.92
8	Insurance Marketing Firm	849	93.84	1987	296.09	951	75.49	2296	230.42
9	Point of sales person (Direct)	450124	21453.40	1059746	45676.10	397920	15386.14	933308	36760.68
10	MISP (Direct)	662775	6855.45	1403710	15958.46	545410	7122.55	1162587	15127.05
11	Web Aggregators	1061	32.63	63134	1668.88	65479	1898.30	188693	5553.97
12	Referral Arrangements	0	0.00	0	-0.16	0	-0.01	0	-0.01
13	Other (to be sepcified) (i) _____ (ii) _____								
	Total (A)	2853098	194928.1891	7085171	631448.484	2544113	221199.9429	6252666	643994.70
14	Business outside India (B)								
	Grand Total (A+B)	2853098	194928.1891	7085171	631448.484	2544113	221199.9429	6252666	643994.70

**FORM NL-37-CLAIMS DATA**

Name of the Insurer: IFFCO Tokio General Insurance Company Limited

Upto the quarter ending on December 2021

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Miscellaneous	Total
1	Claims O/S at the beginning of the period	778	1066	17	1083	18150	39559	57709	4323	1064	30	5417	279	128	650	0	619	1897	68560
2	Claims reported during the period	2682	21303	28	21331	399318	13053	412371	442967	5777	35	448779	1160	47	1738	0	885	19584	908577
	(a) Booked During the period	2576	21101	27	21128	397018	11962	408980	439645	5328	35	445008	992	46	1655	0	850	19196	900431
	(b) Reopened during the Period	106	202	1	203	2300	1091	3391	3322	449	0	3771	168	1	83	0	35	388	8146
	(c) Other Adjustment (to be specified)																		
	(i) _____																		
	(ii) _____																		
3	(*) Claims Settled during the period	1727	16546	19	16565	361391	11203	372594	431035	3556	12	434603	442	30	1393	0	826	14992	843172
	(a) paid during the period																		
	(b) Other Adjustment ( to be specified)																		
	(i) _____																		
	(ii) _____																		
4	Claims Repudiated during the period	0	2	0	2	1242	5	1247	10009	1177	10	11196	7	0	0	0	0	75	12527
	Other Adjustment ( to be specified)																		
	(i) _____																		
	(ii) _____																		
5	(*)Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0	1	62	0	0	0	0	0	4	0	0	0	0	0	67
6	<b>Claims O/S at End of the period</b>	1350	2694	25	2719	37395	41092	78487	6246	2108	43	8397	663	136	857	0	666	3765	97040
	Less than 3months	279	1792	1	1793	31734	4103	35837	4010	1085	9	5104	250	14	300	0	166	2240	45983
	3 months to 6 months	381	515	9	524	4373	3310	7683	1031	747	4	1782	294	11	289	0	89	845	11898
	6months to 1 year	439	263	6	269	1180	5346	6526	1105	254	14	1373	98	20	190	0	86	483	9484
	1year and above	251	124	9	133	108	28333	28441	100	22	16	138	21	91	78	0	325	197	29675

**FORM NL-37-CLAIMS DATA**

Name of the Insurer: IFFCO Tokio General Insurance Company Limited

Upto the quarter ending on December 2021

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Miscellaneous	Total
1	Claims O/S at the beginning of the period	122687.12	5244.64	2450.88	7695.52	9222.78	253992.16	263214.94	3433.30	1830.92	39.48	5303.70	429.84	3134.04	7164.53	0.00	66652.21	7163.39	483445.30
2	Claims reported during the period	29851.82	15024.44	526.83	15551.27	103603.62	69049.08	172652.70	169348.97	6740.79	15.13	176104.89	1017.15	309.78	6754.91	0.00	124984.93	16758.79	543986.23
	(a) Booked During the period	29161.63	14832.95	526.38	15359.33	102203.50	65211.26	167414.76	167305.07	6230.75	15.13	173550.95	489.23	296.46	6524.42	0.00	124969.53	16262.86	534029.15
	(b) Reopened during the Period	690.19	191.49	0.45	191.94	1400.12	3837.82	5237.94	2043.90	510.04	0.00	2553.94	527.92	13.32	230.49	0.00	15.40	495.92	9957.07
	(c) Other Adjustment (to be specified)																		
	(i) _____																		
	(ii) _____																		
3	(*) Claims Settled during the period	21180.09	9851.20	291.83	10143.03	98443.15	60133.35	158576.50	158056.36	4887.42	7.35	162951.13	1234.19	1304.08	2690.04	0.00	83459.17	9532.07	451070.30
	(a) paid during the period																		
	(b) Other Adjustment ( to be specified)																		
	(i) _____																		
	(ii) _____																		
4	Claims Repudiated during the period	0.00	0.60	0.00	0.60	263.03	15.13	278.15	7313.80	954.39	2.37	8270.57	20.25	0.00	0.00	0.00	0.00	150.16	8719.73
	Other Adjustment ( to be specified)																		
	(i) _____																		
	(ii) _____																		
5	(*) Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0.00	0.00	0.00	0.00	0.87	135.37	0.00	0.00	0.00	0.00	0.00	6.05	0.00	0.00	0.00	0.00	0.00	142.28
6	Claims O/S at End of the period	132713.14	7622.88	3049.50	10672.38	13300.89	268146.31	281447.20	5972.91	3618.83	43.94	9635.68	937.44	2729.40	9879.36	0.00	37380.41	12653.50	498048.51
	Less than 3months	6670.82	1799.86	9.18	1809.04	9797.97	23203.87	33001.84	4787.03	1431.01	8.38	6226.42	312.61	195.82	1934.81	0.00	1359.91	3159.26	54670.52
	3 months to 6 months	10208.39	1313.58	552.08	1865.66	2444.78	19602.47	22047.25	595.13	1142.43	0.38	1737.94	379.05	17.91	3228.88	0.00	13951.02	3533.58	56969.68
	6months to 1 year	31255.41	1725.60	620.52	2346.12	957.14	32180.99	33138.13	538.03	950.49	0.00	1488.52	171.03	296.08	1418.80	0.00	9711.25	4170.30	83995.65
	1year and above	84578.51	2783.85	1867.72	4651.57	100.99	193158.98	193259.97	52.72	94.90	35.18	182.79	74.75	2219.59	3296.88	0.00	12358.23	1790.36	302412.66

Note- (\*) Figures reported for Claims Settled during the period is inclusive of unclaimed amount/ claim figures.

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

Name of the Insurer: IFFCO Tokio General Insurance Company Limited

For the Quarter ending on December, 2021

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	125	134	253	161	48	5	-1	413.85	122.92	1610.63	790.94	1440.35	468.76	28.19	725.00	4875.64
2	Marine Cargo	4719	1836	554	128	47	3	3	1419.27	1104.02	1153.32	325.99	200.52	0.80	2.68	7290.00	4206.60
3	Marine Other than Cargo	1	2	3	1	2	0	0	0.15	0.83	15.38	0.71	7.61	0.00	0.00	9.00	24.68
4	Motor OD	106330	22817	4567	1216	347	65	63	18806.07	9812.39	4806.13	2271.69	739.72	108.42	135.46	135405.00	36679.87
5	Motor TP	84	303	417	591	1124	589	578	390.68	1629.81	2246.51	3497.00	6661.29	3905.28	3080.46	3686.00	21411.02
6	Health	31903	43495	10617	3857	453	24	4	21204.42	18353.34	6169.45	2261.41	225.34	7.18	0.74	90353.00	48221.88
7	Personal Accident	271	502	359	157	35	5	2	127.36	495.30	681.43	548.12	77.03	20.37	0.86	1331.00	1950.46
8	Travel	0	4	1	0	0	0	0	0.00	1.11	0.11	0.00	0.00	0.00	0.00	5.00	1.22
9	Workmen's Compensation/ Employer's liability	7	12	42	34	22	4	2	9.74	29.80	94.30	124.77	36.05	16.50	0.90	123.00	312.07
10	Public/ Product Liability	4	1	1	6	5	1	0	4.78	3.00	2.89	685.81	228.26	301.95	0.00	18.00	1226.68
11	Engineering	24	133	150	94	23	0	0	6.72	81.55	260.21	262.58	195.36	0.00	0.58	424.00	807.01
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Crop Insurance	219	46	2	2	25	1	0	61967.85	322.15	-2.68	5.96	6.35	-38.22	-20.51	295.00	62240.88
14	Miscellaneous	3518	2047	547	214	75	9	4	1650.04	960.65	497.37	384.22	661.03	36.05	10.45	6414.00	4199.81



## FORM NL-39- AGEING OF CLAIMS

Upto the Quarter ending on December 31, 2021

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	396	362	485	283	143	33	25	1073.87	1048.17	7250.16	7361.79	3238.94	1090.66	116.51	1727.00	21180.09
2	Marine Cargo	11256	3724	1041	381	120	15	9	3508.28	2720.97	2098.69	924.91	478.95	110.69	8.70	16546.00	9851.20
3	Marine Other than Cargo	3	3	3	3	6	0	1	1.87	1.82	15.38	54.24	217.73	0.00	0.79	19.00	291.83
4	Motor OD	284131	59421	13090	3419	989	162	179	50412.62	26486.66	13063.16	5972.46	2047.86	276.90	269.76	361391.00	98529.42
5	Motor TP	234	669	1258	2014	3536	1686	1806	899.72	3136.33	5845.83	10637.43	19220.73	11101.05	9292.27	11203.00	60133.35
6	Health	182150	197559	38385	9014	2036	1486	405	60658.70	71176.27	21352.46	4176.20	548.13	117.27	27.33	431035.00	158056.36
7	Personal Accident	652	1213	1046	516	105	15	9	330.40	1266.76	1905.42	1137.17	195.14	44.11	8.42	3556.00	4887.42
8	Travel	1	4	5	1	1	0	0	2.50	2.27	0.38	0.29	1.92	0.00	0.00	12.00	7.35
9	Workmen's Compensation/ Employer's liability	21	58	153	131	68	6	5	17.41	107.46	426.89	469.88	162.48	40.61	9.46	442.00	1234.19
10	Public/ Product Liability	5	3	3	9	8	2	0	4.86	3.17	22.46	727.86	240.56	305.16	0.00	30.00	1304.08
11	Engineering	200	379	420	293	96	2	3	88.50	239.48	540.42	958.16	779.94	41.61	41.93	1393.00	2690.04
12	Aviation	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Crop Insurance	447	79	63	57	178	2	0	82770.06	444.68	107.08	146.35	49.33	-37.82	-20.51	826.00	83459.17
14	Miscellaneous	8594	3855	1531	790	175	30	17	3763.82	1851.76	1101.11	1473.60	1067.33	208.29	66.16	14992.00	9532.07



SEGMENTAL PERFORMANCE UPTO QUARTER ENDED 31ST DECEMBER, 2021

(₹ In Lakhs)

Particulars	OTHER MISCELLANEOUS							Miscellaneous Total				Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/ Employer's	Crop Insurance	Credit Insurance	Others	Retail	Group	Government Schemes	
<b>Premium</b>												
Gross Direct Premium	8,599	-	4,283	7,377	3,328	78,447	2,395	31,676	3,41,574	1,03,700	91,225	6,31,449
Gross Written Premium	8,969	-	4,297	8,203	3,328	78,447	2,395	31,732	3,42,841	1,05,507	92,157	6,43,674
Net Written Premium	1,348	-	2,708	4,483	3,162	17,073	98	20,835	2,89,197	98,346	25,771	4,35,538
<b>Net Earned Premium (A)</b>	1,365	-	2,418	3,043	2,909	17,297	122	12,507	2,83,707	85,190	28,042	4,12,333
<b>Claims</b>												
Claims (Gross)	5,615	-	1,233	404	1,849	49,695	318	14,611	2,81,360	1,13,521	71,624	5,11,852
Claims incurred (Net) (B)	580	-	936	268	1,756	12,389	88	9,397	2,41,098	1,06,159	25,938	3,87,149
<b>Commission</b>												
Commission-Gross	1,294	-	1,022	970	684	-	239	6,167	37,942	4,660	70	52,335
Commission-Net (C)	369	-	862	605	659	(3,622)	(146)	4,920	30,484	3,947	(3,747)	26,243
<b>Total Operating expenses (D)</b>	217	-	435	723	511	2,751	16	3,358	46,619	15,845	4,152	70,197
<b>Premium deficiency (E)</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Underwriting Result (F=A-B-C-D-E)</b>	199	-	185	1,447	(17)	5,779	164	(5,168)	(34,493)	(40,761)	1,699	(71,256)
<b>Underwriting Ratio =(F)*100/(A)</b>	15%	0%	8%	48%	-1%	33%	134%	-41%	-12%	-48%	6%	-17%

**FORM NL-41 OFFICES INFORMATION****As at: 31-12-2021****Name of the Insurer: IFFCO Tokio General Insurance Company Limited****Date: December 31, 2021**

<b>Sl. No.</b>	<b>Office Information</b>	<b>Number</b>
1	No. of offices at the beginning of the year	340
2	No. of branches approved during the year	5
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	6
6	No of branches at the end of the year	338
7	No. of branches approved but not opened	1
8	No. of rural branches	1
9	No. of urban branches	337
10	<b>No. of Directors:-</b>	
	(a) Independent Director*	3
	(b) Executive Director **	2
	(c) Non-executive Director	8
	(d) Women Director*	1
	(e) Whole time director **	2
11	No. of Employees	
	(a) On-roll:	4293
	(b) Off-roll:	1028
	(c) Total	5321
12	<b>No. of Insurance Agents and Intermediaries</b>	
	(a) Individual Agents,	12,381
	(b) Corporate Agents-Banks	56
	(c) Corporate Agents-Others	29
	(d) Insurance Brokers	477
	(e) Web Aggregators	11
	(f) Insurance Marketing Firm	32
	(g) Motor Insurance Service Providers (DIRECT)	2006
	(h) Point of Sales persons (DIRECT)	39077
	(i) Other as allowed by IRDAI (To be specified)	-

**Note- (\*) As on 31-12-2021, the Company had one woman Director.****(i) Mrs. Mira Mehrishi, Independent Director****(\*\*) Company had following two Whole Time Directors/ Executive Directors as on 31-12-2021****(i) Mr. H.O. Suri, MD & CEO****(ii) Mr. Shinjiro Hamada, Director (Operations)****Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	4253	51998
Recruitments during the quarter	247	3408
Attrition during the quarter	207#	1337
Number at the end of the quarter	4293	54069

**Note-(#) Includes one superannuation**

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: M/s IFFCO TOKIO General Insurance Co. Ltd.

Date: 1st October, 2021 to 31st December, 2021

Board of Directors and Key Management Persons

Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. K. Srinivasa Gowda	Chairman	Chairman	No Change
2	Mr. Noboru Yamagata	Vice Chairman	Vice Chairman	No Change
3	Mr. Dileepbhai Nanubhai Sanghani	Director	Non - Executive Director	Appointment w.e.f 13th October, 2021
4	Dr.U.S. Awasthi	Director	Non - Executive Director	No Change
5	Mr. Rakesh Kapur	Director	Non - Executive Director	No Change
6	Dr.P.S. Gahlaut	Director	Non - Executive Director	No Change
7	Mrs. Mira Mehrishi	Director	Independent Director	No Change
8	Mr. Sudhakar Rao	Director	Independent Director	No Change
9	Mr. Amar Sinha	Director	Independent Director	No Change
9	Mr. Yukio Arita	Director	Non - Executive Director	No Change
10	Mr. Kunihiro Higashi	Director	Director	Appointment w.e.f 8th October, 2021
11	Mr. H.O. Suri	Managing Director & CEO	Managing Director & CEO	Appointment w.e.f 13th October, 2021
12	Mr. Shinjiro Hamada	Director (Operations)	Whole Time Director/ Executive Director	No Change
13	Mr. Sanjeev Chopra	Sr. Executive Director & Chief Financial Officer	Chief Financial Officer	No Change
14	Mr. Ramesh Kumar *	Sr.Executive Director	Head-HR, Admin & CSR)	No Change
15	Mrs. Seema Gaur *	Sr.Executive Director	Head -IT & MIS	No Change
16	Mr.V. Rajaraman *	Executive Director (Marketing)	Executive Director (Marketing)	No Change
17	Mr. Abhijit Chatterjee *	Executive Director (Head-Claims)	Head - Claims	No Change
18	Mrs. Isha Khera	Appointed Actuary	Appointed Actuary	No Change
19	Mr. Kenji Ino	EVP & Chief Risk Officer	Chief Risk Officer	No Change
20	Mr. Amit Jain	VP, Company Secretary & Chief Compliance Officer	Company Secretary & Chief Compliance Officer	No Change
21	Mr. Abhishek Sharma	Chief Investment Officer	Chief Investment Officer	No Change
22	Mr. Pankaj Dhingra	Financial Advisor & Chief of Internal Audit	Financial Advisor & Chief of Internal Audit	Appointment w.e.f 1st December, 2021

Notes:-

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

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

**Insurer: Iffco Tokio General Insurance Company Limited**

**Upto the Quarter ending on**

**31st December, 2021**

**(Amount in Rs. Lakhs)**

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	FIRE	Rural	225	674.87	7,75,131.44
		Social			
2	MARINE CARGO	Rural	0	0	0
		Social			
3	MARINE OTHER THAN CARGO	Rural	0	0	0
		Social			
4	MOTOR OD	Rural	73,358	2,002.49	30,735.35
		Social			
5	MOTOR TP	Rural	13,25,319	27,878.72	9,44,433.66
		Social			
6	HEALTH	Rural	34,463	16,108.07	2,00,71,539.29
		Social			
7	PERSONAL ACCIDENT	Rural	1,61,663	1,956.75	1,22,84,544.96
		Social	1	56.10	3,98,400.00
8	TRAVEL	Rural	0	0	0
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	4,289	543.97	2,27,251.97
		Social			
10	Public/ Product Liability	Rural	818	19.67	50,554.13
		Social			
11	Engineering	Rural	2,360	509.07	3,30,975.25
		Social			
12	Aviation	Rural	0	0	0
		Social			
13	Other Segment <sup>(a)</sup>	Rural	102	78446.61	5,70,877.33
		Social	95	24623.16	2,16,590.22
14	Miscellaneous	Rural	127099	8589.82	22,77,667.73
		Social	10837	9.74	6,117.60
	<b>Total</b>	<b>Rural</b>	<b>17,29,696</b>	<b>1,36,730.04</b>	<b>3,75,63,711.11</b>
		<b>Social</b>	<b>10,933</b>	<b>24,689.00</b>	<b>6,21,107.82</b>

Notes:

(a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

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

<b>Name of the Insurer :</b>	IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
<b>Registration No. :</b>	106
<b>Date of Registration with the IRDAI :</b>	December 4, 2000
<b>Gross Direct Premium Income during the immediate preceding FY (Rs In Lakhs)</b>	8,41,088
<b>Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY (Rs In Lakhs)</b>	1,99,804
<b>Obligation of the Insurer to be met in a FY (Rs In Lakhs)</b>	1,96,103
<b>Statement Period : Quarter ending</b>	Dec-21

<b>Items</b>	<b>(₹ In Lakhs)</b>	
	<b>For the Quarter ended December 31, 2021</b>	<b>Upto the Quarter ended December 31, 2021</b>
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	23,827	50,561
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	39,890	95,799
Total Gross Direct Motor Third Party Insurance Business (L+P)	63,717	1,46,360
Total Gross Direct Motor Own damage Insurance Business Premium	48,094	1,22,631
Total Gross Direct Premium Income	1,94,928	6,31,449

## FORM NL-45-GREIVANCE DISPOSAL

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

Date: Oct - Dec' 2021

## GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	0	0	0	0	0	1
b)	Claims Related	19	400	147	118	114	40	1028
c)	Policy Related	3	34	29	4	1	3	100
d)	Premium Related	0	3	2	0	0	1	8
e)	Refund Related	0	3	2	1	0	0	6
f)	Coverage Related	1	18	10	7	2	0	27
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	0	0	0	0	0	0
i)	Others (to be specified) (i) Complaint was registered on the basis of format (ii) Clarification to Queries, Insurer's Officials Misconduct, Misleading Advertisement,	0	19	7	7	4	1	25
	<b>Total</b>	23	477	197	137	121	45	1195
<b>2</b>	<b>Total No. of policies during previous year:</b>	88,34,350						
<b>3</b>	<b>Total No. of claims during previous year:</b>	11,85,858						
<b>4</b>	<b>Total No. of policies during current year:</b>	70,85,171						
<b>5</b>	<b>Total No. of claims during current year:</b>	9,00,431						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.05						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	4.44						
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	43	9.01%	-	-	-	-	
b)	15 - 30 days	0	-	-	-	-	-	
c)	30 - 90 days	2	0.42%	-	-	-	-	
d)	90 days & Beyond	0	-	-	-	-	-	
	<b>Total Number of Complaints</b>	45	9.43%	-	-	-	-	

Note:-(a) Opening balance should tally with the closing balance of the previous quarter.

(b) Complaints reported should be net of duplicate complaints

(c) No. of policies should be new policies (both individual and group) net of cancellations

(d) Claims should be no. of claims reported during the period

(e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.



**Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**

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

**For the Quarter ending: 31-12-2021**

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