

Disclosures - NON- LIFE INSURANCE COMPANIES

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

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FORM NL-1-B-RA

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2014

(Rs in '000)

S No.	Particulars	Schedule	For the Quarter ended 30th September 2014	Upto the Half Year ended 30th September 2014	For the Quarter ended 30th September 2013	Upto the Half Year ended 30th September 2013
1	Premiums earned (Net)	NL-4-Premium Schedule	1,008,066.92	1,955,491.02	488,965.40	756,744.77
2	Profit/ Loss on sale/redemption of investments (Net)		2,820.82	5,664.41	1,445.35	2,581.39
3	Interest, dividend and rent – Gross		103,441.87	195,202.37	40,021.64	62,451.94
4	Others		-	-	-	-
5	Investment income from pool (terrorism)		166.87	166.87	-	-
	TOTAL (A)		1,114,496.48	2,156,524.67	530,432.39	821,778.10
1	Claims incurred (Net)	NL-5-Claims Schedule	793,014.34	1,543,133.98	437,888.34	674,875.19
2	Commission (Net)	NL-6-Commission Schedule	50,701.72	84,371.93	42,818.43	72,760.65
3	Contribution to Solatium Fund		440.97	848.57	444.33	773.40
4	Operating expenses related to insurance business	NL-7-Operating Expenses Schedule	287,274.58	561,514.61	211,529.82	382,254.50
5	Premium deficiency		-	-	-	-
	TOTAL (B)		1,131,431.62	2,189,869.09	692,680.92	1,130,663.74
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(16,935.14)	(33,344.43)	(162,248.53)	(308,885.64)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(16,935.14)	(33,344.43)	(162,248.53)	(308,885.64)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(16,935.14)	(33,344.43)	(162,248.53)	(308,885.64)

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2014*(Rs in '000)*

S. No.	Particulars	Schedule	For the Quarter ended 30th September 2014	Upto the Half Year ended 30th September 2014	For the Quarter ended 30th September 2013	Upto the Half Year ended 30th September 2013
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(14,083.36)	(61,244.42)	(1,851.08)	(6,417.22)
	(b) Marine Insurance		(9,301.11)	(16,483.39)	(1,535.49)	(3,067.61)
	(c) Miscellaneous Insurance		6,449.34	44,383.39	(158,861.96)	(299,400.81)
2	INCOME FROM INVESTMENTS					
	(a) Interest, dividend & rent – Gross		41,568.31	81,915.77	39,930.40	81,118.78
	(b) Profit on sale of investments		1,126.70	2,377.04	1,345.43	3,431.51
	Less: Loss on sale of investments		-	-	(78.52)	(78.52)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		25,759.88	50,948.39	(121,051.22)	(224,413.87)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to insurance business					
	i) Salary and allowance		-	-	-	-
	ii) Filing fees		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		-	-	-	-
	Profit/(Loss) before tax (C)=(A-B)		25,759.88	50,948.39	(121,051.22)	(224,413.87)
	Provision for taxation					
	(a) Current tax		-	-	-	-
	(b) Deferred tax expense/ (income)		7,959.80	15,743.05	-	-
	Profit/(Loss) after tax		17,800.08	35,205.34	(121,051.22)	(224,413.87)
	APPROPRIATIONS					
	(a) Interim dividends paid during the period		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any reserves or other accounts		-	-	-	-
	Balance of profit/(loss) brought forward from last year		(327,040.64)	(327,040.64)	(94,031.96)	(94,031.96)
	Balance carried forward to balance sheet		(309,240.56)	(291,835.30)	(215,083.18)	(318,445.83)

FORM NL-3-B-BS

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012
BALANCE SHEET AS AT 30TH SEPTEMBER 2014*(Rs in '000)*

	Particulars	Schedule	As at 30th September 2014	As at 30th September 2013
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	1,000,000.00	1,000,000.00
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,080,000.00	1,080,000.00
	FAIR VALUE CHANGE ACCOUNT		567.34	288.86
	BORROWINGS	NL-11-Borrowings Schedule	-	-
	TOTAL		2,080,567.34	2,080,288.86
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12-Investment Schedule	6,472,426.58	3,923,064.22
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	37,174.42	33,419.65
	DEFERRED TAX ASSET		163,028.59	79,128.36
	CURRENT ASSETS			
	Cash and bank balances	NL-15-Cash and bank balance Schedule	69,151.59	38,443.09
	Advances and other assets	NL-16-Advances and Other Assets Schedule	387,089.28	155,845.53
	Sub-Total (A)		456,240.87	194,288.62
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	3,302,710.89	1,007,468.42
	PROVISIONS	NL-18-Provisions Schedule	2,037,427.53	1,460,589.40
	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		5,340,138.42	2,468,057.82
	NET CURRENT ASSETS (C) = (A - B)		(4,883,897.55)	(2,273,769.20)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		291,835.30	318,445.83
	TOTAL		2,080,567.34	2,080,288.86

CONTINGENT LIABILITIES			
Sl. No.	Particulars	As at 30th September 2014	As at 30th September 2013
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	-	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	TOTAL	-	-

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012

FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED [NET]

(Rs in '000)

Particulars	For the Quarter ended 30th September 2014	Upto the Half Year ended 30th September 2014	For the Quarter ended 30th September 2013	Upto the Half Year ended 30th September 2013
Premium from direct business written	1,047,093.37	2,095,232.72	946,547.85	1,657,423.24
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	1,047,093.37	2,095,232.72	946,547.85	1,657,423.24
Add: Premium on reinsurance accepted	63,059.64	75,529.29	37,864.03	37,864.03
Less : Premium on reinsurance ceded	(117,780.34)	(289,799.40)	(71,938.99)	(124,964.80)
Net Premium	992,372.67	1,880,962.61	912,472.89	1,570,322.47
	-			
Adjustment for change in reserve for unexpired risks	15,694.25	74,528.41	(423,507.48)	(813,577.70)
Premium Earned (Net)	1,008,066.92	1,955,491.02	488,965.41	756,744.77

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012

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

(Rs in '000)

Particulars	For the Quarter ended 30th September 2014	Upto the Half Year ended 30th September 2014	For the Quarter ended 30th September 2013	Upto the Half Year ended 30th September 2013
Claims paid				
Direct claims	385,146.51	1,277,309.94	91,863.75	125,854.73
Add : Claims outstanding at the end of the year	447,715.74	2,618,248.70	669,780.32	669,780.32
Less : Claims outstanding at the beginning of the year	-	1,608,850.67	317,646.95	111,778.52
Gross incurred claims	832,862.25	2,286,707.98	443,997.12	683,856.53
Add : Re-insurance accepted to direct claims	38.54	(5,574.53)	-	-
Less : Re-insurance ceded to claims paid	(39,886.45)	(737,999.46)	(6,108.78)	(8,981.34)
Total claims incurred	793,014.34	1,543,133.98	437,888.34	674,875.19

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

FORM NL-6-COMMISSION SCHEDULE**COMMISSION***(Rs in '000)*

Particulars	For the Quarter ended 30th September 2014	Upto the Half Year ended 30th September 2014	For the Quarter ended 30th September 2013	Upto the Half Year ended 30th September 2013
Commission paid				
Direct	58,322.49	112,127.44	48,119.88	85,314.80
TOTAL (A)	58,322.49	112,127.44	48,119.88	85,314.80
Add: Commission on re-insurance accepted	2,354.46	4,906.43	-	-
Less: Commission on re-insurance ceded	(9,975.23)	(32,661.95)	(5,301.45)	(12,554.15)
Net Commission	50,701.72	84,371.93	42,818.43	72,760.65
Break-up of the expenses (gross) incurred to procure business to be furnished as per details indicated below:				
Agents	15,458.18	30,100.81	15,310.60	24,472.42
Brokers	16,520.01	30,627.04	11,456.27	21,909.17
Corporate Agency	26,344.31	51,399.59	21,353.01	38,933.21
Others	-	-	-	-
TOTAL (B)	58,322.49	112,127.44	48,119.88	85,314.80

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

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

(Rs in '000)

	Particulars	For the Quarter ended 30th September 2014	Upto the Half Year ended 30th September 2014	For the Quarter ended 30th September 2013	Upto the Half Year ended 30th September 2013
1	Employees' remuneration & welfare benefits	72,770.42	146,592.71	52,212.07	97,547.83
2	Travel, conveyance and vehicle running expenses	6,330.89	11,057.32	4,678.21	8,146.94
3	Training expenses	14.22	41.22	0.02	87.89
4	Rents, rates & taxes	7,326.89	13,811.13	3,973.92	7,678.77
5	Repairs and Maintenance	977.35	1,888.54	1,704.87	1,738.53
6	Printing & stationery	1,533.33	3,969.71	1,478.12	1,796.19
7	Communication	1,467.07	5,599.74	5,390.16	6,950.20
8	Legal & professional charges	8,397.76	15,044.07	3,861.40	8,397.01
9	Auditors' fees, expenses etc.				
	(a) as auditor	435.00	870.00	942.01	1,003.01
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	-	-	-
10	Advertisement and publicity	11,295.21	11,410.80	485.08	888.50
11	Interest & bank charges	958.24	2,022.01	833.31	1,525.07
13	Depreciation	2,389.51	4,610.02	1,670.40	2,709.03
14	Infrastructure support expense	55,159.28	104,893.43	43,344.56	70,433.25
15	Manpower hire charges	108,860.41	221,713.48	81,046.79	158,416.84
16	Director fees	-	300.00	150.00	300.00
17	Others				
	Information technology	4,190.38	8,175.72	-	-
	Membership fees & subscription expenses	326.51	656.51	317.72	1,355.73
	Business promotion expenses	979.65	1,278.41	99.99	242.72
	Miscellaneous expenses	3,862.46	7,579.79	9,341.19	13,036.99
	TOTAL	287,274.58	561,514.61	211,529.82	382,254.50

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**IRDA Registration No. 149 dated 22nd May, 2012****FORM NL-8-SHARE CAPITAL SCHEDULE****SHARE CAPITAL***(Rs in '000)*

	Particulars	As at 30th September 2014	As at 30th September 2013
1	Authorised Share Capital		
	10,00,00,000 Equity Shares of Rs 10/- each	1,000,000.00	1,000,000.00
2	Issued Capital		
	10,00,00,000 Equity Shares of Rs 10/- each fully paid-up (Previous Year - 10,00,00,000)	1,000,000.00	1,000,000.00
3	Subscribed Capital		
	10,00,00,000 Equity Shares of Rs 10/- each fully paid-up (Previous Year - 10,00,00,000)	1,000,000.00	1,000,000.00
4	Called-up Capital		
	10,00,00,000 Equity Shares of Rs 10/- each fully paid-up (Previous Year - 10,00,00,000)	1,000,000.00	1,000,000.00
	Less : Calls unpaid	-	-
	Add : Equity shares forfeited (Amount originally paid up)	-	-
	Less : Par value of equity shares bought back	-	-
	Less : Preliminary expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	1,000,000.00	1,000,000.00

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at 30th September 2014		As at 30th September 2013	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	74,500,000	74.50%	74,500,000	74.50%
• Foreign	25,500,000	25.50%	25,500,000	25.50%
TOTAL	100,000,000	100%	100,000,000	100%

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012

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

(Rs in '000)

	Particulars	As at 30th September 2014	As at 30th September 2013
1	Capital reserve	-	-
2	Capital redemption reserve	-	-
3	Share premium	1,080,000.00	1,080,000.00
4	General reserves	-	-
	Less: Debit balance in profit and loss account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe reserve	-	-
6	Other reserves	-	-
7	Balance of profit in profit & loss account	-	-
	TOTAL	1,080,000.00	1,080,000.00

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

(Rs in '000)

	Particulars	As at 30th September 2014	As at 30th September 2013
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012

FORM NL-12-INVESTMENT SCHEDULE
INVESTMENTS

(Rs in '000)

	Particulars	As at 30th September 2014	As at 30th September 2013
	LONG TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills *	2,655,938.34	1,523,985.00
2	Other approved securities	1,050,364.66	652,710.68
3	Other investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other securities (Bank fixed deposit)	620,000.00	670,000.00
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	1,554,162.41	904,252.57
5	Other than approved investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and government guaranteed bonds including treasury bills	-	-
2	Other approved securities	250,011.15	-
3	Other investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	221,949.93	87,115.97
	(c) Derivative instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other securities (Bank fixed deposit)	70,000.00	85,000.00
	(f) Subsidiaries	-	-
	(g) Investment properties-real estate	-	-
4	Investments in infrastructure and social sector	50,000.09	-
5	Other than approved investments	-	-
	TOTAL	6,472,426.58	3,923,064.22

* Investment in Government securities include section 7 deposit pursuant to Insurance Act 1938.

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012

FORM NL-13-LOANS SCHEDULE
LOANS

(Rs in '000)

	Particulars	As at 30th September 2014	As at 30th September 2013
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	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

IRDA Registration No. 149 dated 22nd May, 2012

FORM NL-14-FIXED ASSETS SCHEDULE**FIXED ASSETS***(Rs in '000)*

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening as at 01.04.2014	Additions	Deductions	Closing as at 30.09.2014	As at 01.04.2014	For the Half Year ended 30.09.2014	On Sales/ Adjustments	As at 30.09.2014	As at 30.09.2014	As at 30.09.2013
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	27,541.65	3,270.97	-	30,812.61	4,402.22	2,908.62	-	7,310.84	23,501.77	20,134.09
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	2,338.30	473.97	-	2,812.26	590.56	140.28	-	730.84	2,081.42	1,321.96
Information Technology Equipment	12,050.51	-	-	12,050.51	2,677.63	1,285.26	-	3,962.89	8,087.63	9,133.77
Vehicles	1,338.83	-	-	1,338.83	254.38	111.82	-	366.20	972.63	1,147.87
Office Equipment	800.82	466.65	-	1,267.47	587.29	60.11	-	647.40	620.07	1,681.96
Electronic Equipment	1,796.50	372.07	-	2,168.57	153.73	103.94	-	257.67	1,910.90	-
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	45,866.61	4,583.65	-	50,450.26	8,665.80	4,610.04	-	13,275.84	37,174.42	33,419.65
Capital work in progress	-	-	-	-	-	-	-	-	-	-
Grand Total	45,866.61	4,583.65	-	50,450.26	8,665.80	4,610.04	-	13,275.84	37,174.42	33,419.65
PREVIOUS YEAR	27,908.62	17,957.98	-	45,866.60	1,915.69	6,750.11	-	8,665.80	37,200.80	25,992.93

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012

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

(Rs in '000)

	Particulars	As at 30th September 2014	As at 30th September 2013
1	Cash (including stamps)	2,356.98	2,587.74
2	Bank Balances		-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	21,924.98	29,797.43
	(c) Cheques in-hand	44,869.63	6,057.92
	(d) Others	-	-
3	Money at Call and Short Notice		-
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
	TOTAL	69,151.59	38,443.09
	Balances with non-scheduled banks included in 2 and 3 above	-	-

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012

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

(Rs in '000)

	Particulars	As at 30th September 2014	As at 30th September 2013
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	8,574.68	5,541.41
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,297.88	3,937.60
6	Others		
	Service tax unutilised credit	18,278.95	10,123.27
	Advance recoverable	410.52	933.34
	Loans & advances to staff	1,707.94	1,568.59
	TOTAL (A)	31,269.97	22,104.21
	OTHER ASSETS		
1	Income accrued on investments	272,564.73	127,234.54
2	Outstanding premiums	-	-
3	Agents' balances	-	-
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	79,778.56	5,504.78
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	Deposits for Premises, Telephone etc.	3,476.02	1,002.00
	TOTAL (B)	355,819.31	133,741.32
	TOTAL (A+B)	387,089.28	155,845.53

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(Rs in '000)

	Particulars	As at 30th September 2014	As at 30th September 2013
1	Agents' balances	14,250.42	-
2	Balances due to other insurance companies	257,592.32	48,787.17
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	107,161.35	68,578.24
5	Unallocated premium	-	-
6	Sundry creditors	214,539.97	110,648.86
7	Due to subsidiaries/ holding company	-	-
8	Claims outstanding	2,618,248.72	669,780.32
9	Due to Officers/ Directors	-	-
10	Others		
	Due to Policyholders/Insured	23,426.70	554.55
	Solatium Fund	3,095.06	1,122.77
	Service tax liability	3,060.79	32,517.81
	TDS payable	7,900.42	7,091.28
	Other statutory dues	2,166.64	1,327.06
	Other payable	51,268.50	67,060.36
	TOTAL	3,302,710.89	1,007,468.42

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**IRDA Registration No. 149 dated 22nd May, 2012****FORM NL-18-PROVISIONS SCHEDULE****PROVISIONS***(Rs in '000)*

	Particulars	As at 30th September 2014	As at 30th September 2013
1	Reserve for unexpired Risk	2,037,427.53	1,458,287.40
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Provision for employee benefit	-	2,302.00
6	Others	-	-
	TOTAL	2,037,427.53	1,460,589.40

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED
IRDA Registration No. 149 dated 22nd May, 2012

FORM NL-19 MISC EXPENDITURE SCHEDULE
MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

(Rs in '000)

	Particulars	As at 30th September 2014	As at 30th September 2013
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES
FORM NL-21-Statement of Liabilities

Insurer: **MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**

Date: **30th September 2014**

(Rs in Lakhs)

Sl.No.	Particular	As at 30th September 2014				As at 30th September 2013			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	619.82	307.30	15.01	942.13	98.23	0.31	11.82	25.48
2	Marine								
a	Marine Cargo	59.57	1.94	30.00	91.50	4.87	0.25	3.39	6.64
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	18,776.52	9,542.14	15,634.36	43,953.02	14,272.58	2,333.41	4,328.78	13,460.03
b	Engineering	313.18	184.89	15.08	513.16	56.31	19.29	-	30.47
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	33.61	0.25	16.13	49.99	0.01	-	0.05	0.15
e	Others	571.58	255.92	179.47	1,006.97	1.78	-	0.50	1.50
4	Health Insurance	-	-	-	-	-	-	-	-
5	Total Liabilities	20,374.28	10,292.44	15,890.05	46,556.76	14,433.78	2,353.25	4,344.55	21,131.58

PERIODIC DISCLOSURES
FORM NI-22-Geographical Distribution of Business

Insurer: **MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**

Date: **30th September 2014**

Rs in Lakhs)																										
STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the quarter September 14	Upto the Half Year ended September 14	For the quarter September 14	Upto the Half Year ended September 14	For the quarter September 14	Upto the Half Year ended September 14	For the quarter September 14	Upto the Half Year ended September 14	For the quarter September 14	Upto the Half Year ended September 14	For the quarter September 14	Upto the Half Year ended September 14	For the quarter September 14	Upto the Half Year ended September 14	For the quarter September 14	Upto the Half Year ended September 14	For the quarter September 14	Upto the Half Year ended September 14	For the quarter September 14	Upto the Half Year ended September 14	For the quarter September 14	Upto the Half Year ended September 14	For the quarter September 14	Upto the Half Year ended September 14	For the quarter September 14	Upto the Half Year ended September 14
Andhra Pradesh	11.76	83.33	5.05	6.26	-	-	38.85	52.62	187.37	357.43	140.51	273.65	7.73	14.65	0.95	1.36	-	-	-	-	-	-	24.48	25.31	416.69	814.61
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	0.24	-	-	-	-	0.10	0.10	0.41	0.96	0.06	0.78	-	-	0.01	0.01	-	-	-	-	-	-	-	-	0.58	2.09
Bihar	0.72	2.04	0.06	0.07	-	-	1.05	2.30	354.78	637.87	237.94	421.74	0.04	0.04	0.12	0.15	-	-	-	-	-	0.19	0.27	594.90	1,064.48	
Chandigarh	2.43	4.52	-	-	-	-	0.89	6.24	15.57	27.21	5.18	10.53	-	0.49	0.03	4.24	-	-	-	-	-	0.14	5.11	24.25	58.35	
Chhattisgarh	1.90	8.46	4.51	14.62	-	-	5.10	10.44	207.11	423.79	305.60	580.25	9.10	23.37	0.44	0.94	-	-	-	-	-	1.41	2.96	535.17	1,064.83	
Dadra & Nagar Haveli	0.43	4.48	-	-	-	-	0.06	0.06	1.71	2.42	1.29	2.28	-	-	-	-	-	-	-	-	-	-	0.13	3.49	9.36	
Daman & Diu	-	-	0.45	0.45	-	-	0.52	0.52	1.22	1.54	0.83	0.93	-	-	-	-	-	-	-	-	-	-	-	3.02	3.45	
Delhi	43.98	80.20	113.34	133.46	-	-	87.05	112.75	88.07	158.25	65.06	138.49	4.45	16.30	0.19	0.88	-	-	-	-	-	2.84	8.52	404.98	648.85	
Goa	-	3.78	-	-	-	-	-	-	0.69	1.32	0.55	0.96	-	-	9.33	-	-	-	-	-	-	-	-	1.24	15.39	
Gujarat	41.10	92.85	6.15	19.02	-	-	18.98	33.76	494.41	868.41	322.93	671.08	10.83	17.55	4.43	9.81	-	-	-	-	-	29.51	31.21	928.34	1,743.69	
Haryana	(467.99)	24.25	10.09	10.96	-	-	9.19	14.34	523.32	977.04	380.24	736.54	6.05	15.61	3.73	4.15	-	-	-	-	-	2.47	4.12	467.11	1,787.01	
Himachal Pradesh	0.38	6.97	38.82	74.99	-	-	0.11	0.39	20.94	37.92	40.07	66.95	-	0.04	0.00	0.10	-	-	-	-	-	-	-	0.36	100.32	187.71
Jammu & Kashmir	-	0.10	-	-	-	-	-	-	0.22	0.22	0.03	0.18	-	-	-	-	-	-	-	-	-	-	-	0.00	0.25	0.49
Jharkhand	0.17	0.17	0.18	0.25	-	-	7.46	14.91	185.00	349.19	160.36	302.87	0.17	1.84	0.14	0.41	-	-	-	-	-	-	0.06	353.47	669.70	
Karnataka	23.82	105.95	2.05	2.44	-	-	8.38	15.52	283.74	518.84	275.36	490.77	23.42	34.30	0.05	6.24	-	-	-	-	-	0.07	7.32	616.89	1,181.39	
Kerala	1.17	2.10	0.93	1.43	-	-	4.68	8.45	79.31	140.77	74.67	118.57	-	-	-	-	-	-	-	-	-	-	-	160.77	271.33	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Madhya Pradesh	3.82	7.54	0.39	0.89	-	-	3.26	8.40	420.61	864.00	396.21	806.48	2.48	3.57	0.20	0.52	-	-	-	-	-	0.49	1.06	827.45	1,692.46	
Maharashtra	102.71	330.20	139.31	196.72	-	-	22.07	55.96	478.65	862.13	391.96	724.53	60.17	127.66	1.51	2.26	-	-	-	-	-	82.84	113.93	1,279.22	2,413.42	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	(0.65)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.65)	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	2.89	6.80	5.82	13.15	-	-	-	-	-	-	-	-	-	-	-	-	8.71	19.95
Orissa	3.94	7.40	0.87	1.75	-	-	5.18	9.57	195.69	388.38	220.01	431.45	1.05	1.63	0.53	0.82	-	-	-	-	-	0.30	0.95	427.56	841.95	
Puducherry	0.08	0.22	-	-	-	-	-	-	1.14	2.10	0.16	0.75	-	-	-	-	-	-	-	-	-	-	-	-	1.37	3.07
Punjab	2.09	5.36	0.12	0.12	-	-	0.23	0.47	163.98	323.36	90.13	175.68	0.06	0.09	0.27	0.59	-	-	-	-	-	0.18	0.22	257.05	505.88	
Rajasthan	3.25	24.93	0.47	0.56	-	-	6.00	9.97	337.56	664.60	301.02	638.57	0.23	0.31	0.23	0.53	-	-	-	-	-	0.91	0.91	649.66	1,340.38	
Sikkim	-	-	-	0.02	-	-	(0.14)	0.54	3.17	5.05	3.62	8.25	-	0.80	-	-	-	-	-	-	-	0.04	0.04	6.70	14.71	
Tamil Nadu	116.17	275.84	4.80	7.22	-	-	10.20	15.45	111.22	221.09	100.92	188.81	11.70	21.40	7.52	12.45	-	-	-	-	-	2.58	2.79	365.11	745.06	
Telangana	-	-	-	-	-	-	-	-	0.19	0.19	0.17	0.17	-	-	-	-	-	-	-	-	-	-	-	0.36	0.36	
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	10.35	23.54	0.74	5.00	-	-	8.40	13.80	733.69	1,372.48	475.13	888.97	0.97	1.03	0.18	0.36	-	-	-	-	-	(1.27)	3.89	1,228.20	2,309.07	
Uttarakhand	0.70	1.18	-	0.50	-	-	-	-	60.68	110.74	30.11	55.03	-	-	0.02	0.03	-	-	-	-	-	-	-	91.51	167.47	
West Bengal	15.05	33.83	2.82	7.01	-	-	3.67	6.22	306.99	577.64	383.74	737.32	2.70	7.60	0.21	0.30	-	-	-	-	-	1.40	6.54	716.57	1,376.46	
Grand Total	(82.00)	1,128.82	331.14	483.75	-	-	241.28	392.80	5,260.31	9,901.75	4,409.70	8,485.72	141.15	297.61	20.77	46.14	-	-	-	-	-	148.58	215.74	10,470.93	20,952.33	

PERIODIC DISCLOSURES
FORM NL-23-Reinsurance Risk Concentration

Insurer: **MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**

Date: **30th September 2014**

(Rs. in Lakhs)

S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	0	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	0	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	19	-	28.06	483.71	43.44
4	No. of Reinsurers with rating BBB but less than A	8	471.90	136.70	1.20	51.76
5	No. of Reinsures with rating less than BBB	11	(49.77)	50.56	55.45	4.80
	Total	38	422.12	215.32	540.36	100.00

PERIODIC DISCLOSURES
FORM NL-24-Ageing of Claims

Insurer: **MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**

Date: **30th September 2014**

(Rs in Lakhs)

Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	-	1	2	1	-	4	76.69
2	Marine Cargo	43	50	25	55	-	173	159.07
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	4	5	-	-	9	22.57
5	Motor OD	3,245	1,230	402	111	4	4,992	2,933.52
6	Motor TP	21	27	60	48	5	161	655.85
7	Health	-	-	-	-	-	-	-
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	3	5	-	-	-	8	3.11
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	1	2	2	-	-	5	0.66

PERIODIC DISCLOSURES
FORM NL-25-Quarterly claims data for Non-Life

Insurer: **MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**

Date: **30th September 2014**

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims o/s at the beginning of the period	12	49	0	27	2,026	1,354	0	0	12	5	0	0	5	3,490
2	Claims reported during the period	15	233	0	20	5,545	788	0	0	20	1	0	0	23	6,645
3	Claims settled during the period	4	173	0	9	4,992	161	0	0	8	0	0	0	5	5,352
4	Claims repudiated during the period	3	19	0	7	193	0	0	0	2	1	0	0	0	225
5	Claims closed during the period	0	2	0	2	728	46	0	0	0	3	0	0	0	781
6	Claims o/s at end of the period	20	88	0	29	1,658	1,935	0	0	22	2	0	0	23	3,777
	Less than 3months	14	65	0	16	1,243	736	0	0	14	1	0	0	18	2,107
	3 months to 6 months	5	18	0	12	298	531	0	0	8	1	0	0	3	876
	6 months to 1 year	1	4	0	1	116	520	0	0	0	0	0	0	2	644
	1 year and above	0	1	0	0	1	148	0	0	0	0	0	0	0	150

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**FORM NL-26 - CLAIMS INFORMATION - KG Table I****Solvency as at 30th September 2014****Required solvency margin based on net premium and net incurred claims***(Rs in Lakhs)*

Item No.	Description	PREMIUM		CLAIMS				RSM-1	RSM-2	RSM
		Gross Written Premium	Net Written Premium	Gross incurred claim	Net incurred Claim	Gross Claims Incurred avg last 3yrs	Net Claims Incurred Avg last 3yr			
1	Fire	2,778.2	593.6	11,703.1	486.0	418.6	12.1	277.8	1,755.5	1,755.5
2	Marine Cargo	978.0	(45.7)	845.7	33.0	510.4	3.6	117.4	152.2	152.2
3	Marine Hull	-	-	-	-	-	-	-	-	-
4	Motor	40,952.4	38,721.0	28,328.7	26,833.0	8,634.6	3,056.7	7,744.2	8,049.9	8,049.9
5	Engineering	812.7	367.4	367.8	225.0	20.3	19.3	81.3	67.5	81.3
6	Aviation	-	-	-	-	-	-	-	-	-
7	Liabilities	1,177.7	30.7	407.0	16.3	7.0	0.1	176.6	91.6	176.6
8	Others	1,041.0	930.4	630.1	453.5	1.0	0.5	186.1	136.1	186.1
9	Health	-	-	-	-	-	-	-	-	-
	Total	47,740.0	40,597.5	42,282.5	28,046.9	9,591.8	3,092.4	8,583.4	10,252.8	10,401.6

PERIODIC DISCLOSURES
FORM NL-27-Offices information for Non-Life

Insurer: **MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**

Date: **30th September 2014**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the quarter		73
2	No. of branches approved during the quarter		-
3	No. of branches opened during the quarter	Out of approvals of previous quarter	5
4		Out of approvals of this quarter	-
5	No. of branches closed during the quarter		-
6	No of branches at the end of the quarter		78
7	No. of branches approved but not opened		-
8	No. of rural branches		24
9	No. of urban branches		54

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**FORM NL-28-STATEMENT OF ASSETS - 3B****Statement as on : 30th September 2014****Statement of Investment Assets****(Business within India)****Periodicity of Submission: Quarterly***(Rs. In Lakhs)*

No	PARTICULARS	SCH	AMOUNT
1	Investments	12	64,724.27
2	Loans	13	-
3	Fixed Assets	14	371.74
4	Deferred tax asset		1,630.29
5	Current Assets		
	a. Cash & Bank balance	15	691.52
	b. Advances & other assets	16	3,870.89
6	Current Liabilities		
	a. Current Liabilities	17	33,027.11
	b. Provisions	18	20,374.28
	c. Misc. Exp not written off	19	-
	d. Debit Balance of P&L A/c		2,918.35
Application of Funds as per Balance Sheet (A)			<u>20,805.67</u>

	Less: Other Assets	SCH	Amount
1	Loans	13	-
2	Fixed Assets	14	371.74
	Deferred Tax Asset		1,630.29
3	Cash & Bank Balance	15	691.52
4	Advances & Other Assets	16	3,870.89
5	Current Liabilities	17	33,027.11
6	Provisions	18	20,374.28
7	Misc. Exp not Written Off	19	-
8	Debit Balance of P&L A/c		2,918.35
TOTAL (B)			<u>-43918.59</u>
'Investment Assets' As per FORM 3B			<u>(A-B) 64,724.27</u>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM ⁺						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	7,261.33	17,303.37	24,564.70	37.96%	-	24,564.70	24,621.42
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	7,850.95	18,708.43	26,559.38	41.04%	-	26,559.38	26,527.64
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	4,741.90	11,299.72	16,041.62	24.79%	-	16,041.62	16,171.93
	2. Approved Investments	Not exceeding 55%	-	6,537.96	15,579.63	22,117.58	34.18%	5.67	22,123.26	22,256.92
	3. Other Investments (not exceeding 25%)		-	-	-	-	0.00%	-	-	
Total Investment Assets		100%	-	19,130.82	45,587.78	64,718.59	100.00%	5.67	64,724.27	64,956.49

Note: (+) FRMS refers 'Funds representing Solvency Margin'

Pattern of Investment will apply only to SH funds representing FRMS

Book Value shall not include funds beyond Solvency Margin

Other Investments' are as permitted under Sec 27A(2) and 27B(3)

PERIODIC DISCLOSURES
FORM NL-29 - Detail regarding debt securities

Insurer:

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

Date:

30th September 2014

(Rs in Lakhs)

Particulars	MARKET VALUE				Book Value			
	As at 30th September 2014	as % of total for this class	As at 30th September 2013	as % of total for this class	As at 30th September 2014	as % of total for this class	As at 30th September 2013	as % of total for this class
Break down by credit rating								
AAA rated	46,742.12	83.71%	25,679.62	86.76%	46,605.99	83.82%	20,556.24	87.33%
AA or better	9,094.88	16.29%	3,919.14	13.24%	8,998.78	16.18%	3,020.74	12.67%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	-	-	-	-	-	-	-	-
	-		-		-		-	
BREAKDOWN BY RESIDUAL MATURITY	-		-		-		-	
Up to 1 year	3,014.14	5.40%	-	0.00%	3,000.11	5.40%	-	0.00%
more than 1 year and upto 3 years	13,695.23	24.53%	3,996.17	3.73%	13,562.15	24.39%	3,999.16	3.48%
More than 3 years and up to 7 years	9,673.24	17.32%	7,391.73	27.79%	9,499.59	17.08%	7,505.01	26.12%
More than 7 years and up to 10 years	7,305.03	13.08%	4,863.93	18.29%	7,358.32	13.23%	6,488.41	22.58%
above 10 years	22,149.36	39.67%	13,346.92	50.19%	22,184.59	39.90%	12,816.91	47.82%
	-							
Breakdown by type of the issuer	-		-		-		-	
a. Central Government	33,549.93	60.09%	21,209.53	71.66%	33,587.53	60.40%	22,273.87	73.10%
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	22,287.06	39.91%	8,389.22	28.34%	22,017.24	39.60%	8,535.61	26.90%

PERIODIC DISCLOSURES
FORM NL-30 Analytical Ratios for Non-Life companies

Insurer: **MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**

Date: **30th September 2014**

Sl.No.	Particular	For the Quarter ended 30th September 2014	Upto the Half Year ended 30th September 2014	For the Quarter ended 30th September 2013	Upto the Half Year ended 30th September 2013
1	Gross Premium Growth Rate	10.62%	26.42%	NA	NA
2	Gross Premium to shareholders' fund ratio	0.59	1.17	0.54	0.94
3	Growth rate of shareholders' fund	1.51%	1.51%	-16.17%	-16.17%
4	Net Retention Ratio	89.39%	86.65%	92.69%	92.63%
5	Net Commission Ratio	5.11%	4.49%	4.69%	4.63%
6	Expense of Management to Gross Direct Premium Ratio	33.01%	32.15%	27.43%	28.21%
7	Expense of Management to Net Written Premium Ratio	34.83%	35.81%	28.46%	29.78%
8	Net Incurred claims to Net Earned Premium	78.67%	78.91%	89.55%	89.18%
9	Combined Ratio	112.72%	113.25%	117.43%	118.16%
10	Technical Reserves to net premium ratio	4.69	2.48	2.33	1.36
11	Underwriting balance ratio	(0.12)	(0.12)	(0.42)	(0.49)
12	Operating Profit Ratio	-1.64%	-1.66%	-33.09%	-40.72%
13	Liquid Assets to Liabilities ratio	0.14	0.14	0.10	0.10
14	Net earning ratio	1.79%	1.87%	-13.27%	-14.29%
15	Return on net worth ratio	1.00%	1.97%	-6.87%	-12.74%
16	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.53	1.53	3.34	3.34
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	100,000,000	100,000,000	100,000,000	100,000,000
2	(b) Percentage of shareholding (Indian / Foreign)	(74.50% /25.50%)	(74.50% /25.50%)	(74.50% /25.50%)	(74.50% /25.50%)
3	(c) %of Government holding (in case of public sector insurance companies)	0%	0%	0%	0%
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.18	0.35	(1.21)	(2.24)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.18	0.35	(1.21)	(2.24)
6	(iv) Book value per share (Rs)	17.88	17.88	17.62	17.62

PERIODIC DISCLOSURES
FORM NL-31-Related Party Transactions

Insurer: **MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**

Date: **30th September 2014**

(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 30th September 2014	Upto the Half Year ended 30th September 2014	For the Quarter ended 30th September 2013	Upto the Half Year ended 30th September 2013
1	Magma Fincorp Limited	Enterprises having control over enterprise	Corporate Agent Commission	267.56	569.79	210.36	426.07
2	Magma Fincorp Limited	Enterprises having control over enterprise	Sharing of expenses	242.00	466.57	248.66	466.93
3	Magma Fincorp Limited	Enterprises having control over enterprise	Cash deposit received	4,809.44	8,970.41	3,376.91	6,464.58
4	Magma Fincorp Limited	Enterprises having control over enterprise	Cash deposit adjusted for policy issued	4,323.32	8,377.90	3,322.76	6,312.08
5	Magma Fincorp Limited	Enterprises having control over enterprise	Corporate Policy issued	6.99	18.85	0.70	1.30
6	Celica Developers Pvt. Ltd.	Enterprises having control over enterprise	Corporate Policy issued	0.01	0.78	0.10	0.99
11	HDI-Gerling Welt Service AG	Companies under common control	Premium on reinsurance ceded	481.16	874.03	182.15	182.15
12	HDI-Gerling Welt Service AG	Companies under common control	Commission on reinsurance ceded	50.50	108.93	28.39	28.39
13	HDI-Gerling Welt Service AG	Companies under common control	Claims on reinsurance ceded	146.62	6,666.76	0.99	0.99
14	Seema Kedia	Relative of Key Management Personnel	Car hire charges	1.60	1.60	-	-
15	Kavita Modi	Key management personnel	Key managerial remuneration	1.85	3.89	-	-
16	Sajjan Kumar Kedia	Key management personnel	Key managerial remuneration	8.52	17.99	-	-
17	Swaraj Krishnan	Key management personnel	Key managerial remuneration	27.71	61.59	31.43	61.95

PERIODIC DISCLOSURES

FORM NL-32-Products Information

Insurer: MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

Date: 30th September 2014

List below the products and/or add-ons introduced during the period

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Householders Package	28	UIN:MHD-OT-P13-46-V01-13-14	Miscellaneous	Packaged or Customized Product	30-Nov-12	3-12-2012/14-3-2014
2	Motor Dealers Package	32	UIN:MHD-MO-P14-57-V01-13-14	Miscellaneous	Packaged or Customized Product	27-May-13	6-3-13/28-3-2014
3	Individual Loan Protect Policy	41	UIN:IRDA/NL-HLT/MHDIGI/P-H/V.I/472/13-14	Miscellaneous	Packaged or Customized Product	10-Jan-14	10-1-2014/28-3-2014
4	Plate Glass & Neon Sign Insurance	42	UIN:MHD-OT-P14-29-V01-13-14	Miscellaneous	Individual Exposure Rated	11-Jan-14	11/1/2014/13-2-2014

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-33 - SOLVENCY MARGIN - KGII

Solvency as at 30th September 2014

Available Solvency Margin and Solvency Ratio

TABLE - II

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		59,325
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		46,557
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		12,768
4	Excess in Policyholders' Funds (1-2-3)		
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		10,043
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		6,845
7	Excess in Shareholders' Funds (5-6)		3,199
8	Total Available Solvency Margin [ASM] (4+7)		15,966
9	Total Required Solvency Margin [RSM]		10,402
10	Solvency Ratio (Total ASM/Total RSM)		1.53

PERIODIC DISCLOSURES
FORM NL-34-Board of Directors & Key Person

Insurer: **MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**

Date: **30th September 2014**

Sl. No.	Name of person	Role/designation	Date of Appoinment
1	Mayank Poddar	Director	Since Incorporation
2	Sanjay Chamria	Director/ Chairman	Since Incorporation
3	Kailash Nath Bhandari	Director	05/09/2009
4	Jens Holger Wohlthat	Director/Vice Chairman	19/05/2012
5	Swaraj Krishnan	Director/ Managing Director and Chief Executive Officer	19/05/2012
6	Sunil Mitra	Director	25/08/2012
7	V.K. Viswanathan	Additional Director	24/10/2013
8	Sajjan Kumar Kedia	Chief Finance Officer	25/08/2012
9	Jinesh Shah	Chief Investment Officer	14/01/2013
10	Priscilla Sinha	Appointed Actuary	25/08/2012
11	Kavita Modi	Company Secretary and Complaince Officer	01/11/2012

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-35-NON PERFORMING ASSETS-7A

Statement as on: 30th September 2014

Name of the Fund : General Insurance

Details of Investment Portfolio

Periodicity of Submission : Quarterly

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

Note:

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

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED

FORM NL-36-YIELD ON INVESTMENTS 1

Statement as on: 30th September 2014

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	G Sec (Central Government Securities)				-												
	Central Government Bonds	CGSB	22,385.86	23,590.02	493.26	2.20%	1.52%	21,005.85	23,590.02	925.26	4.40%	3.04%	14,176.66	12,530.75	428.17	409.00%	276.30%
	Central Government Guaranteed Loans	CGSL	-	-	-			-	-	-			-	-	-	-	-
	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-	-	-
	Deposit under section 7 of the Insurance Act, 1938	CDSS	1,024.71	1,031.39	22.54	2.20%	1.52%	1,025.01	1,031.39	44.54	4.35%	3.00%	1,026.21	989.78	33.36	434.00%	293.19%
	Treasury Bills	CTRB	-	-	-			-	-	-			-	-	-	-	-
2	G-Sec (State Government securities) or other Approved Sec/ Guaranteed Sec		-	-	-			-	-	-			-	-	-	-	-
	State Government Bonds	SGGB	-	-	-			-	-	-			-	-	-	-	-
	State Government Guaranteed Loans	SGGL	-	-	-			-	-	-			-	-	-	-	-
	Other Approved Securities (Excluding Infrastructure / Social sector Investments	SGOA	1,995.86	1,906.22	43.07	2.16%	1.49%	1,604.07	1,906.22	67.07	4.18%	2.89%	958.72	833.65	25.96	2.81	1.90
	Guaranteed Equity	SGGE	-	-	-			-	-	-			-	-	-	-	-
			-	-	-			-	-	-			-	-	-	-	-
3	Investment Subject to Exposure Norms		-	-	-			-	-	-			-	-	-	-	-
	Housing & Loans to State Government for Housing / FFE		-	-	-			-	-	-			-	-	-	-	-
	Loan to State Government for Housing	HLSH	-	-	-			-	-	-			-	-	-	-	-
	Loan to State Government for Fire Fighting Equipments	HLSF	-	-	-			-	-	-			-	-	-	-	-
	Term Loan HUDCO	HTLH	-	-	-			-	-	-			-	-	-	-	-
	Term Loan to Institution Accredited by NHB	HTLN	-	-	-			-	-	-			-	-	-	-	-
	Mortgage Backed Securities	HMBS	-	-	-			-	-	-			-	-	-	-	-
	Taxable Bonds of		-	-	-			-	-	-			-	-	-	-	-
	Bonds & Debenture issued by HUDCO	HTHD	-	-	-			-	-	-			-	-	-	-	-
	Bonds & Debenture issued by NHB / Institution Accredited by NHB	HTDN	7,539.42	7,616.82	191.89	2.55%	1.76%	7,045.97	7,616.82	355.89	5.05%	3.49%	4,017.36	3,951.55	188.84	420.00%	283.73%
	Bonds & Debenture issued by Authority constituted under any Housing/ Building scheme approved by Central/ State / Any Authority or Body Constituted by Central/ State Act	HTDA	-	-	-			-	-	-			-	-	-	-	-
	Tax Free Bonds		-	-	-			-	-	-			-	-	-	-	-
	Bonds & Debenture issued by HUDCO	HFHD	-	-	-			-	-	-			-	-	-	-	-
	Bonds & Debenture issued by NHB / Institution Accredited by NHB	HFDN	-	-	-			-	-	-			-	-	-	-	-

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
	Bonds & Debenture issued by Authority constituted under any Housing/ Building scheme approved by Central/ State / Any Authority or Body Constituted by Central/ State Act	HFDA	-	-	-			-	-	-			-	-	-	-	-
4	Infrastructure Investments		-	-	-			-	-	-			-	-	-	-	-
	Approved Securities	ISAS	-	-	-			-	-	-			-	-	-	-	-
	Taxable Bonds of		-	-	-			-	-	-			-	-	-	-	-
	Debenture/ Bonds	IPTD	-	-	-			-	-	-			-	-	-	-	-
	Infrastructure / Social Sector - Other Corporate Securities (Approved Investments)- Debenture/ Bonds	ICTD	7,898.31	8,555.11	188.48	2.39%	1.65%	7,472.67	8,555.11	354.48	4.74%	3.28%	5,523.13	5,393.39	194.90	416.00%	281.03%
	Infrastructure Term Loan (with Charge)	ILWC	-	-	-			-	-	-			-	-	-	-	-
	Tax Free Bonds		-	-	-			-	-	-			-	-	-	-	-
	Infrastructure / Social Sector -PSU- Debenture/ Bonds	IPFD	-	-	-			-	-	-			-	-	-	-	-
5	Approved Investments		-	-	-			-	-	-			-	-	-	-	-
	PSU (Approved Investment) Equity shares- quoted	EAEQ	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) Quoted	EACE	-	-	-			-	-	-			-	-	-	-	-
	PSU (Approved Investment) Equity shares- quoted	ETPE	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares Quoted	ETCE	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities (Approved Investments) - Equity Shares Unquoted	EENQ	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities Bonds -(Taxable)	EPBT	3,931.77	5,021.79	120.02	3.05%	2.11%	3,729.50	5,021.79	229.02	6.14%	4.24%	3,526.26	3,412.10	167.20	426.00%	287.78%
	Corporate Securities Bonds - (Tax Free)	EPBF	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities (Approved Investments) - Preference Shares	EPNQ	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities (Approved Investments) - Investment in Subsidiaries	ECIS	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities (Approved Investments) - Debenture	ECOS	8,979.36	8,115.63	208.48	2.32%	1.60%	8,978.70	8,115.63	414.48	4.62%	3.19%	2,500.00	2,487.54	71.36	472.07%	318.91%
	Corporate Securities (Approved Investments) - Derivative Instruments	ECDI	-	-	-			-	-	-			-	-	-	-	-
	Investment Properties- immovable	EINP	-	-	-			-	-	-			-	-	-	-	-
	Loans - Policy loans	ELPL	-	-	-			-	-	-			-	-	-	-	-
	Loans- Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-			-	-	-			-	-	-	-	-
	Property Outside India (Term Loan)	ELMO	-	-	-			-	-	-			-	-	-	-	-
	Deposits- Deposits with Schedule Banks	ECDB	6,952.34	6,900.00	182.43	2.62%	1.81%	7,382.78	6,900.00	380.43	5.15%	3.56%	7,856.00	7,856.00	325.92	476.07%	321.61%
	Deposits- Money at Call and Short Notice with banks/REPO	ECMR	-	-	-			-	-	-			-	-	-	-	-
	CCL(Approved Investments)- CBLO	ECBO	-	-	-			-	-	-			-	-	-	-	-
	Bills Rediscounting	ECBR	-	-	-			-	-	-			-	-	-	-	-
	Commercial Paper issued by all India Financial Institution rated very Strong or more	ECCP	-	-	-			-	-	-			-	-	-	-	-
	Application Money	ECAM	-	-	-			-	-	-			-	-	-	-	-

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
	Deposit with Primary dealers Duly recognized by Reserve Bank of India	EDPD	-	-	-			-	-	-			-	-	-	-	-
	Perpetual Debt Instruments of Tier & capital Issued by NON PSU Banks	EUPD	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities (Approved Instruments)- Mutual Funds		-	-	-			-	-	-			-	-	-	-	-
	G Sec Plan - MF	OMGS	-	-	-			-	-	-			-	-	-	-	-
	Gilt Fund - MF	OMDI	-	-	-			-	-	-			-	-	-	-	-
	Liquid Fund- MF	EGMF	1,720.54	2,219.50	33.94	1.97%	1.36%	1,678.39	2,219.50	72.31	4.31%	2.98%	868.27	868.27	59.34	395.24%	267.00%
			-	-	-			-	-	-			-	-	-	-	-
6	Other Investments		-	-	-			-	-	-			-	-	-	-	-
	Other Investments- Bonds- PSU - Taxable	OBPT	-	-	-			-	-	-			-	-	-	-	-
	Other Investments- Bonds- PSU - Tax Free	OBPF	-	-	-			-	-	-			-	-	-	-	-
	Equity Shares (Incl PSU & Listed)	OESH	-	-	-			-	-	-			-	-	-	-	-
	Other Investments - Debenture	OLDB	-	-	-			-	-	-			-	-	-	-	-
	Other Investments - Preference Shares	OPSH	-	-	-			-	-	-			-	-	-	-	-
	Other Investments - Venture Fund	OVNF	-	-	-			-	-	-			-	-	-	-	-
	Short Term Loan - Unsecured Deposits	OSLU	-	-	-			-	-	-			-	-	-	-	-
	Other Investments- Term Loan (without Charge)	OTLW	-	-	-			-	-	-			-	-	-	-	-
	Corporate Securities (Other Investments) Mutual Funds		-	-	-			-	-	-			-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	672.12	-	5.48	0.81%	0.56%	902.67	-	8.10			-	-	-	-	-
	Derivative Instruments	OCDI	-	-	-			-	-	-			-	-	-	-	-
	Other Investments- PTC / Securitised Assets- Under Approved Sector	OPSA	-	-	-			-	-	-			-	-	-	-	-
			-	-	-			-	-	-			-	-	-	-	-
			-	-	-			-	-	-			-	-	-	-	-
	TOTAL		63,100.29	64,956.49	1,489.60	2.36%	1.63%	60,825.61	64,956.49	2,851.60	4.69%	3.24%	40,452.61	38,323.03	1,495.05	2.28%	1.54%

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

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

² Yield netted for Tax

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

MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**FORM NL-37-DOWN GRADING OF INVESTMENT-2****Statement as on: 30th September 2014****Name of Fund :** General Insurance**Statement of Down Graded Investments****Periodicity of Submission: Quarterly***(Rs in Lakhs)*

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
B.	<u>As on Date</u> ²								
	9.60% HINDALCO INDUSTRIES LTD NCB 02-08-2022	EPBT	20.19	29/11/2012	CRISIL	AA+	AA	20/06/2014	

Note:

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

PERIODIC DISCLOSURES
FORM NL-38-Quarterly Business Returns across line of Business

Insurer : **MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**

Date:

30th September 2014

(Rs in Lakhs)

Sl.No.	Line of Business	For the Quarter ended 30th September 2014		For the Quarter ended 30th September 2013		Upto the Half Year ended 30th September 2014		Upto the Half Year ended 30th September 2013	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	(82.00)	1428	131.73	167	1,128.82	3307	234.95	286
2	Cargo & Hull	331.14	352	65.85	32	483.75	552	99.80	54
3	Motor TP	4,409.70	76165	4,443.27	63889	8,485.72	151154	7,733.99	114719
4	Motor OD	5,260.31	70029	4,759.68	56402	9,901.75	132655	8,418.64	103067
5	Engineering	241.28	592	53.45	140	392.80	1016	71.40	188
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	141.15	268	10.37	5	297.61	473	10.37	5
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	20.78	1610	-	0	46.14	2686	-	0
10	Health	-	-	-	-	-	-	-	-
11	Others*	148.58	507	1.12	56	215.74	1000	5.08	148

PERIODIC DISCLOSURES
FORM NL-39-Rural & Social Obligations (Quarterly Returns)

Insurer: **MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**

Date: **30th September 2014**

(Rs in Lakhs)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	994	166.57	441,282.99
		Social			
2	Cargo & Hull	Rural	212	73.15	411,165.66
		Social			
3	Motor TP	Rural	43,926	2,727.80	-
		Social			
4	Motor OD	Rural	41,296	3,069.41	319,142.34
		Social			
5	Engineering	Rural	346	90.08	96,573.68
		Social			
6	Workmen's Compensation	Rural	174	19.91	2,752.69
		Social			
7	Employer's Liability	Rural	-	-	-
		Social			
8	Other Liability Covers	Rural	25	81.98	34,900.31
		Social			
9	Aviation	Rural			
		Social			
10	Personal Accident	Rural	1,120	11.06	40,561.22
		Social			
11	Health	Rural			
		Social			
12	Others	Rural	398	113.36	71,130.43
		Social	-	-	-

PERIODIC DISCLOSURES

FORM NL-40- Business Acquisition through different channels

Insurer: **MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**

Date: **30th September 2014**

(Rs in Lakhs)

S No.	Channels	For the Quarter ended 30th September 2014		For the Quarter ended 30th September 2013		Upto the Half Year ended 30th September 2014		Upto the Half Year ended 30th September 2013	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	24404	3,357.31	21716	3,382.15	52823	6,510.29	34581	5,341.37
2	Corporate Agents-Banks	-	-	-	-	0	-		
3	Corporate Agents -Others	39973	4,333.35	31007	3,504.23	77754	8,402.98	59356	6,456.73
4	Brokers	11815	2,357.21	10841	2,390.14	21196	4,376.43	20432	4,483.72
5	Micro Agents	-	-	-	-	0	-		
6	Direct Business	4730	423.06	725	188.96	8415	1,662.62	1031	292.41
	Total (A)	80922	10,470.93	64289	9465.48	160188	20,952.33	115400	16,574.23
1	Referral (B)	0	-			0	-		
	Grand Total (A+B)	80,922	10,470.93	64,289	9,465.48	160,188	20,952.33	115,400	16,574.23

PERIODIC DISCLOSURES
FORM NL-41-GREIVANCE DISPOSAL

Insurer: **MAGMA HDI GENERAL INSURANCE COMPANY LIMITED**

Date: **30th September 2014**

(Rs in Lakhs)

Sl No.	Particulars	Opening Balance as on beginning of the quarter	Additions during the quarter	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter 30th September 2014	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers	-	-	-	-	-	-	
a)	Proposal Related	-	-	-	-	-	-	
b)	Claims	2	28	19	-	11	-	41
c)	Policy Related	-	4	3		1	-	6
d)	Premium	1	-	1	-	-	-	1
e)	Refund	-		-	-	-	-	
f)	Coverage	-		-	-	-	-	
g)	Cover Note Related	-	-	-	-	-	-	1
h)	Product	-		-	-	-	-	
i)	Others	-	1	-		1	-	1
	Total Number of Complaints	3	33	23	-	13	-	50

2	Total No. of policies during previous year :	277249
3	Total No. of claims during previous year :	10263
4	Total No. of policies during current year :	160188
5	Total No. of claims during current year :	12732
6	Total No. of Policy complaints(current year)per 10,000 polices(Current Year) :	0.0000000037
7	Total No. of Claim Complaints(current year)per 10,000 polices(Current Year) :	0.0000000256

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	-	-	-
(b)	7-15 days	-	-	-
(c)	15-30 days	-	-	-
(d)	30-90 days	-	-	-
(e)	90 days & Beyond	-	-	-
	Total Number of Complaints	-	-	